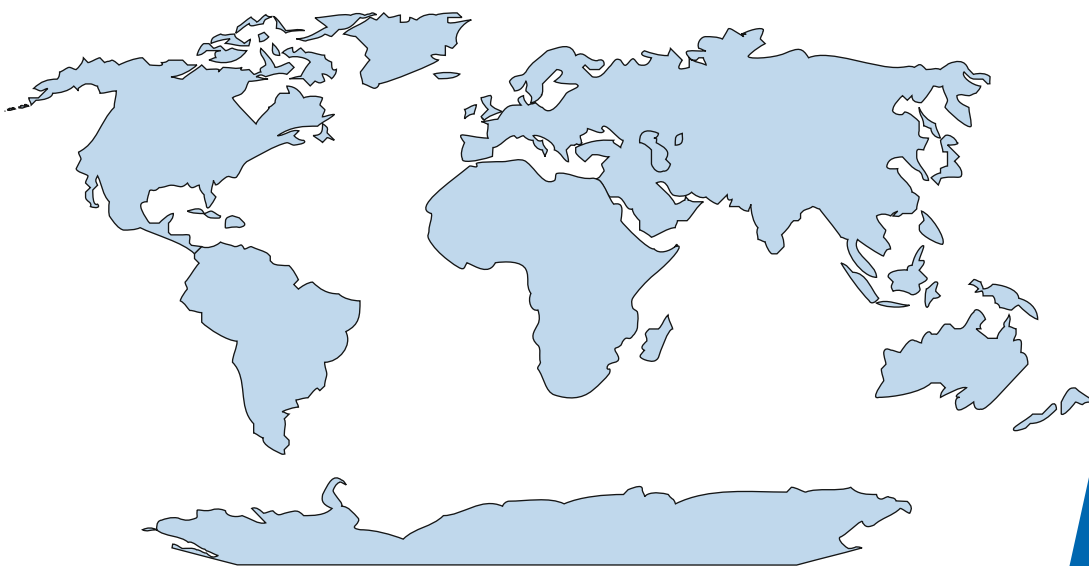


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CONTENTS

Research Papers

- A STUDY TO MEASURE THE IMPACT OF CORPORATE VISUAL IDENTITY ON PURCHASE INTENTION OF THE CONSUMER** 1 - 5
Dr. Uma Gulati
- AN ANALYSIS OF THE STATUS OF RECURRING EXPENDITURE OF COLLEGES OF TEACHER EDUCATION IN ASSAM** 6 - 13
Amar Upadhyaya
- INDIAN MEDICAL TOURISM INDUSTRY - PRODUCTS AND DESTINATIONS: CHALLENGES AND OPPORTUNITIES** 14 - 18
Dr. Rachna Saxena
- SHADOW BANKS-ROLE AND CHALLENGES OF NBFCS IN INDIAN FINANCIAL SERVICE INDUSTRY** 19 - 23
Dr. Priya Narayanan
- MANAGING STRESS AT WORK** 24 - 28
Dr. Omesh Chadha
- LEGISLATIVE FRAMEWORK FOR ADMINISTRATION OF PRISONS IN INDIA: A Critical Appraisal** 29 - 35
Dr. Sudhansu Ranjan Mohapatra
- SEXUAL HARASSMENT OF WOMEN AT WORKPLACE : INDIAN SCENARIO** 36 - 42
Zafreena Begum and Dr. Tazyn Rahman
- A COMPARATIVE STUDY OF CUSTOMER SATISFACTION IN VODAFONE AND AIRTEL AS SERVICE PROVIDERS IN DELHI AND NCR REGION** 43 - 58
Gayatri Chopra
- AUTOMOBILE INDUSTRY IN INDIA – YESTERDAY, TODAY AND TOMORROW** 59 - 64
K.P Najeemudeen and Dr. N. Panchanatham
- A STUDY ON ENHANCEMENT OF MARKET POSITION OF INSURANCE COMPANIES WITH SPECIAL REFERENCE TO RURAL INDIA** 65 - 69
Dr. Dhananjay Awasarikar
- HELPING ATTITUDE OF THE SECONDARY SCHOOL STUDENTS** 70 - 75
Junmoni Baruah and Pranjal Buragohain

STATE AUTONOMY UNDER INDIAN CONSTITUTION	76 - 81
Dr. Pradeepta Kishore Sahoo	
STUDY OF EDUCATIONAL EQUITY WITH REFERENCE TO DEMOGRAPHIC EDUCATIONAL GAP IN INDIA	82 - 84
Swati Pathak and Naman Sharma	
MANAGING PEOPLE IN TURBULENT TIMES - CURRENT PRACTICES IN HUMAN CAPITAL : An Indian Perspective	85 - 87
Dipti Raj Sharma	
AN ANALYTICAL STUDY ON INTERNET BANKING	88 - 93
Purushottam Arvind Petare and Dr. Mohite Pratapsing Vitthalrao	
AMPLIFIED GROWTH THROUGH INTEGRATION (Innovation & Strategic Management)	94 – 98
Sunil Kumar Pawar	
CORPORATE SOCIAL RESPONSIBILITY OF STATE ROAD TRANSPORT ORGANISATIONS - A STUDY OF APSRTC	99 - 102
V. Naveen	

**A STUDY TO MEASURE THE IMPACT OF CORPORATE VISUAL IDENTITY ON
PURCHASE INTENTION OF THE CONSUMER**

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ABSTRACT

Purpose – Corporate visual identity (CVI) comprises all the symbols and graphical elements that express the essence of an organization. Although it is by far the most observable and concrete asset in the arsenal of tools used by the majority of organizations in their interaction with the outside world, the role of CVI is scarcely mentioned in studies on purchase intention and corporate intention. Despite the growing interest in measuring reputation and brand values, little is known about the role of CVI. This research paper aims to explore the relationship between CVI and purchase intention.

Approach – This paper explores the relationship between corporate visual identity and purchase intention. In which ways and to what extent can CVI support consumer's purchase intention? For this purpose the five dimensions of corporate visual identity were identified. The respondents from Delhi were selected using convenience sampling.

Findings – The study reveals that CVI can, in principle, support purchase intention through brand color, logo, name, packaging and advertisement. Corporate visual identity has significant impact on purchase intention.

Practical implications – CVI must be considered a useful tool that can be successfully applied to manage the reputation of any organization thereby increasing the purchase intention of consumer.

Keywords: Corporate Visual Identity, Purchase intention,, Advertising, Corporate Image , Corporate Reputation.

INTRODUCTION

A corporate visual identity (CVI) consists of a name, a symbol and/or logo, typography, color, a slogan and – very often – additional graphical elements. The logo or corporate symbol has the promising effect to express organizational distinctiveness and characteristics. No doubt CVI has impact on brand image and reputation of the company; it also has great impact on purchase intention of consumers. Look and feel of the brand is very important to create brand recognition. Whether it is logo, advertisement, packaging or color, the corporate visual identity can become visual equity from which value of brand can be derived. Visual equity is the value derived from 'visual form', that is the 'look and feel' of the brand. It contributes towards brand recognition, enabling a brand to stand out on the supermarket shelf. It also helps to communicate a brand's desired image (Keller, 1998). Consumer behavior is influenced by individual determinants like perception, learning and attitude. Therefore, it is necessary to address the need to examine how people perceive the color, design and meaning of logos to examine how these affect the identity of the organization (Henderson and Cote, 1998).

LITERATURE REVIEW

Corporate visual identity

There are not many domes in the world as competitive as the business world. Market is full of brand, local as well as global. With so many goods and services chasing so few customers and clients, any business that wants to have persistence success needs to focus on creating visual identity. Today every marketer is running behind positioning of their brands and corporate visual identity (CVI) plays an important role in creating positioning. Marketers have realized that they have to create brand recognition. Visual stimuli play a critical role in building brands by differentiating products, cutting through clutter, creating loyalty and protecting against competition.(Henderson and Cote, 1998). Many marketers have recognized and realized that CVI has become a well accepted technique around the globe for promoting brand image. The logo or corporate symbol has the potential to express organizational characteristics (Van Riel and Van den Ban, 2001). Brand name, logo, color, packaging and advertisements all play a very important role in building brand image as well as purchase intention of consumers.

The selection of the proper brand name is one of the most vital marketing decisions an organization makes because it forms the foundation of the brand's image (Lee and Ang, 2003). It plays a momentous role in the

way an organization presents itself to both internal and external stakeholders. Firms with names, which are easy to pronounce or are better sounding, perform better than other firms in the market (Alter and Oppenheimer, 2006).

CVI is essential marketing tool for success in today's global marketplace as it is proven that a company that has a consistent visual identity is taken much more seriously than those that don't. Corporate visual identity helps to create and maintain a consistent visual identity that is extremely distinguishable and appealing to the company's target audience. For example, People start associating colour with brand's personality as honest, sincere and reliable. (Tillman 2011, Wilde 2013). If we take other tool i.e Logo, it acts as catalyst to speed up recognition of a company or brand. The rationale behind this is that pictures are faster than words. This is important because many company communications are seen only briefly. Proper selection is critical because logos are one of the main vehicles for communicating image, cutting through clutter to gain attention, and speeding recognition of the product or company. Logos, considered to be the visual repositories of brand associations, are among the most common elements of the marketing communication mix to be used in their original form when operating abroad (Henderson and Cote, 1998).

Color is an essential constituent of corporate and marketing communications. It reflects humor and feeling, influences consumers' perceptions and behavior and helps companies place or distinguish from the competition. Within branding, the inherent meaning of color has been examined using ad hoc collections of words describing various emotions, personality traits, and salient qualities for marketers (Baker and Balmer, 1997). In general, CVI provides recognisability (Balmer and Gray, 2000) and an organization must have very strong reasons before dissociating itself from an established CVI.

Brand name as CVI suggests evocative information of the product/ service group. A brand name with high significance creates a usual connection between the brand name and the product/service category. Such an association enables more encoding and processing of the brand name, which likely leads to positive evaluation of the brand name for the focal product/ service (Howe and Xing, 2006)). Brand names that are typical of the product category may be more successful because consumers have predetermined ideas about what a brand name for a particular product should resonance like. Consumers favor products with important brand names to products carrying less meaningful brand names.

For branched out corporation, corporate visual identity schemes are often used to build matching individual distinctiveness for their subsidiaries, or to give the various brands in the group a sagacity of shared identity through the integration of some similar communicable elements in their visual identity. In the same layer, relatively smaller firms also need a certain consistency in the communication of various aspects of their brand as the accumulation of the exact same visual presentation of any company eventually builds memorability, and with it, a positive recognition of the brand image.

PURCHASE INTENTION

There are many ways to build and construct purchase intention. Purchase intention directs marketer that there is possibility of consumer's purchasing product. A consumer's attitude and assessment and external factors construct consumer purchase intention, and it is a critical factor to predict consumer behavior (Fishbein & Ajzen, 1975). Purchase intention can measure the possibility of a consumer to buy a product, and the higher the purchase intention is, the higher a consumer's willingness is to buy a product (Dodds, et al., 1991; Schiffman & Kanuk, 2000). Purchase intention gives idea of factors that carry an impact on consumer behavior. These factors can be logo, brand name, color, packaging etc. Chi, et al., (2009) proposed that an advertising endorser's popularity, expertise, and attractiveness can appeal consumers' eyesight in a short time and increase purchase intention. Consumer's attitude towards brand can create his intention to purchase that brand. This attitude can be developed through his experiences, preferences and external environment and the way in which he collects information. Purchase intention indicates that consumers will follow their experience, preference and external environment to collect information, evaluate alternatives, and make purchase decision (Zeithaml, 1988; Dodds et al., 1991; Schiffman & Kanuk, 2000; Yang, 2009).

Marketer has to develop brand image to create positive intention towards brand. This brand image can be influenced by corporate visual identity (CVI). MacInnis, et al. (2002) considered that endorser marketing can give an endorsed product a brand new image and advance consumer purchase intention. Moreover, consumers' brand attitude and purchase intention will be higher when a product has high preference image and familiarity (Kamins & Marks, 1991; Laroche, et al., 1996).

Furthermore, consumer purchase intention comes from consumers' perception on benefits and values acquisition, and it is a important key to predict consumer purchase behavior. Monroe and Krishnan (1985) submitted that perceived value and perceived quality will influence purchase intention, and the more perceived value and perceived quality, the higher purchase intention is. Zeithaml (1988) also suggested that the higher perceived value is, the higher purchase intention is. Therefore, the study proposed following objectives and hypotheses:

OBJECTIVES OF THE STUDY

- a. To study the impact of brand name, logo, colour, advertisement and packaging on purchase intention of consumer.
- b. To assess the relationship between corporate visual identity and purchase intention of consumer.

Hypotheses

H₁: There is significant impact of Brand Name on Purchase Intention of consumers.

H₂: There is significant impact of Brand Logo on Purchase Intention of consumers.

H₃: There is significant impact of Brand Color on Purchase Intention of consumers.

H₄: There is significant impact of Packaging on Purchase Intention of consumers.

H₅: There is significant impact of Advertising on Purchase Intention of consumers.

RESEARCH METHODOLOGY

Research framework

According to objectives and purpose of the research, the study proposes the research framework as corporate visual identity being independent variable and purchase intention as dependent variable.

Questionnaire design & Sampling

Data is collected from the end users belonging to different age groups with the help of the structured questionnaire which is divided into two parts. Part A comprising of 25 questions on brand name, brand logo, brand color, packaging and advertisement. Five questions on each variable were formulated. Part B consists of Demographics of respondents. The study adopts 5 Likert point scale from 5 to 1 representing strongly agree, agree, no opinion, disagree, strongly disagree. The study takes up Cronbach's α to measure the internal consistence reliability of the questionnaire which came out to be 0.879. It indicates that the design of the questionnaire has a high internal consistence. Convenience sampling is used to collect data and SPSS is applied to analyze data. Due to time and resource constraints the sample size taken was 100 and the data was analyzed for the same.

FINDINGS

Sample Analysis

The characteristics of samples are stated as follows: 42% respondents are male and 58% are female. 11% of sample's age is below 14yrs, 17% is between 14-19yrs, 40% is between 19-27yrs and 32% above 27yrs.as far as profession is concerned, 64% are students, 12% are housewives. 7% are businessmen and 17% are employed. Location indicates that 37% are from north Delhi, 19% are from south Delhi, 16% are from east Delhi and 28% are from west Delhi

Correlation Analysis

The study uses Pearson's correlation coefficient to measure the correlation between variables of corporate visual identity and purchase intention and the results reveal(Table:1) that brand name is positively correlated with purchase intention($r=.808$), brand logo is positively correlated with purchase intention($r=.822$), brand color is positively correlated with purchase intention($r=.749$), packaging is also positively correlated with purchase intention($r=.832$) and advertisement is positively correlated with purchase intention($r=.831$) .

Regression Analysis

As shown in Table 2, the results indicates that brand name is significantly and positively affected to purchase intention ($\beta=0.808$, $R^2=0.652$, $Adj.R^2=0.649$, $p<0.05$). Thus, hypotheses H1 is sustained. Brand logo is

significantly and positively affected to purchase intention ($\beta=0.822$, $R^2=0.676$, $Adj.R^2=0.673$, $p<0.05$). It demonstrates that hypothesis H2 is supported. Brand color has significant impact on purchase intention ($\beta=0.749$, $R^2=0.562$, $Adj.R^2=0.557$, $p<0.05$). Therefore hypotheses H3 is sustained. Packaging also has significant impact on purchase intention ($\beta=0.832$, $R^2=0.692$, $Adj.R^2=0.689$, $p<0.05$). It reveals that the hypothesis H4 is supported. Advertisement is significantly and positively affected to purchase intention ($\beta=0.831$, $R^2=0.691$, $Adj.R^2=0.688$, $p<0.05$).

TABLE: 1 MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
Brand name	.808 ^a	.652	.649	8.932	.652	183.735	1	98	.000
Brand logo	.822 ^a	.676	.673	8.615	.676	204.895	1	98	.000
Brand color	.749 ^a	.562	.557	10.028	.562	125.550	1	98	.000
Packaging	.832 ^a	.692	.689	8.405	.692	220.205	1	98	.000
Advertisement	.831 ^a	.691	.688	8.416	.691	219.333	1	98	.000

a. Predictors: (Constant), brand name, brand logo, brand color, packaging, advertisement.

b. Dependent Variable: Purchase Intention

TABLE: 2 COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Brand Name	3.475	.256	.808	13.555	.000
Brand Logo	3.163	.221	.822	14.314	.000
Brand Color	2.906	.259	.749	11.205	.000
Packaging	3.359	.226	.832	14.839	.000
Advertisement	3.469	.234	.831	14.810	.000

Dependent Variable: Purchase Intention

CONCLUSION

The research addressed questions that in which ways and to what extents can CVI support consumer’s purchase intention. For this purpose the influence of brand name, brand logo, brand color, celebrity endorsement, advertisement and packaging on consumer was identified. The outcome confirms that there is significant impact of these variables on purchase intention. Therefore, based on our research findings, hypotheses formulated are accepted. Results of the study reveal that when consumers buy a product, he will consider brand name, logo, color, packaging and advertisement. Corporate visual identity has impact on consumer purchase intention. Higher perceived value is higher purchase intention and this perceived value can be created through dimensions of corporate visual identity i.e brand name, logo, color, packaging and advertisement.

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**AN ANALYSIS OF THE STATUS OF RECURRING EXPENDITURE OF COLLEGES OF
TEACHER EDUCATION IN ASSAM**

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1. INTRODUCTION

Teachers are considered as a key factor in accumulating the human resources of a country. The process of human capital formation in its entire possibilities depends greatly on the ability of the teacher community, specifically the secondary school teachers. Secondary stage of educational system is more crucial among all the stages, because when the children attain secondary stage, they undergo some immediate changes in their developmental life, viz., emotional, physical, moral, social, mental etc. Thus, to study the behavioural changes of secondary school students and provide constructive suggestions to the students, so that they may be able to realize their due positions in society, the teachers must be trained and efficient.

The role played by the cost factor in the development of secondary teacher education needs to be studied because it has other related aspects, like beneficial effects of secondary teacher education courses for a trained teacher, problems of enrolment in secondary teacher education courses, job satisfaction of trained secondary school teachers, attitudinal changes of trained secondary school teachers, employment opportunities, etc. So the study of cost of secondary teacher education courses is considered an urgent need of the present educational set up.

It is necessary to draw the attention to the place of the teacher in the determination of the returns from investment in education. More than buildings, libraries and laboratories it is the technical competence and the human qualities of the teacher that play the largest part in the ease with which the students acquire knowledge, build up skills and develop the right attitude to work and enterprise. For securing and retaining the right type of man in the teaching profession, it is essential to pay them well, give them a place of honour in society and leave them with some freedom for academic initiative. It is also necessary to give them the opportunity to keep abreast in their profession and remain up to date in their knowledge. By and large these conditions are not fulfilling in India, especially in the case of primary and secondary teachers. Everyone recognizes the need for doing something to improve their condition, but implementation is slow, hesitant and largely inadequate. What is not realized is the economic and social loss that the country sustains by this neglect of teaching profession, for ill paid and uninterested teachers are also incompetent teachers and it is not only who suffer but also their pupils. This resulting under development of human resources leads to a corresponding reduction in the rate of economic growth and lowers the returns on the investment in education.

Expenditure on education constitutes an important form of investment in economic development. Investment criteria are therefore quite relevant in determining the amount of content to education. Skills and attitudes pertinent to the promotion of economic development constitute a necessary, though not exclusive, end product of education and not only the content but also the methodology and the technology of education have to be formulated for achievement of this objective within the educational system. The objective of development of human resources makes education an investment and it is the maximizing of returns from this investment that determines its contribution to the development of human resources and therefore to economic and social growth. So, there is an utmost importance of research studies on cost and investment of different levels of education in developing countries like India.

2. SIGNIFICANCE OF THE STUDY

Investment in education is a major source of human capital formation in a country. Training for teachers is considered as a vital aspect in accumulating human capital in a country. So, to determine the magnitude of human capital formation it is essential to analyze the cost and benefit of teacher training course. Cost benefit is an integral part of educational planning, programming and budgeting. It is a form of investment appraisal which compares the cost and the benefits of an educational project.

Teacher education is an important area of educational system on which the overall development of the country is dependent. In this regard, Kothari Commission has rightly said that the destiny of a nation is shaped in her classrooms. So from this view point, teachers are the nation builders. But all teachers must be sufficiently trained in their teaching profession, so that, they can apply methods and techniques of teaching effectively to

impart a lesson in the actual classroom situation. Thus, mainly for this reason only, the importance of Secondary Teacher Education courses has been increasing rapidly in India. In most of the states of India, the Bachelor of Education (B. Ed.) degree has been declared as an essential requirement for appointment to the profession of teaching in secondary schools. So, it is essential to measure the cost of the B. Ed. course and the benefits derived by the trained teachers from the course. Due to increasing demand of trained professionals, the cost of the Secondary teacher education is also increasing day by day. Basically, besides the institutional and private costs, the opportunity cost is also increasing in a large scale. So, it is a need of the hour to know to what extent the cost of the course has been increased and whether it is compensated by its benefits or not. So, from this overview, one can easily realize the importance of study of unit cost of Teacher Education courses in India in general, and in Assam in particular.

Research studies in this area of teacher education are also essential in order to evaluate the effectiveness of the implementation of Govt. plans and policies. For instance, if the govt. wants to offer an incentive to the B.Ed. degree holder teachers, then the unit cost of this Course must be considered. If it is found that, the financial incentive offered by a Government on completion of the teacher-education course is comparatively less than the unit cost of the course, and then the teachers may not be motivated towards the course at all. It is thus urgent to study the cost of this course so, that the govt. can implement the scheme of monetary incentive in an effective manner.

A research study on this issue would contribute to an understanding of the value of teacher education and help in understanding the financial problems plaguing the development of Teacher Education in Assam. In order to ensure that adequate measures can be taken to develop the Secondary Teacher Education course in Assam, especially after the introduction of 6th Pay Commission salaries by the state govt., the private colleges have also had to increase the salary of the teacher trainers', and this pay hike has also led to the increase in the cost of teacher education.

3. TITLE OF THE STUDY

The Title of the present study is "An analysis of the status of recurring expenditure of Colleges of Teacher Education in Assam"

4. DEFINITION OF TERMS AND CONCEPTS

4.1 Cost of Secondary Teacher Education: It refers to a study of the total expenditure incurred by the Colleges of Teacher Education institutions and its trainees to complete the one year B. Ed. Course under Dibrugarh University.

4.2 Colleges of teacher education: These institutions refer to Teacher education institutions offering the one-year Secondary Teacher Education course, also known as the B.Ed. course under Dibrugarh University, which have been granted recognition by the National Council for Teacher Education (NCTE) besides being permitted by and affiliated to Dibrugarh University.

4.3 Secondary Teacher Education Course : In this study, the term refers to the one year B. Ed. Course offered by the Secondary Teacher Education Institutions under Dibrugarh University, which trains teacher-trainees to teach at the Secondary (Class: IX – X) stage of education in schools. It equips a trainee-teacher with certain core teaching competencies

5. OBJECTIVES OF THE PRESENT STUDY

To analyze the pattern of actual recurring expenditure of the Secondary Teacher Education Institutions for a period of five years, from 2006-2011.

6. DELIMITATIONS OF THE STUDY

6.1 This study was conducted only to assess the recurring cost in terms of money, of the Secondary Teacher Education course in the Secondary Teacher Education Institutions.

6.2 This study has included only the Secondary Teacher Education Institutions offering Secondary Teacher Education course, or B. Ed. course. It didn't include the District Institutes of Education and Training (DIET), the Basic Training Centre (BTC) or any other teacher training colleges or teacher training courses.

7. METHODOLOGIES

7.1 Research Method of the study: The researcher used the survey and descriptive method for this research study as the nature of the data to be collected demands so.

7.2 Population of the study: There were all together 11 secondary teacher education institutions under Dibrugarh University offering Secondary Teacher Education Course of one year (as per the Notification of Dibrugarh University Authorities regarding the Common Entrance Test 2009). The secondary teacher education institutions are mentioned in the appendix attached herewith. To study the cost of secondary teacher education, all these institutions together constitute the population. Thus, all these institutions, their teacher trainees, Principals, accountants, office staff together formed the population of the study.

7.3 Sample of the study: To conduct the present study, seven Secondary Teacher Education Institutions offering one year secondary teacher education course under Dibrugarh University, recognized by National Council for Teacher Education and affiliated/permitted by Dibrugarh University were chosen by using the purposive sampling method. One College of Teacher Education was selected from each District.

7.4 Tools and Techniques:

7.4.1 A questionnaire for eliciting information regarding recurring expenditure of the secondary teacher education institutions was constructed to gather information. After preparing the draft of the questionnaire it was sent to two experts to judge the validity of the said questionnaire. The suggestions given by the experts were incorporated accordingly and final questionnaire was prepared with nine main heads of recurring cost.

7.4.2 Documents analysis: The researcher also studied some important and relevant documents to find out the authentic fact related to the cost of teacher educations. These documents were considered as important sources of secondary data. The researcher studied the following documents in details- The Budgets of Dibrugarh University; the audit reports of secondary teacher education institutions, Self Appraisal Report Performa of NCTE, NAAC inspection report Performa of NCTE, Mandatory Performa of NCTE, Other relevant documents of accounts.

7.5 Procedure of data collection

In the present study the collection of data was both primary and secondary in nature. Data were collected by using direct personal investigation technique. Documentary analysis i.e. analysis of university budgets, audit reports of the institutions, financial documents like cash book etc was also done by the researcher to collect valid and genuine information.

7.6 Analysis of data

In the present study the findings were analyzed in percentages and in absolute monetary terms. The percentage method was followed to calculate the data.

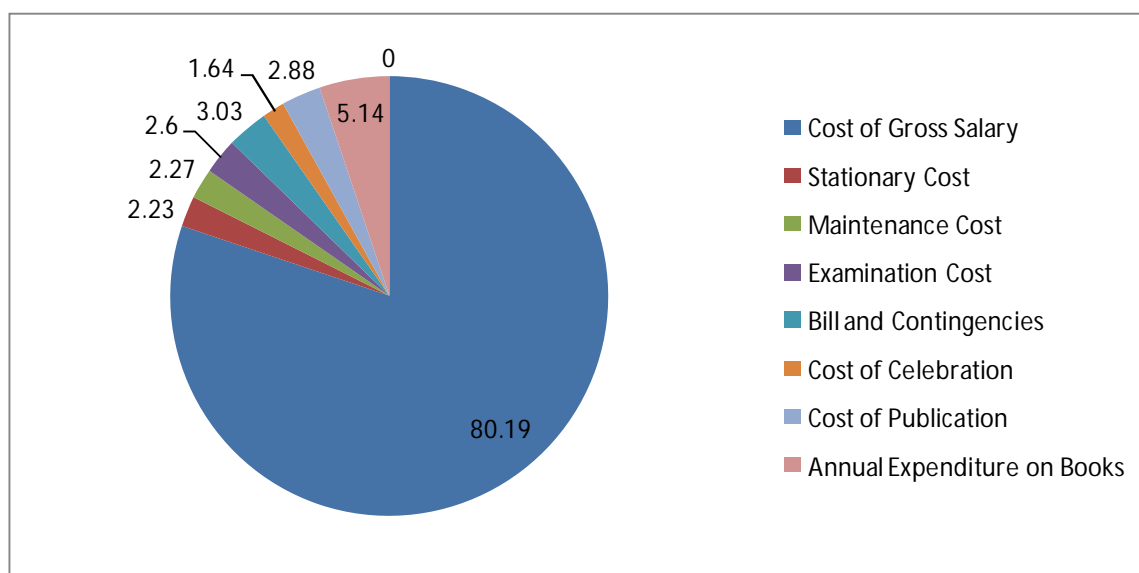
8. FINDINGS OF THE STUDY: PATTERN OF ACTUAL RECURRING EXPENDITURE OF THE COLLEGES OF TEACHER EDUCATION

8.1. Annual Recurring expenditure of colleges of teacher education under Private Management: The researcher had analyzed the Recurring expenditure of the Secondary Teacher Education institutions under Private Management as identified in the first objective of the study. The Table No.1 depicted the status of recurring cost of Secondary Teacher Education institutions under Private Management. The total recurring cost of the STEIs under private management in average was Rs. 6, 29,922 in 2006-07 and Rs. 9, 75,711 in 2010-11. The Total Percentage increased to the total Recurring expenditure during 2006-07 and 2010-11 was 54.89. The all heads of recuing expenditure are expressed in average form.

Table: 1 Annual Recurring Expenditure of Colleges of Teacher Education under Private Management

Recurring expenditure of Secondary Colleges of teacher Education under Private Management											
Sl. No	Items	Total expenditure		Average expenditure		Absolute total Change	Percentage of total Change	Absolute Average Change	Percentage of average change	Percentage of the item to Total Recurring Cost	
		2006-07	2010-11	2006-07	2010-11					2006-07	2010-11
1	Cost of Gross Salary	2065706	3129789	516427	782447	1064083	51.51	266021	51.51	81.98	80.19
2	Stationary Cost	47235	87139	11809	21785	39904	84.48	9976	84.48	1.87	2.23
3	Maintenance Cost	65076	88637	16269	22159	23561	36.21	5890	36.21	2.58	2.27
4	Examination Cost	75120	101658	18780	25415	26538	35.33	6635	35.33	2.98	2.60
5	Bill and Contingencies	94444	118444	23611	29611	24000	25.41	6000	25.41	3.75	3.03
6	Cost of Celebration	34990	63817	8748	15954	28827	82.39	7207	82.39	1.39	1.64
7	Cost of Publication	44844	112575	11211	28144	67731	151.04	16933	151.04	1.78	2.88
8	Annual Expenditure on Books	92272	200786	23068	50197	108514	117.60	27129	117.60	3.66	5.14
	Total Recurring cost	2519687	3902845	629922	975711	1383158	54.89	345790	54.89	100	100

Figure: 1 Annual Recurring Expenditure of Colleges of Teacher Education under Private Management in 2011



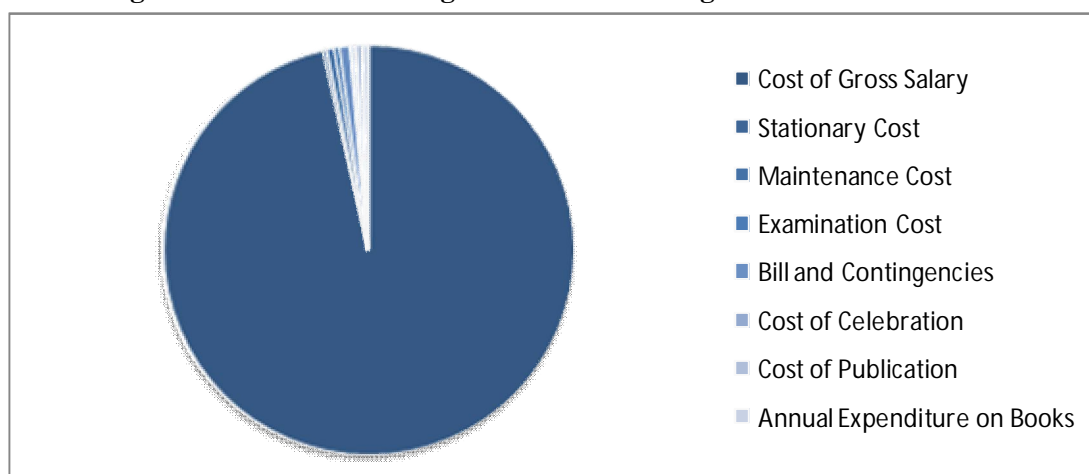
- Gross Salary of the Staff:** The Gross salary of the Teaching and Non teaching staff was the main component of recurring cost of STEIs under Private Management. The STEIs under Private Management did not follow any standard pay scale of either State Govt. or Central Govt. The uniformity of salary was also not found among the Secondary Colleges of Teacher Education under Private Management. The sampled STEIs under private management had spent Rs. 5 16427 as cost of salary in 2006-07 and Rs. 782447 in 2010-11. The head of salary occupied 81.98% of the total recurring cost in 2006-07 and 80.19% of the total recurring cost in 2010-11. There had been an increase of 51.51% of the head of salary in between 2006-07 and 2010-11.
- Stationary Cost:** Under the head of stationary cost, the STEIs under private management had spent Rs. 11809 in 2006-07 and 21785 in 2010-11 in an average. The Stationary cost occupied only 1.87% of total recurring cost in 2006-07 and 2.23% of total recurring cost in 2010-11.
- Maintenance Cost:** The total maintenance cost of STEIs under Private management was found Rs. 16269 in 2006-07 and Rs. 22159 in 2010-11 in an average. It was 2.58% of total recurring cost in 2006 and 2.27% of total recurring cost on 2010-11. During the period it was increased by 36.21%.
- Examination Cost:** The Total Examination cost of STEIs under private management, excluding the cost of theory examination for external exam conducted by university was Rs. 18780 in 2006-07 and Rs. 25415 in 2010-11. The percentage share to total recurring cost was 2.98% in 2006-07 and 2.60% in 2010-11. The increase of cost of examination during 2006-07 and 2010-11 was 35.33%.

- e. **Bill and Contingencies:** In STEIs under private management, the cost of bill and contingencies was found Rs. 23611 in 2006-07 and Rs. 29611 in 2010-11. The percentage of this head to total recurring cost was 3.75% in 2006-07 and 3.03% in 2010-11.
- f. **Cost on Celebrations:** This head of recurring cost of STEIs under private management accounted Rs. 8748 in 2006-07 with a 1.39% of total recurring cost and Rs. 15954 in 2010-11 with a 1.64% of total recurring cost.
- g. **Cost on Publication:** The cost on publication in 2006-07 was Rs. 11211 and Rs 37525 in 2010-11 in an average. There was a huge increase on this particular head with a calculated percentage of 60.17%. The cost of publication occupied 1.78% of total recurring cost in 2006-07 and 2.88% of total recurring cost in 2010-11.
- h. **Annual Expenditure on purchasing of Books:** The STEIs under private management had spent Rs. 23068 annually on purchasing of books for library of the institutions in the year 2006-07 in an average. In 2010-11 the head accounted Rs. 50197 in an average. It was 3.66% of the total recurring cost in 2006-07 and 5.14% of the total recurring cost in 2010-11.
- i. **Annual Recurring Cost of Govt. Colleges of Teacher Education:** The researcher had analyzed the Recurring Cost of the Govt. Colleges of Teacher Education as identified in the first objective of the study. The Table No.2 depicted the status of recurring cost of Govt. Colleges of Teacher Education. The total recurring cost of the Govt. CTEs in average was Rs. 2402900 in 2006-07 and Rs. 7041922 in 2010-11. The Total Percentage increased to the total Recurring cost during 2006-07 and 2010-11 was 65.88%.

Table: 2 Annual Recurring Cost of Govt. Colleges of teacher Education

Recurring Cost of Govt. Colleges of teacher Education											
Sl. No	Items	Total Cost		Average cost		Absolute total Change	Percentage of total Change	Absolute Average Change	Percentage of average change	Percentage of the item to Total Recurring Cost	
		2006-07	2010-11	2006-07	2010-11					2006-07	2010-11
1	Cost of Gross Salary	4459989	13592400	2229995	6796200	9132411	204.76	4566206	204.76	92.80	96.51
2	Stationary Cost	37368	47125	18684	23562.5	9757	26.11	4879	26.11	0.78	0.33
3	Maintenance Cost	75258	81127	37629	40563.5	5869	7.80	2935	7.80	1.57	0.58
4	Examination Cost	44000	64281	22000	32140.5	20281	46.09	10141	46.09	0.92	0.46
5	Bill and Contingencies	84384	113296	42192	56648	28912	34.26	14456	34.26	1.76	0.80
6	Cost of Celebration	31800	46400	15900	23200	14600	45.91	7300	45.91	0.66	0.33
7	Cost of Publication	34000	75500	17000	37750	41500	122.06	20750	122.06	0.71	0.54
8	Annual Expenditure on Books	39000	63715	19500	31857.5	24715	63.37	12358	63.37	0.81	0.45
	Total Recurring cost	4805799	14083844	2402900	7041922	9278045	193.06	4639023	193.06	100.00	100.00

Figure: 2 Annual Recurring Cost of Govt. Colleges of teacher Education



Gross Salary of the Staff: The Gross salary of the Teaching and Non teaching staff was the main component of recurring cost of Govt. Colleges of Teacher Education. The Govt. Colleges of Teacher Education had been followed standard pay scale of State Govt. i.e. Govt. of Assam as depicted in the Table No 3

Table: 3 Pay scales of Govt. Colleges of Teacher Education

Sl. No.	Designation	Pay Scale in 2006-07	Pay Scale in 2010-11
1.	Principal	8100-13025	12000-40000 +GP 6300
2.	Professor	6600-12625	12000-40000+ GP 6100
3.	Lecturer	5725-11825	12000-40000+ GP 5900
4.	Instructor	3490-8100	5200-20200 + GP 2500
5.	Demonstration of Science	3760-9400	8000-35000+ GP 4300
6.	Librarian	3490- 13025	5200-20200 + GP 2500
7.	Assistant/ Bearer/Peon	2450-3670	4560-15000 + GP 1300

Source: Assam Pay commission report

The uniformity of salary was found among the Govt. Colleges of Teacher Education. The sampled Govt. Colleges of Teacher Education had incurred Rs. 2229995 as cost of salary in 2006-07 and Rs. 6796200 in 2010-11 in an average. The head of salary occupied 92.80% of the total recurring cost in 2006-07 and 96.51% of the total recurring cost in 2010-11. There had been an increase of 204.76% of the head of salary in between 2006-07 and 2010-11. This increase was due to the shifting of Management of one sampled Govt. CTE from Private Management to State Government. Prior to 2007 the sampled CTE was functioning under Private Management. So the salary structure was not as per govt. norms. But, after the shifting of management, the salary of the staff had been paid as per Govt. Pay Scale by the Govt. of Assam due to which percentage increase in salary was found very high.

- **Stationary Cost:** Under the head of stationary cost, the CTEs under Govt. management had spent Rs. 18684 in 2006-07 and Rs. 23562.5 in 2010-11 in an average. The Stationary cost occupied only 0.78% of total recurring cost in 2006-07 and 0.33% of total recurring cost in 2010-11.
- **Maintenance Cost:** The total maintenance cost of CTEs under Govt. management was found Rs. 37629 in 2006-07 and Rs. 40563.5 in 2010-11 in an average. It was 1.57% of total recurring cost in 2006 and 0.58% of total recurring cost on 2010-11. During the period it was increased by 7.80%.
- **Examination Cost:** The Total Examination cost of CTEs under Govt. management, excluding the cost of theory examination for external exam conducted by university was Rs. 22000 in 2006-07 and Rs. 32140.5 in 2010-11 in an average. The percentage share to total recurring cost was 0.92% in 2006-07 and 0.46% in 2010-11. The increase of cost of examination during 2006-07 and 2010-11 was 46.09%.
- **Bill and Contingencies:** In CTEs under Govt. management, the cost of bill and contingencies was found Rs. 42192 in 2006-07 and Rs. 56648 in 2010-11. The percentage of this head to total recurring cost was 1.76% in 2006-07 and 0.80% in 2010-11. During the period it was increased by 34.26%.
- **Cost on Celebrations:** This head of recurring cost of CTEs under Govt. management accounted Rs. 15900 in 2006-07 with a 0.66% of total recurring cost and Rs. 23200 in 2010-11 with a 0.33% of total recurring cost.
- **Cost on Publication:** The cost on publication in 2006-07 was Rs. 17000 and Rs 37750 in 2010-11 in an average in the CTEs under Govt. Management. There was a huge increase on this particular head with a calculated percentage of 122.06%. The cost of publication occupied 0.71% of total recurring cost in 2006-07 and 0.54% of total recurring cost in 2010-11.
- **Annual Expenditure on purchasing of Books:** The CTEs under Govt. management had spent Rs. 19500 annually on purchasing of books for library of the institutions in the year 2006-07 in an average. In 2010-11 the head accounted Rs. 31857.5 in an average. It was 0.81% of the total recurring cost in 2006-07 and 0.45% of the total recurring cost in 2010-11. There was a huge increase on this particular head with a calculated percentage of 63.37%.
- **Annual Recurring Cost of University Department:** The researcher had analyzed the recurring cost of University Department on the basis of the Annual Budgets of Dibrugarh University. It was found difficult to apply the questionnaire prepared for the objective as the Department was running with courses other than B.Ed. It was very difficult for the researcher to find out the cost incurred by the Department for B. Ed.

Course as the other courses like M.Ed., M.A. were also running simultaneously. Again the Department didn't have any account section in its office and financial matters were totally managed and controlled by University Authority. So, the researcher studied the Annual Budget of the University and analyzed the heads of recurring cost allocated for B.Ed. as depicted in the respective budget.

- **Gross Salary of the Staff:** The Gross salary of the Teaching and Non teaching staff was the main component of recurring cost of University Department. The Dibrugarh University had been followed standard pay scale of University Grants Commission as depicted in the Table No:4

Table 4: Pay structure of Faculty and staff of University Department

Sl. No.	Designation	Pay Scale in 2006-07	Pay Scale in 2010-11
1	Professor	16400/- -- 22400/-	37400/- -- 67000/- + AGP 10000/-
2	Reader/ Associate Professor	12000/- -- 18300/-	37400/- -- 67000/- + AGP 9000/-
3	Lecturer/ Assistant Professor	8000/- -- 13500/-	15600/--- 39100/- + AGP 6000/-
4	Office Assistant/ Lab attendant		5200-20200 + GP 2500/-
6	Grade IV		4560- 15000 + GP 1800/-

Source: Dibrugarh University Budgets

Other recurring expenditure: In the present study, the researcher was not able to segregate the different heads of recurring expenditure as per the prepared format, due to the administrative and academic set up of the department. The researcher studied the University annual budget as standard document to found out the expenditures which were recurring in nature.

Table 5: Recurring expenditure of University Department

Sl. No	Head of Cost	2006-07	2010-11
1.	Psychological Lab Material	10000/-	20000/-
2.	Practice Teaching	20000/-	40000/-
3.	Museum (Education)	10000/-	10000/-
4.	Physical Instructor	0	16000/-
5.	Departmental Publication	20000/-	20000/-
6.	Field Work	25000/-	50000/-
7.	Teaching and Research	10000/-	10000/-
8.	Departmental Publication	20000/-	20000/-
9.	Invited Lectures	5000/-	5000/-

Source: Dibrugarh University Budgets

9. DISCUSSION AND CONCLUSION

Finance is the major aspect of any layer of education; either it may be primary education or higher education. Without sufficient funding, both the quality and quantity of education can't be improved. As the teacher education is concerned in India in general and in Assam in particular, it is privatized in large scale which is reflected in the number of teacher education institutions under Govt. management and Private management. In Assam almost 82% of secondary teacher education institutions are in private management.

The present research study shows that the rate subsidization of secondary teacher education in Assam by the Govt. is very poor, which needs to be enhance for the quality teacher education in the state. This kind of research studies would be helpful in the process of policy formulation. As teacher education is an essential source of human capital formation and key area of public policy, so it is the responsibility of the government to

access the facility for masses irrespective of class, caste, religion, region etc. Government funding is highly needed for the equity and access and quality teacher education.

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INDIAN MEDICAL TOURISM INDUSTRY - PRODUCTS AND DESTINATIONS: CHALLENGES AND OPPORTUNITIES**Dr. Rachna Saxena**Associate Professor, Department of Management Studies, Invertis University, Bareilly

Trading in services in general has been viewed enthusiastically as the new vehicle of development in many developing economies and host governments are adopting policies to promote it. Medical tourism is one such sector with immense possibilities and promises. Though viewing the health sector as merely another commodity to be traded for profit poses several contradictions to some of the main goals of a healthcare system. Institutional economists argue that viewing healthcare as a marketable commodity diminishes the propensity for accepting social responsibility for healthcare but the pursuit of health is one of the early human's travel motivations and is also one of the important trends in current tourism sector. World Tourism Organization clearly put forward "Attach importance to medical tourism, build a healthy life" in "Tourism Agenda 21". In the new century, medical tourism industry is growing very fast. In 2004, global output value of this industry was \$ 40 billion. In 2006, this figure increased to \$ 60 billion. In 2012, the number of worldwide medical tourists increased to 40 million from 20 million of 2006.

In 2004, India attracted more than 1, 50,000 medical tourists and claimed the title of Rising Star in Asian Medical Tourism Industry. This traffic brought more than one billion USD income to Indian tourism industry. In 2010, India became "global medical tourist destination" with more than 2 billion USD medical tourist income. Indian Medical tourism has become the fastest growing industry as it is an industry with great economic benefits. In 2012, the amount of medical tourism services in Asia reached \$100 billion. In today's era the way of travel & tourism has changed. Tourists are now giving more importance to the destinations where they find peace of body & mind. India's different cultural and natural glimpses have always attracted the tourists, but now it has developed as a favorite destination for medical & healing tourism as well. Now, India is not only a naturally diversified place for tourism but it has also attracted people as a medical & healing tourism centres. That is why today India is included in the top limited countries in the term of medical tourism. According to the report of PhD Members of commerce about medical & wellness tourism, India's medical tourism industry in the year 2018 will be valued as \$6 Billion. If we talk about Asia, India along with Thailand & Singapore is included in the countries where majority of tourists come for enjoyment as well as for healing therapy & meditation.

The Indian government has strategically initiated to adopt a series of policies and measures since 2002 in order to attract an encouraging number of international medical tourists. "The National Health Policy 2002" was also formulated in year 2002 by the Ministry of Trade and Industry to promote the development of the medical industry. The then strategically sound, Indian government reduced the import duty on medical equipment in order to reduce the cost of health care institutions. This measure effectively motivated the motives and behaviours of private hospitals importing medical equipment and instruments. Thus, the policy promoted more Indian medical institutions to reach the world advanced level in the hardware device. In the management of medical institutions, the Indian government also made impressive efforts. Indian government carried out star standard management in medical institutions which was formulated jointly by the Ministry of Tourism and the Ministry of Health. The medical institutions are standardly divided into three levels: three, four- and five-star based on their levels of hardware devices and health care services. Some local governments also took measures to promote the development of local medical tourism, as well as sharing the benefits of medical tourism industry. For reference, the government of Maharashtra established the Maharashtra Medical Tourism Association (MTCM) in collaboration with local medical tourism companies , to promote the development of medical tourism in Maharashtra. In addition, the Indian government also nexuses with medical insurance organizations in developed countries to promote private hospitals in India, to ensure that they enter the list of medical service providers in developed countries health insurance companies. Moreover, the Indian Ministry of Health managed to convince the British national health system that patients, instead of waiting for long time for treatment in Britain can take surgery in India. This measure resulted into reduced pressure on British health institutions and also increased the medical tourists in India.

MEDICAL TOURISM PRODUCTS IN INDIA

India's medical products are quite tourist tempting covering cardiology, cardiac surgery, dentistry, orthopaedics, transplant surgery, cosmetic plastic surgery, ophthalmology, neurosurgery, oncology, etc., and , Indian style yoga, herbs along with Ayurvedic herbal medicine, physical therapy and other medical SPA leisure services.

The medical services usually were provided as medical tourism packages in India. Such medical tourism packages includes everything ranging from front-line consultation, treatment recovery period upto the travel arrangements, such as transportation, hotel, leisure activities and also translation. In addition, some companies introduced a medical conservation packages, such as Vedic company developed medical tourism packages for the Nordic retirees for 16 months health care services in India. They could choose locations by themselves and they should pay three months pension. Overall, these medical services focused on three types of medical tourists, they were Patients who came to India specifically (1) for medical treatment, such as organ transplants and plastic cosmetic surgery;(2) to receive the mysterious Indian traditional medicine and traditional Indian medical services;(3) to enjoy leisure care services. Medical institutions which provided services to the medical tourists, mostly were large private hospitals (see Table 1).They had partnership with the world-renowned medical institution and were capable of providing good financial resources and also quality health care to patients.

MEDICAL TOURISM DESTINATIONS IN INDIA

Anand Spa is situated among the hill of Himalaya. It is near Haridwar & Rishikesh. The natural beauty of the Spa and around attracts the tourist automatically. You will feel tremendous peaceful happiness. The surrounding are full of scenic beauty & you will be tension free filled with spirituality.

Here, you can benefit yourself with Ayurvedic wellness programme. This Spa has hydro therapy, beauty treatment & decides tennis, there is also hot swimming pool, etc. There is also a vast & popular trekking area. After taking the 5 night stress management program you will feel as fresh as new. To enjoy and facilitate all this we have to stay at least 3 days which is compulsory. Every year during the month of March international Yoga Festival is also organized here so that we can advantage of a meditation program in the peaceful atmosphere here.

Agra the city of love is developing as one the major centres of wellness tourism. One of the 7 wonders of the world Taj Mahal is the demonstration of love and art & culture. This city has many wellness destination i.e. Kayakalp Royal Spa Resort started in 2008. It is spreading 99,000sq.ft. area. Its Mughal Architecture is wonderful. Interior decoration is equally grand & elegant. It is amongst beautiful waterfall & peaceful atmosphere & fills the heart and mind with peace & happiness. The specialty of the Spa is its different theme of every room. Indian traditional way of body treatment, relaxing massage, hot stone massage, tension reliever massage, traditional gem stone massage is provided here. Some other Spa like Oberoi of AmarVilas, & Thai & other traditional massage centre are also available.

Mumbai – It is developing as a medical hub because of its financial strength as the economic capital. It is famous for its ayurvedic treatment. It is famous for its treatment of plastic surgery, pregnancy, arthopedic treatment, weight loss, etc. Due to the Quality infrastructure of Mumbai people from different states and countries prefer to come here.

Goa – It is becoming popular for its Medical tourism besides being popular for its Vacation Destination. It is equally famous and popular for its national beauty. Govt. of Goa is also supporting and promoting health and medical tourism.

New Delhi – Delhi is having many world class private & govt. hospitals. The offer many packages for ex-surgery, Heart Care, Heart Surgery, etc.

Ahmadabad - Capital of Gujarat Ahmadabad is called the Indian Manchester. But now it is developing as a big medical hub. NRI's prefer Ahmadabad for better and advance treatment. It has world class hospitals too as a luxury addition.

Chennai – It is also one of the best medical destinations. The main reason behind it is its Quality Infrastructure and low cost treatment. Many popular hospitals are situated here. Foreign patients are given special packages of treatment.

Kerela is not only famous for its back waters and natural beauty but also it is the hub of medical and wellness tourism. Somatheeran Ayurveda resort is situated near Kovlam beach in the south Kerela. There is so much peace at this at this place that for some time one does not even realize that he is in a tourist place. The greenery surrounding this place is worth watching. Generally tourist came here for meditation & ayurvedic treatment.

Here, treatment is done naturally. It is also known as Pizhichil massage which is combination of oil & heat treatment. Other than this, there is Maya Spa, where there are different wings for ayurvedic & western style treatment. In this resort special meditation& yoga pavilion facilities are also available. Other than these in Kerela there is Kerli ayurvedic healing village, beach & lake ayurvedic resort, Kalari Kovilkam is also a major resort where facilities of ayurvedic treatment can be availed.

Rajasthan’s beautiful city Udaipur is known as the city of lakes. Here, we can witness the beautiful mingling of waterfalls with sandy desert. You will experience of wellness with Spa in lake palace. Actually it is Royal Spy Boat, from where you can see the entire Pichhola lake. Walls are beautifully encarved. You can facilitate yourself with romantic spa therapy. Beside here are Udai Palace & Oberoi Spa. Nature becomes alive here.

Goa is famous for its beaches. Now it is taking place as the centre of wellness tourism destination. The Serena Spa is situated and spread by the side of Goa beach is about 36000 sq.ft. area. You can enjoy and relax yourself with traditional and modern Spa. You can get relief from back ache or body pain. Other than these in Delhi NCR there is Amatra Spa, Three Graces, Blue Tera Spa, Spa Oasis, Jane Serena Spa, etc.

Osho International meditation resort of Pune in Maharashtra is equally famous for all over the world. Wellness tourism of Sikkim and Dharamshala are also very famous Spa’s. Some other famous spa centres of wellness tourism are Shreyas yoga, Bengaluru, Swaswar, Gokarn, Ayurvedagram, Bengaluru, Indus valley Ayurvedic centre, etc.

The main factor prompting the rapid development of medical tourism in India were high-quality medical and tourist services, shorter waiting time in addition to a strong government policy instruments. Further, patients from all over the world come for medical facility in India because of its low cost treatment.

OPPORTUNITIES: MEDICAL TOURISM IN INDIA

• **High-quality medical and tourist services**

Quality of medical tourism services was primarily examined from two aspects, medical services and tourism services. Quality health service quality was an important foundation of the success of medical tourism in India. Apollo Hospital is a good reference as it is a world-class hospital certified by JCI(Joint Commission International), which is symbol of hospital safety and regulatory management recognized worldwide, as an subsidiary body for medical institutions outside the United States for authentication of JCAHO(Joint Commission On Accreditation of Health care Organization). As an hospital certified by JCI, 60% doctors of Appollo Hospital have qualification with international practice.

This high level of medical team helped Appollo Hospital gain high surgery success rate. According to the report of Li & Zheng(2007),success rates of kidney transplant , BMT(Bone marrow transplant) and cardiac surgery in this hospital were 95% ,87% and 98.5% respectively. In addition to high-quality medical services, mysterious exoticism, user-friendly product design and high penetration of English improved India's medical tourism services in global competitiveness.

• **Lower price**

In developed countries, medical services are usually very expensive, especially for organ transplant, cardiac surgery and plastic surgery operations. As shown in Table2, cost of BMT(Bone marrow transplantation) and LG(Liver graft) is approx. \$250 000 though the same would cost no more than \$70 000, In India. The price of heart valve replacement in America costs around \$30 000 as against only \$8 000 in India. Plastic surgery operation in America costs \$20 000 but in India it is just around \$6 000. Sophisticated thoracotomy in America costs \$150 000(\$70 000 in Britain) though it costs \$3 000 to \$10 000 in India.

In short, the same operation in India charged only 1/3 or less of the prices in the United States or other countries. It was very attractive for patients in developed countries of Europe or America to buy high-quality medical services in India with much lower price.

Cost Comparison Chart

Treatment	Price(USD)	
	India	America
BMT	69 000	250 000

LG	69 000	300 000
Heart valve replacement	8 000	30000
Thoracotomy	3 000-10 000	150 000
Plastic surgery operation	6 000	20000
Cataract surgery	1 250	2000
Hip replacement	4 300	13000

Data source : Li & Zheng (2007)

- **Shorter waiting time**

In some developed countries such as Canada, every citizen has the right to access government-backed health insurance, resulting into patients often waiting a long time for treatment. Similar arrangements in Britain has led to similar consequences. In Britain a knee transplant patient need to wait for 18 months before he receives treatment by National Health System. In India the waiting period of this surgery is just 5 days.

CHALLENGES: MEDICAL TOURISM IN INDIA

Although in the last two decades international medical tourism brought benefits to a large number of patients and medical tourism service providers worldwide but has also faced some controversies and risks. These risks majorly relate to the terms of medical treatments where the protection of their rights is at stake. Some countries face the risk of increased per-capita health care cost because of patients out flow. To destination countries, the influx of medical tourists could lead to national damaged interests. At the same time, to the medical science itself, there may be ethical risks of international medical tourism activities.

- **Patient Right Protection**

It is more difficult to effectively solve medical malpractice issues or other mass incidents crossing two or more countries compared to similar events within a country. Although most international medical tourist service providing countries such as India can supply high quality medical and travel services, medical malpractice or other mass incidents are likely to occur in international medical tourism activities. First, there are many obstacles for international medical tourists to start litigation proceedings because of the statute of limitations or restrictions under the jurisdiction of the principles. Second, as cross-border disputes, evidence obtaining of the international medical dispute is more difficult, costs more money and longer time. Third, the final verdict of the international medical dispute often needs to go through several trial lasting several years as an international litigation. In short, it's not easy to get a proper solution of misdiagnosis or other malpractice in the event of an international medical tourism. Therefore, a unified international medical tourism alliance should be set up by cooperation of destination countries developing medical tourism projects. The organization should be responsible for the development of industry norms of international medical tourism. Member states joining the organization should committedly implement the specification. This will facilitate the handling of International medical tourism accidents occurred in accordance with the specification. Consequently, the international medical tourists will be able to enjoy more standardized medical tourism services at the same time while protecting their own interests.

- **Source Countries face higher per-capita health care cost**

As the growth medical tourists, the source country's health care system will be impacted. In the United States, there were 75 million people participating in overseas medical tourism in 2007; 2017, this figure is expected to rise to 15.75 million. Since the medical supply of the United States is abundant, patients outflow is expected to result into rising average prices of local medical products under the pressure of medical cost sharing. Worth noting is another issue suggesting that post operative complications, side effects, rehabilitation responsibility should be assumed by source country due to time of medical tourists in the country of destination is short. Also, the treatment of foreign medical tourists possibly produces potential threats to Communicable disease control and the public health in source countries. These risk factors make it necessary for the medical tourists source countries to adjust state-owned medical supply policy in order to meet national health tourism demand, while reducing the unit price of medical products.

- **Privatisation of hospitals in India**

In India, the development of international medical tourism has led to privatisation of health care services. A large number of high-quality health care centres are shifting from public medical institutions to private medical institutions in order to pursue higher income. Under the policy of export led, more investment is done in the field of medical tourism; therefore, public health is facing lack of investment. In India, foreign visitors can

receive timely treatment, but a lot of domestic residents have to wait in line to receive medical treatment. Therefore, although medical tourism development brings foreign exchange but it also harms the interests of the country vulnerable groups. Thus, each destination country, especially the developing countries should increase investment in public health institutions when developing medical tourism to ensure that the medical needs of their residents can be effectively met.

- **Ethical issues**

Medical tourism projects a huge possibility of bypassing the norms and ethical values. These practices result into impairment of the interest of the tourists source country and reduces authority of laws in medical tourist source countries. At the same time, they also generate possibility of a lot of black market in human organs challenging the legality of medical tourism.

CONCLUSION

Inspite of certain challenges the Indian medical Tourism Industry have a lot of opportunity in providing the major source of earnings, foreign tourist visitors with high travel receipts in the international patient market. Tourism industry however should not overlook on air travel, local transportation, translation services, airconditioned five-star hotels with accommodation, jointly with their personalized choice of global food. The medical tourism industry offers high potential for India primarily because of its inherent advantages in terms of cost and quality which should be retained. In the future it may be observed that the Indian medical tourism industry becomes one of the best and also provides better long run revenues.

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SHADOW BANKS-ROLE AND CHALLENGES OF NBFCs IN INDIAN FINANCIAL SERVICE INDUSTRY

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ABSTRACT

Shadow banks have existed in the Indian financial system as a parallel to commercial banks since 1963. NBFCs include not just the finance companies that the general public is largely familiar with but also wider group of companies that are engaged in investment business, insurance, chit fund, nidhis, merchant banking, stock broking, alternative investments, etc. as their principal business.

NBFC like commercial banks engage in mobilizing the savings of the society and bring maturity intermediation and transform short to long term the assets and liabilities. After the financial crisis in 2007 they have come into limelight and several measures have been undertaken to regulate them. This paper attempts to identify the role of NBFCs in financial services and challenges faced in their growth.

Key words: Non Banking finance companies, financial inclusion, credit quality, liquidity risks

INTRODUCTION

Shadow banks was a term coined by Paul Macully on 2007 to refer to the international non banking credit institutions which had no transparency and were not regulated to non - bank financial institutions that engaged in what economists call maturity transformation. Commercial banks engage in maturity transformation when they use deposits, which are normally short term, to fund loans that are longer term. Shadow banks do something similar. Further, they do much more. They are the hedge funds; they were the conduits for asset backed securities; they were the special purpose vehicles for highly leveraged activity, with serious asset liability mismatch.

In India too we have shadow banks which are called the NBFCs which also bring about security disintermediation. In 1950-1960's there were a growth in the number of deposit mobilizing institutions which often defaulted and failure of NBFCs the RBI converted these shadow banks through prudential practices.

An NBFC is an institution which provides finance and a host of other products and services like investment companies, chit funds nidhis home loans and other financial services.

NBFCs being financial intermediaries are engaged in the activity of bringing the saving and the investing community together. The role played by the NBFC is complementary to banks as they are a link between the saver and investor and translate the small savings into big investments. Major parts of country are still not serviced by banks and so NBFCs are playing a pivotal role in financial inclusion especially in rural areas where banks' presence may be lesser. Further, some of the big NBFCs viz; infrastructure finance companies are engaged in lending exclusively to the infrastructure sector and some are into factoring business, thereby giving fillip to the growth and development of the respective sector of their operations. Thus NBFCs have also carved niche business areas for them within the financial sector space and are also popular for providing customized products like second hand vehicle financing, mostly at the doorstep of the customer. In short, NBFCs bring the much needed diversity to the financial sector thereby diversifying the risks, increasing liquidity in the markets thereby promoting financial stability and bringing efficiency to the financial sector.

DEFINITION OF NBFC

A company is considered as an NBFC if it carries on as its business or part of its business, any of the activities listed in section 45 i (c) of the RBI Act, 1934, viz., business of making loans/advances or acquisition of shares / securities, etc. or hire purchase finance or insurance business or chit fund activities or lending in any manner provided the principal business of such a company does not constitute any of the following non-financial activities viz. (a) agricultural operations (b) industrial activity (c) trading in goods (other than securities) (d) providing services (e) purchase, construction or sale of immovable property. Further in terms of section 45 i (f) of the RBI act, a company would also be an NBFC, if its principal business is that of receiving deposits under any scheme or arrangement. Thus a company whose principal business is agricultural operations, industrial activity, trading or real estate business is not a financial institution.

NBFC versus Conventional banks

An NBFC cannot accept demand deposits, and therefore, cannot write a checking facility. It is not a part of payment and settlement system which is precisely the reason why it cannot issue cheques to its customers, deposit insurance facility of DICGC is not available for NBFC depositors unlike incase of banks. SARFAESI Act provisions have not currently been extended to NBFC. Besides the above, NBFCs pretty much do everything that banks do requirements

Banks are covered by SLR/CRR requirements NBFCs have to maintain a certain ratio of deposits in specified securities; no such requirement for non depository companies

CLASSIFICATION OF NBFCs BASED ON THE NATURE OF ITS BUSINESS

The NBFCs that are registered with RBI are basically divided into 4 categories depending upon its nature of business:

- Equipment leasing company;
- Loan company;
- Investment company;
- Hire purchase company
- Infrastructure finance company.

SIZE OF THE INDUSTRY

CROSS COUNTRY ANALYSIS

Country	Total assets of NBFC
Euro zone	\$22trillion dollars
USA	\$26 trillion
Japan	\$ 4 trillion
UK	\$9 trillion

Globally, the size of non-bank financial intermediation was equivalent to 117 percent of GDP as at the end of 2012 for 20 jurisdictions and the euro area. In absolute terms, total assets of non-bank financial intermediaries remained at around \$ 70 trillion as at end 2012.

US had the largest system of non-bank financial intermediation with assets of \$ 26 trillion, followed by the euro area (\$ 22 trillion), the UK (\$ 9 trillion) and Japan (\$ 4 trillion).

On an average, the size of non-bank financial intermediation in terms of assets was equivalent to 52 per cent of the banking system. However, there were significant cross-country differences, ranging from 10 per cent to 174 per cent. Non-bank financial intermediation is relatively small in the case of emerging market economies compared to the level of GDP. In India, Turkey, Indonesia, Argentina, Saudi Arabia the amount of non-bank financial activity remained less than 20 per cent of the GDP as at end 2012.

The share of NBFCs assets in GDP (at current market prices) increased steadily from just 8.4 per cent as on march 31, 2006 to 12.5 per cent as on march 31, 2013; while the share of bank assets increased from 75.4 per cent to 95.5 per cent during the same period

ASSET LIABILITY COMPOSITION

LIABILITES

Owned funds	23%
Debentures	32%
Bank borrowings	21%
Deposit	1%
Borrowings from financial institutions (1%),	1%
Inter-corporate borrowings	2%
Commercial paper (3%),	3%
Other borrowings (12%),	12%

Assets of the NBFC sector:

Loans & advances	73%
Investments	16%
Cash and bank balances	3%
Other current assets	7%
Other assets	7%

BALANCE SHEET GROWTH

NBFC sector clocked phenomenal growth in the last ten years. The sector on an average, witnessed a compound annual growth rate (CAGR) of 22 per cent during the period between march 2006 and march 2013. Most of the years, NBFC sector grew faster than banking sector

CREDIT GROWTH

Credit growth across NBFC and banking sectors is presented below - credit grew more rapidly as compared with the banking sector. NBFC credit witnessed a CAGR of 24.3 per cent during the period between march 2007 and march 2013 as against 21.4 per cent by the banking sector.

Although Indian economy is slowing down in the recent past, the robust NBFC credit growth is largely on account of significant growth in infrastructure credit and retail finance.

PUBLIC DEPOSITS

In line with RBI directions, the public deposits of NBFC sector declined considerably from Rs 247 billion as on march 2007 to Rs106 billion as on march 2013.

The decline in public deposits is largely on account of RNBCs, which are going to exit from NBFC business model by june 2015. The public deposits of RNBCss decreased from Rs 202 billion as on march 31, 2007 to just RS. 35 billion as on march 31, 2013.

INTER-CONNECTEDNESS WITH THE BANKING SECTOR

Borrowings from banks is one of the major sources of funding for the NBFCs. Their borrowings from the banking sector increased manifold from Rs. 542 billion as on march 31, 2006 to Rs 2508 billion in march 31, 2013 (an increase of more than 4 times).however, growth of bank credit to NBFCs decelerated in march 2013 to 13.6 per cent from 32.5 per cent and 42.8 per cent recorded in September 2012 and march 2012. This deceleration is attributed to lower demand for auto and consumer loans, stricter norms on lending against gold, withdrawal of priority sector status for some loans given by banks to NBFCs for on-lending for specific purposes, etc.

BORROWINGS FROM THE MARKETS

Borrowings from the markets increased from just Rs. 1009 billion as on march 31, 2006 to Rs..4764 billion as on march 31, 2013, increased by more than 4.5 times during the period of 8 years.

Among various sources, borrowings through non convertible debentures constitute the largest source of finance for the NBFC sector and its share in total funding sources remained at more than 30 per cent. Since march 2010, funds raised through ncds witnessed phenomenal growth largely on account of (i) infrastructure finance companies and (ii) gold loan NBFCs.

PROFITABILITY

The return on assets of NBFC sector is always found to be on the higher side as compared with that of the banking sector largely on account of lower operating costs and also, do not have statutory requirements like CRR and SLR.

ROLE OF NBFCs IN PROMOTING INCLUSIVE GROWTH

NBFCs play an important role in promoting inclusive growth in the country, by catering to the diverse financial needs of bank excluded customers. By financing real assets and extending credit to infrastructure projects, play a pro-active role in the development process of the country. Activities undertaken by the NBFCs for achieving inclusive growth in the country are described below:

CREDIT TO MEDIUM AND SMALL ENTERPRISES

MSME sector has large employment potential of 59.7 million persons over 26.1 million enterprises and is considered as an engine for economic growth and promoting financial inclusion in rural areas. The outstanding credit provided by the nbfc sector to msme stood at Rs.625 billion as at end march 2013 (rs.464 billion in the previous year). The figures for banking sector were at Rs..22,302 billion as at end march 2013 (rs.19,374 in the previous year).

Statistics based on 4th census on MSME sector revealed that only 5.18% of the units (both registered and un-registered) had availed finance through institutional sources. 2.05% got finance from non-institutional sources the majority of units say 92.77% had no finance or depended on self-finance.

The fact that a large segment in the micro and small industries sector does not have access to formal credit provides a window of opportunity for the NBFCS to design suitable innovative products.

MICRO FINANCE INSTITUTIONS

NBFC-mfis provide access to basic financial services such as loans, savings, money transfer services, micro-insurance etc. to poor people and attempt to fill the void left between the mainstream commercial banks and money lenders.

Over the last few years NBFC-mfis have emerged as a fast growing enablers in providing the financial services to the poor people by providing capital inputs to poor which generates self-employment, and thereby promotes inclusive growth.

The credit provided by the NBFCS - mfis increased from just Rs. 105 billion as on march 2010 to Rs.151 billion as on march 2011 and declined to rs.117 billion on account of the ordinance passed by the government that stopped all mfis from collecting payments by force or even disbursing loans by the mfis. However, in march 2013, the outstanding credit disbursed by the mfis increased to Rs.144 billion due to partial resumption of mfi activities, owing to implementation of the Malegam committee recommendations and certain supreme court orders favourable for mfis.

MONETISATION OF GOLD

Gold loan NBFCs provide loans against security of gold jewellery. Although banks are also involved in gold loan business, NBFCs' gold loans witnessed phenomenal growth due to their customer friendly approaches like simplified sanction procedures, quick loan disbursement etc.

Branches of gold loan nbfc increased significantly during the last couple of years mostly housed at semi-urban and rural centres of the country. Gold loan NBFCS help in monetisation of idle gold stocks in the country and facilitate in creating productive resources. Credit extended by the gold loan NBFCs witnessed a CAGR of 86.7 per cent during the period march 2009 to march 2013. In absolute terms, NBFC gold loans increased from just Rs. 39 billion as on march 31, 2009 to Rs.475 billion as on march 31, 2013.

SECOND HAND VEHICLE FINANCING

Apart from providing loan against property, NBFCs also engage in financing used/ second hand vehicles, reconditioned vehicle, three-wheelers, construction equipment besides secured/unsecured working capital financing etc. Incidentally, in India except NBFCs no other financial sector player finance second hand vehicles; which are very popular with road transport operators essentially in the self-employed segment.

AFFORDABLE HOUSING

Housing finance NBFCS are real game changers in terms of providing housing loans at par with public sector banks (PSB). The quantum of housing loans provided by the housing finance NBFCS is almost the same although they are comparatively far smaller than PSBs .

To sum up, nbfc's role in financial inclusion as explained above, indicate the fact that they have been game changers in certain areas like financial inclusion especially micro finance, affordable housing, second-hand vehicle finance, gold loans and infrastructure finance.

SUGGESTIONS FOR NBFCS IMPROVEMENT**Action points for the industry**

The following issues need to be addressed on priority basis in order to morph themselves as real game changers.

Customer protection issues

Protection of customers against unfair, deceptive or fraudulent practices has become top priority internationally after the crisis. Incidentally, the RBI has received and is receiving number of complaints against charging of exorbitant interest rates, raising of surrogate deposits under the garb of non-convertible debentures, various types of preference shares, tier ii bonds, etc. Aggressive practices in re-possessing of automobiles in the case of auto loans and improper/opaque practices in selling the underlying gold jewellery in the case of gold loans are the two categories in which relatively more complaints are received / are being received by the reserve bank. NBFCS are often found not to practice fair practices code(fpc) in letter and spirit. Developing a responsive and proper grievance redressal mechanism is the more important agenda in the context of this action point.

Camouflaging public deposits

NBFCS have been prone to adopt variety of instruments/ways of accepting camouflaged public deposits for resource mobilisation viz., use of cumulative redeemable preference shares (crps)/ convertible preference shares (ccps) / ncds / tier 2 capitals. These instruments are generally marketed as any other deposit products mostly by agents. Furthermore, complaints are received that deposit receipts issued to customers reveal that the deposits are accepted on behalf of other group companies, whose operations are neither known / are opaque.

Improving corporate governance standards

To become real game changers, business transparency is inevitable for any financial entity. In the case of NBFCS there is an imperative for adopting good corporate governance practices.

Capacity building

NBFCS on both individual and collective basis need to work towards building a responsive ecosystem for capacity building; since in the medium to long term, it is the quality of staff which to a large extent, determines the health of the sector.

Greater innovation

The need for NBFCS is to aggressively involve in designing innovative products for the poor to become real game changers in the economy.

Copartners with RBI and other regulators

NBFCS should become copartners with RBI and other regulators and disclose the challenges they are confronting in the markets and provide valuable inputs to regulators for developing

NBFCS becoming true game changers would be a sweetener for financial inclusion efforts in our country.

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MANAGING STRESS AT WORK

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ABSTRACT

Managing an over worked and stressed human resource have become a challenging and ever difficult task for today's managers. With a view to utilize the available human resource thus minimizing costs and maximizing profits, today both managers and their subordinates have to coop with work related stress. This stress if it goes to certain extent without being controlled can affect the person's family/social life, health, performance etc and changes the employee's whole attitude towards work- frustrating, demotivating and frightening him/her which in the long run damages the organization and the employee both.

This paper will briefly examine the various stress-management interventions adopted by three reputed companies to improve efficiency in the work place.

Key Words: Stringers, Biofeedback, stressors, Food exchange.

INTRODUCTION

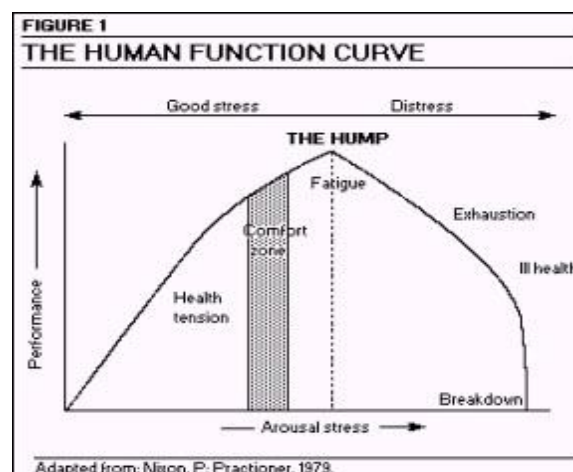
Life is tough and getting tougher by the day! The stress of daily living, especially as the pressure to excel mounts, impacts everyone, not just on the work front but in every single area of an individual's life In today's world of doing more with less, employees find themselves with more work, fewer resources, and less time. With a tight deadlines and a competitive work environment only the best performers are guaranteed continued employment.

All of these factors add up to a very stressful work environment. Ultimately employees take work home and worry about missing deadlines or performing inadequately and end up working longer hours.

Stress can be caused by many things in life, pressures from work, the family, social commitments and other everyday events. The word stress is derived from the Latin term '**Stringers**' which means "to draw tight". Some define stress as the non-specific response of the body to any demands made on it. Stress is our physical, mental, and emotional response to the various demands, changes, and events in our life. It is an internal phenomenon and a mental attitude.

In some cases, stress motivates and encourages us to complete a task we find difficult so that we can take pride in ourselves and what we achieve.

Hans Selye was one of the founding fathers of stress research. His view in 1956, which holds true today also, was that stress is not necessarily something bad – it all depends on how one takes it. In an ideal world, there should be just enough stress to keep employees working to their full potential, but not enough to cause overwhelm or excessive anxiety. Too much or too little stress is where we run into problems.



Stress symptoms begin to manifest themselves when an individual perceive or feel that life demands are exceeding their ability to deal with them. When stress begins to take its toll, they may experience both physical and psychological effects.

CAUSES OR SOURCES OF STRESS

The sources of stress may be classified into two broad categories as follows:

1. Individual Stressors: Personality, motivation, ability, experience, status, life stages, beliefs and values.
2. Organizational Stressors or Environment: There are several potential stressors in the organization. These are summarized as bellow

ORGANIZATIONAL STRESSORS

1. Roles in the Organization

- a) Role conflict
- b) Role ambiguity
- c) Minimum management support
- d) Holding mid-management position

2. Responsibility

- a) With superiors/subordinates/ colleagues
- b) Inability to delegate

3. Job Qualities

- a) Time pressures
- b) Work over/under load
- c) Level of accountability

4. Organizational Structure

- a) Lack of participation
- b) No sense of belonging
- c) Poor communication
- d) Restriction on behavior
- f) Lack of opportunity/performance evaluation/pay

5. Physical Environment

- a) Working conditions like noise, lighting, aesthetic appeal of rooms etc.

6. Change

- a) Individual life stages
- b) Organizational- transfer, promotion, job expansion etc.

7. Career Development

- a) Status conflicts
- b) Obsolescence of skill
- c) Mid-career stage

CONSEQUENCES OF STRESS

1. On the Individual:

- a. Physical Aliments e.g. headache, insomnia and heart problems
- b. Mental e.g. anxiety, lack of clear thinking, loneliness
- c. Behavioral e.g. excessive smoking, drinking, withdrawal from relationships

2. On the Organization:

Low productivity, poor quality, absenteeism, low job satisfaction, accident proneness and poor interpersonal communication.

INDIAN METHODS OF MANAGING STRESS

Indian philosophy consisting of Upanishadas, Vedanta, etc, is very helpful in winning stress. Dr. Satish Chandra Pandey (8m Journal, JIMS April-June 1997) has given some valid points on managing stress, some of which are as follows-

1. Develop training programs for executives and other staff members for their total personality development based on Indian values, so that they can develop their own strategies for coping with their organizational environment/stressors.
2. Each organization must develop its own management philosophy based on Indian values and educate its employees about that philosophy to motivate them for achieving excellence in different areas.
3. Organizations must know that reducing organizational stress is as important as motivating employees. Both the process is complementary to each other: they are not replacements.

STRESS MANAGEMENT TECHNIQUES

There are numerous techniques that experts recommend for relieving the symptoms of stress.

1. **Talk about your worries** – to colleagues, spouses or friends
2. **Exercise** – take up physical activities such as jogging, walking, and cycling which can relieve the feelings of stress. Chemicals released in the brain during exercise produce a 'feel good' mood.
3. **Learn biofeedback** – this is a relaxation method in which a person learn to consciously control your breathing rate and heart rate so that stressful situations do not elicit a major physiological reaction.
4. **Take up a new hobby** –like gardening or join a group so that you can socially interact with people who have the same passions.
5. **Join a Yoga class** – yoga is one of the oldest forms of relaxation known to man.
6. **Learn the difference between work and home-** By separating the two main areas of your life you can leave the stress of work behind when you finish for the day.
7. **Help out with a charity-** Charities are always looking for volunteers to help with events and collecting. Find a charity that you are passionate about and donate a few hours to helping them in the community.
8. **Take time to read-** Novels and autobiographies are particularly good for diverting your thoughts away from the stresses and worries of the day.
9. **Learn to meditate-** the art of meditation is easy to learn and as it allows you to suspend your thoughts for a period of time it is great for forgetting about the pressures that you are under.
10. **Vacation away-** helps in avoiding and changing the stressors or environment for a short time.

It doesn't matter which type of stress relief method you choose because they will all work to some degree however some people will prefer physical activities such as dance or exercise whereas others will prefer meditation and relaxation techniques. Find what works for you and have fun doing it.

STRESS MANAGEMENT TECHNIQUES APPLIED IN SOME ORGANIZATION

DELL INC

Dell was founded in 1984 with \$1,000 and an idea by Michael Dell. The idea was to build relationships directly with customers. Michael Dell, born in February 1965, is presently the chairman of the Board of Directors and chief executive officer of Dell. Mr. Dell became the youngest CEO ever to earn a ranking on the Fortune 500. Dell Inc. (Dell) is a technology company, which offers a range of product categories, including desktop

computer systems, storage, servers and networking products, mobility products, software and peripherals, and enhanced services. Dell entered Asia-Pacific/Japan in select markets and began investing in regional facilities, management, service and technical personnel in 1993, with its first operations in Japan and Australia.

Dell direct sales operations are currently in 13 markets in the region: Australia, Brunei, China, Hong Kong, India, Japan, Korea, Macau, Malaysia, New Zealand, Singapore, Taiwan and Thailand. In addition, 38 distributors serve another 31 markets. Dell was the No. 3 vendor in the industry in the region in 2007. Dell had a market value of \$4 billion (20 Oct, 2007).

Industry Type: BPO/Call Center (Dell)

Average age of employee: 21+

Qualification: HS/Graduation

Work profile: Attending customer calls.

Some stress management techniques adopted at Dell are as follows-

1. Lighting-Bright light with carefully chosen wall colours
2. In-house cafeteria and Gym
3. Food festivals-on special days/festivals at cafeteria
4. TV's placed in corridors, adequate number of bunks for taking rest
5. Food exchange-employees are encouraged to bring home made food. These foods are exchanged-this technique help bridge cultural differences as employees get to taste may be Bengali, Marathi, Andhra or Punjabi food. Small rewards are offered to the best recipe.
6. Quarterly tours are organized. If the place is far or exceeds budget, Dell pays part expense.
7. Gaming stations, cricket pitch (net practice) and table tennis playing provisions are also maintained.
8. Dell also undertakes social services like sponsoring education to some poor children. These children are brought to Dell office and the employee interacts with them along with a in-house *cafeteria party*.
9. For newly joined employees mentoring (buddy) is done relieving the new appointees stress and helping him/her settle down.
10. Quarterly good performers are rewarded along with a party (recently held in Taj Deccan) with theme based programme like Hollywood night. Best dressed individuals are also rewarded.

SIPERA SYSTEMS INC

Founded in 2003, Siperia is headquartered in Richardson, Texas US, with a development center in Hyderabad, India. Siperia is backed by three well-established venture capital firms and is led by a seasoned, experienced management team.

Industry Type: IT/Software

Average age of employee: 27+

Qualification: BE

Work profile: Software development

Some stress management techniques adopted at Siperia Systems are as follows-

1. Weekend Salsa class.
2. Gym, Meditation sessions.

3. Saturday morning cricket, TV, Cafeteria.

4. Well lit interiors/ambience/carefully chosen wall colours

5. Share-the Director of India operations encourage individuals to invest in shares, he himself is also an avid investor-he claims it to be his de-stressing workout. Recently the Sipera also invited Networth Stock Broking Ltd an investment firm to give presentation on "*How to invest in shares*" to its software developers.

TATA GROUP

The Tata Group comprises 98 operating companies in seven business sectors: information systems and communications; engineering; materials; services; energy; consumer products; and chemicals. The Group was founded by Jamsetji Tata in the mid 19th century, a period when India had just set out on the road to gaining independence from British rule.

The Tata Group is one of India's largest and most respected business conglomerates, with revenues in 2006-07 of \$28.8 billion (Rs129,994 crore), the equivalent of about 3.2 per cent of the country's GDP, and a market capitalization of \$59.64 billion as on January 24, 2008.

Industry Type: Steel

Average age of employee: 46+

Qualification: HS/Graduates/Engineers

Work profile: Production of steel from natural ores.

Recent Stress management programs organized by TATA

1. A spate of cultural activities, including a "Hasya Kavi Sammelan" (stand-up comedy) and an art exhibition, was organised by the Jharia Division during the last few months.

2. Held on March 29, 2007 the focus on the Domestic Management Programme was to encourage spouses of employees to take better charge of managing their homes and create a stress free and happy home environment. Mrs Divaker, wife of General Manager, Jharia, Mr Ch Divaker, took a lead role in successfully conducting the programme, sharing her own experiences with the ladies. Over 75 participants benefitted from the inputs and experiences shared.



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LEGISLATIVE FRAMEWORK FOR ADMINISTRATION OF PRISONS IN INDIA: A Critical Appraisal

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INTRODUCTION

Prison Institutions are one of the three main constituents of the Criminal Justice System. Prisons are no longer regarded only as places for punishment with the changing perception towards prisoners. They are now being considered as reformatories and greater attention is being given to ameliorate the conditions in jails so that they have a healthy impact on prisoners in developing a positive attitude towards life and society.

A prison is a place in which people are physically confined and, usually, deprived of a range of personal freedoms. Other terms are penitentiary, correctional facility, and jail (or gaol), although in the United States "jail" and "prison" refer to different subtypes of correctional facility. Prisons are conventionally institutions which form part of the criminal justice system of a county, such that imprisonment or incarceration is a legal penalty that may be imposed by the state for the commission of a crime.

An examination of the prison laws in India would go to show that these laws have been legislated during the British regime and no significant changes have been brought about in it in spite of the recommendations of different commissions at different times. It is true that the penological attitude in the modern times had been shifted from punishment to reformation to deterrence. Justice Krishna Iyer was of the view, "The retributive theory has had its day and is no longer valid. Deterrence and reformation are the primary social goals which make deprivation of life and liberty reasonable as penal panacea." Therefore, an analysis of the existing law along with the recommendations of the various committees those have been set up at different times by the Government needs to be made to see if the change of social attitude to crime and punishment has stimulated a systemic change. The focus has been shifted to a harsher mode of penalty, though certain actions have been sought to be decriminalized¹. However, the society is also demanding stricter actions for criminal behaviour such as terrorist acts, etc. on the one hand, while it is also conscious about the human rights elements. On this backdrop it is apt to quote Bentham, who propounded the idea of 'utilitarianism' and was of the view:

- 1) The first and the most exclusive object of criminal law is to prevent, in so far as it is possible, all sorts of offences whatsoever. Therefore, the legislators aim is that no offence may be committed.
- 2) But if a man needs to commit an offence of some kind or the other, the next object of the criminal law is to induce him to commit an offence less mischievous, rather than one more mischievous, or in other words to choose the one least mischievous.
- 3) Third object of criminal law is to keep down the mischief. When a man has resolved upon a particular offence, the legislators should make the penal provision in such a way that the offender will do no more mischief than is necessary to his purpose, in other words to do as little mischief as is consistent with the benefit he has in view.
- 4) The last object is whether the mischief be, which it is proposed to prevent, to prevent it as cheap a rate as possible"²

Before embarking upon the analysis of the law relating to the prison administration in India, it would be rational to look in to the international scenario, which would help juxtaposing both for a real assessment of the legislative framework in the domain.

¹The gay/lesbian movement is gearing up demanding decriminalization of consensual same-sex relationships. The concept of live-in relationships is also having a gradual social recognition. Further, abortion has been allowed on limited grounds.

²Bentham's Introduction to Morals and Legislation, J.H. Burns and HLA Hart (Ed.), (1970), Oxford University Press, London, 155

INTERNATIONAL SCENARIO

Article 1, 3, 5, 6 & 9 of the Universal Declaration of Human Rights are relevant to the extent that they lay down the policy statement that no one should be subjected to cruel, inhuman or degrading treatment or punishment and subjected to torture. It also says that nobody is to be subjected to arbitrary arrest or detention.

The amnesty international in 1955 framed a standard minimum rules for the treatment of prisoners. Although this was not binding on nations, many democratic countries have incorporated the same in to their legal framework. One of the important rules of the part on general rules is that there should not be any discrimination on the ground of race, sex, colour of the skin, religion, place of birth, social status or property. The religious beliefs of the prisoners are to be respected. It lays down that separate prisoners are to be kept separate basing on the categories of sex, age, criminal record and the reasons of their detention in the prisons. Most importantly the standard rules stressed on the separation of prisoners, firstly, men and women shall so far as possible and practicable be detained in separate institutions and an institution which receives both men and women, the whole of the premises allocated to women shall be entirely separate.

Further, the untried prisoners should be kept separate from tried and convicted prisoners. Similarly, there must be complete separation between the civil prisoners detained for the debt, etc. and persons imprisoned by persons imprisoned by reasons of a criminal offence; young persons should be kept separate from adult prisoners. There must be separate accommodation for different types of prisoners. Arrangement should also be made regarding separate bedding and clothing giving due consideration to the hygienic conditions for living. The food which is to be served must be of nutritional value adequate for health and strength.

At every institution there shall be available the services of at least one medical officer who should also have some knowledge of psychiatry. All valuables and the money of the prisoners be kept in safe custody and must be returned to the prisoner upon their release.

Facilities of television, Radio, newspapers, and magazines should also be provided to the prisoners. Moreover, prisoner should also be allowed to communicate with their family members and other reputable members in regular intervals through correspondence or visits. Provisions also have been made for separation of under-trials on the basis of age. They should be kept in separate institutions.

The European Convention on human rights has also specified a number of safeguards against illegal arrest, detention and protection of persons arrested. Therefore, the subject of protection and living in human dignity has always been a concern of the agencies involved in the protection of human rights the world over. They advocate for humane treatment of the prisoners also. Principles of speedy trial and meeting with lawyers/solicitors have been recognized as rights of the prisoners in both USA and UK. The courts there have also respected these rights of the prisoners through judicial review.³

CONSTITUTIONAL PROVISIONS & THE JUDICIARY

It would be appropriate to examine some provisions of the constitution before making an assessment of the prison laws prevailing in India. There is no specific right guaranteed to the prisoner in the constitution of India, however, he is treated as a person in prison and hence the guarantees made in Part III are applied to her also, more specifically Articles 14, 19, 20, 21 & 22. The judiciary in India has evolved new horizons with the interpretation of these and other articles of the constitution that it almost has become comparable with the rights of the prisoners elsewhere in the world.

In *Pathak v. State of AP*⁴ the apex court took the view that the benefit of the provision of Article 42⁵ may be extended to the prisoners and made the basis for prison reforms. It is now established that even where a person is convicted and imprisoned under sentence of a competent court she does not lose all the fundamental rights belong to the other un-convicted persons under the constitution, excepting those which cannot possibly be

³Bekar v. Wingo(33 L. Ed. 2d 101, 1972); Curz v. Bets (31 4 Ed. 2d. 263, (1972)); Golder Cse, European Court, H.R. Series A, Vol. 18 in Baily Civil Liberties(1980)

⁴AIR 1990 SC 2092

⁵The state shall make provisions securing just and equitable conditions of work and for maternity relief

enjoyed owing to the fact of incarceration, such as the right to move freely under 19(1)(d) or right to practice a profession under Article 19(1)(g) as has been held in *Sunil Batra v. Delhi Administration*⁶.

However, in the same case the Supreme Court viewed that the prisoner is entitled to invoke Article 21 for protection of his right. Practice of keeping under-trials with convicts in jails offends the test of reasonableness in Article 19 and fairness in Article 21. Justice Krishna Iyer while delivering the judgment observed, “we are satisfied that the protection of prisoners within his rights is part of the office of Art. 32.” He further remarked, “prisons are built with stones of law and so it behoves the court to insist that in the eye of law prisoners are persons, not animals and punish the deviant guardians of the prison system when they go berserk and defile the dignity of human inmates. Prison houses are part of Indian earth and the Indian constitution cannot be held at bay by jail officials ‘dressed in a little brief authority’, when the part III is invoked by a convict. When the prisoner is traumatized, the constitution suffers a shock. And when Court takes cognizance of such violence and violence, is does like the hound of haven, but with unhurried chase and unperturbed pace, deliberate speed and majestic instance, follow the official offender and frown down the outlawed adventure. Today human rights jurisprudence in India has a constitutional status and sweep, thanks to Article 21, so that this Magna Carta may well be knell of human bondage beyond civilized limits.”

Even before the Constitution of India came in to existence the Orissa High Court in *A. Narain Murty & anr. V. The King*⁷ dealing with the right of the prisoner, this Court held that the right of the prisoner to have the assistance of a lawyer in the conduct of his case is the minimum right of a citizen of a free country. Any infringement of this rule is a serious impediment to the right of a prisoner to have assistance of a lawyer in the conduct of his case. It was held that interview between prisoner and advocate, communication to whom is privileged under the law, is to be done in the presence of a Jail Officer, within the sight, but not within the hearing distance. This is a case like the one decided by the Supreme Court on Article 21 of the Constitution of India. The Constitution of India came in the year 1950 but much before that, this Court could foresee the rights of the prisoners’ vis-à-vis his consultation with lawyer and the judgment of this Court is one of the rarest of rare judgments on the rights of prisoners for which now many institutions are fighting for.

In *State of Maharashtra V. Prabhakar*⁸ ‘person’ in Article 5 (citizenship at the commencement of the constitution) included ‘prisoner’. A person whose freedom of movement (Art. 19 (1)(d)) has been taken away by a sentence of imprisonment or an order of detention need not lose his other fundamental rights, such as the freedom of expression as envisaged in Article 19 (1)(a) in so far as that right may be exercised within the valid conditions relating to his imprisonment or preventive detention. Art. 21 require authority of law for restrictions on personal liberty, viz. i) interference with the right of prisoner in jail to publish a book outside the jail; ii) any other restrictions imposed while in jail which is not authorized by law. In *Patnaik v. State of AP*⁹, it was held that conviction puts an end to the freedom of movement of the prisoner but his other freedoms under Article 19(1) may not be necessarily lost. A prisoner can claim to exercise the fundamental rights such as freedom of expression. The benefit of the provisions of Art. 42 may be extended to prisoners and made the basis of prison reform.

In *Nilabati Behera vs. State of Orissa*¹⁰, the Court opined, It is axiomatic that convicts, prisoners or under-trials are not denuded of their fundamental rights under Article 21 and it is only such restrictions, as are permitted by law which can be imposed on the enjoyment of fundamental rights by such persons.

In *H.M. Haskot V. State of Maharashtra*¹¹ the supreme court enumerated two ingredients of fair procedure: a) that the convict should be provided a copy of the judgment within a reasonable period so that he may exercise

⁶AIR 1980 SC 1579

⁷ILR 1949 Cuttack 244

⁸AIR 1966 SC 424

⁹AIR 1974 SC 2092

¹⁰ (1993) 2 SCC 746

¹¹AIR 1978 SC 1548

of appeal; b) that free legal aid should be provided to the person concerned if he somehow is not able to arrange the same owing to his disability or poverty.

In *Superintendent of Legal Affairs, W.B. v. S. Bhowmic*¹², the Supreme Court again discussed the concept of legal aid and fair procedure. The Supreme Court laid down that the right to free legal service is an essential ingredient of fair and reasonable procedure as implicit in the right of personal liberty contained in Article 21. The obligation of the state to provide for free legal service to a person cannot be done away with by serving that he is unable to provide the same due to financial and administrative reasons. It is also the duty of the court to see and inform the accused that he has a right to legal service even if does not ask for the same.

The Supreme Court of India considered the aspect of socialization of prisoner in *Francis Coralie Mullin v. UT of Delhi*¹³ the Hon'ble Court considered the scope of Art. 21 for all the categories of prisoners, detainees, under-trials and convicts. In this case a petition was filed by a British national under Art. 32 of the Indian Constitution, by raising a question in regard to the right of the detainee to have meetings and interview with her lawyer and members of her family. After discussing the scope of Article 21 and the prison rules the Supreme Court laid down that the right to life enshrined in Art. 21 cannot be restricted to mere animal existence it means something more than just physical survival, the right to life includes the right to live with human dignity and all that goes along with it namely adequate nutrition, clothing and shelter over the head and facilities for reading, writing and expressing oneself in diverse forms, freely moving about and mixing and communicating with fellow human beings. This case can be taken as landmark as it not only tried to minimize the adverse impact of imprisonment by socializing a prisoner but also make three categories of the prison in order of their treatments in jails. The right to meet with family members can be easily extended to attend the family functions. Prisoners would be allowed to attend these functions by prior permission from the authorities and furnishing a reasonable security bond, if not otherwise not objectionable. No doubt that the prisoner is not a free man, yet he must as far as possible and practicable be allowed to meet the family members because it will ultimately help in social rehabilitation of the prisoner after release.

The right of speedy trial is recognized as fundamental right under the principle of due process of law as enshrined in Art. 21 of the constitution. Thus all accused persons would be treated according to decent and fair procedures for the social interest because delay in the administration of criminal justice is to be treated as against the interest of the accused person¹⁴. In *Hussainara Khatoon* case a number of under-trials filed a petition for the writ of habeas corpus in the Supreme Court, who were in the jails of Bihar for many years waiting for their trial. Some of these under-trials spent such time in them, for which they can be sentenced, if guilt is proved against them. The Supreme Court laid down that the right to a reasonable speedy trial was a necessary ingredient of the right contained in Article 21. Speedy trial is considered as the essence of the criminal justice. Justice Bhagwati taking inspiration from the *Maneks Gandhi*¹⁵ case opined, "Although, unlike the American Constitution¹⁶ speedy trial is not specifically enumerated as a fundamental right, however, it is implicit in the broad sweep and content of Article 21". The Supreme Court further laid down that the under trial prisoners would remain in jail without trial for periods longer than the maximum term for which they could have been sentenced, if convicted. Their continued detention was illegal and is violation of their fundamental right.

The Madras High Court following the judgment in *Husseinar Khatoon* case delivered a far reaching judgment. In this case Justice R. Pandiyan directed all the magistrates in the case in the state to quash investigation in to criminal cases, where the police had kept FIR pending and not bothered to file charge sheets within six months from arrest. The court also directed that all accused in such cases should be immediately acquitted and all proceedings against them should be immediately stopped. The court however restricted the applicability of this

¹²AIR 1981 SC 917

¹³AIR 1981 SC 746

¹⁴Hussainara Khatoon v. Home Secretary, Bihar, AIR 1979 SC 1360; Barker v. Wingo, 1972 (USA)

¹⁵ AIR 1978 SC 597

¹⁶The Sixth Amendment of the American constitution reads "in all criminal prosecutions the accused shall enjoy the right to speedy and public trial

order only to those cases where police had not obtained specific permission from the concerned magistrate to continue investigation beyond six months¹⁷.

In *Common Cause (A registered Society) v. Union of India*¹⁸ the Supreme Court issued guidelines with a timeframe for different categories of cases for disposal of pending cases throughout the country and remarked: “It is a matter of common experience that in many cases where the persons are accused of minor offences punishable not more than three years – or even less - with or without fine, the proceedings are kept pending for years together. If they are poor and helpless, they languish in jails for long periods either because there is no one to bail them out or because there is no one to think of them. The very pendency of criminal proceedings for long periods by itself operates as an engine of oppression. Quite often, the private complainants institute these proceedings out of oblique motives. Even in case of offences punishable for seven years or less - with or without fine - the prosecutions are kept pending for years and years together in criminal courts. In a majority of these cases, whether instituted by police or private complainants, the accused belong to poorer sections of the society, who are unable to afford competent legal advice. Instances have also come before courts where the accused, who are in jail, are not brought to the court on every date of hearing and for that reason also the cases undergo several adjournments. It appears essential to issue appropriate directions to protect and effectuate the right to life and liberty of the citizens guaranteed by Article 21 of the Constitution. It is also necessary to ensure that these criminal prosecutions do not operate as engines of oppression.”

THE PRISON ACT, 1894

This is the first legislation regarding prison’s regulation in India. Dr. Mohanty is of the view: “This Act was largely based on deterrent principles reflected mainly the British policy on the subject. The legislators took little pains to look in to the other side of the problems. They were concerned more with the prison working than with the treatment of the prisoners. This Prison’s Act remained unchanged for last one hundred years except very minor changes.”¹⁹

The Act runs in to 62 sections divided in to 12 chapters, first chapter deals with title, extent and commencement, repeal and definition. The second chapter deals with maintenance of officers of prisons including accommodation of prisoners. Chapter III deals with duties of officers which are divided as generally superintendent, medical officers, subordinate officers. Chapter 4 deals with admission, removal and discharge of prisoners. Chapter 5 deals with discipline of prisoners. Chapter 6 deals with food, clothing and beddings of civil and un-convicted prisoners. Chapter 7 deals with employment of prisoners. Chapter 8 deals with health of prisoners including sick prisoners. Chapter 9 deals with visit to prisoners. Chapter 10 relates to offences relate to offences in prisons. Chapter 11 deals with prison offences. Chapter 12 deals with a set of miscellaneous provisions.

The Act provides that under-trials can have their own food, clothing and other accessories from their own sources and are entitled to be permitted to contact these sources at reasonable hours and if such prisoners are unable to arrange, the same would be supplied by the jailor. Section 35 of the Act provides that:

1. No criminal prisoners sentenced to labour or employed on labour at his own desire shall except on an emergency with the sanction in writing by the superintendent be kept to labour for more than 9 hours in any one day.
2. the medical officer from time to time examine the labouring prisoners while they are employed and shall at least once in every fortnight cause to be recorded upon the history ticket of each prisoner, employed on labour the weight of such prisoner at the time.

¹⁷Jagannath Naidu v. State of Madras, AIR 1983 Mad.

¹⁸AIR 1996 SC 1619; in Kartar Singh, (JT 1992(2) SC 423 in this case while considering a matter TADA the Court opined that speedy trial is a competent of personal liberty; also see: Antuley, 1992(1) SCC 215; Raj Dev Sharma v. State of Bihar (1999) 7 SCC 604

¹⁹Amrendra Mohanty, Correction under Prison’s Act Theory and Practice, in N.K. Chakraborty (ed.), *Administration of Criminal Justice: The Correctional Services*, Vol. II, 1997, Deep & Deep, New Delhi, p. 35

3. When the medical officer is of opinion that the health of any prisoner suffers from employment on any kind or class of labour such prisoner shall not be employed on that labour but shall be placed in such other kind or class of labour as the medical officer may consider suited for him.

Section 37 of the Act deals about the treatment and management of sick prisoners, it lays down that:

1. The names of sick prisoners desiring to see the medical subordinates or appearing out of health in mind or body shall without delay be reported by the officer in immediate charge of such prisoner to the jailer.
2. The jailer shall without delay call the attention of the medical subordinate desiring to see him or who is ill or whose state of mind or body appears to require attention, and shall carry in to effect all written directions given to the medical officer or medical subordinate respecting alternations of the discipline of treatment of any such prisoner.

The provision in section 39 of the Act lays down that in every prison a hospital or proper place for the reception of the sick prisoners shall be provided.

The most significant section in the Act is perhaps section 40 which deals with the contact with the legal practitioners; this is in consonance with the constitutional promise of legal assistance in Art. 39A. The section lays down that provisions shall be made for the admission at proper times and under proper restrictions in to every prison of persons with whom civil or un-convicted prisoners may desire to communicate, care being taken that so far as may be consistent with the interest of justice prisoners under trial may see their duly qualified legal advisors without the presence of any other person.

Section 46 of the Act lays down that no women prisoner shall be liable as a punishment to any form of hand cuffs, fetters, or to whipping. This is an added protection is provided under the Act to safeguard the women prisoners from exploitation sexually or otherwise by the jail officials or personnel inside the prison house.

THE PRISONERS ACT, 1900

The Act of 1900 runs in to 52 sections and divided in to 9 parts. First part deals with title extent and definitions. Second part deals with general provisions regarding jail administration. The third part deals with prisoners in presidency towns. Part IV lays down the provision relating to prisoners outside the presidency towns. Part V deals with persons and sentence of penal servitude, this part has been deleted. Part VI deals with removal of prisoners including the procedure for dealing with lunatic prisoners. Part VII deals with the persons under the sentence of imprisonment for life. Part VIII deals with discharge of prisoners. Part IX states about the provisions for requiring the attendance of prisoners and obtaining their evidence of the above parts, has also been deleted.

Section 28 of the Act specifies that imprisonment or confinement of prisoners shall also include detention in the reformatory schools. Section 30 deals with the transfer of prisoners, serving sentence under the orders of the court, who is of unsound mind or a lunatic, by the State Government to mental asylum or rehabilitation centre for treatment of the prisoner, if certified as such by the medical officer of the prison. Sub-section 2 of section 30 lays down that where it appears to the state government that the prisoner has become of sound mind it may direct by a warrant issued to the person having charge of the prisoner to remand him to the prison from where the prisoner was removed or to another prison within the state or if the prisoner is no longer liable to be kept in custody order him to be discharged. Sub-section 3 appended to the section provides that the provisions of section 9 of the Lunatic Asylums Act, 1858 shall apply to every person confined in a lunatic asylum under sub-section 1 after the expiration of the term for which he was ordered or sentenced to be detained or imprisoned and the term during which, a prisoner is confined in a lunatic asylum under that sub-section shall be reckoned as part of the term of the detention or imprisonment which may have been ordered or sentenced by the court to undergo. Sub-section 4 of the section provide that in any case in which the state government is competent under sub-section 1 to order the removal of a prisoner to the lunatic asylum or other place of safe custody within the state. The state government may order removal to any such asylum in any other state.

The Transfer of Prisoners Act, 1950 was enacted to provide for removal of prisoners from one state to another. This Act in effect a repeal of Prisoners Act 1900. This will be helpful for transfer of prisoners from overpopulated jails to vacant jails within the state, which is very much necessary.

Prisoners (Attendance in Court) Act, 1955 contents provisions authorizing the removal of prisoners to civil or criminal court for giving evidence or for answering to the charge of an offence. Similar provisions authorizing

the removal of prisoners from the place where they are confined are contained in sec. 23 of the Prisoners Act 1900 and section 3 of the Transfer of Prisoners Act 1950. Under section 3 of the Act for securing the attendance of a prisoner in the court, it is desirable that it should require the party concerned to deposit the cost and expenses involved in execution of the order, including the expenses that will have to be incurred by the state in providing escort as recommended by the Law Commission of India in its 40th report on law relating to attendance of prisoners in courts in the year 1969.

CONCLUSION

There has been a veil of secrecy in prisons and unwillingness to publicly acknowledge the existence of the great many of their problems. But times have changed. There is an increasing realization that prisons, prisoners and prison administrators need to change. The problem of prison administration is an integral part of the general problems of the criminal justice system. The criminal justice system in India, of which prison system is a part, has some deep-rooted problems. Law's delays have become proverbial. The glorious uncertainties of the law are indeed lawyer's paradise much to the dismay of the litigant. This jail Manuals are age-old British legacies in as much as the statutes in the country. The constitutional provisions though has been progressively interpreted by the Courts to provide humanistic conditions at different times, it will be more holistic, if the statutes could work in tandem with them.

SEXUAL HARASSMENT OF WOMEN AT WORKPLACE : INDIAN SCENARIO

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“Sexual harassment in workplace is a serious irritating factor that renders women’s involvement in works unsafe and affects right to work with dignity

Alok Bhasin *Sexual Harassment at Work*, EBC, 2007

ABSTRACT

The issue of workplace sexual harassment is a grey area even in western economies that have a potentially large and assimilated female workforce compared with India. However, unlike western countries where organisations accept workplace harassment in normal parlance, in India it was always frowned upon as a non-issue. Sexual harassment of women at workplace has come to be recognized as a serious global human rights problem involving multiple violations of the basic rights of women such as the right to life and personal liberty, security and bodily integrity, human dignity and freedom from torture and inhuman or degrading treatment. Apart from being a dehumanizing act, it is also an unlawful intrusion on the right of privacy and sanctity of women. It is a serious blow to her honour and offends her self-esteem and dignity. It is degrades and humiliates the victim, particularly where the victim is a helpless innocent.

Keywords: Sexual harassment, workplace, legal provisions, basic rights, dignity

INTRODUCTION

Women are nowadays advancing in all aspects of life. They have traversed a long distance and reached this position. Despite all these advancements, they are still bound to tolerate numerous hurdles and obstacles in their way. “In other words, the working women, balancing the two cardinal roles of a partner in nation building and moulder of the family values and the citizens of tomorrow, requires special treatment at the hands of the nation”²⁰. One of the prominent problems which are being faced by working women is sexual harassment. ‘Sexual Harassment of women in the workplace has historically been a well-kept secret-practiced by men, endured by women, condoned by management and spoken of by no one’²¹ The act of sexual harassment of women at the workplace is not a new phenomenon. From ancient periods intimidating women for sexual purposes in one form or other has been in vogue in almost all the societies. Sexual harassment against women may take forms e.g. rape, indecency, outraging of modesty or common assault to extort sexual favours against the treat of punishment or the promise of professional advantage to use the vulgar and abusive language, unwelcome gesture. It is unwelcome verbal, visual or physical conduct of a sexual nature that is severe or pervasive and affects working conditions or creates a hostile work environment. Generally sexual harassment is a sexually oriented conduct that may endanger the victim’s job, negatively affect the victim’s job performance or undermine the victim’s personal dignity. It may manifest itself physically or psychologically. Its milder and subtle forms may imply verbal innuendo, inappropriate affectionate gestures or propositions for dates and sexual favours. However it may also assume blatant and ugly forms like leering, physical grabbing and sexual assault or sexual molestation. ‘It is a serious blow to her honour and offends her self-esteem and dignity. It is degrades and humiliates the victim, particularly where the victim is a helpless innocent’²². To protect working women against sexual harassment there are so many provisions e.g. **Declaration on the Elimination of Violence against Women, Convention on Elimination of All Forms of Discrimination against women, International Covenant on Economic Social and Cultural Rights**. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a legislative act in India that seeks to protect women from sexual harassment at their place of work

²⁰ Elsy Mathew, “Let the working women Relax”, (1990 March) *Social Welfare* 6-7 at 7.

²¹ Marjorie Berman, “sexual Harassment In Employment”, (1987) *The Lawyers* (July-August) 50-52 at 50.

²² Suresh V. Nadagoudar, “Rights of Women at their Work Place”, (2007) *Lab. I. C.* 33-40 at 39

CONCEPT OF SEXUAL HARASSMENT

Sexual Harassment of women in the workplace has historically been a well-kept secret-practiced by men, endured by women, condoned by management and spoken of by no one²³. To fit in the concept of sexual harassment the relevant conduct must be unwelcome. That is unwelcome to the recipient of that conduct. Conduct is not sexual harassment if it is welcome. So in order to determine if the conduct was welcome or unwelcome, Courts would naturally look to the complainant's reaction at the time the incident occurred and assess whether the complainant expressly, or by his or her behaviour demonstrated that the conduct was unwelcome. If the evidence shows that the complainant welcomed the conduct the complaint of sexual harassment would fail.

The UN **Committee on the Elimination of all Forms of Discrimination against Women** in General Recommendation No. 19 of 1992 in respect of Art. 11 of Convention on Elimination of all forms of Discrimination against Women defined sexual harassment as:

Sexual harassment includes such unwelcome sexually determined behaviour as physical contact and advances, sexually coloured remarks, showing pornography and sexual demand, whether by words or actions. Such conduct can be humiliating and may constitute a health and safety problem; it is discriminatory when the woman has reasonable grounds to believe that her objection would disadvantage her in connection with her employment, including recruitment or promotion, or when it creates a hostile working environment.

According to **B. A. Gutek**, "Sexual harassment is generally defined as unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature that is either a condition of work or is severe and pervasive enough to interface with work performance or to create a hostile, intimidating work environment. It may consist of words, gestures, touching, or the presence of sexual material in the work environment."²⁴

The Supreme Court of India in 1997 defined sexual harassment as '...Sexual harassment includes such unwelcome sexually determined behaviour (whether directly or by implication) as:

- (a) Physical contact and advances
- (b) A demand or request for sexual favours
- (c) Sexually coloured remarks
- (d) Showing pornography
- (e) Any other unwelcome physical, verbal or non verbal conduct of sexual nature."

Where any of these acts is committed in circumstances where under the victim of such conduct has a reasonable apprehension that in relation to the victim's employment or work whether she is drawing salary or honorarium or voluntary, whether in government, public or private enterprise such conduct can be humiliating and may constitute a health and safety problem. It is discriminatory for instance when the woman has reasonable grounds to believe that her objection would disadvantage her in connection with her employment or work including recruiting or promotion or when it creates a hostile work environment . Adverse consequences might be visited if the victim does not consent to the conduct in question or raises any objection thereto.²⁵

Types of Sexual Harassment: Broadly, there are two kinds of sexual harassment-

Quid pro quo- Quid pro quo means 'this for that'. This type of harassment got legal recognition by the US District Court for District of Columbia²⁶. This type of harassment involves a superior who makes it conditional

²³ Marjorie Berman(1987), "Sexual Harassment in Employment", *The Lawyers* (July-August) 50-52 p. 50.

²⁴ B.A. Gutek, "Sexual Harassment: Social and Psychological Issues", in; *International Encyclopedia of Social and Behavioral Sciences*, Vol .21 (Oxford : Elsevier 2001) p. 13987

²⁵ *Vishaka v. State of Rajasthan* A.I.R 1997 SC 3011

²⁶ *Williams vs Saxbe*, 413F.Supp654(DOC1976).

that the employee participates in some types of sexual activity for promotion, job benefits, for continuing employment.

Hostile Working Environment-This type of sexual harassment covers conduct that creates a working environment unwelcome, unreasonable and offensive to the recipient e.g. sex based comments, sexual innuendoes, display of sexually suggestive materials etc. Hostile Working Environment was also initially named, legally recognized and prohibited in the United States, first in guidelines of EEOC of USA and subsequently by court in a case²⁷.

INDIAN PERSPECTIVE

Violence against women is increasing all over the world and India is no exception. Despite so many protective measures, at the national and international level, women are subject matter of patting, pinching, grabbing, embracing etc. publicly or in their own house and more specifically women are sexually harassed by their counterparts at work place. Sexual harassment of women at the workplace is one of the most severe problem women are bound to confront and tolerate today²⁸. However, before 1997, women experiencing sexual harassment at workplace had to lodge a complaint under Section 354 of the Indian Penal Code that deals with the criminal assault of women to outrage women's modesty, and Section 509 that punishes an individual or individuals for using a word, gesture or act intended to insult the modesty of a woman. These sections left the interpretation of 'outraging women's modesty' to the discretion of the police officer. The entire scenario changed in 1997 with the introduction of *Vishaka* guidelines.²⁹

SUPREME COURT GUIDELINES

The Indian Judiciary has played a commendable role in protecting and promoting the rights of working women. For this purpose, the Judiciary incorporated provisions of international conventions, treaties and norms, which are not inconsistent with Indian legal provisions, constitutional mandates and other laws. The Indian Judiciary, through judicial articulation, at the first time, formulated guidelines, due to inadequate law, to protect the working women against sexual harassment in **Vishaka and Others vs State of Rajasthan and Others**³⁰. The three judges bench consisting J.S. Verma C.J, Sujata V.Manohar and B.N. Kripal JJ. ruled that such guidelines be treated as law within in meaning of Art. 141 of Indian Constitution. Further, the court directed that guidelines and norms would be strictly observed in all work places for the preservation and enforcement of the right to gender equality of the working women. These directions would be binding and enforceable in law until suitable legislation is enacted to occupy the field.³¹ The Supreme Court in this case for the first time recognized, acknowledged and explicitly defined sexual harassment as an – unwelcome sexual gesture or behaviour aimed or having a tendency to outrage the modesty of woman directly or indirectly. Some of the important guidelines are:

- The onus to provide a harassment free work environment has been laid down on the employers who are required to take the following steps:
- Employers must form a Complaints Committee.
- Express prohibition of sexual harassment in any form and make the employees aware of the implications through in house communication system / posters / meetings.
- Must include prohibition of sexual harassment with appropriate penalties against the offender in Conduct rules.
- Prohibition of sexual harassment in the standing orders under the Industrial Employment (Standing Orders) Act, 1946 to be included by private employers.

²⁷ Meritor Savings Bank vs Vinson, 477 U.S.57(1986)

²⁸ Pradeep Kumar Pandey, Law relating to prevention of Sexual Harassment of Working Women, 1st Edn, 2012

10Understanding The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013 by Dr.Bismi Gopalakrishnan

³⁰ AIR1997SC

³¹ Pradeep Kumar Pandey, Law relating to prevention of Sexual Harassment of Working Women, 1st Edn, 2012

- Provision of appropriate work conditions in respect of- work, leisure, health, hygiene to further ensure that there is no hostile environment towards women.
- No woman employee should have reasonable grounds to believe that she is disadvantaged in connection with her employment.
- Victims of sexual harassment to be given an option to seek transfer of the perpetrator or their own transfer.

Application of Vishaka's guidelines, at first time, applied in **Apparel Export Promotion council vs. A. K. Chopra**³² by Supreme Court. In this case, the respondent was terminated due to causing sexual harassment of a lady employee. S. C. held that the conduct of the respondent against his junior female employee Miss X, was wholly against moral sanctions, decency and was offensive to her modesty.

In **Samridhi Devi vs Union of India and Ors**³³ the Court said that the employer is under a duty to ensure that the workplace is kept safe, and free from sexual harassment. If action is not taken, or taken belatedly, or taken in a casual or inappropriate manner, the confidence and morale of female employees, as a class would be undermined. The sufficiency, promptitude and appropriateness of the employer's response would be a matter of concern not only to the complainant/ victim, but also to the whole class of female employees. The Vishaka mandated edifice was meant to address these issues.

In **Puthuppan P.K. vs K.S. Girija and Ors.**³⁴ Kerala High Court said that work place for the purpose of the guidelines in Vishaka's case is not confined to Government establishments, public sector organizations or industrial establishments. It extends to all work places, including private. The quality of womanhood does not change by the place where she works, be it public or private.

In **D.S. Grewal vs Vimmi Joshi and Ors.**³⁵ Hon'ble Apex Court of India Division Bench consisting Justice S.B. Sinha and Cyriac Joseph, JJ. delivered an unanimous judgment through Justice S.B. Sinha. As per the case, the respondent Vimmi Joshi was sexually harassed by her school's vice chairman. Thereafter, the said vice chairman was found guilty for charge of sexual harassment. The apex court found that the Management of the school was also guilty of violating the guidelines issued by Supreme Court in Vishakha case. For this the Court directed to the Management to pay Rs. 50,000/-.

TARUN TEJPAL CASE

Tarun Tejpal, editor of the investigative journalism magazine *Tehelka*, has been accused of attempting to rape a young female colleague. *Tehelka* specialises in sting operations, exposing corrupt politicians and writing against sexual violence. In a graphic email leaked to the media, the victim accused Tejpal of assaulting her in a hotel lift during a festival in Goa. The whole case might have been swept under the carpet if Tejpal had not written a series of emails, to try to justify his behaviour. Initially, he admitted a "bad lapse of judgment" and "recused" himself from the editorship of *Tehelka* for six months. This kind of behaviour happens not just at *Tehelka*; most Indian workplaces are completely ill-equipped to deal with working women. Often a culture of omerta prevails, and powerful men escape punishment. Recently, a **supreme court judge** has been accused of sexual assault by a **young female intern**, who allegedly remains too intimidated to file a case. And IT honcho Phaneesh Murthy has been involved in three sexual harassment claims, yet continues to find employers. On the other hand, victims often find it difficult to be hired once they speak up, and are viewed as troublemakers.

COMPREHENSIVE LEGISLATION

On **23rd April 2013**, the legislature finally brought into force a comprehensive legislation dealing with the protection of women against sexual harassment at workplace by enacting "**The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013**". The Act borrowed heavily from the

³² AIR 1999 SC 625

³³ 2006(3)SLJ225(Delhi)

³⁴ 2008(4) KLT189

³⁵ (2009) 2SCC 210

Vishakha guidelines of the Supreme Court, in words if not entirely in spirit. The Act has in fact sought to widen the scope of the guidelines issued by the Supreme Court by bringing within its ambit (amongst other things) a “**domestic worker**” (Sec 2e) defined to mean a woman who is employed to do the household work in any household for remuneration whether in cash or kind, either directly or through any agency on a temporary, permanent, part time or full time basis, but does not include any member of the family of the employer.

The Act has defined “**sexual harassment**” (Sec. 2n) to include any one or more of the following unwelcome acts or behaviour (whether directly or by implication) namely: (i) physical contact and advances; (ii) a demand or request for sexual favours; (iii) making sexually coloured remarks; (iv) showing pornography; or (v) any other unwelcome physical, verbal or non-verbal conduct of sexual nature. Further, the following may also amount to sexual harassment: (i) implied or explicit promise of preferential treatment; (ii) implied or explicit threat of detrimental treatment; (iii) implied or explicit threat about present or future employment status; (iv) interference with work or creating an intimidating or offensive or hostile work environment; or (v) humiliating treatment likely to affect health or safety.

COMPLAINT MECHANISMS UNDER THE 2013 ACT

The Act contemplates the constitution of **Internal Complaints Committee (“ICC”)** (Sec. 4) at the work place and **Local Complaints Committee (“LCC”)** at **district and block levels (Sec. 6)**. A District Officer (District Collector or Deputy Collector) shall be responsible for facilitating and monitoring the activities under the Act

Every workplace employing 10 or more employees is required to constitute an ICC. The ICC is required to consist of at least four members, and its presiding officer is required to be a woman employed at a senior level. Provisions have been made in case no senior woman employee is available, to nominate a woman presiding officer from another office, administrative unit, workplace, or organisation. Further, one half of the members must be women. LCCs are to be set up by the appropriate government which shall receive complaints in respect of establishments that do not have ICCs on account of having fewer than 10 employees and to receive complaints from domestic workers.

STEPS INVOLVED IN THE COMPLAINT PROCESS –EMPOWERMENT?

Step I

A complaint is to be made in writing by an aggrieved woman within 3 months of the date of the incident. The time limit may be extended for a further period of 3 months if, on account of certain circumstances, the woman was prevented from filing the complaint. If the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death, her legal heirs may do so.

Step II

Upon receipt of the complaint, the ICC or LCC must proceed to make an inquiry in accordance with the service rules applicable to the respondent or in their absence, in accordance with rules framed under the Act.

Step III

The inquiry must be completed within a period of 90 days. In case of a complaint by a domestic worker, if in the opinion of the LCC a prima facie case exists, the LCC is required to forward the complaint to the police to register a case under the relevant provisions of the Indian Penal Code.

Step IV

Where the ICC finds that the allegations against the respondent are proven, it must submit a report to the employer to: (i) take action for sexual harassment as a misconduct in accordance with the provisions of the applicable service rules or where no service rules exist, in accordance with rules framed under the Act; (ii) to deduct from the salary or wages of the respondent such sum as it may consider appropriate to be paid to the aggrieved woman or to her legal heirs.

Step V

The employer must act on these recommendations within 60 days.

THE DUTIES OF AN EMPLOYER

The Act makes it the duty of every employer to: a) provide a safe working environment at the workplace which shall include safety from all the persons with whom a woman comes into contact at the workplace; b) display at any conspicuous place in the workplace, the penal consequences of sexual harassment and the order constituting the ICC; c) organise workshops and awareness programmes; d) provide necessary facilities to the ICC for dealing with complaints and conducting inquiries; e) assist in securing the attendance of the respondent and witnesses before the ICC; f) make available such information to the ICC or LCC, as it may require; g) provide assistance to the woman if she so chooses to file a criminal complaint; h) initiate criminal action against the perpetrator; i) treat sexual harassment as a misconduct under the service rules and initiate action for such misconduct; and j) monitor the timely submission of reports by the ICC.

PENALTIES

Where the employer fails to comply with the provisions of the Act, he shall be liable to be punished with a fine which may extend to Rs. 50,000. In case of a second or subsequent conviction under this Act, the employer may be punished with twice the punishment prescribed or by cancellation of his licence or withdrawal of his registration.

CONCLUDING OBSERVATION

Maltreatment occurs not just in slums, but in workplaces too. This must be addressed – and not by ceasing to hire women. Case of the beleaguered editor of *Tehelka*, Tarun Tejpal, the allegations by law interns against two retired Supreme Court judges and scores of others that followed in private and public workplaces have, for the first time, brought the topic of workplace sexual harassment on to the front pages of the print media and on the wider debating platforms of the electronic media. All these incidents have suddenly gained unparalleled potency and created what many see as a highly volatile challenge for Indian workplaces. We hope the law is enforced properly and fair justice is done to the victims.

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A COMPARATIVE STUDY OF CUSTOMER SATISFACTION IN VODAFONE AND AIRTEL AS SERVICE PROVIDERS IN DELHI AND NCR REGION

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INTRODUCTION

In the today's competitive world communication plays a very important role. Communication has become an integral part of the growth, success and efficiency of any business. This is the technology that gives a person the power to communicate anytime, anywhere. Due to advancement in technology, now communication becomes easy and faster. India's telecom sector has shown massive upsurge in the recent years in all respects of industrial growth. The telecom network in India is the fifth largest network in the world meeting with global standards. A revolution in wireless telecommunications began in the first decade of the 20th century with pioneering developments in wireless radio communications by Nikola Tesla and Guglielmo Marconi. Marconi won the Nobel Prize in Physics in 1909 for his efforts. Other highly notable pioneering inventors and developers in the field of electrical and electronic telecommunications include Charles Wheatstone and Samuel Morse (telegraph), Alexander Graham Bell (telephone), Edwin Armstrong, and Lee de Forest (radio), as well as John Logie Baird and Philo Farnsworth (television). From the status of state monopoly with very limited growth, it has grown in to the level of an industry. With 125 million telephone networks, India has one of the largest communication networks in the world, which continues to grow at a blistering pace. The rapid growth in the telecom sector can be attributed to the various pro-active and positive policy measures taken by the government as well as the dynamic and entrepreneurial spirit of the various telecom service providers both in private and public sectors. The telecom sector has shown impressive growth during the past decade. Cellular telephone services have achieved great commercial success; because users recognize the mobile telephone access can improve productivity and enhance safety. A new subscriber is opting for cellular services for personal security, safety and convenience. Today, more striking features of this growth viz. increasing preference for mobile phones and higher contribution of private sector in the incremental growth have pre-dominated the telecom sector. The share of mobile phones (including WLL mobile) has overtaken the share of landlines with 62% in the total number of phones. The total number of telephones in the country stands at 904.56 million, while the overall teledensity has increased to 73.32% as of 31 October 2013 and the total numbers of mobile phone subscribers have reached 875.48 million as of October 2013. The mobile teledensity had increased to 70.96% in October 2013. In the wireless segment, 4.90 million subscribers were added in October 2013. The wire line segment subscriber base stood at 29.08 million.

India has witnessed the largest growth in the wireless mobile subscriber base worldwide only next to China. For the urban masses mobile has become a necessity and for the wealthy a gizmo to flaunt. Increase in demand and the poor quality of existing telecommunication services led mobile service providers to find out ways to improve the quality of service and to support more users in their systems. With over 900 million telephone connections, India remained the world's second-largest telecommunications market in 2013, recovering from the bumpy ride the year before, but made little progress to jump to the next generation of services. The year under review had already equipped the government with a roadmap, following the release of the National Telecom Policy of 2012. But legal issues, like the ongoing battle over allotment of airwaves, or spectrum, in 2008, kept decision-making in check. Nevertheless, the government did announce some significant initiatives - like the much-awaited policy on mergers and acquisitions and permitted 100 per cent foreign investment in the sector - which will drive Indian telecom in the years to come, analysts feel. More importantly, the share of urban subscribers declined from 62.20 per cent in December to 60.26 per cent in October-end, while rural telecom penetration rose from 39.64 per cent to 39.74 per cent in October. According to analysts, one principal area where the government faltered in 2013 was in the area of auctioning precious airwaves, or radio frequency spectrum. This, they said, did not materialise in March 2013 due to artificially-high reserve price. Now, all eyes are on January 23 next year when the next round of spectrum auctions is set to begin. The government, this time, feels it has kept the reserve price at a moderate level and hopes it will fetch the exchequer some \$650 million. The history of Indian telecom can be started with the introduction of telegraph. The Indian postal and telecom sectors are one of the world's oldest. In 1850, the first experimental electric telegraph line was started between Calcutta and Diamond Harbour. In 1851, it was opened for the use of the British East India Company. The Posts and Telegraphs department occupied a small corner of the Public Works Department, at that time.

Subsequently, the construction of 4,000 miles (6,400 km) of telegraph lines connecting Kolkata (then Calcutta) and Peshawar in the north along with Agra, Mumbai (then Bombay) through Sindwa Ghats, and Chennai (then Madras) in the south, as well as Ootacamund and Bangalore was started in November 1853. William O'Shaughnessy, who pioneered the telegraph and telephone in India, belonged to the Public Works Department, and worked towards the development of telecom throughout this period. A separate department was opened in 1854 when telegraph facilities were opened to the public.

In 1880, two telephone companies namely The Oriental Telephone Company Ltd. and The Anglo-Indian Telephone Company Ltd. approached the Government of India to establish telephone exchanges in India. The permission was refused on the grounds that the establishment of telephones was a Government monopoly and that the Government itself would undertake the work. In 1881, the Government later reversed its earlier decision and a licence was granted to the Oriental Telephone Company Limited of England for opening telephone exchanges at Calcutta, Bombay, Madras and Ahmedabad and the first formal telephone service was established in the country. On 28 January 1882, Major E. Baring, Member of the Governor General of India's Council declared open the Telephone Exchanges in Calcutta, Bombay and Madras. The exchange in Calcutta named the "Central Exchange" had a total of 93 subscribers in its early stage. Later that year, Bombay also witnessed the opening of a telephone exchange. Liberalisation of Indian telecommunication industry started in 1981 when Prime Minister Indira Gandhi signed contracts with Alcatel CIT of France to merge with the state owned Telecom Company (ITI), in an effort to set up 5,000,000 lines per year. But soon the policy was let down because of political opposition. Attempts to liberalise the telecommunication industry were continued by the following government under the prime-minister-ship of Rajiv Gandhi. He invited Sam Pitroda, a US-based Non-resident Indian NRI and a former Rockwell International executive to set up a Centre for Development of Telematics (C-DOT) which manufactured electronic telephone exchanges in India for the first time. Sam Pitroda had a significant role as a consultant and adviser in the development of telecommunication in India. This was a gateway to many foreign investors to get entry into the Indian Telecom Markets. After March 2000, the government became more liberal in making policies and issuing licences to private operators. The government further reduced licence fees for cellular service providers and increased the allowable stake to 74% for foreign companies. Because of all these factors, the service fees finally reduced and the call costs were cut greatly enabling every common middle-class family in India to afford a cell phone. Nearly 32 million handsets were sold in India. The data reveals the real potential for growth of the Indian mobile market. Many private operators, such as Reliance Communications, Tata Indicom, Vodafone, Loop Mobile, Airtel, Idea etc., successfully entered the high potential Indian telecom market.

AIRTEL

Bharti Airtel Limited founded on 7 July 1995, by Sunil Bharti Mittal commonly known as **Airtel**, is an Indian multinational telecommunications services' company headquartered in New Delhi, India. It operates in 20 countries across South Asia, Africa, and the Channel Islands. Airtel has a GSM network in all countries in which it operates, providing 2G, 3G and 4G services depending upon the country of operation. Airtel is the world's second largest mobile telecommunications company by subscribers, with over 275 million subscribers across 20 countries as of July 2013. It is the largest cellular service provider in India, with 192.22 million subscribers as of August 2013. Airtel is the Second largest in-country mobile operator by subscriber base, behind China Mobile. Airtel is the largest provider of mobile telephony and second largest provider of fixed telephony in India, and is also a provider of broadband and subscription television services. Bharti Airtel owns the Airtel brand and provides the following services under the brand name Airtel: Mobile Services, Broadband and Telephone Services, Long Distance Services and Enterprise Services (Telecommunications consulting for corporate). It has presence in all 23 telecom circles of the country and covers 71% of the current population. Bharti Airtel is the first Indian telecom service provider to achieve Cisco Gold Certification. It also acts as a carrier for national and international long distance communication services. The company has a submarine cable landing station at Chennai, which connects the submarine cable connecting Chennai and Singapore.

Airtel operates in all telecom circles of India. Its network is present in 5,121 census towns and 457,053 non-census towns and villages, covering approximately 86.6% of the country's population as of September 2012.

Airtel is the largest operator in rural India with 83.82 million subscribers as of April 2013. On October 22nd 2012 Bharti Airtel, a leading telecommunications service provider with operations in 20 countries across South Asia and Africa moved up one notch in the world wide ranking to be the fourth largest mobile operator in

the world in terms of subscribers. On the network quality part, Bharti Airtel was the first telecom operator to start a print campaign in Delhi.

Bharti Airtel has been ranked amongst the top five firms in corporate reputation in India and second on the innovation parameter amongst all companies. It became the fastest private telecom company in the world to cross the 50 million mark and entered the league of top five mobile companies in the world in the year 2007. Established in 1985, Bharti has been a pioneering force in the telecom sector. With many firsts and innovations to its credit, ranging from being the first mobile service in Jaipur, first private basic telephone service provider in the country, first Indian company to provide comprehensive telecom services outside India in Seychelles and first private sector service provider to launch National Long Distance Services in India. The Company is also implementing a submarine cable project connecting Chennai-Singapore for providing international bandwidth. .Bharti Enterprises also manufactures and exports telephone terminals and cordless phones.

Pioneering force in the telecom sector with many firsts and innovations to its credit, Bharti provides a range of telecom services, which include Cellular, Basic, Internet and recently introduced National Long Distance. Bharti also manufactures and exports telephone terminals and cordless phones. Apart from being the largest manufacturer of telephone instruments in India, it is also the first company to export its products to the USA. Bharti is the leading cellular service provider, with a footprint in 16 states covering all four metros. It has over 12 million satisfied customers. Bharti Enterprises has successfully focused its strategy on telecom while straddling diverse fields of business. From the creation of Airtel, one of India's finest brands, to becoming the largest manufacturer and exporter of world class telecom terminals under its Beetle brand, Bharti has created a significant position for itself in the global telecommunications sector. Bharti Tele-Ventures is today acknowledged as one of India's finest companies, and its flagship brand Airtel, has over 12 million customers across the length and breadth of India. While a joint venture with Tele Tech Inc., USA marked Bharti's successful foray into the Customer Management Services business, Bharti Enterprises' dynamic diversification has continued with the company venturing into telecom software development. Recently, Bharti has successfully launched an international venture with EL Roths' child Group owned ELRO Holdings India Ltd., to export fresh Agri products exclusively to markets in Europe and USA "What other operators have achieved in one to two years, Bharti has done in just over a month. In July 2002, one out of every two people buying a mobile across India chose Airtel. We are truly proud to be spearheading the mobile revolution in the country."- Sunil Bharti Mittal, Chairman, Bharti Tele-Ventures in 2002. Airtel is focused on functionality and efficiency. Airtel chooses to use music for advertisement.

On 18 November 2010, Airtel rebranded itself in India in the first phase of a global rebranding strategy. The company unveiled a new logo with 'Airtel' written in lower case. Designed by London-based brand agency, The Brand Union, the new logo is the letter 'a' in lowercase, with 'Airtel' written in lowercase under the logo. On 23 November 2010, Airtel's Africa operations were rebranded to 'Airtel'. Sri Lanka followed on 28 November 2010 and on 20 December 2010, Warid Telecom rebranded to 'Airtel' in Bangladesh. Bharti Infratel is the only telecom tower company, which has installed almost 3 MWT of solar capacity on their network, generating more than 5 million units of electricity every year. The Green Towers P7 program is scoped for 22,000 tower sites (primarily rural areas having low or no Grid Power availability) out of which 5,500 sites have already been implemented in the first year as a part of this 3-year program. Once completed, the initiative will reduce diesel consumption by 66 million litres per year with a significant carbon dioxide reduction of around 150,000 MT per year. Bharti Infratel bagged the 2011 'Green Mobile Award ' at the GSMA Mobile World Congress at Barcelona and was also awarded the 2010 innovative infrastructure company of the year award at the CNBC Infrastructure Awards for this groundbreaking initiative. Bharti remains the first company in the world to introduce the practice of sharing of passive infrastructure by collaborating with their competition to share mobile towers and to reduce the collective carbon footprint of the industry. This has become a subject of case studies in institutions including the Harvard Business School.

VODAFONE

Vodafone Essar, previously Hutchison Essar is a cellular operator in India that covers 16 telecom circles in India. On September 20, 2007 Hutch was rebranded to Vodafone in one of the biggest brand transition exercises in recent times. The rebranding campaign was created by Ogilvy and Mather, India who created the popular advertisement campaign for HEL (Hutchison Essar Limited) with a pug. After successfully rebranding Hutch as Vodafone, Vodafone Essar started expanding its presence in India. Despite the official name being Vodafone Essar, its products are simply branded Vodafone. Vodafone Essar started its operations in India in 1994 and is

under the Vodafone Group. The company Vodafone Essar Limited has become one of the leading companies in the telecom sector in India due to its high standard of services that it provides to its customers. It offers both prepaid and post paid GSM cellular phone coverage throughout India and is especially strong in major metros. It is owned by Vodafone 52%, Essar group 33% and other Indian nationals 15%. It is the world's third-largest mobile telecommunications company measured by both subscribers and 2011 revenues (in each case behind China Mobile) and had 439 million subscribers as of December 2011. A product with many different features provides customers with opportunities to chat, play games, send and receive pictures, change ring tones, receive information about travel and sporting events, obtain billing information - and soon view video clips and send video messages. Whereas, Vodafone live provides on-the-move information services. Vodafone India provides 2.75G services based on 900 MHz and 1800 MHz digital GSM technology. Vodafone India launched 3G services in the country in the January–March quarter of 2011 and plans to spend up to \$500 million within two years on its 3G networks. The marketing campaigns of Vodafone include Zoozoos, BlackBerry Boys, Pug (network campaign), Chota Recharge, Delights, etc. It offers both prepaid and post paid GSM cellular phone coverage throughout India and is especially strong in the major metros. Vodafone's Wire line Services are backed by a state-of-the-art network infrastructure, comprising of over 120,000 km of strong fibre backbone, over 300 Pops spread across more than 130 cities and a Network Operations Centre for 24x7 performance management. Vodafone Essar Limited has received many awards over the years such as the Best Mobile Service in India, Most Effective and Most Creative Advertiser of the Year, and Most Respected Telecom Company. Vodafone works with icons such as David Beckham to communicate its brand values. The question that arose was Why David Beckham? Was it because he is a legendary footballer but is that all?? No, he is also a fashion icon and he appeals to many females because of his lifestyle and fashion icon. Advertising on TV, on billboards, in magazines and in other media outlets reaches large audiences and spreads the brand image and the message very effectively. This is known as above the line promotion. Stores have special offers, promotions and point of sale posters to attract those inside the stores to buy. Vodafone's stores, its products and its staff all project the brand image. Vodafone actively develops good public relations by sending press releases to national newspapers and magazines to explain new products and ideas. Vodafone Essar is one of the topmost companies in the telecom sector in India and is well known for the best quality of products and services offered to its customers. And this is the reason that the customer base of the company Vodafone Essar Limited has been increasing at a very rapid pace. The company is planning to launch low price cell phones in the country and also expand its operations. This is sure to help the company Vodafone Essar to grow and prosper even more in the future. Vodafone Angel Store is a first of its kind retail concept store, that is completely managed and run by women employees, including security, pantry staff, customer service resources and management level personnel. As of 3 September 2013, there are 16 Vodafone Angel Stores across 14 states of India. Stores are currently operating in Agra, Ahmadabad, Bhubaneswar, Chennai, Delhi, Goa, Haryana, Hyderabad, Jaipur, Kerala, Kolkata, Lucknow, Mumbai, Mysore, Pune, Shillong, Vadodara and Rajkot. According to Marten Pieters, Managing Director and CEO, Vodafone India, "The Angel Stores are a part of Vodafone's commitment to provide our women employees with one of the most secure and productive work environment. Additionally, our women customers feel more welcomed while visiting the store."

Competitive Analysis Vodafone has veered towards warmth and emotions. Vodafone uses the powerful visual aspect of advertisement like ZOOZOO and emotional aspect of dog. They are targeting middle class persons as well the elite as their target audience. ZooZoos are the latest creation of Vodafone ads, showed during IPL matches. It was created by Ogilvy and Mather, an international advertising, marketing, and public relations agency. It is aimed at showing various value added services of Vodafone. 30 TV commercials for ZooZoo were shot in 10 days. In September 2010, an investigation by *Private Eye* magazine revealed certain details of Vodafone's tax avoidance activities. It was reported that Vodafone routed the acquisition of Mannesmann through a Luxembourg subsidiary, set up to avoid paying tax on the deal, and continued to place its profits in Luxembourg. Following a long legal struggle with HMRC (during which a senior HMRC official, John Connors, switched sides to become head of tax at Vodafone), it was eventually agreed that Vodafone would pay £1.25 billion related to the acquisition. Based on Vodafone's accounts, experts have estimated the potential tax bill written off as a result of the negotiations was over £6 billion.

The news of this legal tax avoidance sparked angry protests, beginning in October 2010 and ongoing as of April 2011, outside Vodafone shops across the UK, organised under the banner of UK Uncut. The first protests caused the simultaneous closure of over a dozen stores, including the flagship Oxford Street branch.

In 2011, *Private Eye* magazine and The Bureau of Investigative Journalism alleged that Vodafone's Swiss branches were run by a single part-time bookkeeper. The report claimed hardly any business was done from

there, indicating that the main purpose of the Zug office was tax avoidance. The report claimed the money was borrowed from the Swiss branch of the Luxembourg company allowing it to take advantage of Luxembourg's laws, which exempts foreign branches of companies from tax, and Swiss laws, which almost completely exempt local branches of foreign companies. According to the expose, this would have otherwise generated a British tax bill on a little over £2 billion. It said Vodafone publishes a single, combined set of accounts for its Luxembourg subsidiaries and their Swiss branches. For the one company, profits worth £1.6 billion were taxed at less than one per cent in 2011, and the profits are likely to have been attributed to Switzerland. In its response to these allegations, Vodafone has said the Swiss branch has not been involved in Vodafone's global financing for a number of years. It is, therefore, irrelevant in respect to global financing arrangements.

LITERATURE REVIEW

The focus of this literature review is on the theories and studies associated with the factors affecting the customer satisfaction while choosing for a telecom service provider. It endeavours to determine the factors that influence and are used to measure customer satisfaction in telecom service sectors. All these concepts have been explained using secondary research on literature available from other researchers. The growth in demand for telecom services in India is not limited to basic telephone services. India has witnessed rapid growth in cellular, radio paging; value added services, internet and global communication by sated item (GMPCS) services. The agents of change, as observed from international perspective, have been broadly categorized into economic structure, competition policy and technology. Economic reforms and liberalization have driven telecom sector through several transmission channels of which these three categories are of major significance.

According to R.C. Upadhyaya and Vashundhra Sharma (2012) state India's telecom sector has shown massive upsurge in the recent years in all respects of industrial growth. From the status of state monopoly with very limited growth, it has grown in to the level of an industry. Cellular telephone services have achieved great commercial success; because users recognize the mobile telephone access can improve productivity and enhance safety. A new subscriber is opting for cellular services for personal security, safety and convenience. Increase in demand and the poor quality of existing telecommunications landline services. In a study undertaken by Ali Mohammadi, Kaveh Alikhani, Hoseyn Sariri, Fariborz Parandin, Mehrshad Shamsi (2012) state that in digital telecommunication to send symbols corresponding with each symbol, a time signal is sent and in receiver side, these signals being gathered by channel noise are received and demodulated. Demodulation is gaining components of time signals on base vectors. According to the achieved components, the receiver detects the sent symbol. The noise causes error in detection and in this way optimization equation reduces error probability. The way to define the sent signals in vector space has direct link with error probability and by good selection, we can minimize this error. The design of two-dimensional optimized signals in digital telecommunication was analyzed and simulated by three global optimization methods. According to the results of simulation, MLSL algorithm does better and had access to better results. The study by Shpetim (2012) aimed to investigate the relationships among service quality, satisfaction, trust, and store loyalty in a retailing context. The focus of this study was to identify what consumers consider to be important in terms of the services they receive in a retail setting, and to explore possible explanations of consumer attitudes and intentions (customer satisfaction, customer trust, and customer loyalty) due to the perceived services quality. An integrated model which provided a clear structure of service quality and its impacts on customer satisfaction, customer trust, and customer loyalty in the retailing setting was presented in the study. Confirmatory factor analysis (CFA) and structural equation modelling (SEM) were used to analyse the data collected from a sample of 258 respondents and to empirically test the relationships among model constructs. The study uncovered relationships between service quality and customer satisfaction, trust, and loyalty, which retailers can effectively use to allocate their resources and develop a rational plan to improve their service quality under specific business circumstances. **Joita Sen (2011)** in her paper confirms that the most important factors contributing to the success story of mobile growth is GDP and number of players. However, it invalidated the belief that rising demographics kindle mobile subscriptions.

In the same light, according to Prof. Chetan G. Chaudhari (2011) the wireless telecommunication services market is growing drastically, mobile service churn is at alarming stage in India. The most prominent reason for switching mobile services was found to be dissatisfaction with the mobile services. Growing customer dissatisfaction in mobile services are attributed to many factors- insufficient network coverage, poor connectivity, call drops etc. **Ashish Dash and Sukesh Kumar (2011)** estimate that the telecom sector has witnessed significant changes in the policy approach, during the last two decades. Dash estimated price elasticities of usage demand for cellular phone services in India for prepaid and post paid subscribers of various categories of circles using panel data. The findings of this study indicate that the welfare implications of price

changes were positive for India during the study period in 2008. **Similarly, Kanagasabai Kajendra (2010)** in state that reactive marketers wait to respond to changes as they occur, such as when they are asked by customers. In contrast, proactive marketers actively influence the changes in the customer’s desired value by helping the customers interpret the changes in their environment and respond to those changes. **To confirm the similar perspective on satisfaction, Oliver (2010)** brought out that satisfaction was the consumer’s fulfilment response. He amplified that it was a judgement that a product/service feature, or the product or service itself, provide (or is providing) a pleasurable level of consumption-related fulfilment, including levels of over or under fulfilment.

RESEARCH METHODOLOGY

Objective of the study

The basic objective of this research is to study the factors that lead to customer satisfaction while choosing between Airtel and Vodafone as service providers in Delhi and NCR region.

Moreover the specific objective is:

- a. To determine the factors that lead to customer satisfaction in Vodafone and Airtel.
- b. To compare the customer satisfaction level of for Vodafone and Airtel as service providers.
- c. To give recommendation to Airtel and Vodafone so as to improve their services.

Scope of the Study

The focus of the study is limited to the study of consumer behaviour of Airtel and Vodafone as service providers’ thorough examination of prior research work and secondary data on the subject to be undertaken. Primary data is proposed to be collected during February – March 2014, to identify the factors of delight. The reliability and validity of the survey instrument shall be established using SPSS to calculate Cronbach Alpha. The study is focused on the telecom sector. Geographically study is confined to Delhi and NCR region. . A sample of 100 plus respondents is proposed to be studied for this research. The main scope of this study is to study the comparison between the customer satisfaction of Airtel and Vodafone as service providers.

Research Methodology

To achieve the above objectives, it was important to prepare a detailed roadmap of how the research had to be conducted. This section discusses the details of the research design used, the sampling technique employed, data collection methods to achieve the objectives and the tools and techniques used for analysing the data. The research instrument used and its reliability have also been presented in the succeeding paragraphs.

Data collection: Both primary and secondary data collection methods will be employed to conduct the research work. The survey shall be carried out by means of a self-administered, structured questionnaire.

Other data collection tools:

- a. Articles
- b. Research Papers
- c. Interaction and Feedback of Customer

Interaction and feedback of customer

Sampling Technique: Hayes (2008) suggested that sometimes for organizations/firms that have tens of

Population	Customers of Vodafone and Airtel
Sampling frame	All customers of Vodafone and Airtel ,Delhi and NCR Region
Sampling unit	Sample unit will be the network users of Vodafone and Airtel and they were chosen on the basis of convenience sampling.
Sample size	100 plus (Expected)
Sampling Technique	Convenience Sampling
Type of questions	Closed ended questions
Statistical tool	Paired T test

thousands of customers, it is not possible to get survey data from all their customers. In fact, for getting the reliable picture of customer’s level of satisfaction and loyalty, it may not be necessary to survey each and every client. The best approach to analyze views of a particular land, community or large number of people about a

specific product or service is to develop a sample. This sample represents the entire population. Results from these samples are used to calculate the customer satisfaction and loyalty for particular product or service. The sampling technique chosen for the

Data Analysis: The above aims and objectives were achieved using the methods of statistical analysis and through investigation of primary and secondary data. The collected data was analysed by using SPSS software package.

Tools Used: Data was coded and tabulated using MS Excel. SPSS was used to check reliability of the research instrument and to carry out the paired T test of the project.

HYPOTHESIS

The hypothesis that is proposed to be tested during the course of this research work is listed in this section.

Association between the customer satisfaction of Vodafone and Airtel:

H1₀: There is no significant difference between the customer satisfaction of Vodafone and Airtel.

H1₁: There is a significant difference between the customer satisfaction of Vodafone and Airtel.

Research Instrument Reliability

A pilot test was carried out to establish the reliability of the research instrument. The questionnaire was filled by 30 respondents and reliability was checked using SPSS to calculate the value of Cornbach Alpha. Cronbach's alpha indicates how well the items in a set are positively correlated to one another. For assessing the internal consistency reliability, Cronbach's Alpha was calculated to examine the stability of each factor separately. Reliability coefficients for each factor were considered acceptable if their value was greater than or equal to 0.70. The details of the Reliability statistics are as follows

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.827	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00002	86.7667	168.668	.344	.823
VAR00003	86.2333	169.909	.359	.824
VAR00004	87.3000	173.459	.000	.828
VAR00005	87.3000	173.459	.000	.828
VAR00006	86.6667	170.575	.206	.826
VAR00007	86.7333	169.306	.297	.824
VAR00008	86.2000	171.269	.101	.828
VAR00009	85.6667	165.195	.327	.822
VAR00010	85.2000	159.890	.521	.816
VAR00011	85.2667	154.478	.488	.816
VAR00012	85.5000	156.672	.534	.815
VAR00013	85.4333	158.392	.497	.816
VAR00014	85.4333	154.875	.532	.814

VAR00015	85.6000	163.145	.370	.821
VAR00016	85.3000	163.321	.382	.821
VAR00017	85.6000	167.490	.195	.826
VAR00018	85.6667	166.161	.207	.827
VAR00019	85.6667	155.333	.715	.810
VAR00020	85.5333	159.223	.501	.816
VAR00021	85.4000	163.559	.336	.822
VAR00022	85.4667	165.085	.280	.824
VAR00023	85.7333	163.099	.324	.822
VAR00024	85.5333	162.051	.309	.823
VAR00025	85.4333	162.875	.388	.820
VAR00026	85.4333	160.323	.399	.820
VAR00027	85.5000	163.293	.394	.820
VAR00028	85.5333	166.257	.194	.827
VAR00029	85.6000	168.248	.174	.827
VAR00030	85.5000	171.431	.036	.832
VAR00031	85.6667	159.057	.447	.818
VAR00032	85.8000	169.269	.103	.830
VAR00033	85.6667	163.057	.317	.823
VAR00034	85.7000	164.562	.282	.824
VAR00035	85.7333	169.375	.140	.828
VAR00036	85.4333	165.909	.179	.828

The pilot test was conducted and relatively high-stability coefficients have been found. These coefficients indicated the internal consistency of the study. For the pilot test, the value of Cronbach’s Alpha is .827 of the survey. Since, any instrument having Cronbach Alpha value greater than 0.7 is acceptable, the questionnaire was found to be reliable to be used for the study.

DEMOGRAPHIC PROFILE

Questionnaires were distributed between both male and female having the percentage 60% and 40% respectively. The respondents, from which data were collected having different level of age and income. Some of the respondents were single while some were married. The demographic profile of the 125 respondents is summarised as follows

Demographic Profile of the respondents		
Age	No. of Respondents	Percentage
Below 18 years	2	1%
18 years – 30 years	65	52%
30 years – 50 years	36	29%

Above 50 years	22	18%
Total	125	100%
Gender	No. of Respondents	Percentage
Male	75	60%
Female	50	40%
Total	125	100%
Monthly income	No. of Respondents	Percentage
Less than 25000	52	42%
25000- 50000	39	31%
50000- 75000	30	24%
More than 75000	4	3%
Total	125	100%
Marital Status	No. of Respondents	Percentage
Married	66	53%
Unmarried	59	47%
Total	125	100%
Source: Primary Data		

Table 3.1 Demographic Profile of the Respondents

Analysis

Majority of the respondents appear to be youth and middle aged individuals. Though the sample chosen was a convenience sample, but it appears that both Airtel and Vodafone has fewer customers in the older age group (above 50 years). This could be due to the reason that today, mostly youngsters are inclined towards using the tech savvy mobile technologies out in the market and hence require the mobile services to compliment those, be it for socialising, working or even listening to music. The composition of the sample indicates that the majority of the respondents are male with 60% as against female with 40%. India, today is still a male dominated society and so its the man who is the bread earner in most of the houses and hence requires telecommunication services for the same purposes maybe. 42% of respondents belong to the lower income bracket (monthly income less than Rs 25,000) and only 3% respondents belong to the higher income group (monthly income more than Rs 75,000). 53% of the total respondents for the study were married and 47% were unmarried.

3.3 MOBILE SERVICE BRAND PURCHASED BY RESPONDENTS

The customers were enquired about the mobile service they are currently using, the one they prefer and the time period for which they have been using their current mobile services. This was done in order to get information about the preferences and the market share of the brands in the selected sample.

Mobile Service Brand purchased by respondents		
Brand currently using	No. of Respondents	Percentage
Airtel	69	55%
Vodafone	56	45%
Others	0	0%
Total	125	100%
Brand Preferred	No. of Respondents	Percentage
Airtel	69	55%

Vodafone	56	45%
Others	0	0%
Total	125	100%
Using for how long	No. of Respondents	Percentage
Less than 2 yrs	20	16%
2 – 5 yrs	52	42%
5- 10 yrs	45	36%
More than 10 yrs	8	6%
Total	125	100%
Source: Primary Data		

Table 3.2 Mobile Service Brand purchased by respondents

Analysis

A majority of 69 respondents are currently using and prefer Airtel over a minority of 56 using and preferring Vodafone. 42% respondents have been static with their mobile service provider for 2- 5 yrs, while 36% for 5-10 yrs, 16% for less than 2 yrs and a minimal of 6% of respondents have stayed with their current mobile service provider for more than 10 yrs.

3.4 PAIRED T TEST

Paired T Test was conducted on the primary data that was conducted by the respondents. The paired t-test is used to compare the values of means from two related samples in this case sample for Airtel and Vodafone subscribers. The difference between the means of the samples is unlikely to be equal to zero (due to sampling variation) and the hypothesis test is designed to answer the question "Is the observed difference sufficiently large enough to indicate that the alternative hypothesis is true?" The answer comes in the form of a probability - the p-value.

Paired Samples Test

	Paired Differences					T	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 - VAR00005 VAR00006	-.688	8.443	.755	-2.183	.807	-.911	124	.364

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 VAR00005 and VAR00006	125	-.475	.000

Analysis

It is seen in the above table that the p value is .364 which is more than 0.05 and hence the null hypothesis is being accepted indicating there is no significant difference between the customer satisfaction of Airtel and Vodafone.

3.5 DESCRIPTIVE STATISTICS

The sample mean is the average and is computed as the sum of all the observed outcomes from the sample divided by the total number of events. The Standard Deviation is a measure of how spread out the data is from the mean value.

3.51 Comparison of descriptive statistics for various factors constituting Customer Satisfaction: The following is a tabular representation of all the various aspects that were ranked by the respondents pertaining to the main services and the supplementary services being provided by both Airtel and Vodafone.

Objective No. 1: To determine the factors that lead to customer satisfaction in Vodafone and Airtel.

a. Time taken for restoration of connection

Main Service	No of Respondents	Total score
Airtel	125	296
Vodafone	125	331

Table 3.3 Time taken for restoration of connection

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Vodafone out of 625 was 331 whereas Airtel scored 296 for time taken by them for restoration of their service connections. Respondents preferred Airtel over Vodafone by a mere difference of 35 points.

b. Problem Solving ability of the executive

Main Service	No of Respondents	Total score
Airtel	125	326
Vodafone	125	344

Table 3.4 Problem solving ability of the executive

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Vodafone out of 625 was 344 whereas Airtel scored 326 for the problem solving abilities of their executives. Respondents preferred Airtel over Vodafone by a mere difference of 18 points.

c. Availability of signals/ network

Main Service	No of Respondents	Total score
Airtel	125	310
Vodafone	125	344

Table 3.5 Availability of signals/network

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Vodafone out of 625 was 344 whereas Airtel scored 310 for the availability of their signals. Respondents preferred Airtel over Vodafone by a mere difference of 34 points.

d. Voice Clarity

Main Service	No of Respondents	Total score
Airtel	125	331
Vodafone	125	322

Table 3.6 Voice Clarity

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Airtel out of 625 was 331 whereas Vodafone scored 322 for their network's voice clarity. Respondents preferred Vodafone over Airtel by a mere difference of 9 points.

e. Quality of fault repair services

Main Service	No of Respondents	Total score
Airtel	125	320
Vodafone	125	347

Table 3.7 Quality of fault repair services

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Vodafone out of 625 was 347 whereas Airtel scored 320

for their quality of fault repair services. Respondents preferred Airtel over Vodafone by a mere difference of 27 points.

f. The net pack services

Supplementary Service	No of Respondents	Total score
Airtel	125	347
Vodafone	125	320

Table 3.8 Net pack services

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Airtel out of 625 was 347 whereas Vodafone scored 320 for the supplementary net pack services. Respondents preferred Vodafone over Airtel by a mere difference of 27 points.

g. The message card (SMS) service

Supplementary Service	No of Respondents	Total score
Airtel	125	347
Vodafone	125	320

Table 3.9 The message card (SMS) service

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Airtel out of 625 was 347 whereas Vodafone scored 320 for their SMS services. Respondents preferred Vodafone over Airtel by a mere difference of 27 points.

h. The ease of setting a caller tune to one's contact number

Supplementary Service	No of Respondents	Total score
Airtel	125	351
Vodafone	125	317

Table 3.10 : The ease of setting a caller tune to one's contact number

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Airtel out of 625 was 351 whereas Vodafone scored 317 for the ease in setting caller tunes from their telecom networks. Respondents preferred Vodafone over Airtel by a mere difference of 34 points.

i. The various call rate packages being offered time to time

Supplementary Service	No of Respondents	Total score
Airtel	125	323
Vodafone	125	338

Table 3.11 the various call rate packages being offered time to time

Interpretation: The 125 respondents marked their level of satisfaction on a scale of 1(very satisfied) to 5(not satisfied) for both Airtel and Vodafone. Total score of Vodafone out of 625 was 338 whereas Airtel scored 323 for the various call rate packages being offered by them to the subscribers of their respective networks. Respondents preferred Airtel over Vodafone by a mere difference of 15 points.

3.6 TESTING THE HYPOTHESIS

The test used to test the various hypotheses is paired T test. The test has been applied using MS Excel and SPSS.

The paired t-test is used to compare the values of means from two related samples in this case sample for Airtel and Vodafone subscribers. The difference between the means of the samples is unlikely to be equal to zero (due to sampling variation) and the hypothesis test is designed to answer the question "Is the observed difference sufficiently large enough to indicate that the alternative hypothesis is true?" The answer comes in the form of a probability - the p-value. The p value tells you how likely the difference observed would occur if sampling from a population in which there is no actual difference. A small p value tells you that it would be rare to observe such a difference if there is no actual difference between the variables. From this we might reject the null hypothesis in favour of the alternative hypothesis - namely, that there is a difference.

Objective No. 2: To compare the customer satisfaction level of for Vodafone and Airtel as service providers.

3.61 Association between the customer satisfaction of Vodafone and Airtel

H1₀: There is no significant difference between the customer satisfaction of Vodafone and Airtel.

H1₁: There is a significant difference between the customer satisfaction of Vodafone and Airtel.

For testing Hypothesis Paired T test has been applied, the formula for it is:

$$t = \frac{\sum d}{\sqrt{\frac{n(\sum d^2) - (\sum d)^2}{n-1}}}$$

The top of the formula is the sum of the differences (i.e. the sum of *d*). The bottom of the formula reads as: The square root of the following: n times the sum of the differences squared minus the sum of the squared differences, all over n-1.

- a. The sum of the squared differences: $\sum d^2$ means take each difference in turn, square it, and add up all those squared numbers.
- b. The sum of the differences squared: $(\sum d)^2$ means add up all the differences and square the result.

Brackets around something in a formula mean (do this first), so $(\sum d)^2$ means add up all the differences first, then square the result.

Paired Samples Correlations

			N	Correlation	Sig.
Pair 1	VAR00005	and	125	-.475	.000
	VAR00006				

Paired Samples Test

	Paired Differences					T	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 - VAR00005 - VAR00006	-.688	8.443	.755	-2.183	.807	-.911	124	.364

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	VAR00005	12.87	125	5.059	.453
	VAR00006	13.56	125	4.771	.427

Interpretation

It is seen in the above table that the p value is .364 which is more than 0.05 and hence the null hypothesis is being accepted and Alternate Hypothesis is rejected. The above tables depict that there is a no significant difference between the customer satisfaction of Airtel and Vodafone as service providers.

3.7 SUMMARY

The chapter attempts to present and analyse the data collected from 125 respondents by means of a questionnaire. Data collected has been summarised and tabulated using Microsoft Excel. The data has been presented using tabular representation for ease of understanding. Descriptive statistics were calculated using Microsoft Excel. Paired T Test was carried out using SPSS software.

RESULT OF THE STUDY

The review of previous research work on the subject helped to determine the association of customer satisfaction for Airtel and Vodafone. The questionnaires were filled by 125 respondents who are or have been subscribers of both Airtel and Vodafone. The descriptive statistics viz. Paired T test was calculated for each of the service provider. After data was analyzed, the association and differences between the various services and supplementary services offered by both Airtel and Vodafone was derived. Thus, there was no significant difference that was analysed between the levels of customer satisfaction that were being offered by both the service providers. This showed that both the companies have been successful in catering to the needs of their respective customers.

However, Vodafone has had an upper hand by a very slim margin when it comes to the supplementary services being offered by it in contrast to those being offered by Airtel. Airtel should provide better standard of supplementary services to their customers in order to increase the customer satisfaction level pertaining to those areas. Whereas, it was determined that Vodafone lagged behind Airtel when it came to the main services being offered by them.

4.2 FINDINGS OF THE STUDY

- a. It has been statistically verified that there is no significant difference between the customer satisfaction of Airtel and Vodafone.
- b. Majority of consumers are happy with the network services provided by their telecom service providers.
- c. About 47.75% of the customers are satisfied and 18% are extremely satisfied with the network services provided to them by their respective service providers.
- d. It has been observed that Airtel has a slightly upper hand over Vodafone when it comes to providing the main services such as the time taken for restoration of connection, problem solving ability of their executives, availability of networks and quality of fault repair.
- e. It has been observed that Vodafone has slightly upper hand over Airtel when it comes to providing supplementary services such as the net pack services, the message card services, the ease of setting a caller tune to one's contact number and the voice clarity of the networks.
- f. It has been statistically proved through paired T Test that there is no significant difference between the main services being offered by Airtel and Vodafone.
- g. Airtel and Vodafone both give cut-throat competition to each other in the Indian telecom industry and are well established and trusted by their subscribers. So in order to get ahead of their competitor they would have to opt for a marketing strategy that is fresh and innovative enough to lure more customers from the market since the customers that are already using their respective services are well satisfied with each of their performances.

4.3 LIMITATIONS OF THE STUDY

The methodology that has been employed might have a few limitations which have been mentioned as below:

- a. Due to limited available time, convenience sampling was used.
- b. The sample size was restricted to 125 only which acted as a constraint.
- c. The sample of research was selected based upon the criterion of being the current or a past subscriber of both Airtel and Vodafone in Delhi and NCR region.
- d. The study was carried out in a very limited time and under a very strict budget so this acts as a limitation.
- e. The responses given by respondents are not always accurate because the respondents give the response according to their interpretation.

- f. Though quantitative approach has been followed in this research, it is still questionable whether the results are generalizable among all types of consumers each of who have different intrinsic and extrinsic characteristics that affect their customer satisfaction.
- g. Survey is a time consuming process but the time to collect the data for research was very less.
- h. Evaluation is based on the primary data generated through questionnaire and accuracy of the findings entirely depends on the accuracy of such data and unbiased responses of the customers.
- i. Lack of expertise on the part of the researcher act as a limitation for the researcher.

4.5 SCOPE FOR FUTURE RESEARCH

The scope of the present is that the focus of the study is limited to the study of consumer satisfaction in terms of the main services and the supplementary services being offered by Airtel and Vodafone. The study is focused on the telecom sector of India. Geographically study is confined to Delhi and NCR region. The researcher of the present study believes that the basic questions of the study have been answered. The current study was aimed at yielding descriptive result of the difference in the customer satisfaction of Airtel and Vodafone.

In view of the above mentioned limitations, there should be mentioned some future avenues for investigations:

- a. The further studies need to refine the sampling method. It would be better if a stratified random sample would be selected through telephone catalogues and a larger number of consumers would participate. Of course, such an approach would be time consuming and involve cost.
- b. The further studies can be carried out using longitudinal study design so that the dynamics of customer satisfaction can be ascertained over time.
- c. Future research need to explore and analyse the other variables that impact customer satisfaction, so as to gain better insight into the factors that drive customer satisfaction in a telecom sector. Such research should be aimed at arriving at predictive models to analyse the satisfied behaviour and attitude exhibited by the customer.
- d. Future researchers need to keep in mind that time does not become a hindrance for their research i.e. the research is conducted with ample of time and not with constraint so as to derive the results fast.
- e. Finally, it would be of great scientific value if the participants came from all over India, including both urban and rural areas. Thus, it could be also examined how people other than citizens of Delhi and NCR perceive the services offered by Airtel and Vodafone and how their satisfaction is related to it.
- f. Since most of the subscribers are young and middle aged people, Airtel and Vodafone can introduce services focussing on the needs of those age groups.

4.6 SUMMARY

The chapter attempts to summarise and present the findings of this research work. The limitations of this study have also been enumerated. Further, the avenues for future research in relation to the subject of the study have also been listed.

The present chapter aims to make some suggestions based on the Analysis and findings of the study. These suggestions are aimed at improving the service quality of Airtel and Vodafone, thereby impacting the Customer Satisfaction.

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AUTOMOBILE INDUSTRY IN INDIA – YESTERDAY, TODAY AND TOMORROW

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ABSTRACT

India's automobile industry is one of the key drivers that boost the economic growth of the country. Spurred by rapid economic growth, personal vehicle ownership in India is increasing at a fast pace. The relative popularity of the various vehicle segments by size and price are also undergoing marked changes. A fast-paced shift towards private motorized transport is a substantial change, especially in a country where motorized and non-motorized informal transport serves the majority of the trips, along with public transport in bigger cities. The post globalization era has witnessed the footprints of global automobile giants marching towards India to tap India's highly potential passenger car market. With manufacturers competing to capture one of the fastest growing car markets in the world, the Indian consumer is being offered with increasingly larger set of vehicles in various sizes and attributes to choose from. In this context, this study is intended to put some insight to the past, present and future of Indian automobile industry.

INTRODUCTION

Being the second most populous nation in the world, changes in India have a global effect. Automobile market is one of the largest in India and has witnessed a sudden growth in customer base in the form of the rapidly rising and expanding Indian middle class household. The rapid growth of private vehicles in India is not a recent phenomenon. The de-licensing of the sector in 1991 and the subsequent opening up of 100 percent FDI through automatic route, has given greater impetus to Indian automobile sector. Then the rapid pace of economic growth since 2002 became a source of additional stimulus to the automobile sales in India. Today, almost every global auto major has set its footprints in the country. Many competitors joined the market and many models were introduced with the opening of the market to foreign manufacturers and collaborations. At present, the Indian market carries a wide range of vehicles that include cars, scooters, motorcycles, three wheelers, electrically operated vehicles and commercial vehicles with higher volume engines. The Indian Government has provided automobile manufacturers with various incentives as the Automotive Mission Plan 2006-2016 states that the aim of this plan is to accelerate and sustain the growth of automobile sector of India and make India the global automotive hub.

The world standing for the Indian automobile sector, as per the Confederation of the Indian industry is as follows:

- Largest three-wheeler market in the world
- Second largest two-wheeler market in the world
- Tenth largest passenger car market in the world
- Fourth largest tractor market in the world
- Fifth largest commercial vehicle market in the world
- Fifth largest bus and truck segment in the world

FACTORS DETERMINING THE GROWTH OF THE INDUSTRY

- Fuel economy and demand for greater fuel efficiency is a major factor that affects consumer purchase decision that will bring leading companies across two-wheeler and four-wheeler segment to focus on delivering performance-oriented products.
 - Sturdy legal and banking infrastructure
 - Increased affordability, heightened demand in the small car segment and the surging income of the Indian population
 - India is the third largest investor base in the world
 - The Government technology modernization fund is concentrating on establishing India as an auto-manufacturing hub.
 - Availability of inexpensive skilled workers
 - Industry is perusing to elevate sales by knocking on doors of women, youth, rural and luxury segments
-
-

- Market segmentation and product innovation

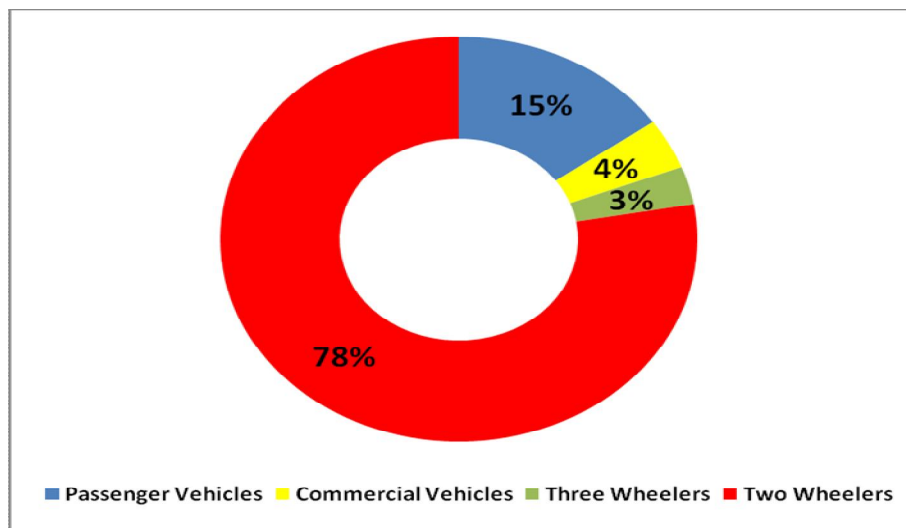
COMPOSITION OF INDIAN AUTOMOBILE INDUSTRY

The automobiles sector is compartmentalized in four different sectors which are as follows:

- **Two-wheelers** which comprise of mopeds, scooters, motorcycles and electric two-wheelers
- **Passenger Vehicles** which include passenger cars, utility vehicles and multi-purpose vehicles
- **Commercial Vehicles** that are light and medium-heavy vehicles
- **Three Wheelers** that are passenger carriers and goods carriers.

Domestic Market Share of Automobile Segments	
Passenger Vehicles	15
Commercial Vehicles	4
Three Wheelers	3
Two Wheelers	77

Source: SIAM

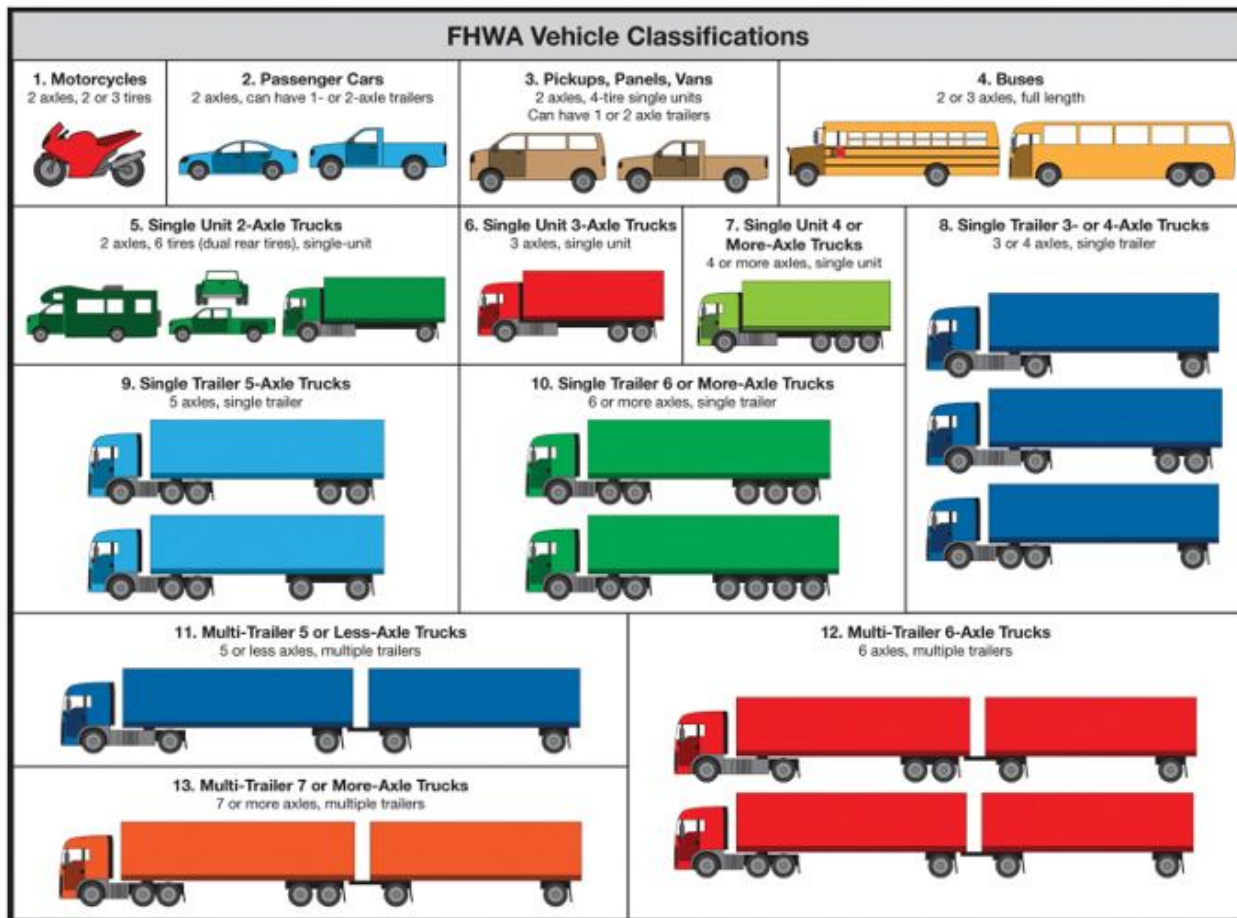


Source: SIAM

CLASSIFICATION OF INDIAN AUTOMOBILE INDUSTRY

The Federal Highway Administration (FHWA) has made the classification of automobiles in to 12 categories based on the number of axles, axle trailers and tyres as below.

1. Motor Cycles
2. Passenger Cars
3. Pickups, Panels & Vans
4. Buses
5. Single Unit 2 Axle Trucks
6. Single Unit 3 Axle Trucks
7. Single Unit 4 or more Axle Trucks
8. Single Trailer 3 or 4 Axle Trucks
9. Single Trailer 5 Axle Trucks
10. Single Trailer 6 or more Axle Trucks
11. Multi Trailer 5 or less Axle Trucks
12. Multi Trailer 6 Axle Trucks



Source: Federal Highway Administration

AUTOMOBILE INDUSTRY: YESTERDAY

In the initial years, entry of firms, capacity expansion, choice of products including capacity mix and technology, all critical areas of functioning of an industry, were effectively controlled by the State machinery. The lapses in the system had invited fresh policy options that came into being in late sixties. Amongst these policies, Monopolies and Restrictive Trade Practices (MRTP) and Foreign Exchange Regulation Act (FERA) were aimed at regulating monopoly and foreign investment respectively. This controlling mechanism over the industry resulted in: (a) several firms operating below minimum scale of efficiency; (b) under-utilization of capacity; and (c) usage of outdated technology.

Recognition of the damaging effects of licensing and fettering policies led to initiation of reforms, which ultimately took a more prominent shape with the introduction of the New Economic Policy (NEP) in 1985. However, the major set of reforms was launched in the year 1991 in response to the major macroeconomic crisis faced by the economy. The industrial policies shifted from a regime of regulation and tight control to a more liberalized and competitive era.

During the last decade, well-directed efforts have been made to provide a new look to the automobile policy for realizing the sector's full potential for the economy. Steps like abolition of licensing, removal of quantitative restrictions and initiatives to bring the policy framework in consonance with WTO requirements have set the industry in a progressive track. Removal of the restrictive environment has helped restructuring, and enabled industry to absorb new technologies, aligning itself with the global development and also to realize its potential in the country. The liberalization policies have led to continuous increase in competition, which has ultimately resulted in modernization in line with the global standards as well as in substantial cut in prices.

AUTOMOBILE INDUSTRY: TODAY

Two major results of policy changes during these years in two-wheeler industry were that the, weaker players died out giving way to the new entrants and superior products and a sizeable increase in number of brands entered the market that compelled the firms to compete on the basis of product attributes. Finally, the two-

wheeler industry in the country has been able to witness a proliferation of brands with introduction of new technology as well as increase in number of players. Aggressive marketing by the auto finance companies have also played a significant role in boosting automobile demand, especially from the population in the middle income group.

Production

According to Society for India Automobile Manufactures (SIAM) report, the industry produced a total 2,227,140 vehicles including passenger vehicles, commercial vehicles, three wheelers and two wheelers in September 2014 as against 1,818,753 in September 2013, registering a growth of 22.45 percent over the same month last year. The two-wheeler sector had driven a double digit growth.

Domestic Sales

As per the data released by Society for India Automobile Manufactures (SIAM), the sales of Passenger Vehicles grew by 4.25 percent in April-September 2014 over the same period last year. Within the Passenger Vehicles segment, Passenger Cars and Utility Vehicles grew by 4.09 percent and 12.17 percent respectively, while Vans declined by (-) 13.35 percent in April-September 2014 over the same period last year.

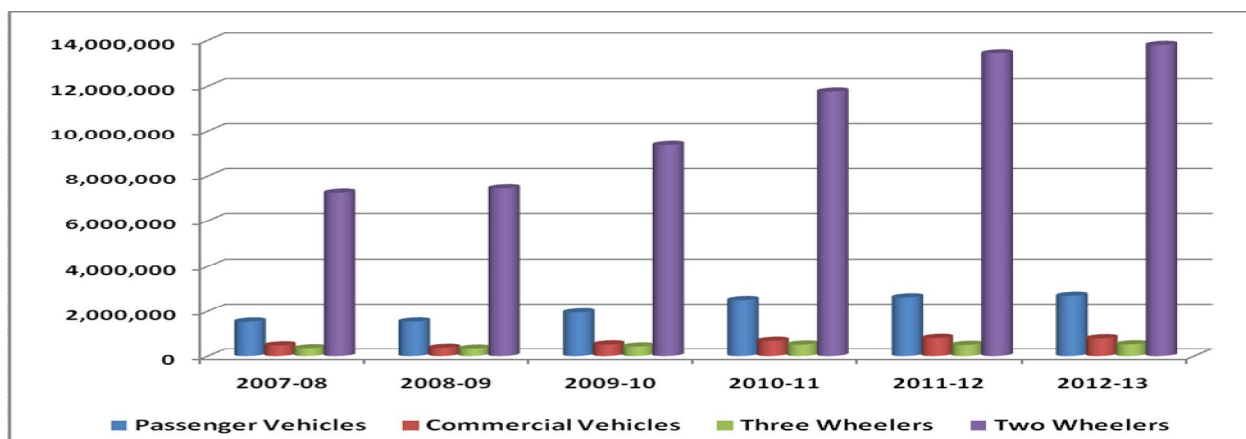
The overall Commercial Vehicles segment registered a de-growth of (-) 10.14 percent in April-September 2014 as compared to same period last year. Medium & Heavy Commercial Vehicles (M&HCVs) registered negative growth at (-) 1.22 percent and Light Commercial Vehicles also dropped by (-) 14.39 percent.

Three Wheelers sales grew by 17.80 percent in April-September 2014 over the same period last year. Passenger Carriers and Goods Carriers grew by 19.40 percent and 10.49 percent respectively in April-September 2014 over April-September 2013.

Two Wheelers sales registered growth of 16.41 percent in April-September 2014 over April-September 2013. Within the Two Wheelers segment, Scooters, Motorcycles and Mopeds grew by 32.11 percent, 11.65 percent and 10.21 percent respectively in April-September 2014 over April-September 2013.

Automobile Domestic Sales Trends (No. of Vehicles)						
Category	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Passenger Vehicles	1,549,882	1,552,703	1,951,333	2,501,542	2,618,072	2,686,429
Commercial Vehicles	490,494	384,194	532,721	684,905	809,532	793,150
Three Wheelers	364,781	349,727	440,392	526,024	513,251	538,291
Two Wheelers	7,249,278	7,437,619	9,370,951	11,768,910	13,435,769	13,797,748
Grand Total	9,654,435	9,724,243	12,295,397	15,481,381	17,376,624	17,815,618

Source: SIAM



Source: SIAM

Exports

The report by Society for India Automobile Manufactures (SIAM) states that in April-September 2014, overall automobile exports grew by 19.99 percent over the same period last year. Commercial Vehicles, Three Wheelers and Two Wheelers grew by 15.55 percent, 13.27 percent, 27.84 percent respectively while passenger vehicles declined marginally by (-) 0.93 percent during April-September 2014 over the same period last year.

Export Growth during Apr-Sep 2014	
Passenger Vehicles	(-) 0.93
Commercial Vehicles	15.55
Three Wheelers	13.27
Two Wheelers	27.84

**Growth in export during April-September 2014 over the corresponding period in the previous year. (Source: SIAM)*

FOREIGN INVESTMENT

As per the data published by Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce, Government of India, the cumulative FDI inflows into the Indian automobile industry during April 2000 to October 2013 was noted to be US\$ 9,079 million, which amounted to 4% of the total FDI inflows in terms of US \$. Austria based motorcycle manufacturer KTM, the established makers of Harley Davidson from the US and Mahindra & Mahindra have set up manufacturing bases in India. Furthermore, according to internal projections by Mercedes Benz Cars, India is set to become Mercedes Benz's fastest-growing market worldwide ahead of China, the US and Europe.

RECENT TRENDS IN AUTOMOBILE SECTOR

The luxury car market has observed a robust double-digit hike during the year 2013-2014, as a result of rewarding new launches at compelling lower price points.

- Further, with the measured increases in the price of diesel, the overall market continues to shift towards petrol-fuelled cars.
- This has led to the growth in sales of the 'Mini' segment of the passenger vehicle market by of 5.5%.
- The demand for Automatic transmission vehicles has prompted the manufacturers to produce cars with Auto Gear Shift technology in almost all segments from mini cars to LUVs and also in both petrol and diesel variants.
- The Antilock Breaking System (ABS) which was a major technological revolution in recent years for the passenger car industry is to be applied in two-wheelers also.

EMPLOYMENT OPPORTUNITIES

According to the Confederation of Indian Industry, the automobile sector currently employs over 80 lac people. An extension in production in the automobile industry is forecasted, it is likely to rise to Rs. 600000 crore by 2016. This would also provide further employment to over 25 million people by 2016 making the automobile the sunrise sector of the economy.

There are a wide range of jobs available in the automobile industry. With the number of vehicles available on the road today, the need and requirement for people who can fix these machines is fast increasing. Careers like automobile technician, car or bike mechanics are a great option. Becoming a diesel mechanic is also a significant alternative. Diesel mechanics are responsible for repairing and servicing diesel engines. As they are also required to repair engines of trucks and buses, other than cars, they are provided with hefty wages. If communication with people instead of repairing cars is what interests you, then you have the opportunity of becoming a salesperson or sales manager in an automobile company. Career opportunities in automobile design, paint specialists, job on the assembly line and insurance of vehicles is also available.

PROBLEMS IN AUTOMOBILE SECTOR

However, the year 2013-2014 has seen a decline in the industry's otherwise smooth-running growth. High inflation, soaring interest rates, low consumer sentiment and rising fuel prices along with economic slowdown are the major reason for the downturn of the industry.

Except for the two-wheelers, all other segments in the industry have been weakening. There is a negative impact on the automakers and dealers who offered high discounts in order to push sales. To match the decline in demand, automakers have resorted to production cuts and lay-offs, due to which capacity utilization for most automakers remains at a dismal level.

AUTOMOBILE INDUSTRY: TOMORROW

The Automotive Mission Plan for the period of 2006-2016 aims to make India emerge as a global automotive hub. The idea is to make India as the destination choice for design and manufacture of automobiles and auto components, with outputs soaring to reach US\$ 145 billion which is basically accounting for more than 10% of the GDP.

As the auto-shows began in January 2014, the industry promised a blend of technology and automotives. With the recession trend breaking its leashes from the past two years, the sales of automobiles in the country is expected to get back on.

- Almost Self-governing cars are predicted to be on the streets by 2020
- More than half the cars on the streets are going to be powered by diesel by 2020
- Industry watcher Gartner indicates that 30 percent of motorists want parking info. The facility is likely to come up after glitches in the infrastructure catch up.
- High Performance Hybrid cars are likely to gain greater popularity among consumers.
- Global brands like Porsche, Bentley, and Ferrari all set to venture in Indian market.

CONCLUSION

The automobile industry today is the most lucrative industry. The increase in disposable income in both rural and urban sector and availability of easy finance are the main drivers of automobile sales in India. With the competition heating up and with a host of new players coming in the Indian automobile industry has a prominent future in India. Apart from meeting the advancing domestic demands, it is penetrating the international market too. Flavoured with various benefits such as globally competitive auto-ancillary industry; production of steel at lowest cost; inexpensive and high skill manpower; entrenched testing and R & D centres etc., the industry provide immense investment and employment opportunities in India.

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**A STUDY ON ENHANCEMENT OF MARKET POSITION OF INSURANCE COMPANIES WITH
SPECIAL REFERENCE TO RURAL INDIA**

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ABSTRACT

The Insurance business is expected to integrate different persons having identical interests, collect the contribution and pay the compensations to the sufferers. The insurer is a trustee as he manages the funds for the community. Thus, proper management of insurance business demands underwriting of risks, that is, restriction of the entries when the risks are not common and the payment of claims are not accidental. Primary functions of Insurance can be classified into three categories, Provision of Certainty, Provision of Protection and Sharing of the Risk. Secondary Functions of Insurance can be classified into four categories, Prevention of Financial Loss, Provision of Essential Capital, Improvisation of Operational Efficiency and Practical Effectiveness and Economic Development.

In spite of enjoying monopoly in the insurance business for about forty four years, even the giant and presently leading Insurance Company, Life Insurance Corporation of India, was unable to reach the impressive Growth Rate in the Rural Regions of India, as on today.

This Research Paper suggests some significant measures for promotion of Insurance Business in Rural Regions of India after describing Insurance as a concept. Implementation of such measures would indeed lead to Enhancement of Market Position of Insurance Companies in Rural India.

Key Words : Penetration and Perception.

INTRODUCTION

The business of Insurance, as it is firstly advertised and subsequently marketed, in practice, is ideally expected to integrate or synergize different persons having identical or common insurance interests described as sharing of risks to collect the contribution or the share called as insurance premium from all such persons and to pay the compensations known as insurance claims to the sufferers among such persons.

In strict legal or technical terms the insurer is in a position of a trustee as it is contemplated in the Indian Trusts Act, 1950 because the insurer is managing the common funds not only for but also on behalf of the community, at large. Thus, as a trustee (insurer), proper management of the business of insurance demands execution or exhibition of a great care so as to restrict or prevent the entries of people into a special kind of group of people whose nature of risks are not common or of the identical kind and the payment of claims arising out of losses are not accidental. A decision whether or not to allow an entry of a particular person into a special kind of group of people is a process of underwriting of a risk. Furthermore, not only the underwriting but also the settlement of claim, needs to be done with great care and caution.

The Functions of Insurance can broadly be classified into two categories, namely, Primary and Secondary. Primary functions can further be classified into three different categories, namely, Provision of Certainty, Provision of Protection and Sharing of the Risk. Secondary Functions can further be classified into four different categories, namely, Prevention of Financial Loss, Provision of Essential Capital, Improvisation of Operational Efficiency and Practical Effectiveness and Economic Development.

RESEARCH PAPER OBJECTIVES

The following are the objectives of this Research Paper :

1. To develop the understanding of Insurance as a Concept
2. To suggest some measures for Promotion and Enhancement of Insurance Business in Rural Regions of India

RESEARCH PAPER METHODOLOGY

For writing this Research Paper, the following Research Methodology is followed.

1. The Review of Literature was done through various Books and significant Websites in order to
 - (a) Ascertain the existing Market position of Insurance Companies in Rural regions of India
 - (b) To develop the understanding of Insurance as a concept and
 - (c) To suggest some practical measures for promotion and enhancement of Insurance Business in Rural Regions of India.

The details about all such Books and the Websites are given in the section of ‘Bibliography’, at the end of the Research Paper.)

2. The inferences were arrived at and several suggestions were put forward after applying logical interpretations based on Relevant facts learned through Review of Literature as mentioned above.

RESEARCH PAPER SCOPE

The scope of the Research Paper is strictly restricted to the rural regions in India.

Sources of Secondary Data

The sources of Secondary Data collected for this Research Paper include several Books and Websites, the details of which are given in the Section of Categorized Bibliography which is located towards the end of the Research Paper.

Rationale of the Research Paper

In spite of enjoying monopoly in the insurance business for about forty four years (from the beginning in the year 1956 till the year 2000, until the entry of Private Insurance Companies), even the giant and presently leading Insurance Company, Life Insurance Corporation of India, was unable to reach the impressive Growth Rate in the Rural Regions of India, as on today.

On this insurance business background, *this Research Paper is highly relevant as it suggests some significant measures for promotion of Insurance Business in Rural Regions of India* after describing Insurance as a concept. If, at least, some of the measures as suggested by the researcher would indeed be implemented by the Insurance companies, there would definitely be the promotion of Insurance Business in Rural Regions in India.

DEFINITIONS OF INSURANCE

In order to develop the understanding about the concept of ‘Insurance,’ indeed, it is essential to study some selected definitions of the word. After referring to a number of reference books, (some of which are mentioned at the end of the Research Paper in the Section of Categorized Bibliography) it can certainly be observed that this word has a number of definitions. Moreover, the Dictionaries of Business and Finance and Commerce have defined the word in different ways. Furthermore, this word has also been defined from both the Functional and Financial approach. Let us see such definitions, one by one.

The Dictionary of Business and Finance defines the word ‘Insurance’ as a form of contract or agreement under which one party agrees in return for a consideration to pay an agreed amount of money to another party to make good for a loss, damage or injury of something of value in which the insured has a pecuniary interest as a result of some uncertain event.

The Dictionary of Commerce defines the word ‘Insurance’ as the payment of a sum of money by one person to another on the understanding that in specified circumstances the second person will make good any loss suffered by the first.

The word ‘Insurance’ is defined after adopting *Functional Approach* in two different manners. Firstly, it is a *social device* to accumulate the funds to meet the uncertain losses arising through a certain risk to a person insured against the risk. Secondly, it is a *co-operative device* of distributing losses falling on an individual or his family over a large number of persons, each bearing a nominal expenditure and feeling secure against heavy loss or of spreading the losses caused by a particular risk over a number of persons, exposed to, who agree to insure themselves against the risk.

The word 'Insurance' can be defined from *Contractual Angle* as consisting of one party called the insurer agreeing to pay to the other party called the insured or his beneficiary, a certain sum upon a given contingency called as the risk against which the insurance is sought.

In the *Generic Sense*, the word 'Insurance' has also been defined to be that in which a sum of money is paid as a premium in consideration of the insurer's incurring the risk of paying a large sum upon a given contingency.

SUGGESTIONS FOR PROMOTION AND ENHANCEMENT OF INSURANCE BUSINESS IN INDIAN RURAL REGIONS

The following are the suggestions given for Promotion and Enhancement of Insurance Business in Indian Rural Regions after applying logical interpretations based on relevant facts learned through Review of Literature.

- (a) As more than seventy crores of people live in rural regions of India, undoubtedly, the rural market has tremendous potential especially for life insurance market. However, this vast market can certainly be tapped only with the introduction of relatively very low insurance premium products. An insurance company may take initiatives to create awareness among the rural masses about the advantages of purchasing an insurance policy.
- (b) Furthermore, if each and every insurance company is asked to identify, a specific rural region of India of her choice, after taking into consideration its resources and relational data base, with the pure objective of its adoption, for its overall development, the present scenario in Indian rural regions, as a whole, would definitely turn quite favorably, particularly in the long run, may be slowly still steadily.
- (c) If an insurance company is asked to take positive steps to improve the level of educational awareness through provision of different infrastructural facilities to existing educational Institutions in rural regions, it would, in turn, no doubt, promote the insurance business.
- (d) The insurance companies are conducting exhibitions, trade fairs, rallies, door to door campaigns, at present for business promotion. Moreover, they may approach Non Government Organizations and other agents of banks and post offices for the same purpose. Further, the Public Relations Officer of insurance companies in consultation with the rural region administrators may arrange various video presentations through infotainment techniques.
- (e) The Government sponsored National Rural Employment Guarantee Scheme (NREGS) may include a family insurance policy for a minimum period of say, five years, as a part of Employment Scheme. As a result, the workers who have to pay the minimum premium for one hundred days may continue with the same policy.
- (f) The insurance companies may adopt the promotional technique of Direct Marketing, slowly still steadily, in rural regions of India, may be strictly on experimentative basis, that too, on a very small and a modest scale, besides relying on the Development Officers and Insurance Advisors.
- (g) As per the finding of one of the field surveys related to Indian rural regions, 84.29 % of the families are, in fact, not, at all, aware about insurance as a concept. Therefore, additional promotional efforts are required to be undertaken by the Insurance Companies to create overall awareness about the concept of insurance among rural regions of India.
- (h) In some rural regions of India, there are a few landless agricultural labourers who are employed only seasonally. The owners of the land need to be properly motivated preferably with an incentive or through any other equally effective means in order to insure such labourers may be relatively for a very short period, that is, the period for which they work for the owners of the land, that too, with comparatively very low amount of premium.
- (i) Moreover, in the Indian rural regions where agricultural labourers are insured, they may be given a relaxation for payment in the amount of insurance premium, that too, with low installment, according to their monetary convenience,
- (j) The Insurance Companies, especially, the leading companies, should take positive steps to initiate some projects in rural regions of India, particularly, where the actual number of seasonal labourers is relatively more. As a result, there would be creation of employment opportunities in off-season which, at times, may consist of six to eight months in a row. Furthermore, such labourers may be convinced to invest the income, thus generated, in insurance.

- (k) Farmers having own land, cattle and sheep can comfortably be insured if they are informed, quite carefully and convincingly regarding different insurance products and schemes and consequent liabilities and obligations..

RESEARCH PAPER LIMITATIONS

Like each and every Research Paper, this Research Paper also proceeds with certain limitations as follows.

1. As the Research Paper study is purely of academic orientation, some sort of adaptation to prevailing condition is ideally necessary before its practical application in rural regions of India.
2. As the Research Paper Study is based on Secondary Data, all the limitations of Secondary Data have direct and deep impact on the narration, inferences and suggestions of the Research Paper.
3. As there exists tremendous heterogeneity in geographically scattered vast rural regions of India, only those suggestions could be put forward which can certainly be applied to in almost all such regions barring a few exceptions.

SCOPE FOR FUTURE RESEARCH

During the course of the study of present Research Paper, the researcher found out that for the following subjects there is scope and potential for research in future.

1. An Empirical Study of Reasons for Low Penetration of Insurance Business in Rural Regions of India
2. An Analytical Study of Perceptions of Rural Consumers of India regarding Insurance as a Concept and its Products

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HELPING ATTITUDE OF THE SECONDARY SCHOOL STUDENTS

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ABSTRACT

Helping attitude is degree of the concern for the welfare of the others with regard or disregards of rewards. The present paper is an attempt to focus on the helping attitude of the secondary school students of Golaghat district. Helping attitude has very significant implication on the Social and subjective well-being. Despite such significance, positive traits like helping attitude and the strengths of life has been getting less importance in scientific psychological study. So, present paper is an effort to bridge such gaps in Indian context. Researches, conducted in the field of Positive Psychology support that traits like helping attitude reflects the practice of human strengths in social phenomenon as well as ethical strength of a society. Thus this is an attempt to study the social well-being through the help of helping attitude. The study shows that there is no gender, territory and caste difference among the students of Secondary schools as far as their helping attitude is concerned.

INTRODUCTION

Helping Attitude is a willingness and concern for the welfare of others. It refers to voluntary actions intended to help others, may be in lieu of money or some returns or purely selfless help. In simple words, it is caring about the welfare of other people and acting to help them. Altruistic behavior can be motivated by personal egotism or it can be prompted by “pure” empathetic desire to benefit another person, irrespective of personal gain (Batson, 1991; Batson, Ahmed & Lishner, 2009). With the positive attitudes like helping attitude a person enjoys ‘helping’ others and also can reduce many different negative emotions of their day to day life. Thus, it seems that helping behaviours could be considered as beneficial for the person who helps because it is likely that the person who helps another person will experience the joys of helping others.

Helping Attitude is the quality of individual which benefits the giver as well as the receiver. It is the quality of unselfish concern for the welfare of others not putting themselves first but being willing to give their time or money or effort etc. for the benefits of others. Such helps can enhance the positive thought and positive self-esteem. On the other hand, people’s helping attitude involves expectation or exchange of material goods as well as social goods like service, love, information status. (Baron & Byrne, 1999)

The study of Helping Attitude has its root in the works of early Social psychologists. Research conducted over the last few years has shown that the positive emotions and attitudes like optimism, helping attitude, love, and hope have tremendous impact on well-being but the study of positive attitude and emotions have a very short past. Because most of the time the study of negative aspects like schizophrenia, truancy, alcoholism etc have been getting more importance.

➤ FACTORS AFFECTING HELPING ATTITUDE

Helping is the function of either relatively selfish or relatively unselfish motives. (Baron & Byrne, 1999) For centuries, it was assumed that all human behaviour, including the helping of others, is egoistically motivated. The term Egoism refers to the selfish motive to pursue some sort of personal gain or benefits through targeted behaviour such as helping others. But all the times, under some circumstances, the egoism motives account for the helping. On the other hand Empathy is an emotional response that refers to feelings of compassion, sympathy, tenderness and the like or to perceive plight of another person without any selfish motives. For the empathy people help those in need simply because it feels good to do so. The investigator now turns to the four major theories that attempt to explain pro-social motivation.

- a) **Empathy Altruism Hypothesis:** The empathy altruism hypothesis states that feelings of empathy for another person produce on altruistic motivation to increase that person’s welfare. In the empathy altruism hypothesis the term Empathy refers to compassionate feelings which is generally perceived to be a cause of leading to helping behavior. Since for the arousal of

empathy person provides help simply because victim needs help and because it feels good to provide help. One view of empathy is that it involves the ability to match another persons' emotion. Altruism refers to a motivational state in which the goal increases another person's welfare as an end in itself. Hence, this motivation to help can be sufficiently strong that the individual who provides help is willing to engage in unpleasant, dangerous and even life-threatening activity.(Baron & Byrne, 1999) On this underlying assumption, Batson and his colleagues (2009) proposed the empathy altruism hypothesis. This theory predicts that those feeling high level of empathy for a person in need will be more likely to help than will those feeling less empathy.

- b) **Negative State Relief Model:** This theory suggests that when a person is experiences negative affect he helps, sometimes because he wants to make himself feel better. This explanation of pro-social behavior is known as the negative state relief model.(Batson *et all*, 2009) When negative affect is aroused person provides help in order to reduce own negative affect and make the helper feel better.
- c) **Empathetic Joy Hypothesis:** It is generally true that it feels good to have a positive impact on other people. Helping others brings good feelings to the giver and receiver of the deeds because receiver will pleased that someone cares, and looks out for him, and giver will become satisfied and inside his heart for helping someone from his own will. It can literally be better to give than to receive. By helping one individual can enjoy a self-esteem boost for making others lives better, and make the world a better place. It is due to the empathetic joy person provides help in order to engage in an activity that has a successful outcome making the helper feel good.
- d) **Genetic Determinism Model:** The proposal that behavior is driven by genetic attributes that evolved because they enhanced the probability of transmitting one's genes to subsequent generations.(Baron & Byrne, 1999) This model suggests that unconscious desire to help occurs if the person perceives the victim to be genetically similar to himself or herself. People help if the individual feels emotionally close relative is perceived as rational ethical and a matter of obligation.

Secondary school students are mostly adolescents. During adolescence there is a growing shift of influence from the family to peers as a reference group. Personal and social factors become more important in their every activity. Attitude, being acquired characteristics, is mostly developed in adolescents through school and society. Therefore, with the new attitude these young people, in our society exhibit the greatest conflict as to who they are and where they belong in the world. Thus, adolescence is a critical periods for attitude development. The adolescent is caught in a conflict between identification with role of a child (from which he is emerging) and the role of an adult (which is beginning assume) and this is resolved by him by involvement in the peer group. And in such situation, they become increasingly concerned with what peers think, which sometimes can keep them from acting. If peers are engaging in a lot of helping behavior, the other would tend to imitate them.

Since, we can say that, human are inherently sociable, capable of empathy that one person will help another when problems arise. When people interact with each other in social relationships, they are always pro-social, usually helpful, and often altruistic. Hence, it is fact that people frequently are willing to help those in need. But as the human life become mechanical, the study of positive aspect of human life such as helping attitude has great rational in the present context. The present study will deal with the positive aspects i.e. helping attitude so that we can realize its necessity.

STATEMENT OF THE PROBLEM

The problem under study is formally entitled as “A study on Helping Attitude of the students of secondary schools of Golaghat District.”

SIGNIFICANCE OF THE STUDY

Human life consists of both positive and negative aspects and traits. Positive aspects include positive attitude, joy, courage, love, happiness etc. These positive traits have determinant role in our lives. Because, it helps to cope more easily with the daily life and makes it easier to avoid worry and negative thinking. With a positive attitude one can see the bright side of life, become optimistic and expect the best to happen.

Positive emotions, strengths and virtues provide us guidepost for building a good life. But thing is that the picture of early research work on Psychology is reflected a very poor picture. Because, it has been seen that the study of positive emotions, strengths and virtues are avoided in comparison to the stress, frustration, alcoholism etc. So the study of Psychology has lost its balance. But positive and negative aspects are two sides of the same coin in the human life. In the light of this, the present study is an effort to study one of the brighter sides of human life.

OBJECTIVES

The objectives of the study were-

To compare the level of helping attitude of secondary school students of Golaghat District with reference to

- (i) Gender (Male & Female)
- (ii) Territory (Urban & Rural).
- (iii) Caste (General/Other Backward caste/ Scheduled Caste/ Scheduled Tribe)

HYPOTHESES

H₁- There is no significant difference between male and female students of Golaghat District as far as their helping attitude is concerned.

H₂- There is no significant difference between the students of urban and rural secondary schools of Golaghat District as far as their helping attitude is concerned.

H₃- There is no significant difference among the various caste groups of the students of secondary schools of Golaghat District as far as their helping attitude is concerned.

DEFINITION OF THE KEY TERMS

1. **Secondary school:** In the present study, secondary school means education from class IX and X which follow the curriculum offered by SEBA and CBSE.
2. **Urban area:** All areas which are identified as the urban at the time of the census 2011 or subsequently notified to be so are to be treated as urban.
3. **Rural area:** Areas that are identified as the rural at the time of the census 2011 or subsequently notified to be so are to be treated as rural area.
4. **Helping attitude:** It is degree of the concern for the welfare of the others with regard or disregards of rewards. More score in helping attitude scale indicates more helping attitude.
5. **Positive psychology:** the branch of psychology where positive notions of human life are studied. It is the science of happiness, human virtues and strengths.
6. **Empathy:** It refers to compassionate feelings which are generally perceived to be a cause of leading to helping behavior.
7. **Altruism:** Altruism refers to a motivational state in which the goal is to increase another person's welfare as an end in itself.

DELIMITATION OF THE STUDY

1. The study will be confined to only Golaghat District of Assam
2. The study will be delimited to the secondary schools of Golaghat District of Assam.

Method

In the present study, the Normative Survey Method was adopted for collecting data.

Population

The population of the present study is comprised of all the students of class IX and X of Secondary Schools of Golaghat District.

Sample

For the study the investigator selected 15 secondary schools using Quota sampling technique. Then a sample of 300 students was selected randomly from the selected schools.

The Tool used

Helping Attitude Scale developed by Gary S. Nickell, Moarhead state University and adapted by the investigators was used for the study. This scale consists of 19 statements which includes 14 positive, and 5 negative items.

The range of scores on this scale extended from 20 to 95 with a neutral score of 60. The summation of all 19 scores earned by a student on all statements was taken as the total Helping Attitude score.

The reliability coefficient of the original scale was 0.847 which was calculated by test-retest method and the reliability coefficient of the adapted version of the scale was 0.77 which was calculated by split half method.

Data Collection

In order to collect data the investigators personally visited selected 15 schools of Golaghat District. Proper seating arrangement was made for the students after establishing rapport. The Investigators then distributed the attitude scales to students studying at IX and X classes and the students were requested to read the instructions carefully. Necessary oral instructions were given for their convenience. After the completion of the task investigators collected the response sheets from the responders.

Statistical Technique:

- Critical ratio
- F test

ANALYSIS AND INTERPRETATION

Hypothesis No. 1

“There is no significant difference between the male and female students of secondary schools as far as their helping attitude are concerned.”

Table-1: Significance of difference in helping attitude between Male and Female students of Secondary Schools.

Sex	N	Mean	SD	Df	C.R.	Inference
Male	150	76.6	32.1	298	0.42	Not significant at 0.01 level
Female	150	78.23	33.95			

Table-1 shows that the C.R. value is 0.42 which is less than table value and therefore not significant at both 0.05 and 0.01 level. Thus the null hypothesis is accepted and it is concluded that there is no significant difference in helping attitude between male and female students.

Hypothesis No. 2

“There is no significant difference between the students of urban and rural secondary schools as far as their helping attitude is concerned.”

Table 2: Significance of difference in helping attitude between Rural and Urban secondary school students.

Area	N	Mean	SD	Df	C.R.	Inference
Rural	160	76.28	39.85	298	0.64	Not significant at 0.01 level
Urban	140	78.82	28.40			

Table-2 shows that the CR value is 0.64; which is less than table value and therefore, not significant at both 0.05 and 0.01 level of significance. Thus, null hypothesis is accepted and it is concluded that there is no significant difference in helping attitude between Rural and Urban students.

Hypothesis No. 3

“There is no significant variance among the students of various castes of the secondary schools of Golaghat District as far as their helping attitude is concerned.”

Table-3: Significance of Variance in Helping Attitude among various caste of secondary schools :

Source of variation	Df	Sum of squares (SS)	Mean square (variance)	F ratio	Inference
Among the means of groups	3	3313.63	1104.5	1.66	Not significant at .01 level
Within groups	296	197017.71	665.60		

Table-3 shows that the F value is 1.66, which is less than table value. Thus null hypothesis is accepted and it is concluded that there is no significant difference among the four different caste groups as far as their helping attitude is concerned.

CONCLUSION

From the above mentioned findings it can be concluded that the positive emotions and traits are alike regardless of various settings. From the study, it was evident that there was no significant difference in helping attitude between Male and Female, Rural and Urban, secondary school students. The result of this study also revealed that the students of various caste groups have equal helping attitude.

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STATE AUTONOMY UNDER INDIAN CONSTITUTION

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INTRODUCTION

The British Indian empire broadly comprised of two parts called provinces and states one directly ruled by the British administration included eleven provinces ruled by the Governors and six by the chief commissioners. The other part which included under British supremacy, by the native rulers. It covered over 45 percent of the area and 24 percent of the population of the pre-partitioned country inhabiting about 99 million people.

As British East India Company established its political supremacy in India and brought major part of the country under its direct rule. It simultaneously concluded a series of treaties and alliances with a number of rulers of Indian states, the terms of which were not uniform. The common feature in the relationship of the states with the company was their abrogation of authority in external affairs and military matters.

For various reasons the Directors of the Company came to the conclusion that it should not aim at total extinction of all the native states. Direct rule on the entire country was considered unwieldy and costly. Moreover Indian princes were also expected to ensure indirect goodwill of their subjects to the Company.

However, through diplomatic and political policies the British hold over the Indian states was gradually strengthened. After the treaty of Paris in 1814, British territorial supremacy in India acquired international recognition also while successful suppression of the revolt of 1857 in India by the British demonstrated their strength to the Indian rulers. The British government which then directly took over the Indian empire from the East India Company continued the policy of strengthening their stranglehold on the Indian states. The evolution of the relations of the Indian states with the paramount British power is a story of one-way traffic of political power that is from Indian states to the British government.

LIMITS OF PARAMOUNTCY

Their relations were no more confined to the letter of the treaties. Attempts were also made to enlarge the "extra-diplomatic element in the paramountcy of the crown. The sovereignty of the crown is everywhere unchallenged and it has laid down the limitations.

Further, the development of communications, the building of railways, the construction of telegraph lines, and the growth of the public press all made for increased degree of interference in the territories of the princes. British India and the Indian states almost became a single political entity and the quantum of autonomy of the latter entirely depended on the pleasure and political expediencies of the British Government.

In order to neutralize the growing national awakening and win over some popular support for the war 1914. Montagu promised in August 1917 progressive realization of responsible government in India as an integral part of the British Empire.

The Montagu- Chelmsford report, it assured the princes that, their rights, dignity and privileges would not be allowed to be impaired by the constitutional changes. On its recommendation, the chambers of princes was brought into being by a Royal proclamation on 8th February 1921, which was to be presided over by the viceroy and was to give advice on issues put before it by him. This hardly improved the status of the princes. Enumerating various rights of the paramount power, Lord Reading in a later to the Nizam of Hyderabad 27th March 1926 contended that the right to intervene in internal affairs of the states was improper in the paramountcy of the British crown and could be exercised solely at its discretion.

There were two divergent considerations weighed with the British government in their attitude towards the Indian princes during that period. First, to discourage their urge for autonomy, second, to encourage their role as a counterpoise to growing nationalist ambitions.

FEDERATION AND PRINCES

In the first Round Table Conference in London in November, 1930, the princes were invited as one of the three parties-apart from the British Government and British Indian leaders. The conference endorsed the concept of federal constitutional structure. British Indian leaders welcomed it as a step towards self-rule, princes sought in it a welcome refuge from the arbitrary interpretations of paramountcy and wanted to strike a timely bargain

with the British Indian leadership. The British on the other hand realized that the Indian princes could be used as a loyalist counterpoise at the centre against the Nationalists and that the Indian federation strengthens forces loyal to the British.

The view of the princes regarding the proposed federation were finalized at their meeting at Delhi on 24th March, 1932 in the form of three documents called A.B.C. They maintained that the sovereignty and autonomy of the states should be fully respected and that there should be no interference, direct or indirect in their internal affairs. The princes demanded 50 percent representation in the federal legislature, the system of representation should be no concern of the federation. The other demands are as follows:-

- (a) The position of the states and British India should be of equal partners.
- (b) States should enter the federation by means of treaties with the crown.
- (c) The right to secede from the federation at any future time is recognized.
- (d) India should remain an integral part of the British Empire.

After a series of meetings with the princes and British India leaders at various levels including three Round Table conferences, the British Government enacted the Government of India Act on 2nd August 1935.

According to the Act, the federation of India could be established only when the ruler of the states representing not less than half the aggregate population of the states and entitled to not less than half the seats to be allocated to the states in the Federal upper chamber, signified their desire to accede to it.

The Instrument of Accession permanently and irrevocably limited a ruler's sovereignty to the extent he had acceded to the Federation. A ruler might through a supplementary Instrument of Accession agree to the extension of the federal authority legislative and executive to his state. The residuary sovereignty remained with the states.

The powers of the federal authority over the states were subject to many limitations. Even with respect to army and railways the federal authority was limited to functions of co-ordination. "The federated states were also not required to cede many of the fiscal items of the federal list. "The jurisdiction of the Supreme Court was limited to the interpretation of the act of 1935 and the federal-state disputes.

In the matter of distribution of seats federated states were given a considerable weight age. The states which constituted hardly one-fourth population of India were allotted 104 out of 260 seats in the council of states and 125 out of 375 seats in the Federal Assembly. Further there was no binding that the representatives of the states should be properly elected. Moreover paramountcy was the ultimate sanction for the enforcement of the federal authority over the federated states.

Despite such liberal terms the princes were generally reluctant to joining the Federation. They sought further clarifications and safeguards. Meanwhile the Second World War broke out in September 1939. On 11 September Viceroy Lord Linlithgow in his address announced--

"the compulsions of the present international situations and the fact that, given the necessity for concentrating on the emergency that confronts us, we have no choice but to hold in suspense the work in connection with preparation for federation while retaining federation as our objective."

When the war ended, the mood of the people of India including that of the people in the states and the intention of the British government to grant independence to India made the princes realize that they could no longer exercise veto on moves regarding future constitutional set up of the country.

LAPSE OF PARAMOUNTCY

There was no question of insisting even on the terms of the Act of 1935. The chamber of princes, realistically enough announced that the plan of the Cabinet Mission-deputed by the British government in February, 1946 to negotiate with Indian leaders on the question of self government of India –was acceptable to the states as it provided the "necessary machinery for the attainment by India of independence as well as a fair basis for further negotiations". What was especially welcome to the chamber was the declaration on behalf of the mission that

“paramountcy of the crown over the states would neither be transferred nor inherited and that it would terminate at the interim period.”

The plan envisaged a federal setup of the country by grouping it in three parts called A.B.C. and formation of a constituent Assembly to frame the constitution of a free India.

In August 1946, the Muslim League finally decided not to join the constituent Assembly. The divergence in the stand of the two principal parties of the British India that is the congress and the Muslim League caused confusion and division in the ranks of the princes Bikaner, Baroda, Cochin, Jodhpur, Patiala and Rewa were among the states which quick to take their seats in the constituent Assembly by April 1947. The states like Hyderabad and Travancore declared that after the transfer of powers they would be independent Kashmir belonged to that category which remained indecisive even after independence.

As differences between the congress and the Muslim League on cabinet mission plan could not be resolved. Governor General Lord Mountbatten announced on 3rd June 1947, the plan for the partition of India into dominions of India and Pakistan and declared that the British Government would relinquish power by 15th August 1947, and the British paramountcy would also lapse on that date.

MUSLIM LEAGUE - CONGRESS DIFFERENCES ON PARAMOUNTCY

Muslim League leader Mohammad Ali Jinnah unequivocally declared that constitutionally and legally the states would be independent sovereign states on the termination of Paramountcy and that they would be free to adopt any course they liked if they wanted they could remain independent, he felt. As most of the princely states fell within the territories or on the border of the new Indian Dominion, this stand suited the Muslim League rulers of the Pakistan Dominion.

For ideological and political considerations the congress leaders of India contested strict legal and constitutional interpretation of the lapse of Paramountcy. Jawaharlal Nehru declared on 15 June 1947 that though paramountcy as vested in the crown might lapse or “return to the state”. There was a certain inherent paramountcy in the government of India which cannot lapse-an inherent paramountcy in the dominant state in India which must remain because of the very reason of geography, history, defense etc. Nehru further warned that the congress would not recognize independence of any state in India and “any recognition of such independence by any foreign power would be considered an unfriendly act.”

Without contesting the legal and constitutional position of the rulers on the lapse of paramountcy. Lord Mountbatten in his capacity as the crown representative advised them at a special session of the chamber of princes as 25th July 1947 to join either India or Pakistan before 15th August 1947.

The state Department as the political department of the Government of India was renamed –finalized the drafts for the Instrument of Accession and the standstill agreement. The former limited accession of the states to the Indian Union in three subjects namely, Defense, External Affairs and Communications, conceding residual sovereignty to the states. But this applied only to 140 members of the chamber of princes. The terms of the Instrument of Accession varied in other cases. The draft standstill agreement on the other hand stated that “all agreements and administrative arrangements as to matters of common concern now existing between the crown and any Indian state should continue unless new arrangements in this behalf are made.

However, it was made clear to the rulers, by the government of India in a conference on 1st August 1947 that it had decided to execute standstill agreements with only those who had already signed the Instrument of Accession.

By 15th August 1947, all the states except Junagarh, Hyderabad and Kashmir had become parts of either Dominion of India or of Pakistan through voluntary decisions and persuasions or under pressure of public opinion and compulsion of events.

AUTONOMY OF STATE UNDER BRITISH RAJ

The state of Jammu and Kashmir came into being as a single political entity in 1846 under what is called the treaty of Amritsar. The British government vide this treaty concluded on 16th may of that year, transferred and made over, “forever in independent possession to Maharaja Gulab Singh and the heir male of his body all hilly or mountainous country with its dependencies situated to the eastward of the river Indus and westward of the river Ravi.”

In consideration of this transfer Gulab Singh paid to the British government the sum of seventy-five lacs of rupees.

While Jammu and Ladakh were already being ruled by Gulab Singh, the valley of Kashmir which the Lahore Durbar had sold to the British government was transferred by the latter to the Dogra ruler who acquired it after stiff local resistance. The boundaries of the new state were further extended by its rulers through a number of military expeditions , of course, with the concurrence of the British government, Ranbir Singh son of Gulab Singh added Gilgit in life time of his father to his dominion. He subdued Yasin in 1863 and Dard valley in 1865. Later during the rule of Maharaja Pratap Singh, grandson of Gulab Singh , his forces defeated the rulers of chitral in 1891 and of Hunza and Nagar in 1895. Who accepted the suzerainty of the Dogra Durbar.

While the Treaty transferred the state to Gulab Singh “ in independent possession” it unambiguously specified British supremacy over his rule. According to Article -4 of the Treaty of Amritsar maharaja did not change the limit of his territories without concurrence of the British government. He under took to refer to the arbitration of the British government any dispute in question that may arise between himself and the government of Lahore or any other neighboring state and to abide by the decision of the British government.

According to Article-6, Maharaja engaged for himself and heirs to join with the whole of his military force, the British troops when employed within the hills or in the territories adjoining his possessions. He further engaged in Article-7 never to take or retain in his service by British subject, not the subject of any European or American state with the consent of the British government. Under Article-9 the British government undertook “the responsibility of protecting the territories of Maharaja Gulab Singh from external enemies.

Finally and more specifically according to Article-10 Maharaja Gulab Singh acknowledged the supremacy of the British Government and will in token of such supremacy present annually to British Government , one horse, twelve perfect shawl goats and three pairs of Kashmiri shawls.

SPECIAL STATUS

However, a distinct feature of the state’s relations with the paramount power was absence of any provision for stationing British Resident in the state which was the practice in other princely states of the country.

The residents were representative of the central government in the states under British Raj as the governors are in independent India, except that they had far greater powers undefined and arbitrary than the latter now have which bound by the letter of the constitution, albeit without a similar ceremonial status. The state thus enjoyed a sort of special status within the British India Empire.

The Anglo-Afghan war of 1878 and the gradual extension of the Russian empire almost up to the borders of the state increased its strategic value for the British empire through loyal princes and in particular, entrenching their administration in the neighboring Punjab the British were now anxious to extend their sway over Jammu and Kashmir state as well.

While Maharaja Gulab Singh and his son and successor Maharaja Ranbir Singh resisted proposals to station a British resident in the state, the British government succeeded in doing so after the latter’s death in 1885.

Lord Kimberley, British secretary of state for India in a communication to lord Rippon , the viceroy of India, dated 23 may 1884 confirmed that no resident was appointed in the state in 1846, nor was suggestion of his appointment pressed in 1873 , because it did not justify “disregarding objections which were expressed by authorities entitled to respect (referring to Kashmir Durbar).” But he added that in the interval circumstances had greatly changed, inter alia, due to the course of events beyond the border, which have materially increased the political importance of Kashmir. Accordingly, he advised the viceroy, to proceed in the matter at any time after the death of Maharaja Ranbir Singh.

REASSERTION OF AUTONOMY

After the death of Pratap Singh in 1925, his nephew Hari Singh ascended the throne because Pratap Singh had no son and was not allowed to nominate his adopted son as his heir. After his death Amar Singh’s son Hari Singh was recognized by the British government to be his successor. The new ruler was not as passive personality as his predecessor was and seemed imbued with a desire to restore the autonomy of the state .The power of the Residency continued neither in the same extent as before. He won an important concession from British government which restored to the courts of his highness full criminal jurisdiction over all Indian visitors

and full civil jurisdiction over all persons in the state irrespective of their nationality. Earlier British or British India subjects were subject to the authority of the residency courts.

In January 1927, Maharaja Hari Singh issued an order that none who was not a “hereditary state subject” should be appointed to posts under the government without his own express permission. The term hereditary state subject was held to mean and include all persons born and residing within the state before the commencement of the reign of Maharaja Gulab Singh and those who settled therein before 1885 A.D. and since then been permanently residing therein.

“ In pursuance of the identical policy he had also instructed that grants of land for building and other purposes were to go only to the state subjects. Non-hereditary, state subjects were debarred from acquiring immovable property in the state or selling or transferring it to other than hereditary state subjects.

In regard to contracts also it was decreed that the claims of state subjects should have priority over those of non-subjects even if, other things being equal the bid of the latter is five percent more favorable. Further, the department of civil supplies was instructed that preference should be given to indigenous products.

These measures guaranteed the right of the permanent citizens of the state in the same spirit and almost the same manners they are being done now under Article-370 of the Indian constitution. But unlike the present position the autonomy and right of the state subjects at that time appealed mainly to Hindus of the state. Whose sense of local patriotism was aroused to neutralize the impact of the freedom movement on them? Kashmiri pundits take credit for initiating a movement known as “Kashmir for Kashmiri” Under the leadership of Shankar Lal Kaul for including the Maharaja in the state subject law. The Dogra Sabha the first organized party of the people of the state had launched a similar movement in Jammu.

STATES ACCEDE TO INDIA

These states eventually acceded to India , “consistent with their policy that in the case of any state where the issue of accession has been the subject of dispute, the question of accession should be decided in accordance with the wishes of the people of the state, the government of India wanted the desire of the Nawab of Junagarh to accede to Pakistan and to the Nizam of Hyderabad to remain independent and accepted the request of the Maharaja of Kashmir to accede to Indian Union with a “wish” to settle the question of accession by a reference to the people.”

The evolution of relations of the states with the centre after their accession to the Indian Union, finally brought them as par not only with one another but also with what were formerly called the provinces of British India. The process of Indian federalization in Jammu and Kashmir state, which took its own course and was different from that in the rest of the country in many respects.

CONCLUSION

Jammu and Kashmir state was one of those Indian princely states which did not join the constituent Assembly of India set-up under the cabinet mission plan announced on 16th May 1946. Addressing the session of the AISPC which met at Gwalior on 17th, 18th April 1946. Jawaharlal Nehru warned the princes that “all those who do not join the constituent Assembly now would be regarded as hostile states and they will have to bear the consequences of being so regarded.”

Liaqat Ali Khan, the leader of the Muslim League in the central Executive declared, on the other hand, that the states were perfectly entitled to refuse to have anything to do with the constituent Assembly. In August 1946, the Muslim League finally decided against joining the Assembly. This encouraged a group of princes led by Nawab of Bhopal to sit on the fence. The relations of the Indian National Congress with the government of Jammu And Kashmir State were particularly strained following the arrest of its leader Jawaharlal Nehru at Kohala in June 1946 when he refused to obey the order to leave the state. He had gone there to arrange for the defence of Abdullah who had been arrested earlier in connection with the Quit Kashmir Movement. The congress working committee decided on 23rd September 1946 to send a deputation “to enquire into the reports of repression, suppression of civil liberties and tempering with votes” in the state Assembly election.

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**STUDY OF EDUCATIONAL EQUITY WITH REFERENCE TO DEMOGRAPHIC
EDUCATIONAL GAP IN INDIA**

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ABSTRACT

Female education ensures not only better development of society, but to educate next generation. Education is milestone of women empowerment because it facilitates them to responds to the challenges, to confront their traditional appearance and change their life. Gender inequality in education sector is a problem for a nation like India, where women constituting more than 50% of the country's human capital, still faces literacy – gender- gaps as 16.68%. The present study is an attempt to evaluate the correlation of female education with human development Index, based on the data procured from secondary sources. This paper also studies the importance of women education in the economic and social development of India.

In this paper we can't neglect the importance of education in reference to women empowerment India is hover to becoming superpower, a developed country by 2020. Education also brings a reduction in inequalities and functions as a means of improving their status within the family.

Key Words: Education, Female literacy rate, Women empowerment, Enrolment rate

INTRODUCTION

Women in India constitute nearly 50% of its population. According to 1991 census, there were 40.6 crores of women as against 43.7 crores of men. Women were respected in epics and puranas, for their service to their men. Puranas mention the names of Seeta, Savitri and Anusuya and respect them for their devote service to their husbands. After Independence the Constitution of India gave equal rights to men and women in all sphere of life. But even today one cannot say that all women in India enjoy equal rights with men in all issue in their life.

There are many reasons for this

- (1) The customs and traditions prevalent for centuries in India
- (2) The high percentage of illiteracy among women in India
- (3) Ignorance of their rights and facility given to women
- (4) Patriarchal Society where father is given more importance
- (5) Economic system in the nation
- (6) Unchecked male domination in all walks of life of women

In spite of all these problems mentioned above, one could see that the condition of India women has lifted a lot. There are now adequate educational facilities for girls and women in every part of country. Special incentives and reservations are there to encourage them to study and make their career. Even in employment there are special reservations for women.

HISTORY OF WOMEN EDUCATION IN INDIA

Although in the Vedic period women had admittance to education in India, they had gradually lost this right. In the British period there was increase of interest in women's education in India. During this period, various socio religious operations led by eminent persons like Raja Ram Mohan Roy, Iswar Chandra Vidyasagar emphasized on women's education and interaction with outer world in India. However women's education got a rapid increment after the country got independence in 1947 and the government has taken various measures and actions to provide education to all Indian women. As a result women's literacy rate has grown over the three decades and the growth of female literacy has in fact been higher than that of male literacy rate for few years. While in 1971 only 22% of Indian women were literate, by the end of 2001 54.16% female were literate.

IMPORTANCE OF WOMEN EDUCATION IN INDIA

Gender inequality in education is extreme. In India girls were less likely to access school, to remain in school or to achieve in education. But now the scenario is changing and families are realizing the importance of education. Women education in India plays a very important role in the overall growth of the country. It not only helps in the development of half of the human capital, but in improving the standard of living. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children and their future. Moreover educated women can also help in the reduction of poverty and unemployment by supporting their families' thoroughly.

IMPACT OF GAP IN MALE FEMALE LITERACY RATE IN ECONOMIC DEVELOPMENT OF INDIA

There a considerable rate of gap between male and female literacy rates in India. It has been estimated that at the current rate of progress, India will be able to attain universal literacy only until 2060. As per the census of 2011, an effective literacy rate for men was 82.14% whereas for women it was 65.46%. Though there has been seen a substantial increase in the number of literate women and this gap is narrowing, it still persists. Among such figures, there exists a ray of hope as well. According to the 2011 census, since year 2011, 110 million additional women had become literate as compared to 107 men that means that the number of literate women is increasing. But this current difference in literacy rate has a serious impact on economic development. The points to support this line are as follow:

Increase in income of male: The gap in literacy rate has a direct impact on the increase income of male as organizations prefer to select employees who are competent enough to work. The male literacy rate is very high as comparative to female. This lead to gap in income of male and female

Region-based and state-based disparity: There is a dramatic difference in the female literacy rate based on various regions in India. Female literacy rate in urban areas is higher as compared to rural India. In Rajasthan, most of the rural women are illiterate. This is leading towards region- based and state-based disparity.

Gap in availing credit facilities: The big factor which affects the financial development of the country is gap in availing credit facility from banks. As female are illiterate they will not be able to understand banking terminology and ultimately will not avail any credit facility. In the long term this will increase the gap of male female entrepreneurial skill and enterprises.

Low female literacy rate and its impact on our society: Low female literacy rate means an overall sluggish growth of India, as it impacts every arena of the development. India is struggling hard to stabilize its growing population through family planning programs and other measures. But if females are illiterate, then this has a direct and negative impact on these initiatives.

Lack of awareness: Lack of education means lack of awareness. Illiterate women are not aware of their rights. They know nothing about initiatives taken by the government and other NGOs for their welfare. Illiterate women keep on struggling hard and bear harshness of life, low income family and even their husbands.

Male dominancy in productive skills: Better education facilities for male is leading our country towards male dominancy in productive skill and ultimately organization also pay more to people who are skilled i.e. males

Women will be low in building of self-esteem: Illiteracy leads female to feel low in their self esteem level.

Male will receive increased status in the family: The Indian society tend be a male dominant society where male have been given a different status and this trend of literacy gap will amplify its effect and male will receive increased status in society.

CONCLUSION

In conclusion we can say that over the years, female have been able to oppose any move which would violate their power and there have been positives in the literacy growth story of India. Schemes such as Sarva Siksha Abhiyan and National Literacy Mission have a help in a lot of development across the government schools in India. The mid-day meal scheme, originally started in Tamil Nadu, has been a support to drive the school enrollments up. Thus the states which have to address the problem of school education have to address the challenges of educating the girl students. This in-turn requires for the appropriate measures being taken to improve the state of government schools, which will then automatically increase the number of girl students

attending these schools. Until these measures are effectively taken, the problem of the sluggish growth rate of literacy level will persist and the gap will remain same and will hinder the economy and status of women in Indian Society.

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**MANAGING PEOPLE IN TURBULENT TIMES - CURRENT PRACTICES IN HUMAN CAPITAL
:An Indian Perspective**

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ABSTRACT

With the coming of LPG many organizations find themselves trying to head for change in established world. Globalization is having a serious effect on our operating models in a way like it happened never before. The experience of many industries has put us on a front where we need to think for managing people in turbulent times. In this dynamic environment conventional human resource management practices seems obsolete. In order to manage people in turbulent times the human resource manager's role has to be shifted from protector to a planner and changing agent. Indian organizations are also witnessing a change in systems, cultures, management philosophy due to globalization. This demands new HRM initiatives and offerings.

This piece of work will study the emerging trends in human capital its challenges and its role in enhancing the importance of human resource management with respect to Indian Companies. The study will also focus the potential and future development of human capital in changing world.

Key Words: Human Capital, Globalization, Human Resource Management, Policies, Change Agent

1. INTRODUCTION

Five years after the Great Recession, companies are commencing to reset their horizons. For the last many years, human capital decisions have been largely shaped by that recession and it's after effect of weak economic growth. Today, the world's leading organizations are elevating their sights, widening their focus and leaning forward to change. These companies understand that uncertainty is still a grave part of the business outlook; but instead of merely reacting to change, they are harnessing and complicating it and turning it into a business advantage. They recognize that, in a world that is changing promptly, the speed with which organizations adapt has become critical business issue.

Human capital issues commands increasing attention and, in some cases, have become a permanent fixture on board agendas. Senior business leaders consider talent to be perhaps the critical factor in the push for sustainable growth and the need to manage new opportunities and risks in a more complex - and interdependent - world. Whether the growth strategies today are based on new innovative products and services, new market entry or via mergers and acquisitions – all are dependent on talent as the core foundation for success. As a result, talent is now driving decisions that touch deeply on an organization's core strategy.

2. MANAGING PEOPLE IN TURBULENT TIMES

Among current country wise economic difficulties, the globalization of business continues swiftly. Companies from developed countries are seeking greener pastures, while those from developing have tried to match with the changing environment and managing the people accordingly. At the same time, cost-conscious businesses are moving to have technology to become increasingly flexible and virtual. as a result of these forces, Human Resource manager are focusing on the following core challenges:

Balancing the global and the local policies – managing, hiring and identifying talent globally while retaining important local insights

Managing a flexible and Intangible workforce – but not at the cost of loyalty and career development

Retaining the best talent – maintaining employee engagement in the face of a less committed, more flexible workforce.

3. CURRENT PRACTICES IN HUMAN CAPITAL MANAGEMENT

In today's world, it is compulsory that the HR recruit the right people for the right job, train them, retain them and inculcate in them, the quality of loyalty & also ingrain in them certain ethics to follow at work. It is also

necessary to make the employees feel that they are an integral part of the Organization. The recent trends are as follow:

3.1 Current Practices of Recruitment: This includes hr outsourcing, poaching, e-recruitment. The very recent trend in now as days in business is when companies are outsourcing the recruitment and selection to various other consultancies and focusing poaching than hiring new and fresh candidate. The example of poaching is Pantaloon Retail India want to hire some manager than instead of taking new candidate and training them, they try to hire some manager from Globus, Westside by offering higher salaries and packages.

3.2 Current Practices in Appraisal Methods: Create internal performance consultants who can give guidance to internal employee. Performance consultants define performance, benchmarking and analyses performance. (P. Subba Rao, 2013). Focus on expected and observable standards which are achievable. Development of enablers. Align performance systems with strategies and goals of organization.

3.3 Current Practices in Succession & Career Planning: Changing demographics, the increasing role of computers in career planning and increased emphasis on marketing are the new trend in career planning in India. Now significantly 18 to 29 years old people are given preference in training and career planning and also the role of computer has been increased tremendously. Because we study, live, and work in a world where marketing is all around us, career planning professionals must possess the ability to effectively communicate how their services are of value to their users.

3.4 Current Practices in trade union: A major trend witnessed these days is the change in the attitude of unions towards management, industry, government and the economy where union are becoming mature than earlier and reconciled to economic reform. But the irony is the participation of employee as a member has declined a lot.

3.5 Current Practices in Industrial Relation: Competition consequent upon globalization brought paradigm shifts in traditional collective bargaining. Added to this the role of trade unions in industrial relations, particularly in collective bargaining, has been on declining trend. The paradigm shift in collective bargaining is a trend towards individual bargaining.

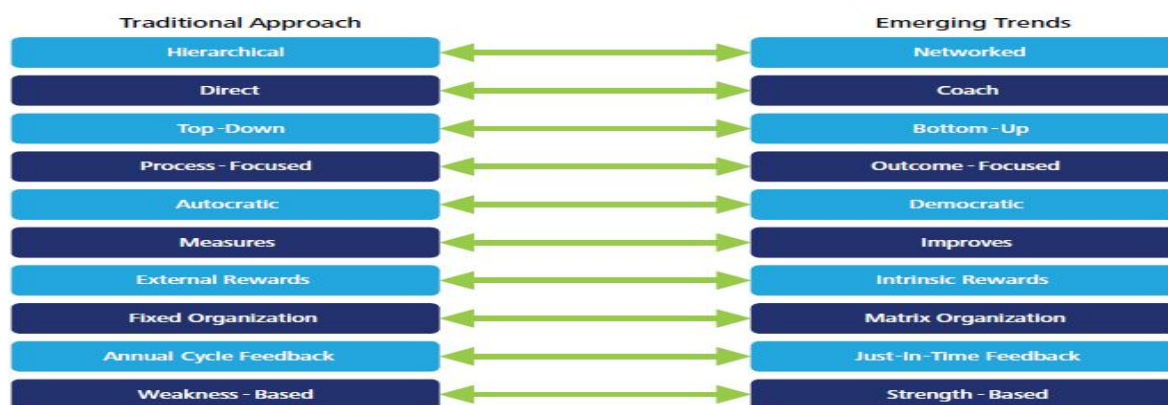


Figure 1. The above diagram depicts the emerging trends especially in performance management. Courtesy Deloitte report on emerging trends 2013 .

4. CONCLUSION

Today things are different We live in the era of not just change, but an accelerated rate of change. With technology up-gradations, emergence of ‘knowledge workers’ in ‘learning organizations’, Talent Management, Employee Engagement as buzzwords HR professionals need to step up to these Challenges, Changes and Emerging Trends. The evolving workforce is a mixture of full-time employees, contractors, and freelancers, and—increasingly—people with no formal ties to your enterprise at all. Every HR organization should approach talent-branding with its own unique set of challenges.

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AN ANALYTICAL STUDY ON INTERNET BANKING

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ABSTRACT

Globalization and liberalization have forced the banks to think in terms of technology benefits and quality service to customers as future is full of challenges and survival will be a difficult task. The entry of IT infrastructure in the corporate world of banks has brought with it many innovations, in particular the Internet. Internet Banking is become very much popular now a day's throughout the globe. It has made the banking activities easier, faster and more accessible. Now people are trying to learn more about the internet banking. The primary objective of the research is to take analytical study on the Internet Banking. Further this paper focus on various aspects towards Awareness, benefits, banking Services and customer satisfaction for Internet Banking, the paper will help to know how much internet banking has penetrated in the minds of the customers?.

Keywords: Internet Banking, Awareness, Benefits, Services and Satisfaction towards Internet Banking.

RESEARCH METHODOLOGY

Mode of Data Collection

Primary Data: - The sources of Primary data were questionnaires and personal interviews. Secondary data: - the sources of secondary data were internet, books and newspaper articles.

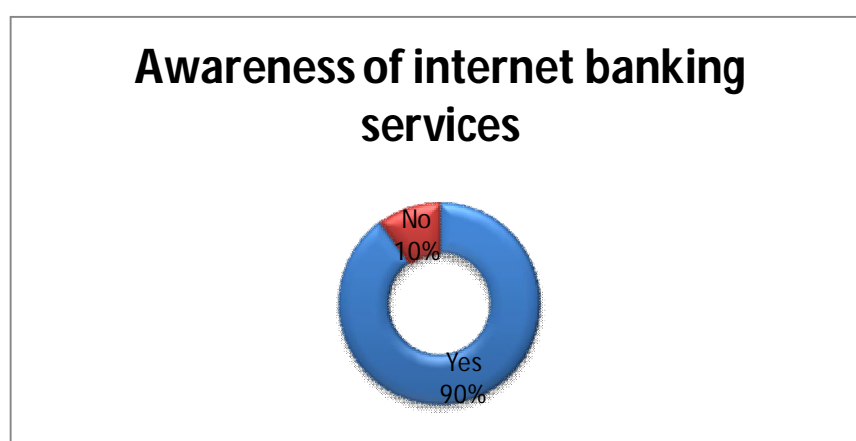
Sample design: The method opted for taking samples was Non-probability sampling with Judgment Sampling was used.

Sample Size: - 30 respondents from Sangli city. (converted into 100% for analysis purpose.)

ANALYSIS AND INTERPRETATION

1. Are you aware of net banking services offered by the banks?

- (a) Yes
- (b) No

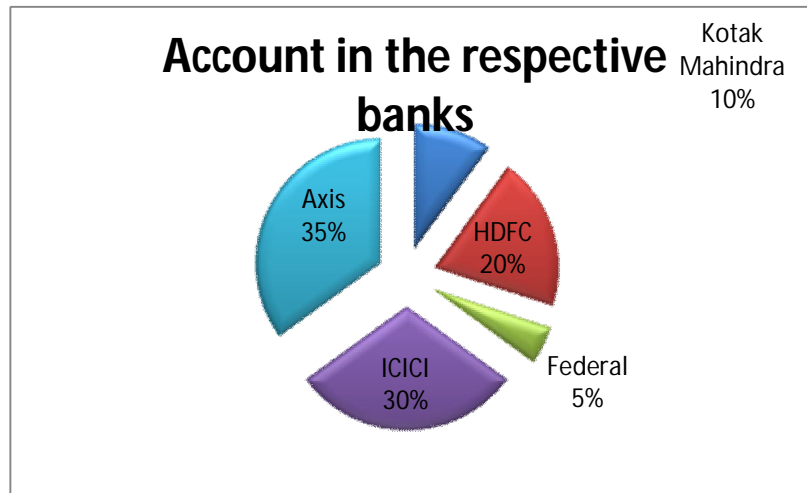


Analysis of the above diagram: It is good for the banks as most of the respondents were aware of the internet banking and all the services provided under internet banking.

2. In which (Private) bank do you have your account?

- (a) Axis bank
- (b) ICICI Bank

- (c) Kotak Mahindra Bank
- (d) HDFC Bank
- (e) Federal Bank



Analysis of the above diagram: It was witnessed that today Axis Bank has the largest customer base but the ICICI bank is also catching up after Axis.

3. Do you feel safe in disclosing your details on net?

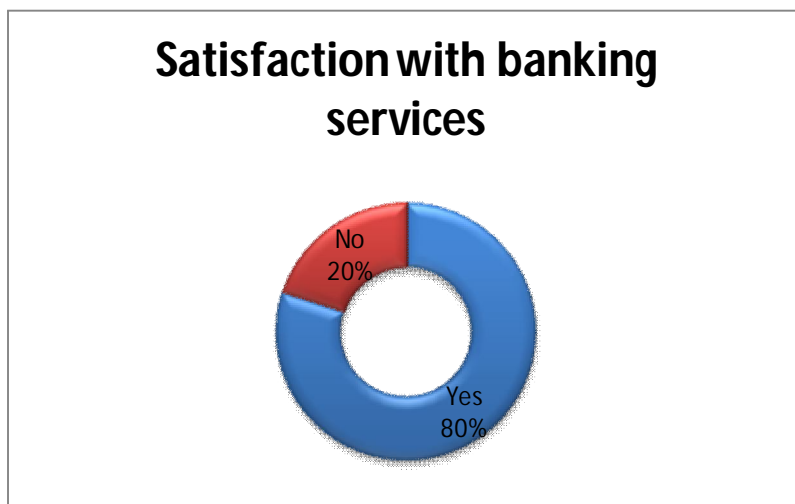
- (a) Yes
- (b) No



Analysis of the above diagram: This question witnessed a fifty- fifty answer from most of the respondents, few of the respondents felt safe in disclosing their details but still there were a lot of people who felt unsafe in disclosing and feared their personal information may be used by some other person.

4. Are you satisfied with your bank services?

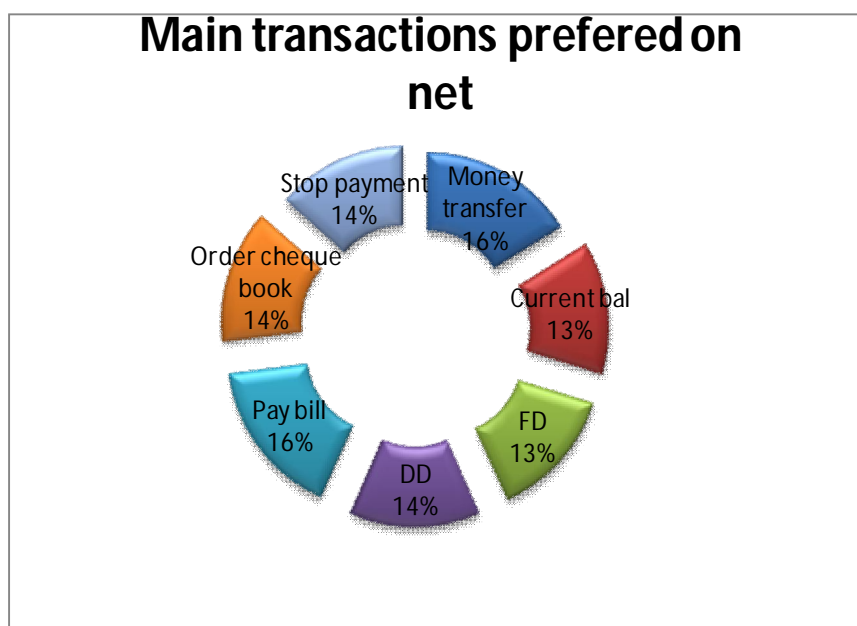
- (a) Yes
- (b) No



Analysis of the above diagram: It is very interesting to see that most of the respondents are happy from the services their respective bank is providing ,the rest of the respondents felt there is a scope of improvement still they were also happy.

5. What are your main transactions you would prefer to do by net?

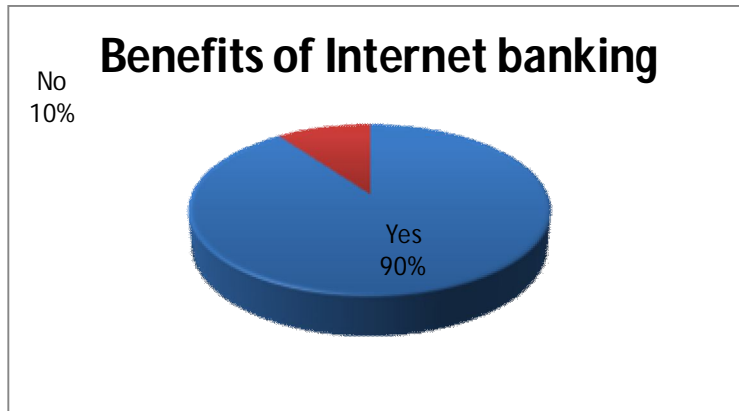
- (a) Money transfers
- (b) Checking of your current balance
- (c) Create Fixed Deposits Online
- (d) Request a Demand Draft
- (e) Pay Bills
- (f) Order a Cheque Book
- (g) Request Stop Payment on a Cheque



Analysis of the above diagram: It is interesting to see that a respondent would like to do all the transactions which one does personally on a visit to the bank. Thus, internet banking has a promising future ahead.

6. Are you aware of the benefits of net banking which are available?

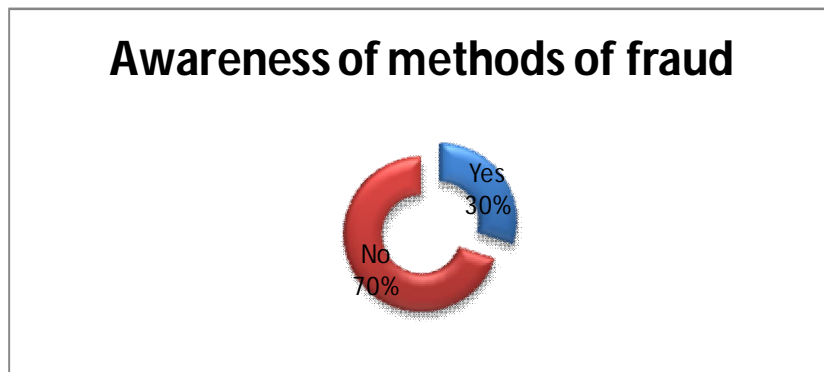
- (a) Yes
- (b) No



Analysis of the above diagram: It is pretty amazing to see that most of the respondents are aware of the benefits of internet banking.

7. Are you aware of the methods which can be undertaken to make any kind of fraud?

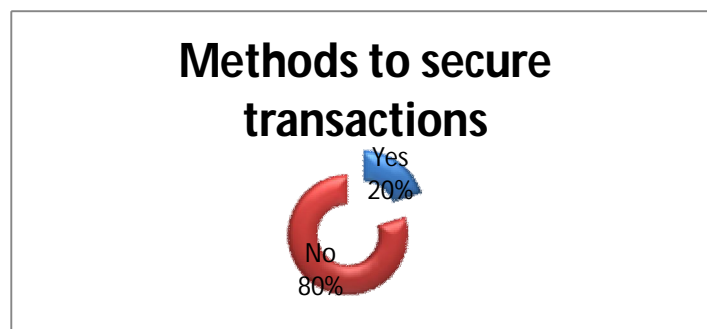
- (a) Yes
- (b) No



Analysis of the above diagram: It's pretty tragic but most of the respondents are unaware of the techniques which can be taken up for any type of fraud.

8. Are you aware of all the methods which can be taken up to secure your transaction?

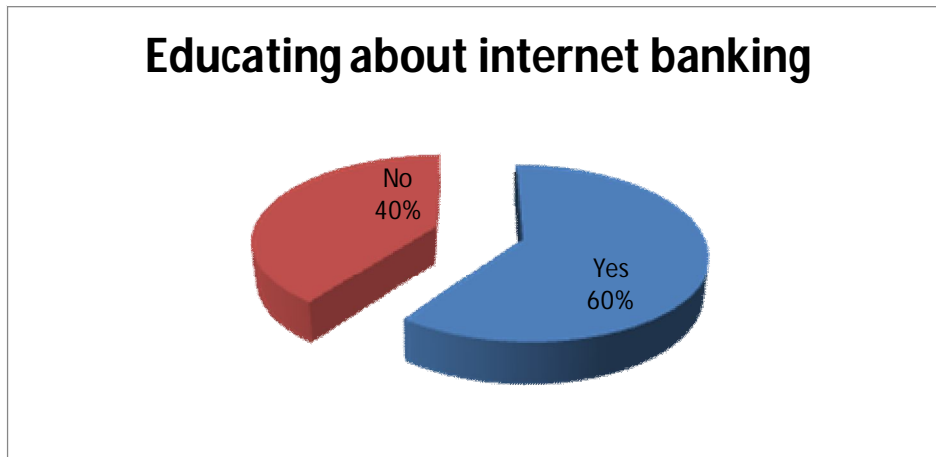
- (a) Yes
- (b) No



Analysis of the above diagram: Even with the increasingly knowledge of internet banking most of the respondents are unaware the software's and methods taken up by the bank to secure each and every transaction.

9. Does your bank educate you about the internet banking services being offered?

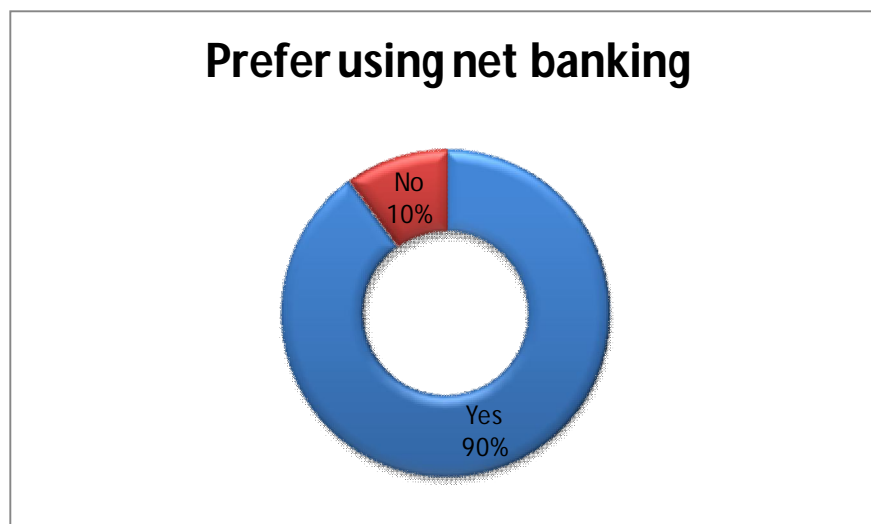
- (a) Yes
- (b) No



Analysis of the above diagram: Most of the respondents felt that they are not properly educated of internet banking and its benefits to them.

10. Would you prefer using net banking instead of visiting your bank every now and then?

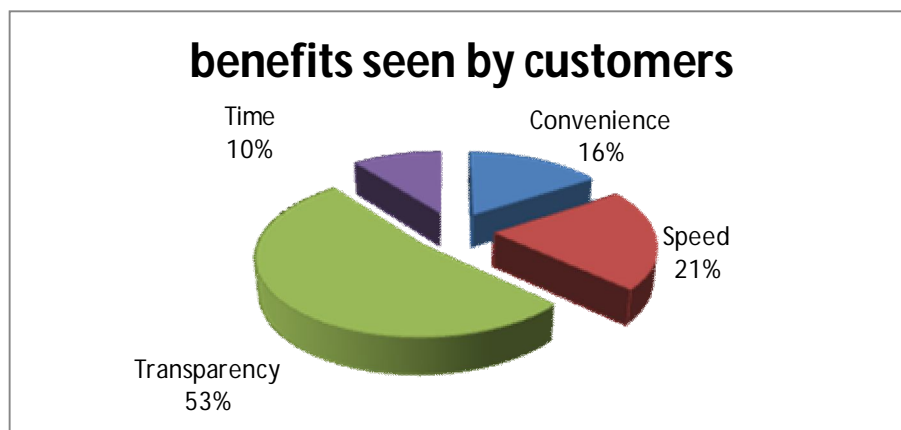
- (a) Yes
- (b) No



Analysis of the above diagram: It was witnessed that most of the respondents preferred using internet banking over there conventional banking system. Thus , internet banking has a bright future ahead.

11. What benefits do you see in internet banking?

- (a) Convenience
- (b) Speed
- (c) Transparency
- (d) Time



Analysis of the above diagram: Most of the respondents felt that the transparency provided by internet banking is the highest motivating factor for an individual to use internet banking; rest speed convenience and time are also the other motivating factors.

CONCLUSION

Information technology is allowing banks to offer new products, operate more efficiently, raise productivity, expand geographically and compete globally. Internet banking has become a necessary survival weapon and is fundamentally changing the banking industry worldwide. Today, the click of the mouse offers customers banking services at a much lower cost and also empowers them with unprecedented freedom in choosing vendors for their financial service needs. No country today has a choice whether to implement E-banking or not given the global and competitive nature of the economy. The invasion of banking by technology has created an information age and commoditization of banking services. Banks have come to realize that survival in the new e-economy depends on delivering some or all of their banking services on the Internet while continuing to support their traditional infrastructure.

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AMPLIFIED GROWTH THROUGH INTEGRATION (Innovation & Strategic Management)

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ABSTRACT

The success or failure of any organization depends on the people working in it, together to create excellence and survive effectively for long run. It is these people who work by efficiently applying various skills for achieving organization's goals and objectives. Organizations dealing with products or services are facing transformation; Innovation serves as a catalyst between organization and its growth.

Few companies have adopted the approach of integrating the two concepts for their sustainable development. Human resource is always a prominent factor for the development. The knowledge that is hidden (tacit knowledge) is like an ocean that can bear a major impact on the growth. This tacit knowledge gathering and its implication is a challenge as well as an opportunity for the organizations. Companies like GM, Wal-Mart and many others have adopted the approach of integrating the two concepts.

This research paper highlights the importance of innovation and Strategic Human Resource management to create organizational excellence. A set of objectives were considered for the study and a questionnaire was framed to analyze the problems faced by the employees in the organization and to analyze the relation between innovation and employee management. The findings of the survey were used as the base for writing and designing the content of this paper.

Keywords: Organizational Excellence, Key to Innovation in Strategic Management, Strategic Human Resource Management, Innovation culture

INTRODUCTION

"Every stumble by a major corporation has occurred in the face of rising product demand".

The rejoinder to liberalization and globalization has created opportunities for technology advancement and cleverness, resource enlistment from new sources and highly competitive input/output market along with high growth and jaunty environment and HRM issues associated with strategic initiatives of diversification and mergers and acquisitions, restructuring, joint ventures, strategic alliances and for overall internationalization of the economy. The transformation from a regulated environment to a free market environment has direct implications for strategic human resource management practices in India and HRM specialists and the HRM departments are under severe pressure to bring about large-scale professionalized changes in their organizations in order to cope with the challenges brought about by economic liberalization.

The various steps applied for innovation must define and describe the actions and outcomes that result from the application of specific methods and tools and also the reasons behind these methods and tools. The actions of people following the process takes place over time. The firm's organizational structure and control system must encourage the generation of new ideas and thoughts and should also make sure of resourceful accomplishment.

The integration of these two concepts (Strategic management and innovation) can serve in developing the organizations long term strategies. This paper considers the components and factors affecting innovation and strategic management considering people, the relationship between the two and best practices the organizations can adopt that would ensure them of success.

OBJECTIVES OF THE PAPER

The following objectives were considered for research and studying the paper:

- To study the components of innovation and strategic management.
- To analyze the relation between innovation and employee management.
- To analyze the problems faced by the employees in the organization
- To design a process for effectively utilizing the manpower resource and their creativity for long term sustainable development of the organization

RESEARCH METHODOLOGY AND SAMPLE

The researcher adopted a stratified random sampling method for collecting the data and Sample size of 100 respondents were collected for attaining the objectives. Based on the response a model is designed to suffice the idea of integrating innovation management and strategic management.

COMPONENTS OF INNOVATION AND STRATEGIC MANAGEMENT

Strategic management is basically considered as a long term growth concept. The survival in the long run is determined by various components which can be termed as Critical Success factors. Innovation management plays a distinct role in designing the shape or deciding about the future of an organization. So below figure: 1 depicts the important components responsible for organizations sustainability.

The first component in the making or starting of anything great is the listing of the **vision** that will in the long run achieve the **mission**. Strategic management literature, relates to vision being future aspiration that lead to an inspiration to be the best in one's field of activity i.e. in terms of the market for the products and how the company is going to provide them are some of the things that fall in place at this point.

The next component is translating the vision into mission, condensing the **objectives** (both short term and long term), to focus on the **business definition** (customer group, customer function and alternative technology) and a **business model** to put the company into gear and stipulate what distance needs to be covered and by what time. The above component must be designed considering the various resources which influences the operations of the business. The major components of innovation and strategic management are depicted in the figure below:

TOP MANAGEMENT

To improve the effectiveness of human resource planning there must be a support from top management. The human resource management plan must meet the changing needs of the organization and should enjoy consistent support from top management. Before starting the human resource planning process, the support and commitment of top management should be ensured. Moreover, the exercise should be carried out within the limits of the budget. There is no use formulating strategic plans, which cannot be implemented due to financial constraints or any other resources.

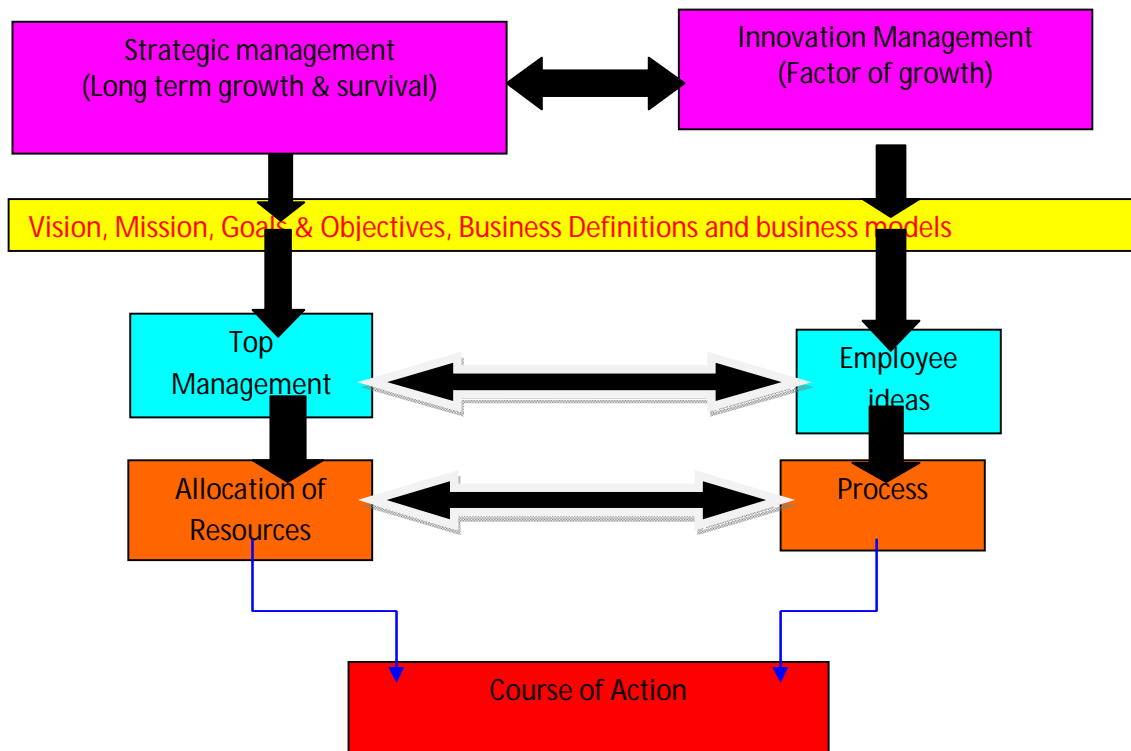


Figure 1: The components of innovation & strategic management

EMPLOYEE'S IDEAS

Innovation should be viewed as a process, according to Estrin. The board member of The Walt Disney Co. points to Pixar as an example of a culture where innovation is encouraged. California-based Pixar Animation Studios, a subsidiary of The Walt Disney Co., is known for its Academy Award-winning movies "Toy Story" and "Monsters, Inc.:", Estrin says, Its process for developing technologies and movies entails collaboration and sharing ideas early on. In these early stages, Pixar has no tight processes or metrics associated with innovation. While metrics can measure incremental innovations, innovation geared toward the future can't be measured while it's happening. She further adds that, "Innovators need more freedom to wander around, ". "You can only measure [innovation] in hindsight. When it's happening, you don't necessarily know where you're going"; measuring can "overly constrain the innovation. The above example clearly states that employee's innovation plays a critical role in deciding the culture and future of an organization. An employee is the foundation of this culture and empowering those serves as a competitive advantage of the firm over its competitors.

ALLOCATION OF RESOURCES AND DESIGNING A PROCESS

Resource allocation deals with the procurement, commitment and distribution of financial, human, informational and physical resources to strategic tasks for the achievement of organizational objectives. The foundation for the creation of strengths and weaknesses and synergistic advantages or core competencies and organizational capability and ultimately leading to the competitive advantage of the organization depends on the resources available. The importance of resource allocation can be observed from the fact that strategic management itself is sometimes referred to as a "Resource allocation process". Resource allocation is both a one-time and a continuous process. When a new project is implemented, it would require allocation of resources. An on-going concern would also require a continual infusion of resources. A proper process must be designed in order to effectively utilize the resources of the organization.

COURSE OF ACTION

Any organization which wants to achieve synergy must focus on the last factor i.e. the course of action. The success or failure can only be determined through the steps which the business adopts. All the ideas framed and planned can only come into reality once it is implemented. So the steps undertaken serves as a very effective means of deciding the future of the organization.

THE PROCESS OF INNOVATION IN STRATEGIC MANAGEMENT

The term "strategy" is a military analogy to a business organization. A strategy is used in the context of aiming to compete and win. It is, put differently, aiming to be effective strategy, therefore, aims to work towards a goal. It is related to long term direction and scope of an organization. To create an innovative strategic management perspective of business, organizations must try to focus on the integration of Strategic Management and Innovation process in the organization for effective utilization of the resources and optimizing profits. There are four essential phases in creating an innovative strategic management organization. They are as follows:

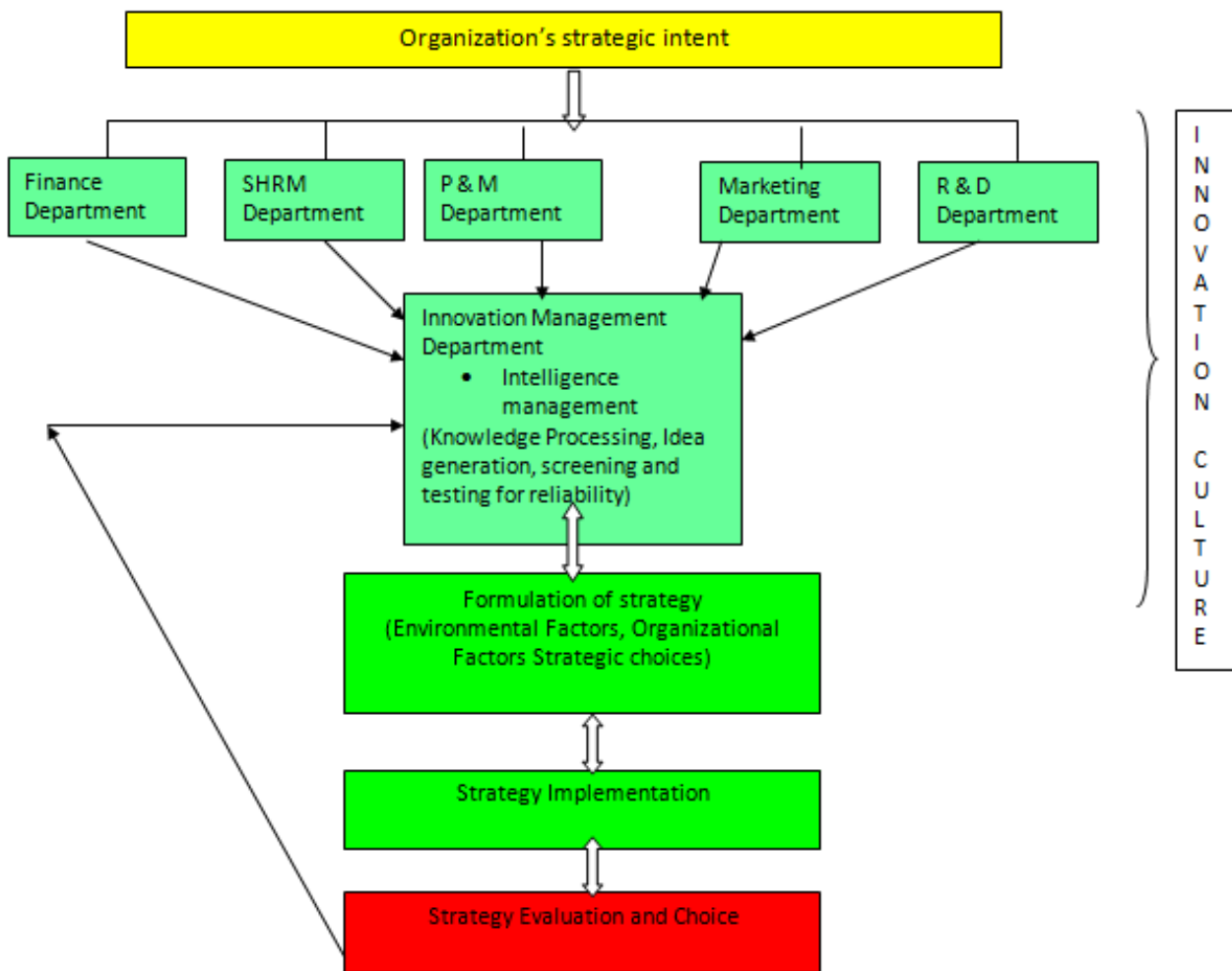
1. Designing and communicating organization's Strategic Intent.
2. Formulation of strategy.
3. implementation of strategy, and
4. Strategy evaluation and control.

1. Designing and communicating organization's Strategic Intent.

Strategic intent lays the foundation for the strategic management of any organization. It considers the vision, mission, goals & objectives, business definition and Business model are established. The strategic intent makes clear what the organization stands for. The element, vision serves the purpose of stating what the organization wishes to achieve in the long run. The mission relates the organization to the society. The business definition explains the businesses of the organization in terms of customer groups, customer functions and alternative technologies. The business model clarifies how the organization creates revenue. The objectives of the organization state what is to be achieved in a given time period. These objectives then serve as yardsticks and benchmarks for measuring organizational performance. Along with the strategic intent emphasis must be laid upon integrating and accumulating the information from each department. This can be achieved by creating an innovation department. This department can use the information and ideas of the employees to efficiently and effectively achieve the strategic intent of the organization.

The second phase consists of analyzing and appraising the environment and the organization to efficiently deal with the opportunities, threats, strengths and weaknesses. This analysis helps the organization to create a match between strengths and weaknesses with opportunities and threats. Formulation of strategy must happen considering all the four levels: corporate, business, functional and departmental. It also provides various choices and alternatives to carry the further process. The end result of this set of element is a strategic plan to be implemented.

Figure 4: The process of innovation in strategic management



The third phase is the implementation phase. The strategic plan is put into action through: project implementation (it deals with the setting up of an organization), Procedural implementation (it deals with the different aspects of regulatory framework within which organizations have to operate, Resource allocation (it relates to the procurement and commitment of resources for implementation), the behavioral aspects (considers the leadership styles for implementing strategies and other issues, the Functional aspects (policies) and Operational implementation (productivity, process, people and pace of implementing the strategies).

The last phase is strategic evaluation, the evaluation and measurement of organizational performance is done. The feedback from strategic evaluation is meant to exercise strategic control over the strategic management process.

According to theory the entire process depends on the top management. So there must be some room created for the employees to come out with an innovative idea and prepare a project plan (without affecting the daily schedule). This serves as the basic guideline for the top management to further implement the project prepared based on careful analysis. This process is an attempt to empower the innovative minds to create and make the organization sustain for long term.

CONCLUSION

This research paper thus covers the basic components of strategy and innovation, which helps in understanding the components and their relationship with the organizations operations. The survey conducted as depicted in exhibit 1, clearly indicates the problems faced by employees at work place. The process is designed to support the organization to implement the innovation and strategic management process effectively.

The further challenges are:

- A basic framework must be designed to make the innovation culture flourish
- A method must be framed to utilize the employee’s innovative ideas.
- A systematic design must be made to make employees think strategically and implement it.

EXHIBIT 1: Showing the response of the employees.

Sl. No	Factors	Yes	No
1	Satisfaction level of employees towards job profile	77	23
2	The stress level at work	87	13
3	The communication between the Superiors & Sub-ordinates.	84	16
4	The superior’s response towards Employees Problems.	78	22
5	The support of superiors to employees in carrying any task	74	26
6	The Provision of Training and Development to the employees	71	29
7	The employees Perception towards job security	44	56
8	The employees satisfied with the reward system	32	68
9	The frequency of problem faced by employees at work.	15	85
10	The acceptance of ideas of subordinate by seniors.	24	76
11	The organization provides benefits for the employee’s family Members.	95	05

If the employees are made as the managers / supervisors of the organization, which area do they feel like making a change?

Contents	No. of Respondent
Welfare facility	10
Communication between superiors and subordinates	15
Salary package	25
Creating an Idea communication department	10
Manufacturing department	05
Benefits to family members	10
Working hours	10
Training and development	05
Appraisal system	10
Others	0
Total	100

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**CORPORATE SOCIAL RESPONSIBILITY OF STATE ROAD TRANSPORT
ORGANISATIONS - A STUDY OF APSRTC**

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ABSTRACT

Today, Corporate Social Responsibility has become a worldwide concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities on customers, employees, shareholders, communities and the environment in all aspects of their operations. It is one of the most important global issues with serious challenges and implications on almost all sectors. Surging economies, including India, are coping with issues related to poverty, child rights, community welfare etc and are a hot bed for an innovative CSR Scenario which is still shaping up. This paper deals on corporate social responsibility of state road transport corporation, APSRTC.

Keywords: CSR, share holders, global issues, service sector, APSRTC, transport

INTRODUCTION

Society gets upset when the social cost of or for that matter any business exceeds the social benefit derived from the business. Over the years since the dawn of industrial revolution and particularly after the 1950s, the activities of the corporations have been increasingly affecting the society by way of environmental pollution which include air, water and sound, ozone depletion and overcrowding on account of unplanned industrialization society expect corporation to limit activities which produce harmful effects and correct the problem that are a result of their previous actions. Social reaction to mindless industrial activity gave rise to the concept of corporate social responsibility. Over the years, it has become obvious that the desire to make a fortune must be executed within the laws of the society. During the 1960s, social activists and environmental groups campaigned for a broader notion of corporate social responsibility. The clash between the economic operation of businesses and the changing social values brought questions of social responsibility to the forefront. The economic performance of business and the social aspects of business behavior were found to be divergent. In order to enforce corporate social responsibility, Corporate should help solve some of the social problem because businesses are influenced by the society through government policy and business thrive or starve along with society.

REVIVE OF LITERATURE

The concept of CSR originated in the 1950's in the USA but it became prevalent in early 1970s. At that time US had lots of social problems like poverty, unemployment and pollution. Consequently a huge fall in the prices of Dollar was witnessed. Corporate Social Responsibility became a matter of utmost importance for diverse groups demanding change in the business. During the 1980's to 2000, corporations recognized and started accepting a responsibility towards society. Corporate social responsibility (CSR) focuses on the wealth creation for the optimal benefit of all stakeholders – including shareholders, employees, customers, environment and society. The term stakeholder means all those on whom an organization's performance and activities have some impact either directly or indirectly. This term was used to describe corporate owners beyond shareholders as a result of a book titled Strategic management: a stakeholder approach by R. Edward Freeman in the year 1984

According to Bowen, - CSR refers to the obligations of businessmen to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society. Frederick (1960) stated _Social responsibility means that businessmen should oversee the operation of an economic system that fulfills the expectations of the people. Davis (1960) argued that social responsibility is a nebulous idea but should be seen in a managerial context. He asserted that some socially responsible business decisions can be justified by a long, complicated process of reasoning as having a good chance of bringing long-run economic gain to the firm, thus paying it back for its socially responsible outlook. An ideal CSR has both ethical and philosophical dimensions, particularly in India where there exists a wide gap between sections of people in terms of income and standards as well as socio-economic status (Bajpai, 2001). Goyder(2003) argues: Industry in the 20th century can no longer be regarded as a private arrangement for enriching shareholders. It has become a joint enterprise in which workers, management, consumers, the locality, govt. and trade union officials all play a part. If the system which we know by the name private enterprise is to continue,

some way must be found to embrace many interests whom we go to make up industry in a common purpose. CSR implies some sort of commitment, through corporate policies and action. This operational view of CSR is reflected in a firm's social performance, which can be assessed by how a firm manages its societal relationships, its social impact and the outcomes of its CSR policies and actions (Wood, 1991)

OBJECTIVES OF THE STUDY

- To understand the concept of CSR
- To find out the scope of CSR
- To know how the APSRTC has fulfilled its responsibility towards all stakeholders; what specific activities, programs and strategies it has set, devised and implemented for the same.

CLASSIFICATION OF SOCIAL RESPONSIBILITY

• Responsibility towards itself

It is the responsibility of each corporate entity run business and to work towards growth, expansion and stability and thus earn profits. If the corporation is to achieve social and economic ends, organizational efficiency should be boosted up.

• Responsibility towards Employees

Employees are the most important part of an organization. Following are some of the responsibilities which a business entity has towards its employees-

Timely payment

- Hygienic environment
- Good and impartial behavior
- Health care through yoga
- Recreational activities
- Encouraging them to take part in managerial decisions

• Responsibility towards shareholders

It is the responsibility of corporate entity to safeguard the shareholders' investment and make efforts to provide a reasonable return on their investment.

• Responsibility towards state

Out of the profit available, the state is entitled to a certain share as per the income tax laws. Utmost transparency has to be exerted regarding the profit & loss account and the balance sheet.

• Responsibility towards consumers

The Company should maintain high quality standards at reasonable prices. It should not resort to malpractices such as hoarding and blackmarketing.

• Responsibility towards environment

It is the responsibility of the organization to contribute to the protection of environment. It should produce eco -friendly products. Moreover, industrial waste management must be taken care of.

COMPANY PROFILE OF APSRTC

APSRTC was established in 1932 as a unit of Nizam's State Railways - Road Transport Division. Later by the States Reorganisation Act Andhra Pradesh formed with merger of Hyderabad State with Andhra state. On 11 January 1958 it is incorporated as APSRTC. The initial fleet consisted of 27 buses and has been expanded since to about 22,459 buses as of 31 May 2014. Following the division of Andhra Pradesh state on 2 June 2014, the corporation is expected to be divided between Telangana and the remaining Andhra Pradesh state within one year. Telangana Transport Minister P Mahender Reddy reiterated that the bifurcation of State Road Transport Corporation into Telangana and Andhra Pradesh would be completed in the next two to three months. The network connects cities, towns and villages in the state. Every town has a Bus Depot, which have administration to plan and oversee the operations. It operates in the all cities and towns of Andhra Pradesh. It also operates to the neighboring states as per the agreement reached with the respective state bus corporations of Telangana, Tamil Nadu, Karnataka, Puducherry, Maharashtra, Orissa, Chhattisgarh and Goa. APSRTC serves about 14 million passengers every day.

PRESENT SIZE

1. Number of buses (As on 31-05-2014) :22,459
2. Number of employees (As on 31-05-2014) : 122,191
3. Number of depots : 216
4. Number of regions/zones : 23/7
5. Number of bus shelters : 1881
6. Total bus stations : 778
7. No. of passengers transported daily (up to Apr 2013) : 15.36 million
8. Total number of routes (April 2013) : 7736
9. Zonal Work Shops : 7
10. Bus Body Building Unit : 1
11. Tire Retreading Shops : 7
12. Printing Press : 1
13. Transport Academy : 1
14. Staff Training Colleges : 6
15. Dispensaries / Hospitals :35

CORPORATE PHILOSOPHY OF APSRTC

- ❖ To provide safe, clean, comfortable, punctual and courteous commuter service at an economic fare.
- ❖ To provide employee satisfaction in financial and humanistic terms.
- ❖ To strive towards financial self-reliance in regard to performance and growth.
- ❖ To attain a position of reputation and respect in the society.

CSR and APSRTC

Drivers' Awareness programs

Social welfare programmes for increasing AIDS awareness, condom promotion and distribution, reducing sexually transmitted diseases are organized at regular intervals at major truck routes and Transshipments points.

Women and Child Development

Anganwadi - Under the Integrated Child Development Services (ICDS) program being implemented since 1992, 220 Anganwadi centers are functional. It delivers an integrated package of services for women and children viz. supplementary nutrition, immunization, health checkup, referral services, nutrition and health education and pre-school education for the children. In partnership with CARE-

Income Generation Programs

Women have been trained in trades like dari making, carpet weaving, tailoring and knitting through various incomes generation programs to provide them a supplementary source of income and ensure them an effective market linkage.

Education

Women have been trained in trades like dari making, carpet weaving, tailoring and knitting through various income generation programs to provide them a supplementary source of income and ensure them an effective market linkage.

Infrastructure Development

450 low cost houses for socially and economically weaker sections of the society have also been constructed. Similarly 3000 low cost sanitation units in 70 villages and 50 sanitary blocks in the schools have been constructed.

Gram Vikas Samiti

BCT has been instrumental in promoting grass roots organizations like Gram Vikas Samities in 60 villages. These Samities are being empowered to enable the villages to undertake developmental projects independently.

Natural Resource Management

Water harvesting, afforestation are being adopted to improve land productivity. The programs are planned and implemented by the village committee and BCT act's as a catalyst and provides technical support. To educate the farmers about the progress made in the field of agriculture and livestock management farmers are sent to various exhibitions and fairs. Improved / new varieties of seeds are also distributed. Demonstration of horticulture development through drip irrigation has also been promoted. The village youths were also sponsored for 3 months agricultural training to universities where they learn about new techniques and methods of agriculture production.

Natural calamities

During the time of scarcity and drought, flood, cyclone etc. TCI does its duty towards the society through donations and transportation of relief goods and food to the affected.

CONCLUSION

It is now recognized that poverty reduction and sustainable development will not be achieved through government action alone. Policy makers are paying increasing attention to the potential contribution of the private sector to such policy objectives. The concept of CSR is sometimes used as shorthand for businesses' contribution to sustainable development. A number of core development issues are already central to the international CRS agenda. They include labour standards, human rights, education, health, child labour, poverty reduction, conflict and environmental impacts.

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ABOUT THE JOURNAL

International Journal of Research in Management & Social Science is a quarterly double blind reviewed research journal of Emyreal Institute of Higher Education, Guwahati, India. It seeks to provide a platform to research scholars, practicing managers, and academicians in business management, commerce and allied fields, to present their research findings and share their views and experiences. Its aim is to promote research education worldwide and to establish acquaintances between management and Information Technology. The journal focuses on issues related to the development and implementation of new methodologies and technologies, which improve the operational objectives of an organization. These include, Project management, logistics, production management, e-commerce, quality management, financial planning, risk management, General Management, Banking, Insurance, International Business, Health Care Administration, Human Resource Management , Non-Profit Organizations, Operations Research/Statistics, Operations Management, Organizational Behavior and Theory, Organizational Development, Organizational Management, Production/Operations, Public Administration, Purchasing/Materials Management, Entrepreneurship, Strategic Management Policy, Technology/Innovation, Tourism and Hospitality, Supply Chain Management, Rural Management, Public Management, Knowledge Management, Business Ethics, Corporate Social Responsibility , Negotiations and Competitive Decision Making, Data Analysis, Hotel Management and emerging trends in allied subjects. The journal provides a forum for researchers and practitioners for the publication of innovative scholarly research, which contributes to the adoption of a new holistic managerial approach that ensures a technologically, economically, socially and ecologically acceptable deployment of new technologies in today's business practices.

Guidelines for Contributors

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

First Author Name1, Second Author Name2, Third Author Name3

1 Author Designation, Department, Organization, City, email id

2 Author Designation, Department, Organization, City, email id

3 Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.

Examples of References

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

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