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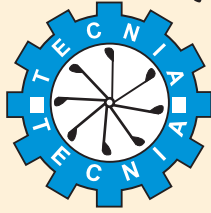
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From The Editor's Desk

I take this opportunity to thank all contributors and readers for making *Tecnia Journal of Management Studies* an astounding success. The interest of authors in sending their research-based articles for publication and overwhelming response received from the readers is duly acknowledged. I owe my heartfelt gratitude to all the management institutes for sending us their journals on mutual exchange basis, and their support to serve you better.

We are happy to launch the Fourteenth issue of our academic journal. The present issue incorporates the following articles:

- ❖ Locus of Control and its relation to Organizational Role stress: An Empirical study among retail employees in Bangalore.
- ❖ Financial Inclusion & its impact on Banking Sector in India.
- ❖ A Study of Consumer Preference for Online Selling of Fresh Fruits and Vegetables Jagsfresh.Com
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- ❖ Disability Management & Rehabilitation at the Work place
- ❖ Occupational Pattern of Alumni of Physical Education Departments in Universities of Haryana.
- ❖ Book Review: Dynamics of Social Entrepreneurship

My thanks to the authors, Dr. Lakshmi Jagannathan, Purnima Thampi V, Anshu, Namrata Kohli, Dr. Urvashi Sharma, Dr. Rajesh Bajaj, Dr. Vipul Jain, Deepika Sharma, Sandhya Gupta, Dr. Ajay Kumar Rathore , Dr. Sandeep Kumar, Sanjoy Roy, Atul Kumar, Dr. Anoop Pandey, Pratibha Bala, Sweta Bakshi, Dr. Sunil Kumar Dahiya & Mr. Anil Rajoria who have sent their manuscripts in time and extended their co-operation particularly in following the American Psychological Association (APA) Style Manual in the references.

I extend my sincere thanks to our Chairman Sh. R. K. Gupta, who has always been a guiding light and prime inspiration to publish this journal. I am grateful for his continuous support and encouragement to bring out the Journal in a proper form. I also appreciate Editorial Committee Members for their assistance, advice and suggestion in shaping up the Journal. My sincere thanks to our distinguished reviewers and all team members of Tecnia family for their untiring efforts and support in bringing out this bi-annual Journal.

I am sure the issue will generate immense interest among corporate members, policy-makers, academicians and students.

Editor

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LOCUS OF CONTROL AND ITS RELATION TO ORGANIZATIONAL ROLE STRESS: AN EMPIRICAL STUDY AMONG RETAIL EMPLOYEES IN BANGALORE

Lakshmi Jagannathan*
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Anshu***

Abstract: *The degree to which a person perceives contingencies to affect outcome i.e. the locus of control affects many work perceptions like Job satisfaction, role stress, role efficacy. Researches have been conducted to understand whether there is a relation between Internal/External loci of employees with that of organizational role stress. The present study aims to study the relationship between locus of control and organizational role stress among retail employees of a prominent retail brand in Bangalore. The objectives of the present study is to (1) identify the type of locus of control present among managerial and non managerial employees (2) to identify the type of role stresses present among the employees and (3) to analyse the relationship between locus of control and Organizational role stress. The Primary data was collected by a survey using a structured questionnaire among the employees (Managerial and Non Managerial) in a prominent retail firm in Bangalore. The Loco Inventory questionnaire was used to find the type of LOC present in employees and the ORS scale developed by Udai Pareek was used to study the type of role stresses present in employees. The Questionnaire was distributed among 100 employees (both managerial and non managerial) and the researcher received 76 questionnaires i.e. 36 managerial employees and 40 non managerial employees. Mean, ratio analysis, correlation were used for statistical analysis.*

The results indicate that the majority of employees among the sample was externally focused i.e. external others. Among the ten role stresses Role Erosion (RE) and Inter role distance (IRD) appeared more among the employees. It was also found that there was a high negative correlation between Internality and organizational role stress i.e. as internality increases, role stress decreases. It was found that there was a high positive correlation between external locus of control (External – others and external – chance) with organizational role stress i.e. as externality increases, role stress increases.

Keywords: *Organizational role stress, Locus of control, retail Industry.*

Introduction

Role is a position one occupies in a social system and is defined by the functions one performs in

response to the expectations of the significant members of a social system and one's own expectations from that position or office. It is said that role and office are separate concepts but two sides of the same coin.

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According to Katz and Kahn "office is essentially a relational concept, defining each position in terms of its relationships to others and to the system as a whole. "While office is a relational and power related concept, role is an obligational concept. An organization is defined as a system of roles. There are two types of role systems ie role space which is the system of various roles that the individual carries and performs and role set which is the system of various roles of which his role is a part of.

As organization's become more complex, the potential for stress also increases. Stress is an inevitable result of changing socio economic and technological changes. Beehr and Newman had identified stress as a situation which will force a person to deviate from normal functioning due to the change in his /her psychological and physiological condition such that the person is forced to deviate from normal functioning. According to Kahn and Quinn, role stress means anything about an organizational role that produces an adverse consequences for the individual and includes role ambiguity and role conflict. Several terms have been used synonymous with stress. It is said that stressor is the stimuli that induce stress and stress is the affective or emotional part.

Organizational Role Stress

Organizational role stress has two role systems ie role space and role set. Under this are three variables ie self role distance, Inter role distance and Role stagnation. Self role distance arises from the conflict between the self concept and the expectations from the role as perceived by the role occupant. Role stagnation arises when an individual occupies a role for a long time and enters another role which is less secure to him. The new role which the individual occupies demands that he outgrows the previous one and takes charge of the new role effectively and this produces stress in an individual. Inter role distance occurs when an individual finds a conflict between his organizational role as an employee in the organization and non organizational roles and his/her familial role.

The role set conflict takes the form of role ambiguity conflicts, role expectation conflict, role overload, role erosion, resource inadequacy, personal inadequacy and role isolation. Role ambiguity results when an individual is not clear about the various expectations that people have from his/ her role. Role expectation conflict arises when there are conflicting expectations by different role senders. This conflicting expectations may be from the boss, subordinates, peers or clients. Role overload occurs when the role occupant feels that there are too many expectations from significant others in his / her role set. Role erosion

occurs when a role occupant feels that the functions he would like to perform are being done by some other role. Resource inadequacy stress occurs when the resources required for performing the role like information, people, materials, finance and facilities are not available. Personal Inadequacy stress occurs when a role occupant feels that he does not have the knowledge, skills, or training to undertake a role effectively. Role Isolation arises when the role occupant feels that certain roles are psychologically closer to him while others are at a much greater distance.

Locus of control

LOC has become one of the most popular personality variables in the Psychological literature. It is one of the most prominent personality variables studied in various work and organizational settings.

LOC refers to the generalized expectancy of reinforcement in which the individual perceives the events in his life as being dependent on his behaviour and thus under his control (Internals) or unrelated to his behaviour and thus beyond his control (externals). The theory of loc derives from Julian Rotter's study of social learning theory. LOC is defined as the potential for a behaviour to occur being a function of the expectancy of the reinforcements for that behaviour and the value of that reinforcement to the person (Rotter 1966, Levenson 1972)

According to Rotter, certain people believe that the extent of reinforcements lies within themselves are referred to as internals and those people who believe that the reinforcements they receive are due to luck, chance or powerful others are called as externals. Rotter believes that internals and externals are in a continuum that changes with time and situation. Rotter's conceptualization viewed locus of control as one dimensional ie internal or external According to another researcher Levenson Locus of control concept consists of three dimensions. Levenson (1972) divided the external portion of the scale into two ie chance and powerful others. Several Researches has been conducted on the concept of locus of control. LOCO inventory is an instrument developed to measure Locus of control. This instrument has been developed for use in organizations. The concept of Locus of control by Levenson (1972) was used to develop Loco inventory.

Review of Literature

Locus of control

Hamid (1994) has found that people from a collectivistic society like China has more of an external

locus of control than people from Individualistic countries like New Zealand. Studies conducted by Spector et al 2001 found that in comparison to 24 different countries, Taiwanese people were found to have more external locus of control and have the sixth largest loc score surveyed.

Spector PE (1982) has made the point that personality variables play a very important role in predicting a range of behaviours in workplace.

Studies conducted by O'brien Cummins, 1988, Kobasa, 1979, Kobasa, Maddi & Courington 1981 has provided support to the fact that LOC personality characteristics moderate the adverse effects of stress or modify the relationship between stress and strain.

Rahim and Psenicka in 1996 conducted a study to understand the moderating effect of locus of control and social support on stress and strain. The study revealed that it was the personality variable locus of control explained the variance between stress and strain than social support. They suggested that organization's should try to employ people with more internal locus of control in stressful jobs.

Andrisani & Nestel (1976) set out to study the influence of internal – external control on individual skills, abilities, and selected demographic characteristics in 2972 respondents from National Longitudinal surveys in the US. Results revealed that internals were in better and higher status occupations, earn more and tend to be more satisfied in their work than externals.

Spector and O'connell (1994) studied the effect of personality variables with job stressors.

Their respondents were 109 recent alumni of the University of South Florida.

The results show that internals experienced lower level of job stressors. They also found that internals were significantly more satisfied with their job than externals.

Srivastava S. (1979) conducted a study to understand the moderating effect of Locus of control on the relationship between organizational role stress and managerial effectiveness. It was found that organizational role stress was negatively correlated with managerial effectiveness and Internal locus of control moderated the relationship between organizational role stress and managerial effectiveness.

Rahim (1996) concluded that a person with internal locus of control can cope with stress more functionally than a person with external locus of control.

O' Brien (1983) and Spector (1982) have conducted reviews on how the personality concept of Locus of control is related to work context. Their findings suggest that internals tend to be more satisfied with their jobs than externals. They perceive less role stress, perceive more autonomy and control and tend to favour long job tenure.

Locus of control is a personality variable which is interesting to study as many people have been raised to believe that fate plays a big part in their success.

Organizational Role stress:

Ivancevich and Matteson (1980) has proposed a model of organizational stress and they found that individual differences will act as moderators of stress.

A number of aspects of working life have been linked to stress. Studies conducted by Defrank and Ivancevich, 1998, Sparks and Cooper in 1999, Taylor et al, 2005 has found that work overload, lack of power, role ambiguity and role conflict (Burke, 1988; Nelson and Burke, 2000) can lead to stress.

Studies by Cummins (1988) and Kobasa and Pucti (1983) supports that the relationship between stress and strain is moderated by LOC personality.

In the past three decades empirical research on the theme of stress has increased manifold. Researchers have conducted studies on the causal factors of stress, stress manifestations, moderators of stress and strain relationship, types of stress experienced by diverse groups and the types of coping strategies (Pestonjee, 1992)

Pareek (1983) has pioneered work on role stress and has identified as many as 10 organizational role stresses namely Inter role distance (IRD), Self role distance (SRD), Role stagnation (RS), Role expectation conflict (REC), Role Isolation (RI), Role overload (RO), Role erosion (RE), Role Ambiguity (RA), Resource Inadequacy (RIIn) and Personal Inadequacy (PIIn).

Research has frequently demonstrated that internals tolerate role ambiguity and role conflict better than externals and experience less stress (Organ and Greene 1974, Jackson and Schuler, 1985).

Springer (2000) has found that external locus of control leads to job dissatisfaction and Psychological distress.

Malik and Sabharwal in 1999 has found that externally controlled subjects experienced more stress in role expectation conflict, role overload and role ambiguity.

Statement of Problem:

The study aims to understand the locus of control and the various role stresses affecting the employees in the retail group ie among managerial and non managerial employees. The study also aims to understand the relationship between organizational role stress and locus of control i. e. both internal and external locus of control (Powerful others and luck, chance etc)

Research Questions:

In this research several questions were asked to find a relationship between the variables to be studied. Based on this a theoretical model was developed. Figure 1 is a theoretical diagram of these variables and the relationship of these variables. The research questions posed in this study are as follows:

1. To what degree is there a relationship between the employees in the retail group with that of Locus of control?
2. To what degree does the various role stresses affect the employees in their respective roles in the organization?
3. To what degree is there a relationship between organizational role stress and Locus of control?

Objectives

- To identify the type of Organizational role stress present among managerial and non-managerial employees in a prominent retail outlet in Bangalore.
- To identify the type of locus of control present in employees
- To identify the relationship between locus of control and organizational role stress.

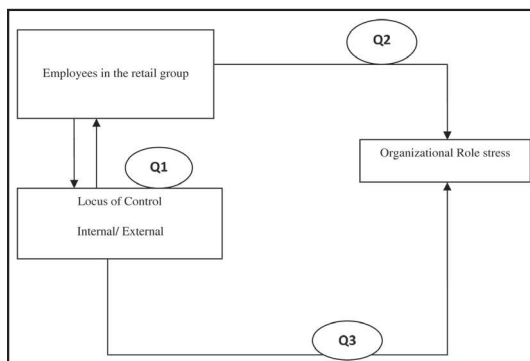


Fig. 1: Theoretical Model

Hypotheses for the study:

As per the review of literature studied the following are the hypothesis set for the study:

- There is a negative correlation between internal locus of control and organizational role stress.
- There is a positive correlation between external locus of control ie chance and powerful others with organizational role stress.

Method

The number of employees, both managerial and non managerial employees working in the retail firm was around 200. Due to time and budget constraints, the target sample chosen for the study was 100 employees i.e. 50 managerial and 50 non managerial. But at the end the researcher received 76 completely filled questionnaires i.e. 36 managerial and 40 non managerial employees.

The retail organization had multiple locations in Bangalore and each retail outlet had both managerial and non managerial employees. Managerial employees were of various designations like Assistant Managers, Department Managers, Store Managers of varied experience levels. Non managerial employees were of the designation levels of customer sales associate, senior sales associate and team leaders.

The data was collected by administering the questionnaire mainly during office hours with the consent of the HR department. There were 10 retail outlets of the group in Bangalore, out of which 7 retail outlets were covered for the study. The participants were chosen based on the convenience and the respondents belonged to different outlets of the retail group. Also the questionnaires were distributed among the managerial and non managerial employees at the head office of the retail firm.

Measures

Questionnaires were used to measure the two variables taken for the study i. e. the Organizational role stress and locus of control. In this study Locus of control is taken as an independent variable and organizational role stress as dependent variable. Organizational role stress was measured using a questionnaire developed by Udai Pareek. This questionnaire consisted of 50 items which is divided into 10 dimensions. It is a 5 point scale ranging from 0 to 4, containing 5 items each for the 10 role stresses. The scale is reported to have adequate validity and reliability.

Locus of control was measured using the LOCO inventory. LOCO inventory has been used in organizations. The concept of Locus of control by Levenson (1972) was used to develop the LOCO inventory. Levenson divided the externality dimension

of Locus of control into externality (Chance) and externality (powerful others). It consists of 30 items divided into 3 dimensions i. e. Internality (I), External chance (EC) and external others (EO). There are 10 questions each for the 3 dimensions of locus of control ie internality, externality (chance) and externality (Others). The questionnaires for the measurement of ORS and LOC are in the form of a Likert scale.

Mean, correlation analysis were used as statistical tool for analysis.

Results of the analysis

Demographic analysis

In this research work demographic variables like gender, age and income was used. Questionnaires were distributed among both genders out of which 57% of males and 43% of females have returned the fully filled questionnaires.

45% of the employees were having monthly income of less than fifteen thousand, 41% of the employees were between the monthly income of fifteen thousand to thirty thousand rupees and 14% of the employees were having a monthly income of more than thirty thousand rupees.

32% of the employees were between the age group of 20-25 years 45% were between 26-30, 18% of the employees 31-35 and 4% of the employees were more than 40 years of age.

Analysis of Research Question 1 and 2

The aim of this objective is to find the type of locus of control present in employees and also to find the prominent role stresses among the employees. The statistical tools used to find the type of locus of control existing in the employees are mean and Ratio analysis, whereas mean was used to find the type of role stresses existing in employees.

Mean

Mean was used to find out the type of locus of control and Organizational role stresses present in employees of the retail group. After analyzing the data (Refer Table 1) it was found that most of the employees out of a sample of 76 employees belong to externality (others) with the highest mean of 109.83.

Since the mean of externality (others) is greater than internality (Mean -42.29) and externality – chance (Mean – 33.70), we can conclude that most of the employees in the retail group are externally focused and more of externality –powerful others.

Table 1: Statistics

		I	EO	EC
N	Valid	76	76	76
	Missing	0	0	0
Mean		42.29	109.83	33.70

Ratio Analysis:

In this method 3 ratios are calculated to understand the type of locus of control present in employees ie I/E-O, I/E-C and I/Total E. The answers to these ratios were 0.38, 1.25, 0.29. As out of 3 answers, two answer is less than 1, we can say that majority of the employees in the sample group are externally focused.

Mean of the 10 role stresses in the ORS scale (Udai Pareek) was also found. After analysing the data (Table 2) it was found that Role erosion ad Inter role distance emerged as prominent role stresses among the sample with a mean of 10.37 and 10.11 respectively.

Analysis of Research Question 3 (Testing of Hypotheses 1 and 2)

The aim is to find the relation between Organizational role stress and Locus of control – Internal, external others and external chance

Correlation between Internality and Organizational role stress (ORS)

From the table 3 we can see that there is a high negative correlation (- 0.944) at a significant level of less than 0.01 ie the probability of this not being true is less than 1%. That is over 99% of time we can expect the correlation between the two variables to exist. This means that as internality increases, organizational role stress (ORS) decreases.

Table 2: Statistics

		IRD	RS	REC	RE	RO	RI	PI	SRD	RA	Rin
N	Valid	76	76	76	76	76	76	76	76	76	76
	Missing	0	0	0	0	0	0	0	0	0	0
	Mean	10.11	7.61	7.67	10.37	6.39	7.25	7.20	7.39	5.30	7.93

Table 3: Correlations

		ORS	Internality
ORS	Pearson Correlation	1	-.944**
	Sig. (2-tailed)		.000
	N	76	76
Internality	Pearson Correlation	-.944**	1
	Sig. (2-tailed)	.000	
	N	76	76

**Correlation is significant at the 0. 01 level (2-tailed).

Correlation between externality (others) and Organizational role stress (ORS)

From the table 4 we can say that there is a positive correlation (0.983) between ORS and External (Others)

Table 4: Correlations

		ORS	EO
ORS	Pearson Correlation	1	.983**
	Sig. (2-tailed)		.000
	N	76	76
EO	Pearson Correlation	.983**	1
	Sig. (2-tailed)	.000	
	N	76	76

** Correlation is significant at the 0. 01 level (2-tailed).

at a significance level of less than 0.01 ie the probability of this not being true is less than 1%. That is over 99% of the time we can say that the correlation between the two variables to exist. The positive correlation between the two variables means that as employees in the organization become more externally focused and become more dependent on powerful others Organizational role stress increases.

Correlation between externality (Chance) and Organizational role stress (ORS)

From the table 5 we can say that there is a positive correlation (0.925) between ORS and External (Chance) at a significance level of less than 0. 01 i.e. the probability of this not being true is less than 1%. That is over 99% of the time we can say that the correlation between the two variables to exist. The positive correlation between the two variables means that as employees in the organization become more externally focused and believes in chance and luck organizational role stress increases.

Table 5 : Correlations

	ORS	EC	
ORS	Pearson Correlation	1	.925**
	Sig. (2-tailed)		.000
	N	76	76
EC	Pearson Correlation	.925**	1
	Sig. (2-tailed)	.000	
	N	76	76

Discussion

The study conducted has found that there exists more of external locus of control among the employees of the retail group (as per ratio analysis) and more particularly external – others locus of control (Mean)

It was found that among the type of role stresses present in the employees, Role erosion and Inter role distance emerged as the most prominent role stresses.

It was found that there was a negative correlation between Internal LOC and Organizational role stress i.e. as internality in an individual increases role stress decreases. Previous research conducted by Hendrix, 1989, Newton and Keenan, 1990; Spector and O' Connell 1994 has found that employees with an internal locus of control reported lower levels of anxiety and stress in the work place.

The research has revealed that there exists a positive correlation between external – others LOC and external – chance LOC with organizational role stress (ORS) indicating that externals experience more role stress than internals. Previous research conducted by Rahim (1996) has found that internals perceive less stress than externals.

Conclusion

It is evident from the study that the employees in the retail group sample are more of externally focused i.e. external – others. Employees with Internal loc tend to have higher role efficacy, experience less role stress, use the problem solving approach for stress and conflict that they experience. They use more persuasive bases of power in working with others. Externals exhibit lower interpersonal trust. They want more of coercive power especially external others use more coercive power while working and external chance use less persuasive power.

It was also found that Role erosion and Inter role distance emerged as the prominent role stresses

among the sample respondents. Majority of the respondents feel that the functions that they would like to perform are being done by some other role. Also they experience role stress due to inter role distance i.e. the respondents believe that they are not able to maintain a balance between organizational and non organizational roles.

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FINANCIAL INCLUSION & ITS IMPACT ON BANKING SECTOR IN INDIA

Namrata Kohli*

Abstract: *The issue of financial inclusion is a development policy priority in many countries. This paper presents a cross country analysis of the relationship between financial inclusion and development. The paper attempts to identify the factors that are significantly associated with financial inclusion. Levels of human development and financial inclusion in a country move closely with each other, although a few exceptions exist among socio-economic factors, as expected, income is positively associated with the level of financial inclusion.*

Going beyond income, inequality, literacy and urbanization are other important factors. Further, physical infrastructure for connectivity and information are also significantly associated with financial inclusion.

In the context of banks, financial inclusion concerns spread of banking activities among different sections of the population. The domain of activities can be quite large and it may vary from country to country. For instance, in UK three major dimensions of financial inclusion are access to banking, access to affordable credit and access to face-to-face money advice. While these three dimensions are important for India as well, a significant part of bank credit in countries like India should be directed towards priority sectors such as agriculture and economically backward sections of the country. It is also necessary to ensure that persons belonging to low income groups do not face any difficulty in opening bank accounts because of procedures involved in the process. It is clear that financial inclusion is a multidimensional phenomenon. The paper attempts to analyze and discuss the work done towards financial inclusion by various financial institutions in India & its importance and implications for the Indian economy. The paper also provides pointers to what can be done to increase inclusion as an important component of India's overall economic growth strategy.

Introduction

As India's economy continues to grow and incomes rise, there is an increased need for financial services. There has been considerable improvement in the deepening of the financial system through growth in bank credit and the spread of deposit facilities. However, it is important to examine access to credit in both urban and rural areas and deposit services of small and medium enterprises to

determine the true reach of the financial sector. The importance of an inclusive financial system is widely recognized in policy circles and has become a policy priority in many countries. Several countries across the globe now look at financial inclusion as the means to more comprehensive growth, wherein each citizen of the country is able to use earnings as a financial resource that can be put to work to improve future financial status and adding to the nation's progress.

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Concept of Financial Inclusion:

In a broad sense financial inclusion refers to delivery of financial system of an economy to its members. The Government of India's 'Committee on Financial Inclusion in India' defines financial inclusion 'as the process ensuring access to financial services and timely adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost' (Rangarajan Committee, 2008). Since most of the financial services are coordinated through banks, we can approximate financial inclusion by banking inclusion. In fact, Leeladhar (2005) defined financial inclusion as 'delivery of banking services.....'

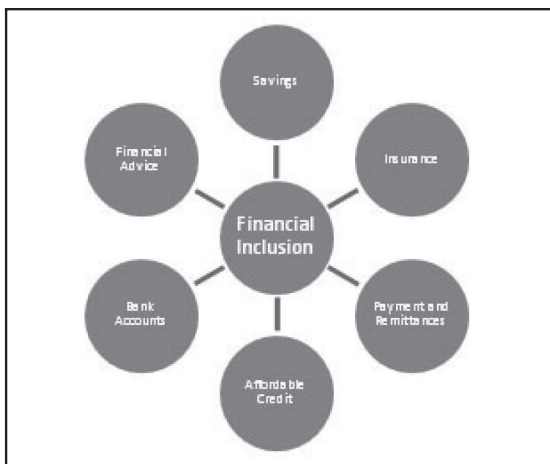


Fig. 1: Financial Inclusion

Source: <http://www.arthapedia.in/images/6/66/Financial-inclusion.jpg>

Financial inclusion refers to a process that ensures the ease of access, availability and usage of the formal financial system for all members of an economy. It is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream institutional players.

Financial inclusion has become one of the most critical aspects in the context of inclusive growth and development. The importance of an inclusive financial system is widely recognized in policy circles and has become a policy priority in many countries. Several countries across the globe now look at financial inclusion as the means to more comprehensive growth, wherein each citizen of the country is able to use earnings as a financial resource that can be put to work to improve future financial status and adding to the nation's progress.

An inclusive financial system has several merits. It facilitates efficient allocation of productive resources

and thus can potentially reduce the cost of capital. In addition, access to appropriate financial services can significantly improve the day-to-day management of finances. An inclusive financial system can help in reducing the growth of informal sources of credit (such as money lenders), which are often found to be exploitative.

Thus, an all-inclusive financial system enhances efficiency and welfare by providing avenues for secure and safe saving practices and by facilitating a whole range of efficient financial services. Initiatives for financial inclusion have come from the financial regulators, the governments and the banking industry. Legislative measures have been initiated in some countries. For example, in the United States, the Community Reinvestment Act (1997) requires banks to offer credit throughout their entire area of operation and prohibits them from targeting only the rich neighborhoods. In France, the law on exclusion (1998) emphasizes an individual's right to have a bank account. In the United Kingdom, a 'Financial Inclusion Task Force' was constituted by the government in 2005 in order to monitor the development of financial inclusion. From Sen's (1987) capability-functioning perspective we can say that the different activities that a bank may value doing represent the functioning. While the set of realized functioning constitutes an important component of a banking performance, more is required to get a complete picture. The capability set of a banking system provides information on the functioning's that it could achieve.

The banking sector has also taken a lead role in promoting financial inclusion. In India, the Reserve Bank of India (RBI) has initiated several measures to achieve greater financial inclusion, such as facilitating 'no-frills' accounts and "General Credit Cards" for low deposit and credit. The German Bankers' Association introduced a voluntary code in 1996 providing for an 'everyman' current banking account that facilitates basic banking transactions. In South Africa, a low cost bank account called 'Mzansi' was launched for financially excluded people in 2004 by the South African Banking Association. Alternate financial institutions such as micro-finance institutions and Self-Help Groups have also been promoted in some countries in order to reach financial services to the excluded.

Review of Literature:

Amartya Sen (2000) convincingly argued that poverty is not merely insufficient income, but rather the absence of wide range of capabilities, including security and ability to participate in economic and political systems. Today the term 'bottom of the pyramid' refers to the global poor most of who live

in the developing countries. These large numbers of poor are required to be provided with much needed financial assistance in order to sail them out of their conditions of poverty.

Accordingly, there is felt a need for policy support in channeling the financial resources towards the economic enlistment of resource poor in any developing economy. This paper is an attempt to comprehend and distinguish the significance of Financial Inclusion in the context of a developing country like India wherein a large population is deprived of the financial services which are very much essential for overall economic growth of a country.

The study of financial inclusion is highly important for the society because consequences of financial exclusion may be quite harmful. Financial exclusion may generate lower investment resulting from difficulties in getting access to credit or gaining credit from informal sector at very high interest rates. Particularly, without broad and easy access consequences may be grave for the small business sector and poor sections of the society Beck et al. 2004, Levine 2005, Galor and Zeira 1993, Honohan 2004). A well-developed financial system is highly important for economic development. It is likely that through entry of new firms financial development will promote economic growth (Klapper et al. 2004). Finally, since well-being of a population depends on many attributes such as income, health, housing etc., access to financial services can as well be regarded as a basic ingredient of human well-being. It is therefore necessary to design appropriate policy for financial inclusion.

Need for Financial Inclusion in India

The need for incorporating financial inclusion in India hopes to bring social inclusion which is much felt in order to improve the econometrics of India.

Financial products / services are identified as basic banking services like deposits accounts, institutional loans, access to payment, remittance facilities for life and non life insurance services. The following list is the denotation / connotation of financial inclusion in India. Financial services have failed to adequately reach poorer populations for a number of reasons, which includes inadequate infrastructure, perceptions that lending to the poor is too risky to be commercially viable, inhibiting regulatory/ legal environments and limited understanding of governmental situation and awareness of financial services by the poor.

1. Affordable credit
2. Savings bank account
3. Payments & Remittance
4. Financial advice

5. Credit/debit cards
6. Insurance facility
7. Empowering SHGs (self help groups)

Financial inclusive system facilitates efficient allocation of productive resources as well potentially reduce the cost of capital incurred. An all-inclusive financial system (Stephen Sinclair, et al. 2011) enhances efficiency and welfare by providing avenues for secure and safe saving practices and by facilitating a whole range of efficient financial services like easy day-to-day management of finances, safe money transfer etc. The govt. of India as well as the banking industry has recognized this imperative and has undergone certain fundamental changes over the last two decades.

There have been much technological advances which transformed the banking industry from traditional brick and mortar infrastructure like staffed branches to a system supplemented by other channels like automated teller machines, debit and credit-cards, internet banking, online money transfer etc. The moot point, however, is that access to such technology and services are restricted to only certain segments of society. There is a growing divide, with an increased range of personal finance options for a segment of high and upper middle income population and a significantly large section of the population who lack access to even the most basic banking services. This is termed as "Financial exclusion".

RBI Initiative

Reserve Bank of India has been providing policy impetus for introduction of new products and innovative intermediary channels to enable sustainable and meaningful financial inclusion. The 'no-frills account' (NFA) has been one of the landmark financial products which allowed financially excluded individuals to access banking services for the purpose of savings and also had credit feature in the form of overdraft facility. To ensure that more and more people come within the banking fold and realizing that there is some stigma attached to the NFA, it is now felt that banks should offer all the customers a 'basic savings deposit account' with certain minimum common facilities and without the requirement of minimum balance. The services provided in this account should include deposit and withdrawal of cash at the bank branches as well as ATMs, receipt/ credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments. The Reserve Bank is currently in the process of issuing guidelines on opening of such basic savings bank deposit account by banks. Another innovative product offered by the banking system

is the General Credit Cards. This was, however, preceded by Kisan Credit Cards which are likely to undergo major transformation when they become smart-card based cards. Innovation of products for the specific needs of the poor is necessary for achieving the ultimate objective of inclusive growth. A bouquet of products may be offered through the BCs instead of a single product to make the financial inclusion efforts viable.

In 2006-07, the RBI announced that a drive for financial inclusion would be initiated in every state, whereby the State Level Banking Committees (SLBC) and the state lead banks (SLB 2011) would be responsible for promoting 100% financial inclusion in at least one district in their home states. The SLBC is a committee, consisting of representatives from all banks in the state, the state government, and the RBI, that meets regularly to coordinate state banking activities. The lead bank in a state is the bank with the most number of branches, and hence, outreach in the state. The lead bank is also the Convener of the SLBC.

Growth of Financial Inclusion in the Current Scenario

Despite impressive growth claims by banks ever since RBI pushed for financial inclusion, reality seems different. From a narrow priority sector push to a more encompassing financial inclusion target, Indian banks have covered miles in increasing their penetration over four decades following Independence. While priority sector lending was forced on the banks by the Reserve Bank of India to push farm credit, financial inclusion has shown the viability in catering to the rural customers of banks.

Financial inclusion has become the buzzword for Indian banks ever since RBI urged them to adopt business models and come up with products that would suit poor in 2005.

Currently, bank credit encompasses 55% of GDP from a mere 5% in 1970s and there are six branches for every one lakh people. Penetrations of automated teller machines (ATMs) are also on the rise.

Banks have covered more than 74,000 villages in the last two years and over 36% of total bank branches are in rural areas. Between March 2010 and 2012, over 5 crore basic savings accounts have been opened to enable the poor to save more in banks.

In last ten years, RBI has relaxed norms on branch licenses, know-your-customer, has told banks to launch simpler products such as no-frill accounts and has introduced "branchless" banking through the business correspondent model to aid financial inclusion. Given the low penetration of bank branches

and banks' reluctance to open branches citing high costs and low returns, RBI came up with the business

Bank Branches

Year	Rural	Semi Urban	Urban & Metropolitan	Total	Rural Share %
1969	1833	3342	3087	8262	22
1970	3063	3718	3350	10131	30
1975	6807	5598	6325	18730	36
1980	15105	8122	9192	32419	47
1985	30185	9816	11384	51385	59
1990	34791	11324	13637	59752	58
1995	33004	13341	16022	62367	53
2000	32734	14407	18271	65412	50
2005	32082	15403	20870	68355	47
2010	32554	21053	34834	88441	37
2011	33813	23236	36750	93799	36
2012	35653	25542	38698	99884	36

Source RBI

correspondent (BC) model in 2006. By employing a BC, the banks are able to reach out to rural customers without actually building up a branch.

This model has been successful and banks have engaged more than 90,000 BCs so far. Initially, only individuals were allowed to work as BCs for banks. Later, RBI relaxed the norm for BC model further. However, the success of the BC model ultimately depends on the bank branch network as the BC depends on the nearest bank branch for cash management and documentation, thereby making it imperative for banks to open more rural branches.

In April 2011, RBI mandated that banks will have to open 25% of new branches proposed to be open in a year in unbanked rural areas. In 2011, the central bank asked banks to develop a roadmap for financial inclusion and get a board approved plan for the same. Banks were given around 73,000 villages to adopt among themselves and give access to banking to these villages through either branchless model or through branches. However, despite the impressive numbers stacked up by banks ever since RBI pushed financial inclusion, the extent of financial exclusion is staggering.

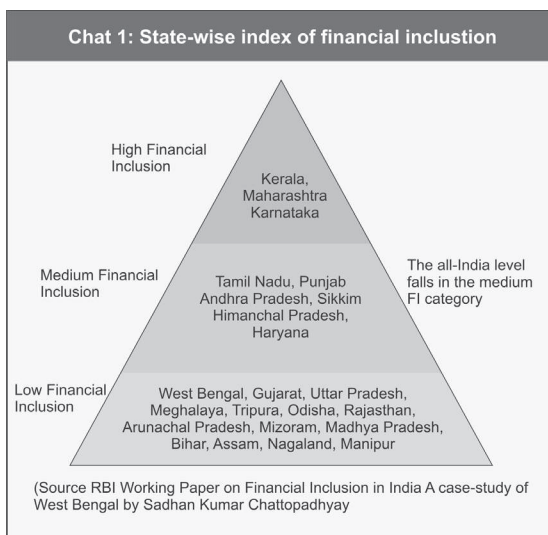
The share of rural branches has fallen over the years from a high of 59% in 1985 to 36% now indicating that banks are slow in going rural. Nevertheless, where banks have not been able to reach or are reluctant to do so, other institutions such as micro-finance institutes have set shop. While RBI supports a bank-led financial inclusion; it has

acknowledged the important role micro finance companies play in making credit reach the poor.

However, with MFIs being clamped down by legislation following their controversial recovery mechanism, the onus of financial inclusion has again come on banks.

Given the extent of unbanked areas in the country, financial inclusion still remains an incomplete task. It remains to be seen whether the current decade will achieve RBI's goal of every Indian having a bank account. A 2012 target has been set by the Finance Minister to include villages across the country having a population of 2000 and above. The target is aimed at providing basic banking facilities to people around the country and in doing so, financially including them into a system that is growing at an extremely fast, but in recent times, asynchronous pace.

One of the measures of the level of financial inclusion is the Financial Inclusion Index. This index is based on three basic dimensions of an inclusive financial system –banking penetration, availability of the banking services and usage of the banking system. Banking penetration is definitely the most critical parameter for measuring the depth financial inclusion and is measured as a ratio of bank accounts to the total population. The second parameter, availability of banking services provides an indication to the number of bank outlets available per 1000 people to deliver financial services. The bank outlets may include the brick and mortar branches, ATMs, business correspondents, etc. The third parameter seeks to determine the usage of banking services going beyond mere opening of accounts. Therefore, this is evaluated on the basis of outstanding deposits and credits. Accordingly, the volume of outstanding deposit and credit as proportion on the net district domestic product is used for measuring this dimension.



According to the value of the index, Indian States can be classified into three categories, i.e., states having high, low and medium extent of financial exclusion. According to the empirical results, Kerala, Maharashtra and Karnataka are some of the States having wider extent of financial inclusion as compared to other States of India. Tamil Nadu, Punjab, Andhra Pradesh, Himachal Pradesh, Sikkim and Haryana fall under the category of medium financial exclusion.

The extent of financial exclusion is found to be significantly low in North-Eastern and Eastern States, i.e., Assam, Nagaland, Manipur, Odisha, Bihar, West Bengal, etc. Though the index and findings of the report in reference are based on empirical study, they are possibly not way off the ground realities.

Reserve Bank has been emphasizing that the bank ability of the poor holds a major business opportunity for the banks in developing a stable, retail deposit base and in curbing volatility in earnings with the help of a diversified asset portfolio. The recent crisis has, in fact, underscored the need for reducing banks' reliance on wholesale deposits and borrowed funds and cultivating a retail portfolio of assets and liabilities for financial stability. The current policy objective of inclusive growth with financial stability cannot be achieved without ensuring universal financial inclusion. Pursuit of financial inclusion by adoption of innovative products and processes does, however, pose challenge of managing trade-offs between the objective of financial inclusion and financial stability. In the Indian context, Reserve Bank has always sought to balance the risk of partnerships and product innovations with the ability to achieve greater penetration in a safe, secured and prudentially sound manner. The underlying belief is that only sound and strong institutions can promote financial inclusion in a sustainable manner and, towards this end, prudent regulations have to be in place to achieve inclusion while protecting financial stability and consumer interest.

Conclusion

The issue of financial inclusion has received large importance in India during the recent years. India had invested considerable amount of resources in expanding its banking network with the objective of reaching to the people. During the last 40 years huge infrastructure has been created in the banking sector. However, this large infrastructure that has penetrated even remote rural areas has been able to serve only a small part of the potential customers. While India is on a very high growth path, almost at the two-digit level, majority of the people are out of the growth process. This is neither desirable nor sustainable for the nation. We also know that

one of most important driving forces of growth is institutional finance. Therefore, it is now realized that unless all the people of the society are brought under the ambit of institutional finance, the benefit of high growth will not percolate down and by that process majority of the population will be deprived of the benefits of high growth. Thus financial inclusion is not only socio-political imperative but also an economic one. It is observed from the study that the achievement of financial inclusion is not significant. Although some improvement in respect of some parameters might have been taken place, this is not sufficient to conclude that financial inclusion has taken place. Importance of financial inclusion arises from the problem of financial exclusion of nearly 3 billion people from the formal financial services across the world. With only 34% of population engaged in formal banking, India has, 135 million financially excluded households, the second highest number after China.

Further, the real rate of financial inclusion in India is also very low and about 40% of the bank account holders use their accounts not even once a month. Financial Inclusion has far reaching consequences, which can help many people come out of abject poverty conditions. Financial inclusion provides formal identity, access to payments system & deposit insurance. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes. Through graduated credit, the attempt must be to lift the poor from one level to another so that they come out of poverty. There is a need for coordinated action between the banks, the Government and others to facilitate access to bank accounts amongst the financially excluded.

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A STUDY OF CONSUMER PREFERENCE FOR ONLINE SELLING OF FRESH FRUITS AND VEGETABLES – JAGSFRESH.COM

Urvashi Sharma*

Abstract: *The purpose my research paper is to understand the online market for non-conventional products like Fresh Fruits and Vegetables. The paper covers the buying behavior of Indian online consumers, it also emphasizes on finding out the appropriate target audience for such products. It also includes the marketing strategies required to promote an online-product selling website of Jag's Fresh which deals in online selling of Fresh Fruits and Vegetables.*

There are several attractive attributes of Internet to not only e-customers but also companies on time and money saving, communicate, convenience, easy accessibility, selection from a wide range of alternatives, and the availability of information for making decisions and all marketing activities can be performed via the Internet efficiently. In the era of globalization, companies are using the Internet technologies to reach out to valued customers and to provide a point of contact 24 hours a day, 7 days a week.

The paper also aims at bringing out the problems that the Online Industry faces. Moreover, the project will also highlight the benefits, deficiencies and misconceptions associated with online retail.

Keywords: *Online retailing, B2B, B2C, Globalization, Retail sector, Local mandis, E-tailing.*

Introduction

Jagsfresh.com was created with the objective of catering to the daily needs of our customer and providing the healthiest and freshest Fruits and Vegetable available at your doorstep.

Online retailing or online shopping is a form of electronic commerce whereby consumers directly buy goods or services from a seller over the Internet without an intermediary service. An online shop, e-shop, e-store, Internet shop, web-shop, web-store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping centre. The process is called business-to-consumer (B2C) online shopping. When a business buys from another business it is called business-to-business (B2B) online shopping.

With rapid growth of the Internet and globalization of market, the retail sector has become an increasingly competitive and dynamic business environment. Business and marketing activities are affected by the invent of Internet technologies and the Internet is revolutionizing commerce, marketing, retailing, shopping and advertising activities of products and services. E-commerce and e-marketing are the two important terms in the new Internet-based business domain. E-commerce can be defined as a way of conducting business by companies and customers performing electronic transactions through the Internet. E-marketing, (also known as Internet Marketing, Web Marketing, and Online Marketing etc.) can be defined as the promotion of products or services through the Internet whereas; e-tailing can be defined as selling products and services by using the Internet. Wang (2002) has provided a broad definition

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of e-tailing by defining it as the selling of goods and services to the consumer market via the internet. According to Turban et al. (2006), e-tailing is defined as retailing conducted online, over the internet.

Research Methodology

The research was done Online. It was a convenience based sampling and was based on interviewing of a broad section of society through formulated Questionnaire. The sample size was of 60 People including the organized and unorganized sectors. The people were asked a set of questions about the present market scenario of online retail and their preferences regarding it. Also they were asked about the upcoming website Jagsfresh.com and the source they got to hear about it.

The research was a combination of both Descriptive and Qualitative type of research. As the data used is collected through questionnaires and it deals with attributes of online retail in general and also online retail of Fresh Fruits and vegetables which is considers non-conventional for online selling.

Research Process

Various steps involved in the research done on online retail of Fresh Fruits and vegetables which are considers non-conventional for online selling are:

Extensive literature survey- Before starting the research an in-depth study of the topic was done to form a clean picture of what and how the research is to be carried out.

Formulating the research Problem- The next step was to find out the problem of the case. Then the problem was understood thoroughly and rephrasing the same into meaningful terms from an analytical point of view. The step is of greatest importance in the entire research.

Design of the Questionnaire- A questionnaire was developed for the survey. The questionnaire is of structured type.

Determining the sample size- Next step is to determine the sample size which could lead to result. So a total of 60 people were approached.

Collection of data- The data was collected from both online and offline sources.

Analysis of data- The data collected was collected from different sources and was the analyzed in depth.

Generalization and Interpretation- The data was tested and upheld several times, and then some generalization were drawn from the analysis.

Preparation of the report - Lastly the report about the research is made.

Objectives

To know about the Consumer preference for online selling of non-conventional products like fresh fruits and vegetables.

The first objective is to find out the reaction of the Indian consumers on buying products like fresh fruits and vegetables which are considered non-conventional for online selling.

To compare the present conventional methods of selling Fresh Fruits and Vegetables with the non-conventional method of online retailing.

People mostly buy fresh produce from the local mandis, peddlers or convenient stores like Reliance Fresh and Safal which are near their houses. This is mostly because consumers trust such markets and it is convenient for them too. Now to shift their buying culture from these markets to a website will be a great challenge

To devise the marketing strategies for a website to sell products online.

As Jagsfresh.com is a start up heavy marketing is required. It is very necessary that we tap the correct audience and tell them about our services. For the survival and growth of the website choosing right marketing strategies is very crucial.

To understand the various underlying dimensions for working in an online selling company.

Through my experience in the organization, I have explained the flow of actions that take place from placing an order to its delivery and also the after sales services. I have also discussed the shortcomings faced by such an organization and ways that can overcome them.

Online Retail in India

The Indian Online Retail is a rich segment waiting to be exploited. Internet is a potent medium that can serve as a unique platform for the growth of retail brands in India. The medium holds many virtues favorable for the retail industry including a higher customer penetration, increased visibility, and convenient operations. The current web-based models for e-tailing are part of an embryonic phase preceding an era of rapid transformation, challenge, and opportunity in Indian retail market. The Indian retail market is witnessing a revolution. The growth of internet has enabled the new retail format of the virtual retailer to emerge and forced the existing retailers to consider e-tailing model of retailing as

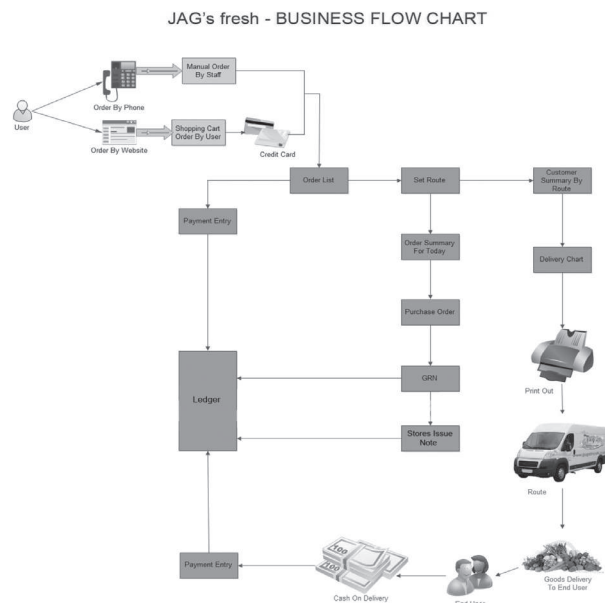
well. Online retailing or e-tailing is described as transactions that are conducted through interactive online computer systems, which link consumers with sellers electronically, where the buyer and merchant are not at the same physical location. In a short space of time, internet retailing or e-tailing has firmly established itself as a viable alternative to store based shopping.

This flicker of success has others making a beeline for this segment. Major retailer Pantaloon has launched FutureBazaar.com in November. The site which have E-retailing format for the entire group – Pantaloon, Big Bazaar, Food Bazaar – Central Depot, Converge, Home Solutions, E-Zone and Electronics Bazaar approximated revenues of 300 crore in the first year itself. Other consumer groups are too looking online. Twelve years ago Aditya Birla Group Madura Garments – which has brands like Allen Sooly and Peter England – started selling online.

Benefits of Online Selling

Seller point of view:

- **Low cost:** Savings in set-up and operational costs. You don't need to rent high street premises, pay shop assistants or answer a lot of pre-sales queries.
- **Reducing order processing costs:** Customer orders can automatically come straight into your orders database from the website.
- **Large Audience:** Reaching a global audience, thereby increasing sales opportunities.



- **All Time Selling:** Competing with larger businesses by being able to open 24 hours a day, seven days a week.
- **Easy mode of payment:** Being able to receive payment more quickly from online transactions.
- **Attracting customers:** Customers who would not normally have investigated your type of high street outlet.
- **Creates a Database:** Improving your offerings using the data gathered by tracking customer purchases.
- **Beneficial to Existing Business too:** Using your online shop as a catalogue for existing customers.

Buyer point of view

- **Convenience:** The convenience of this method of shopping is what I like best about it. Where else can you do shopping even a midnight wearing your night suit? You do not have to wait in a line or wait till the shop assistant is ready to help you with your purchases. You can do your shopping in minutes even if you are busy apart from saving time and avoiding crowds. Online shops give us the opportunity to shop 24 x 7 and also reward us with a 'no pollution' shopping. There is no better place to buy information products like e-books. Immediately after the payment is made one can download the information. And downloadable items purchased online eliminate the need for any kind of material goods at all.
- **Better Prices:** Another thing which fascinates me is the cheap deals and better prices I get from online stores because products come to you direct from the manufacturer or seller without middlemen involved. Many online shops offer discount coupons and rebates. Apart from this, the Online Store is only required to collect sales tax if they have a physical location in our state even if we buy from a store across the world.
- **Variety:** The choices you can get for products are amazing. One can get several brands and products from different sellers at one place. You can get in on the latest international trends without spending money on airfare. When you shop online, you can shop from retailers in other parts of the country or even the world without being limited by geographic area. These stores offer a far greater selection of colors and sizes than you will find locally. Apart from that, How many times have it happened that you spend your money reaching a local shop only to find

that the product you need is out of stock? Some online shops have a provision to accept orders without stock and ship it across to you when the stock becomes available. You also have the option of taking your business to another online store where the product is available.

- **Send Gifts:** Online Shopping makes sending gifts to relatives and friends easy, no matter where ever they stay. Now there is no need of making distance an excuse for not sending a gift on occasions like Birthday, Wedding Anniversary, Marriage, Valentine's Day, Mother's Day etc.
- **Comparison of Prices:** Online shops make comparison and research of products and prices possible. Online stores also give you the ability to share information and reviews with other shoppers who have firsthand experience with a product or retailer.
- **Crowds:** If you are like me, you would like to avoid the crowds when you do the shopping. Especially during Festivals and Special events the crowds can really give a head ache. Crowds force us to do a hurried shopping most of the time. For me grumpy or irritating people and those who smell bad are a huge turn off. Crowds also create a problem when it comes to finding a parking place nearby where you want to shop and going back to your vehicle later loaded with shopping bags.
- **Compulsive Shopping:** Many times when we go out on Shopping we end up buying things which we do not require because of the shop keepers up selling skills. Sometimes we even compromise on our choices because of the lack of choices in those shops.

Logistics

Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine.

Once a particular product has been found on the web site of the seller, most online retailers use shopping cart software to allow the consumer to accumulate multiple items and to adjust quantities, like filling a physical shopping cart or basket in a conventional store. A "checkout" process follows (continuing the physical-store analogy) in which payment and delivery information is collected, if necessary. Some stores allow consumers to sign up for a permanent online account so that some or all of this information only needs to be entered once. The consumer often receives an e-mail confirmation

once the transaction is complete. Less sophisticated stores may rely on consumers to phone or e-mail their orders (though credit card numbers are not accepted by e-mail, for security reasons).

Payment

Online shoppers commonly use a credit card to make payments, however some systems enable users to create accounts and pay by alternative means, such as:

- Billing to mobile phones and landlines
- Cash on delivery (C.O.D., offered by very few online stores)
- Cheque
- Debit card
- Direct debit in some countries
- Electronic money of various types
- Gift cards
- Postal money order
- Wire transfer/delivery on payment

Some sites will not accept international credit cards, some require both the purchaser's billing address and shipping address to be in the same country in which site does its business, and still other sites allow customers from anywhere to send gifts anywhere. The financial part of a transaction might be processed in real time (for example, letting the consumer know their credit card was declined before they log off), or might be done later as part of the fulfillment process.

Product Delivery

Once a payment has been accepted the goods or services can be delivered in the following ways.

- **Downloading:** This is the method often used for digital media products such as software, music, movies, or images.
- **Drop shipping:** The order is passed to the manufacturer or third-party distributor, who ships the item directly to the consumer, bypassing the retailer's physical location to save time, money, and space.
- **In-store pickup:** The customer orders online, finds a local store using locator software and picks the product up at the closest store. This is the method often used in the bricks and clicks business model.
- **Printing out, provision of a code for, or emailing of such items as admission tickets and scrip (e.g., gift certificates and coupons).** The tickets, codes, or coupons may be redeemed at the appropriate physical or online premises and their content reviewed to verify their eligibility (e.g., assurances

that the right of admission or use is redeemed at the correct time and place, for the correct dollar amount, and for the correct number of uses).

- Shipping: The product is shipped to the customer’s address or that of a customer-designated third party.
- Will call, COBO (in Care Of Box Office), or “at the door” pickup: The patron picks up pre-purchased tickets for an event, such as a play, sporting event, or concert, either just before the event or in advance. With the onset of the Internet and e-commerce sites, which allow customers to buy tickets online, the popularity of this service has increased.

DATA ANALYSIS

The following are the findings of the survey that was conducted. A sample questionnaire has been attached in the annexure.

1. Frequency of people surfing internet:

More than 4 hours daily	27%
More than 2-4 hours daily	28%
0-2 hours daily	33%
Alternate days	8%
Once a week	3%
	100%

The data shows that people now surf internet very frequently. It has now become a routine in their lives. Also with the upcoming of smart phones people are surfing internet 24*7. This indicates that launching a website for any business can be very useful. Customers will not take pain to go to 20 shops for one product but he can definitely browse through 20 websites.

2. Number of people shopping online.

YES	63%
No	37%
	100%

From the data collection we can see that major population size purchases products online. Especially at a place like Delhi where there is so extremes of weather, people don’t prefer to move out of their homes or offices. Also online shopping websites are giving so many great offers and deals with the best prices. Their terms and conditions are also very

customer friendly, for example: - 100 day return policy and cash on delivery, but still a considerable portion of the population still don’t buy products online. This is also a good sign for the websites that there is a lot of scope in their market and a lot of untapped consumers.

3. Frequency of people purchasing online.

The data represent that 66% of the tested population are buying products online but that too not very frequently. This shows us the population is still not

Daily	3%
Weekly	13%
Fortnightly	12%
Monthly	38%
	66%

totally convinced by the methods used by online retailing websites or they face some kind of problems in shopping online. This represents that websites need to work more on their catalogs and services so that customers buy products online more frequently.

4. A family’s expenditure on fruits and vegetables in a month.

Less than Rs.350	7	12%
Rs.350-700	20	33%

The objective of this question was to find out the portion of income that people spend on fruits and vegetables in a month. This would help the company to find out the amount of orders they can expect from ascertain family in a month.

5. Places from people buy fruits and vegetables.

Local Fruits and vegetables Peddlers	40	67%
Local Mandis	27	45%
Convenient stores	17	28%
Online	0	0%
Others	4	7%
	60	100%

The above observation shows that out of the population, no one buys fruits and vegetables online. Hence it shows that there is no such prominent websites for fruits and vegetables. It also shows that the upcoming websites market themselves intelligently and tap consumers.

6.1 Response of consumers with regard to online purchase of fruits and vegetables -Convenience of ordering from home.

Most Important	12	20%
Important	34	57%
Indifferent	12	0%
Unimportant	0	0%
Least Important	2	3%
	60	100%

The above observation shows that it is important for people, if they could order their daily needs of fresh fruits and vegetables from their homes. This also shows that people will be up for a concept where they have the option to order fruits and vegetables online or on telephone.

6.2 Response of consumers with regard to online purchase of fruits and vegetables – Standardization of products:

Most Important	26	43%
Important	20	33%
Indifferent	8	13%
Unimportant	1	2%
Least Important	1	2%
	60	100%

The above observation shows that the customer who will be ordering online will be looking for standardization of products. If a website starts with a certain cost and quality it has to make up with it every time or the consumers will start rejecting the website.

6.3 Response of consumers with regard to online purchase of fruits and vegetables –Home delivery

Most Important	28	47%
Important	26	43%
Indifferent	3	5%
Unimportant	2	3%
Least Important	1	2%

Home Delivery is one of the most important factors that pushes a consumers to shop online or place an order on phone. Hence, the companies need to make sure that they provide the best and the fastest service.

6.4 Response of consumers with regard to online purchase of fruits and vegetables – Packaging.

Most Important	12	20%
Important	30	50%
Indifferent	13	22%
Unimportant	5	8%
Least Important	0	0%
	60	100%

Packaging is also an important factor in relation to online retail of fresh fruits and vegetables because when a company is supplying certain products to any customer it should have a considerable good packing. Packaging helps customer to identify with the brand moreover the quality of the packaging describes the quality inside.

6.5 Response of consumers with regard to online purchase of fruits and vegetables - If not up to required standards, cash back guarantee.

Many online shopping websites have this offer on their websites. So fruits and vegetables being perishable items, the companies should give consumers the same option. This would enable customers to order more freely and will build a positive image of the company in consumers mind.

Most Important	32	53%
Important	18	30%
Indifferent	6	10%
Unimportant	4	7%
Least Important	0	0%

7.1 Response of consumers with regard to online purchase of fruits and vegetables - Lack of Bargaining.

Most Important	27	45%
Important	23	38%
Indifferent	9	15%
Unimportant	1	2%
Least Important	0	0%

The Indian consumers are very prone of doing marketing while buying commodities, especially products like fruits and vegetables. So many consumers will face it as a problem that they cannot bargain with the online shopping store as all the prices are fixed.

7.2 Response of consumers with regard to online purchase of fruits and vegetables – Reliability

Most Important	19	32%
Important	21	35%
Indifferent	15	25%
Unimportant	3	5%
Least Important	2	3%

In products like fresh fruits and vegetables people purchase such commodities from reliable sources. If the website starts gaining customer's confidence from the beginning they can get good customer base with repeat orders. This can be done with high level of standardization and quality control.

8. Awareness of the brand Jag's Fresh in the field of online retail of fruits and vegetables.

YES	33	55%
NO	27	45%

Awareness of the brand Jag's Fresh in the field of online retail of fruits and vegetables. The purpose of putting this question in the questionnaire was to know that is Jagsfresh.com had made any place in people's mind as it's a start up. It has gone public and has started its operation just 2 weeks back. Seeing these states it's very encouraging for the company to know their positioning on so early stage.

Conclusion

At the onset it is very clear that the online retailing business of fruits and vegetables is still unexplored in India. I will further enlist my observations from the survey in the following manner:-

E-commerce in India

It is clearly observable that the e-commerce industry in India is still in its infancy. Whatever little online buying & selling takes place currently in our country, is particularly restricted to electronics, clothes and other consumer products.

The reasons are as follows

a. Late introduction to the Indian masses

India as a country has been one of the late users of internet. Even today, the usage of internet and primarily shopping online, is restricted to urban markets, like the four metro cities and other tier 1 & 2 markets

b. Customer Behavior

The Indian customers have been traditionally

particular about its buying habits. In such a scenario, the customer takes his own time to adapt to the newer concept of buying & shopping online instead of the traditionally prevalent over the counter (OTC) purchases. The prime reasons, range from the reliability of the sellers, feeling of the product in his/her hands, being able to check the quality of product and finally price negotiable.

Traditional Purchasing of Daily Veggies

From the survey conducted, it can be easily assessed that the daily purchasing of vegetables and fruits in Indian homes, is carried out by the females of the house in most of the cases, from their fixed vendors such as colony vendors, Sabzi mandis etc. For such customers, the utmost important parameter is the quality; freshness attributes of veggies and fruits being purchased and then the going price.

E-commerce of Fresh Fruits & Vegetables

E-commerce of vegetables and fruits is still negligible. There are almost no players in this particular field. To take a parallel, even in developed economies, the online purchase of daily fruits and vegetables through websites is one of the last e-commerce trade to come up and to be accepted by the consumer. As such, the Indian market is unexpected to grow in this particular field as well, but as they say "Revolutions don't take place over night" Hence, this is going to take some time.

Recommendations

Following are my recommendation for Jagsfresh.com:-

1. First Mover Advantage

On the basis of observations, it is clear that 'Jagsfresh' enjoys and would continue to enjoy the first mover advantage in the field of e-commerce of fresh fruits and vegetables. If taken this advantage in planned and strategic manner, Jagsfresh, in due course of time be able to attain market leadership in this particular field.

2. Educating the Market

As it is with the first movers, Jagsfresh would need to educate the customers and develop a market. By educating the market, I mean that the marketers needs to introduce, acquaint and make a habit of making purchase of fruits and vegetables online. This is possible in the following manner:

- Conversion of Jagsfresh's current offline customer base into online clients.

- Deliver at the expectations of these initial users of the service.
- Gradually spread their supply network to various directions of their current market area of Delhi-NCR to be able to deliver customers their purchased items on time, in good condition and at the best market prices.
- Slowly and steadily replicate the model in other metros and cities of India too.
- Have a strong backend structure of maintaining an e-commerce portal and regular and timely supplies and delivery system of fruits and vegetables.
- Have a sound, systematic and strategic promotion and communication channel in place.

3. Market Differentiation

Jagsfresh needs to be sure of what markets, the marketers is serving to.

The can also differentiate accordingly:

- Urban Cities: Delhi, upper classes, upper middle class, elite consumers that are tech-savvy and are regular users of internet.
- Metro cities:
- In cities like Mumbai, Chennai and Kolkata similar strategy as Delhi should be followed.
- Tier 1&2 Cities:
- Chandigarh, Bangalore, Jaipur, Pune, Deheradun etc should be catered in the second phase of expansions.

4. Product Differentiation & Positioning

The Irony about the trade according to me is that, even though the service is highly differentiated, the marketers can still not afford to charge a premium on the service. The differentiation of the product as such lies in its uniqueness such as the convenience of purchasing while being at home and still being

able to acquire high quality fruits and vegetables at competitive prices at the click of a mouse.

As far as positioning is concerned, the marketers should position the service as super premium and specialized service for the elite. This is primarily because, the Indian consumer traditionally has a big look up value for anything positioned as premium and elite.

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MARKETING OF SERVICES - CHALLENGES IN THE ERA OF GLOBALISATION

Rajesh Bajaj*

Abstract: *Recent developments in economy have been largely influenced by Economic liberalization, Technological developments and Globalisation. Since 1991, Economic Liberalization resulted into increase in GDP, Foreign Direct Investment, Manufacturing Capacities, International Trade, Foreign Exchange Reserves and Identification of new services and phenomenal increase in demand for the services.*

Currently, contribution from services to GDP is around 65 – 70%. As on 2010, size of the Indian GDP was at 1127.98 US \$ Billions, which is expected to reach to the level of 3637.76 US \$ Billions by year 2025; at the current rate of economic growth. Size of the GDP and correspondingly share of services, gives an indication to business potential available in the field of services.

Further development in field of Information Technology & Communication Systems and Internet have resulted into Faster R & D processes, faster development of Products, increase in the complexity of the products requiring sophisticated services, boost to business travel and increased demand for new services.

Globalisation resulted into Social & Economic Impacts in the form of Improvement in Education & Literacy levels, Elimination of gender bias, Women empowerment, Double Income households with Increase in affluence level and more money in circulation. This has given more demand in the fields of education, travel & holidays, durables needing services, cooked food outlets. This has created great amount of effect on services business environment.

Under the changing global environment, enterprises have to pursue various strategies in the field of marketing, which could help in sustained growth and profitability in competitive environment. Initiatives have to be focused on Development and introduction of new products as a continuous stream, Alternate communication Medias, Proactive and strong Brand marketing, Competitive pricing with Global price parity, Most convenient delivery locations with round the clock service delivery in most attractive and comfortable environment. Service delivery has to be implemented by highly trained professionals who are motivated and enjoy their job. Service providers have to create the processes and procedures, which are simple and most customer friendly.

Keywords: *Globalisation, FDI, GDP Growth, Service Strategies,*

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Introduction

Services have always been an integral part of the business activity. No physical product can be brought to a customer without requisite amount of contributions coming in from the service sector. This contribution would be right from procurement of raw material for manufacturing, transportation, financing, certain processing activities through external agencies and may right up to disposal of the product on expiry of its useful life. Till very recently, services though being provided by separate agencies; were being reckoned as an integral part of manufacturing. No separate emphasis was being granted to service activities at national or international level. It was in late 1970s, when the power blocks realignment took place in world scenario and this led to enhance business activity in the international arena. Starting from this period, till the end of last century; there were massive changes in world order, which were mainly triggered by the following developments:

- Economic Liberalisation
- Technological Developments
- Globalisation

Objectives of the Study

- To study the impact of Globalisation on services business environment
- To ascertain the impact of FDI (Foreign Direct Investment) on GDP (Absolute value and Growth rate) and in turn boost in demand in services and turn over.
- To identification of various drivers for increase in demand for services and environmental changes accruing due to globalisation.
- To identify strategies as applicable to various service elements under the changing global business factors.

Research Methodology

Research Design

Exploratory and Correlation research.

Exploratory research

Exploratory research has been used for identification of various drivers for increase in demand for services and environmental changes accruing due to globalisation.

Correlation research

Correlation research is the part of conclusive

research design. Correlation research attempts to discover or establish the existence of a relationship/ interdependence between two or more aspects of a situation.

Sources of data

The study used Secondary data from World Bank, International Monetary Fund (IMF) and literary sources mentioned under references.

Analysis of Data

The data analyzed through Correlation coefficient (r)

Correlation coefficient

The Correlation Coefficient, denoted by r ; is a measure of the strength of the straight-line or linear relationship between two variables. The correlation coefficient takes on values ranging between +1 and -1.

The following points are the accepted guidelines for interpreting the correlation coefficient:

- 0 indicates no linear relationship.
- +1 indicates a perfect positive linear relationship: as one variable increases in its values, the other variable also increases in its values via an exact linear rule.
- -1 indicates a perfect negative linear relationship: as one variable increases in its values, the other variable decreases in its values via an exact linear rule.
- Values between 0 and 0.3 (0 and -0.3) indicate a weak positive (negative) linear relationship.
- Values between 0.3 and 0.7 (0.3 and -0.7) indicate a moderate positive (negative) linear relationship.
- Values between 0.7 and 1.0 (-0.7 and -1.0) indicate a strong positive (negative) linear relationship.
- The value of r squared is typically taken as "the percent of variation in one variable explained by the other variable," or "the percent of variation shared between the two variables."

Economic Liberalisation

Till now the nations, viz. socialist and some of the under developed and developing economies; which were by and large insulated from the external business, adopted the liberalization route. In Asia, China and India went in major economic liberalization, which provided a massive boost to international business activity in this part of the world. This economic liberalization resulted in various tangible and

intangible impacts on business transactions activities and their results thereof. Major changes experienced by various countries are as follows:

Changes in Economic Policies

Most of the nations realigned their economic policies, so as to have an easy business transaction mode with other nations. This was also necessitated due to urgency to accommodate World Trade Organisation stipulations on global trade. These nations opened up their markets to external economies. Business processes, documentation and control mechanisms were put in place to cater for global business environment.

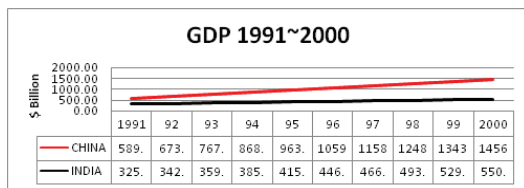
Increase in GDP

Sudden boost in trans-national business activities gave impetus to manufacturing volumes and trade related functions. This increased manufactured quantities made the domestic availability also easy at affordable prices for larger consumption. Combination of all these, resulted in to a high degree of increase in the GDP for many of the earlier stagnant economies.

Though this increasing GDP phenomenon was applicable to the many countries world over, however India and China exhibited much higher growth rate and it turn in absolute values for the GDP also. Given below are the plots for GDP and its growth rates for India and China, during the periods 1991~2000 and 2001~2010. It would be seen that though at the beginning of the decade in 2000, lead by China over India in GDP was marginal. However with passing years in this decade, gap between China and India in absolute GDP had widened considerably. This has been due to the fact that China had initiated the economic liberalization process almost twenty years earlier than India and momentum gained during this period had given the superiority to China.

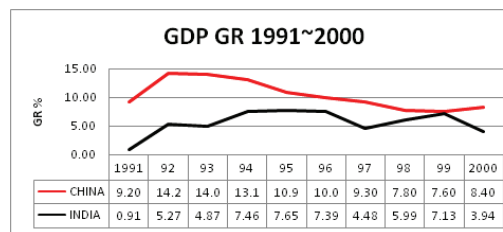
During the next decade, GDP growth rates between India and China were comparable; hence the ratio of China vs. India GDP absolute values has been almost constant over the ten year period.

GDP 1991~2000



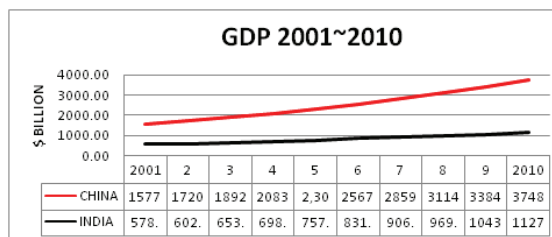
Graph 1, Data Source: World Bank World Development Indicators, International Financial Statistics of the IMF,

GDP GR 1991~2000



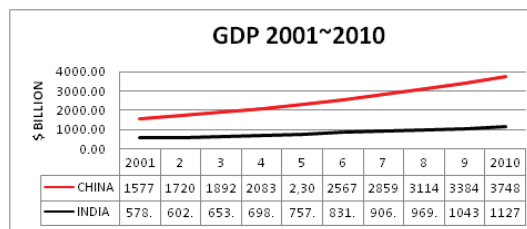
Graph 2, Data Source: World Bank World Development Indicators, International Financial Statistics of the IMF

GDP 2001~2010



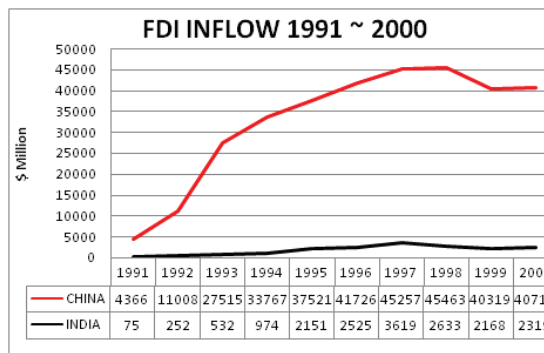
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GDP GR 2001 ~ 2010

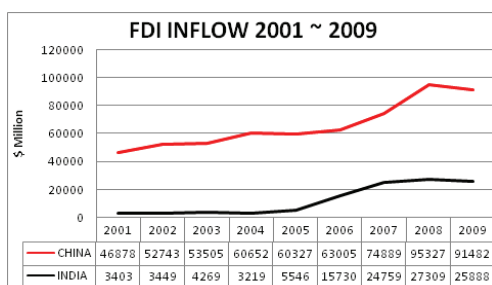


Graph 4, Data Source: World Bank World Development Indicators, International Financial Statistics of the IMF,

FDI INFLOW 1991 ~ 2000



Graph 5, Data Source: World Bank World Development Indicators, International Financial Statistics of the IMF.



FDI INFLOW 2001 ~ 2010

Graph 6, Data Source: World Bank World Development Indicators, International Financial Statistics of the IMF.

However during the last decade, performance of India has been quite good and comparable with Chinese; rather exhibiting higher YOY growth rate in FDI investment.

GDP and RANKINGS in 2010 and Expected in 2025

In case we extra plot the current GDP levels at

current growth rates for India and China, for the next 15 years, GDP levels and world rankings for the countries are estimated to be as follows:

Country	Year	GDP in US \$ Billions	World Ranking
China	2010	3748.64	3rd
	2025	17339.22	2nd
India	2010	1127.98	11 th
	2025	3637.76	5 th

Research Analysis

Correlation Analysis: Relationship between GDP and FDI

High GDP growth rate for a long period, were recognized as favorite destinations for investments, This part of the research is to find out the correlation between GDP & FDI for India & China, for the year 1991-2009.

China			India		
Year	GDP \$ Billion	FDI \$ Billion	Year	GDP\$ Billion	FDI \$ Billion
1991	589.86	4.366	1991	325.23	0.075
1992	673.63	11.008	1992	342.37	0.252
1993	767.93	27.515	1993	354.05	0.532
1994	868.53	33.767	1994	385.85	0.974
1995	963.2	37.521	1995	415.35	2.151
1996	1059.52	41.726	1996	446.06	2.525
1997	1158.06	45.257	1997	466.04	3.619
1998	1248.36	45.463	1998	493.94	2.633
1999	1343.25	40.329	1999	529.15	2.168
2000	1456.12	40.715	2000	550.01	2.319
2001	1577.01	46.878	2001	578.35	3.403
2002	1720.49	52.743	2002	602.01	3.449
2003	1892.53	53.505	2003	653.82	4.269
2004	2083.64	60.652	2004	698.95	3.219
2005	2300.3	60.327	2005	757.83	5.546
2006	2567.15	60.3005	2006	831.31	15.73
2007	2859.8	74.889	2007	906.35	24.754
2008	3114.33	95.327	2008	969.8	27.309
2009	3384.75	91.482	2009	1043.15	25.888
correlation	Co-efficient (r) =	0.94533929	correlation	Co-efficient (r) =	0.89715733

Correlation Co-efficient (r) show the positive correlation between GDP & FDI

Exploratory Analysis

Massive ramp up in Manufacturing Capacities

New emerging economies, in their quest to satisfy the newly identified markets, started manufacturing activity at a highly magnified scale. Large quantities of additional manufacturing capacities were installed. Developed economies moved on to technology intensive manufacturing and stopped / reduced the production of routine labour oriented manufacturing. This generated huge scope of service activities at the manufacturing countries and also at the countries, where goods were being supplied.

Increase in International Trade

Flow of the goods from developing economies to developed economies, where massive demands exist; generated huge trade activity. Raw materials, for which domestic availability is inadequate, have to be procured from international sources, which gave a further momentum to international trade.

Increase in Foreign Exchange reserves

Trade balances and flow of foreign exchange on regular basis in to the newly opened economies had the effect of increase in foreign exchange reserves with these nations, which further provided them with flexibility to enhance their business and trading activities.

Foreign Direct Investment:

Developing economies, which have exhibited a high GDP growth rate consistently for a long period, were recognized as favorite destinations for investments from corporate in developed economies; to enhance their business interests and to service the expanding markets in these new economies. Further to this, business outsourcing gave additional flow of funds for the services rendered by developing economies.

During the last 40 years, economic spectrum has undergone sea change. China adopted market driven economy in 1970s and India liberalized its economic policies in 1990s. Twenty years lead taken by China, gave an advantage in terms of higher FDI inflows during 1991 ~ 2000; as compared to Indian achievement in this field.

Identification of new services and increase in demand for the services:

Increased product flows and sustenance of high volumes of production called for corresponding services support at a much larger quantum. Various

new services in financial and supply chain management came into reckoning, which generated more employment opportunities and relocation of human resources at multiple new locations. Every movement of men or materials is associated with additional demand on services of various types. Business processes outsourcing at international locations based on economic considerations, generated need for direct and indirect service facilities. Banking, insurance, legal services, transportation, communication and entertainment are few of the sectors, which got exponential growth.

Services Contribution to GDP

As discussed earlier, manufacturing and services have been complementary to each other, right from the beginning. However from 1970s onwards, contribution from services to GDP became visible. With more trade activities and increase in complexities of products and business modules, revenue generation from services alone became quite appreciable. Now a stage has come where contribution to GDP from services alone is pegged at 60 ~ 65 %.

In the earlier text, comparison and data assessment has been done for India and China exclusively, since these two economies have been consistently maintaining higher growth rate as compared to other upcoming economies. Economic growth gets directly translated into growth in to service sector. China and India being major contributors and competitors world over for service business have lot to share, learn and copy amongst themselves. Moreover from our regional considerations, these two Asian countries combined, have huge amount of budgets associated with service sector.

Impact of Technological Developments:

In totality, technology development has resulted in to the following changes in business environment and thereby impacting the service spectrum directly or indirectly.

- Shorter PLCs
- More newer products
- More production capacities, since global markets have to served
- To cover up for large development costs, mandatory to go to the international markets
- More international trade and higher contribution of services required to support product s
- Boost to Business travel

Socio - Economic Impacts of Globalisation

Economic liberalization and technological developments have resulted in to faster growth in society, rise in income levels and better standards of living for the masses. Visibly, this change revolution has affected the following areas appreciably.

- Improvement in education
- Literacy level improvement
- Increase in knowledge, awareness
- Elimination of gender bias
- Women empowerment
- Double Income households
- Increase in affluence level
- More money in circulation

Above listed changes have resulted into increased demand for services. In case we review the spending patterns of the households, traditionally in an Indian family; Out of total income for a family 25% used to be reserved for old parents, 25% for self, 25% for the family and remaining 25% for the old age. Over a period of time, societal considerations have changed due to economic growth. Now in the affluent societies, where parents are not dependent upon their children, 25% share of the earnings is earmarked for the society; which is levied in the form of direct taxes by the government. Out of the remaining 75%, 50% is for self and family and 25% goes as savings for old age.

Service Marketing - Strategic Objectives

For successful management of a service business, broadly following four objectives can be pursued. Towards achievement of these objectives on regular basis, necessary strategies related to a particular element of marketing management and most suitable to the current product and encompassing environment; need to be used while formulating the business plans.

- Memorable Brand Identity
- Nursing The Customer Relations
- Pull The Customer
- Profitable Marketing Plan

Memorable Brand Identity

Brands pull the customers and proper nursing of the brands on continuous basis is an inescapable marketing requirement. Organizations need to do everything possible to keep the existing customer

loyal to their brand and motivate others to switch over to their brand. Brand has to stand out with distinctive advantage to customer in a single or repeat usage. Broadly the actions necessary for creating a strong brand image are given below:

- Establish a memorable and unmistakable brand image
- Powerfully communicate your business with laser precision
- Deliver a clearly-defined and consistent experience.

Nursing the Customer Relations

Customers are the wealth for any organization, especially for service providers. Satisfied customers bring in repeat business and also facilitate brand switch over to their brand by their acquaintances. Thus it is very necessary to retain the existing customers and seek their cooperation in acquiring the new customers. It is also very necessary to correctly identify the service consumers vis-à-vis decision makers. Special attention is required to be paid to decision makers or opinion leaders.

- Create a deep connection with your Core Target Audience - your potential fans!
- For a Pediatrician, infants are patients, but it's the parents, who are Target Audience.

Pull the Customer

Service product offering has to be value oriented and customer perception about value acquisition in terms of Quality, tangibles and satisfactory execution should prompt him / her to have no second thoughts before deciding on repeat acquisition. Following attributes help in creating large number of loyal customers.

- Design compelling offerings that pull customers in like a magnet.
- Genuinely deliver those offerings.
- Tap into the emotions of the customers and create offerings that touch your customers

Practical Marketing Plan

Based on the selected strategies, requisite plans need to be worked out for implementation and execution of various activities. All these plans would be defining the road map for all the seven marketing elements, which need to be executed meticulously by all concerned to achieve organization objectives most profitably.

- Personal, Workable & Profitable Marketing Plan
- Marketing is everything you do to make your plan :
 - a) More visible,
 - b) More desirable & easy to implement
 - c) More profitable.
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Conclusion

Ever-changing business environment, with considerable influence coming in from globalization, technological innovations and consumer behavior have exerted immense pressure on service providers. Product offerings and executions have to be matched with international standards, since today's customer has set the international products as benchmark. Under these circumstances, it is very necessary that strategic planning encompasses all the international variations, otherwise; in no time competition would take the leader's position.

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KNOWLEDGE MANAGEMENT: ADOPTION AND PRACTICE IN INDIAN BUSINESS ORGANIZATIONS

Vipul Jain*

Abstract: *In today's globalization era, there are so many novel and advance technologies having their existence in the trade, which plays a vital role in the growth of the nation. These advanced technology has been growing rapidly in many aspects. Technology has been used for supporting any tools in human's life and many activities now depend on it. In the series of these novel technologies, knowledge management takes place a great importance in business organizations. 'Knowledge Management' refers to the process of integrating practices into everyday lifestyles aimed at the sharing/acquiring of skills, capabilities, experiences, and 'lessons learnt' within individuals to create a collective intelligence to assist the excelling at future challenges and objectives. We are in a knowledge era, where knowledge has emerged as the critical resource. The productivity of knowledge is the most important issue that needs to be taken care of. Indian industry is facing tough competition in this hyper-competitive global-mall. Good knowledge management practices could help the industry in this scenario. It is the process through which organizations can generate value from their intellectual and knowledge-based assets. This paper discuss about the role and importance of Knowledge Management for Indian business organizations. This paper further suggests a model of Knowledge Management System. This paper also made an attempt to discuss about the key challenges in implementation of knowledge management for the Indian business entities.*

Key Words: *Knowledge Management System (KMS), Innovation, Information, explicit Competitive Advantage.*

Introduction

We are living in an economy of kaleidoscopic change where the only element, which is constant, is change. The industry environment is being influenced by unexpected, multiple changes reducing the period for which organizations can hold on to a competitive advantage. Every sector of industry in every corner of the globe has been affected by this change.

One of the catalysts of this change has been the market, which has also changed from a seller's market to a buyer's market. The buyers are more informed, thanks to the growth of Internet and consequently, information dissemination. Organizations, over

the years, have practiced many methods to create and sustain competitive advantage. Some of the initiatives are Total Quality Management (TQM), Business Process Re-engineering (BPR), Supply Chain Management (SCM), and Customer Relationship Management (CRM) etc. These initiatives, although have resulted in firms attaining some competitive advantage, are replicable and not sustainable over a longer period of time. Hence, organizations are now focusing on methods of creating new knowledge and harnessing existing knowledge to gain sustainable competitive advantage.

The importance of focus on knowledge as a source of competitive advantage is understood better

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when one looks at the ratio of market value to book value of a knowledge intensive firm.

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Knowledge management is the name of a concept in which an enterprise consciously and comprehensively gathers, organizes, shares, and analyzes its knowledge in terms of resources, documents, and people skills. In early 1998, it was believed that few enterprises actually had a comprehensive knowledge management practice (by any name) in operation. Advances in technology and the way we access and share information has changed that; many enterprises now have some kind of knowledge management framework in place.

Knowledge management involves data mining and some method of operation to push information to users. Some vendors are offering products to help an enterprise inventory and access knowledge resources. IBM's Lotus Discovery Server and K-Station, for example, are products advertised as providing the ability to organize and locate relevant content and expertise required to address specific business tasks and projects. They are said to be able to analyze the relationships between content, people, topics, and activity, and produce a knowledge map report.

The value of knowledge for the modern enterprise is increasingly being recognized the world over, and more and more enterprises are explicitly attempting to manage this important asset. To be successful in the management of knowledge as an asset, it is of fundamental importance to recognize that knowledge assets, just as any other asset of the enterprise, should be managed in the context of the overall business. The focus is therefore, not on knowledge per se, but rather on managing the business to include a knowledge perspective. This is achieved by recognizing that knowledge is a valuable asset that should be managed explicitly in business organizations.

Knowledge management encompasses not only the related notions of knowledge transfer and knowledge sharing (externally from other firms to the small firm and/or internally among firm members), but the entire knowledge acquisition and utilization process, beginning with locating and capturing knowledge (including tacit knowledge which is difficult to codify), and followed by the enabling of that knowledge within the firm.

The concept of knowledge management is not new in information systems practice and research. However, radical changes in the business

environment have suggested limitations of the traditional information-processing view of knowledge management. Specifically, it is being realized that the programmed nature of heuristics underlying such systems may be inadequate for coping with the demands imposed by the new business environments. The new business environment, characterized by dynamically discontinuous change, requires a re-conceptualization of knowledge management.

Importance of Knowledge Management in Business Organizations

Business organizations, focused on producing a product or service for customers. However, one of the most significant key to value-creation comes from placing emphasis on producing knowledge. The production of knowledge needs to be a major part of the overall production strategy.

But, one of the biggest challenges behind knowledge management is the dissemination of knowledge. People with the highest knowledge have the potential for high levels of value creation. Though, this knowledge can only create value, if it's placed in the hands of those who must execute on it. Knowledge is usually difficult to access – it leaves when the knowledge professional resigns.

According to Andrew Carnegie "The only irreplaceable capital an organization possesses is the knowledge and ability of its people. The productivity of that capital depends on how effectively people share their competence with those who can use it."

Therefore, knowledge management is often about managing relationships within the organization. Collaborative tools (intranets, balanced scorecards, data warehouses, customer relations management, expert systems, etc.) are often used to establish these relationships. Some companies have developed knowledge maps, identifying what must be shared, where can we find it, what information is needed to support an activity, etc. Knowledge maps codify information so that it becomes real knowledge; i.e. from data to intelligence.

For example, AT&T's knowledge management system provides instant access for customer service representatives, allowing them to solve a customer's problem in a matter of minutes. Monsanto uses a network of experts to spread the knowledge around. Employees can lookup a knowledge expert from the Yellow Page Directory of knowledge experts.

Every organization should strive to have six capabilities working together:

1. **Produce:** Apply the right combination of knowledge and systems, so that an organization can produce knowledge based environment.
2. **Respond:** Constantly monitor and respond to the marketplace through an empowered workforce within a decentralized structure.
3. **Anticipate:** Become pro-active by anticipating events and issues based on this new decentralized knowledge based system.
4. **Attract:** Attract people who have a thirst for knowledge, people who clearly demonstrate that they love to learn and share their knowledge opening with others. These so-called knowledge professionals are one of the most significant components of your intellectual capital.
5. **Create:** Provide a strong learning environment for the thirsty knowledge worker. Allow everyone to learn through experiences with customers, competition, etc.
6. **Last:** Secure long-term commitments from knowledge professionals. These people are key drivers behind your organization. If they leave, there goes the knowledge.

Knowledge professionals are going to become the dominant force behind the new economy. It is incumbent upon all organizations to embrace this need for managing knowledge. If we take a look at those organizations that seem to create value against the competition, then we will invariably find a strong emphasis of business organizations on knowledge management.

Reason for Emphasis on Knowledge Management (KM)

The main reasons for an emphasis on knowledge management are as follows:-

- Economic and market-driven requirements created by customer demands and international competition.
- Increase in customer demands for products and services that fulfill their particular needs more precisely and to a greater advantage
- Loss of knowledge to the organizations due to increased personnel turnover.
- It helps organizations to be able to repeat the processes followed in past successful projects.
- Effective knowledge management practices helps organizations avoid repeating mistakes of past projects, thereby reducing the time span required for completing current projects.

Knowledge Management: In Indian Business Organizations

The rapidly changing business environment and the constant challenges, poses to organizations and businesses, makes it imperative to continuously enhance knowledge and skill sets across the organization. India has witnessed Knowledge Management (KM) in practice in many business organizations. Examples of few companies are mentioned below -

Kansai Nerolac (formally *Goodlass Nerolac*), paint-maker, embraced Knowledge Management, because a need was felt to capture knowledge from purchase patterns of customers and dealer insights. Along with money paid for the product, customers also provide a lot of information as their perception of the product and similar substitute products. The strategic challenge lies in designing an interface which will permit easy trapping of customer information.

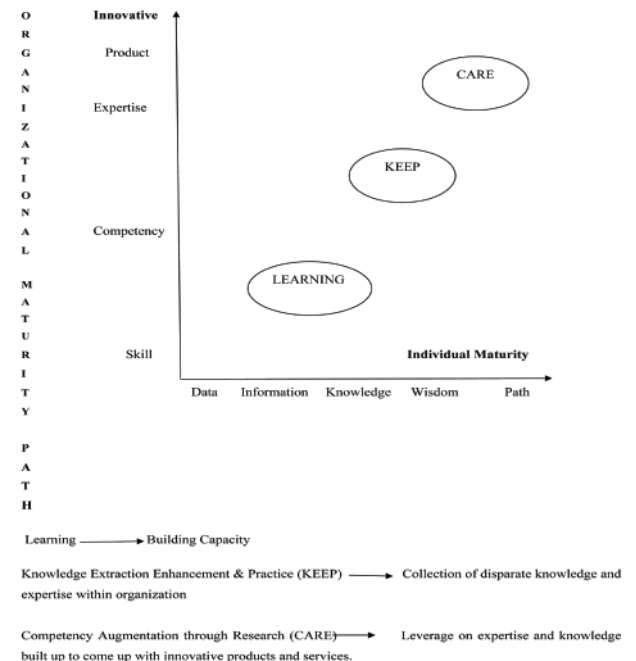
Know Net – the knowledge management portal of *Larson & Toubro* (a construction company) was set up to solve problems occurring at project sites. It uses KM to roll out real world construction projects at lower costs. Each employee in the organization has accumulated experience over the years and has unknowingly used it for problem solving or creating strategies. The strategic challenge lies in getting people to know ‘what they know’ and then share it with others, make it articulate and explicit.

Infosys Technologies (software producer) uses its Knowledge Management in India. Infosys has conceived, developed and deployed internally an elaborate architecture for KM that aims to take the company to a ‘Learn Once, Use Anywhere’ paradigm. In mid 1999 a formal initiative for implementing KM was adopted and the vision was to ‘enable every action by the power of knowledge, leverage knowledge for innovation, empower every employee by the knowledge of every other employee, and to be a globally respected knowledge leader’.

ICICI Bank believes that building a learning organization is critical for being competitive in products and services and meeting customer expectations. The *ICICI portal* “Wise Guy” was started because a need was felt to create and generate the culture of knowledge sharing. The need was sparked off by mass exodus of employees from their ‘Treasury’ moving towards the then greener pastures of the ‘Dotcom Era’. Whenever an employee moves, he does not leave behind him documented information about the job or client that he was associated with. This causes a lot of botheration for the new incumbent. He spends most of his time trying

to build a foundation and begin his work – in other words it is the reinvention of the wheel. Another reason for introduction of this concept could be due to the fact that the merger of ICICI with ICICI Bank was in the offing. The “Wise Guy” portal could act as a common thread binding two different cultures enabling a smooth transition into a universal bank. ICICI Bank has branches spread all over the country. There are employees who have interacted only via emails and have never seen each other. They function as a virtual team. There was a need to bring about a common platform for uniting the people across the country and foster a sense of belonging. This need was not being fulfilled by the existing Intranet.

Wipro InfoTech has the following Knowledge Management Model -



Models of Knowledge Management System

Model of knowledge management system based on the interplay, between articulated and tacit knowledge at four different levels: the individual, the small group, the organization, and the inter-organizational domain. These are related to organizational characteristics, such as employment systems, career patterns, and organization structure.

The models of knowledge management system are as follows

Network Model: The focus is on connections, acquisition, sharing, transfers via horizontal exchanges. Important knowledge resides in a network of actors connected by ‘boundary spanners’. Awareness of insights and information outside formal teams and

groups is a key driver. Knowledge work is seen as building social relationships, social capital and attending to reciprocity. Competencies include empathy, facilitation networking via telephony and Internet tools.

Cognitive Models: Knowledge is seen as a corporate asset that requires careful capture, representation, storage, measurement, preservation and dissemination. Value comes from repetitive application of captured best practices and avoiding pitfalls documented as lessons learned. Key focus is on reuse, replication, standardization and ‘weeding’ of outdated routines. Finding the correct balance between *exploration and exploitation* has eluded many organizations that follow this model

Community Model: Recognizes the close relationship between self-organization, continuous learning and informal exchanges for knowledge stewardship. Knowledge is founded in the thinking that circulates in a community, where language is shared, trust allows exploration of heuristics, patterns may be crafted and subtle symptoms and repetitive working solutions are spread via story telling.

Philosophical Model: Based on interactive Socratic dialog within a strategic context, this model values deep questioning of assumptions and continual inquiry into behavior of competitors, markets and internal processes. This approach values personalization over codification and uses very little technology.

Quantum Model: Organizations that have made good KM progress, subscribe to parts of the Network, Philosophical and Community models with a little cognitive modeling thrown into the mix. The key drivers seem to be connections & relationships, trust, empathy, community, deep dialog and technology to capture *persistent conversations*.

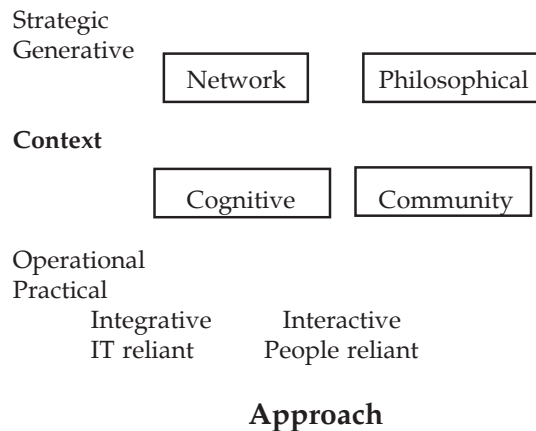


Fig. 2 - Quantum Knowledge Management Model

Challenges in Implementation of Knowledge Management

Most of the challenges in knowledge management primarily stem from the types of knowledge reuse situations and purposes. Knowledge workers may produce knowledge that they themselves reuse while working. However, each knowledge reuse situation is unique in terms of requirements and context. Whenever these differences between the knowledge re-use situations are ignored, the organization faces various challenges in implementing its knowledge management practices. Some of the common challenges resulting due to this and other factors are listed below -

Data Accuracy: Valuable raw data generated by a particular group within an organization may need to be validated before being transformed into normalized or consistent content.

Data Interpretation: Information derived by one group may need to be mapped to a standard context in order to be meaningful to someone else in the organization.

Data Relevancy: The quality and value of knowledge depend on relevance. Knowledge that lacks relevance simply adds complexity, cost, and risk to an organization without any compensating benefits. If the data does not support or truly answer the question being asked by the user, it requires the appropriate meta-data (data about data) to be held in the knowledge management solution.

Ability of the data to support/deny hypotheses: Does the information truly support decision-making? Does the knowledge management solution include a statistical or rule-based model for the workflow within which the question is being asked?

Adoption of knowledge management solutions: Do organizational cultures foster and support voluntary usage of knowledge management solutions?

Knowledge bases tend to be very complex and large: When knowledge databases become very large and complex, it puts the organization in a fix. The organization could cleanse the system of very old files, thus diluting its own knowledge management initiative. Alternatively, it could set up another team to cleanse the database of redundant files, thus increasing its costs substantially. Apart from these, the real challenge for an organization could be to monitor various departments and ensure that they take responsibility for keeping their repositories clean of redundant files.

Conclusion

Knowledge Management provides detailed information on Knowledge Management, Knowledge Management Software, Knowledge Management Systems, Knowledge Management Tools and more. Knowledge Management is an exciting, vibrant field of practice in the business organizations. It is full of challenges, full of cross-disciplinary applications and the need for innovation. But it is also a field struggling to find its foundations in a sea of communications, demands, and conflicting interests, not all of which are consistent with the need to found a productive discipline based in both theory and practice.

In the current industry scenario of flux and uncertainty, organizations cannot achieve sustainable competitive advantage, by pursuing just a product-market based strategy or a resource based strategy. They need to appreciate the importance of the knowledge existing in the organization and harness the knowledge through appropriate knowledge management strategies and align this strategy with the business strategy. Moreover, they also need to create new knowledge through creative methods and build new capabilities to achieve sustainable competitive advantage.

The main objective of knowledge management (KM) should be to arrange, orchestrate and organize an environment in which people are invited and facilitated to apply, develop, share, combine and consolidate knowledge.

Let us hope that in the coming years knowledge management would prove a good step in the right direction of all Indian Business Organizations.

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LEARNING 2.0 : AN INNOVATIVE E-LEARNING APPROACH IN HIGHER EDUCATION USING WEB 2.0 TECHNOLOG

Deepika Sharma*

Abstract: Information and communication Technology has become one of the basic building blocks of modern society .ICT have an important role to play in changing and modernizing educational systems and ways of learning .ICT boosts e-learning tool to promote innovation in educational processes and to foster the development of creativity in faculties and students. E-Learning is an important tool for delivery, interaction, and facilitation of both teaching and learning processes .E-learning with the diverge means of social media can be described by several key features of an expanded Web that is more interactive; allows easy social interactions through participation and collaboration from a variety of human sectors; responds more immediately to users' queries and needs; is easier to search; and provides a faster, smoother, realistic and engaging user search capability, often with automatic updates to users. The use of Wikipedia, YouTube, Flickr, Slideshare and Delicious is becoming accepted as shared information sources. The role of web 2.0 applications and more specific social media in e-learning is growing. The deployment of web 2.0 technologies in social media approaches have stimulating impact in higher education for teaching and learning .Web 2.0 technology plays its role in enabling the development of innovative teaching and learning methods.

The purpose of this research is to analyze the impact of social media tools using web2.0 technologies in higher education for teaching and learning purpose. This study will also assess faculty and students opinions on e-learning using web 2.0 technology to determine how they perceive e-learning, and how they might choose to integrate it into their everyday teaching activities at graduate and post graduate students and faculties in higher institutions in the Delhi region.**Key Words:** Knowledge Management System (KMS), Innovation, Information, explicit Competitive Advantage.

Keywords: Web 2.0, e-Learning, Blog, social media, collective intelligence, e-participation, harness

Introduction

In development literature, ICT has been characterized as having the potential to enable national development .However, ICT has been conceptualized mostly as a monolithic and homogeneous entity .To a great extent ,the ambiguous findings and diverse

opinions on the role of ICT in national development can be attributed to this limited focus .From activities to operations ,from research to development from health services to amusement ,from education to governance ,ICT has become an essential component of basic life.

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McKenzie (1998) said that technology would transform the act of teaching, whether or not faculties or students are ready for this inevitable change. According to McKenzie, when faced with new technology, students and/ or teachers would likely adopt one of two approaches: they would either embrace it or they would dismiss it. In other words, teachers and students will either learn how to use new technology, or they would ignore it – the later of which would put them at disadvantage compared to their more technologically literate peers. Ballard opined that technology is reshaping today's educational institutions by offering students new ways of seeing and learning; giving teachers new ways of teaching and imparting knowledge; and administrators new ways of organizing our educational system (Ballard, 2000).

E-Learning

Innovations in teaching and learning have emerged, and educators are in the midst of becoming more adept at using new educational technologies. This fact is reflected in our changing language. Terms such as "open education," "distance education," "distance learning," "virtual learning," "remote learning," "online learning," and "e-learning" are now part of educators' everyday lexicon. Use of such terminology helps to define and shape the creative innovations taking place. *E-learning* is commonly referred to the intentional use of networked information and communications technology in teaching and learning. Fundamentally, they all refer to educational processes that utilize information and communications technology to mediate asynchronous as well as synchronous learning and teaching activities. E-Learning comprises of specific media to implement the learning process and enhances the transfer of skills and knowledge. E-learning applications and processes include Web-based learning, computer-based learning, virtual education opportunities and digital collaboration. It would incorporate all educational activities that are carried out by individuals or groups working online or offline, and synchronously or asynchronously via networked or standalone computers and other electronic devices.

- E-learning may also comprise combinations of the foregoing types of activities.
- E-learning is growing in popularity in all areas and levels of education and training.
- The critical attributes of e-learning include flexibility of time, place and pace of study.
- E-learning affords opportunities to design learning environments that are authentic, situated

in the learning context, and also problem-based in order to provide students with "learning by doing" experiences.

Web 2.0

Tim O' Reilly coined the term Web 2.0 and defines it as "the business revolution in the computer industry caused by the move to the internet as an interaction and enabling platform, and an attempt to understand the rules for success on that new platform."

The major among those rules is:

- harnessing collective intelligence turning the web into a kind of global brain by sharing and participation of knowledge by the people and for the people benefits.

Web 2.0 is the second coming of the internet and represents the rapid proliferation of new generation Internet based technologies .Web2.0 has created the platform for increasing interpersonal content facilitation ,sharing, creativity service delievery ,innovation and collaboration .Teaching faculties and students in higher educational institutions can take advantage of Web2.0 technologies by providing a social and collaborative learning platform by sharing their experiences and working knowledge.

Web 2.0 and higher education

According to the European Commission Directorate General Education JRF scientific and Technical Report organizations are using web2.0 to support innovation ,creativity ,collaboration and information sharing .The emergence of new technologies can foster the development of innovative practices in the Educational and Training domain and incorporation of new tools into learning and teaching activities opens up new opportunities for a better learning environment for teaching faculties and students.

Now days, institutions of higher education across the world started developing adoption of Web 2.0 in their educational system .There are several cogent reasons for adopting and implementing web 2.0 into an teaching and learning process:

- The growth of information technology
- It is information rich
- Alternative learning strategy

Learning 2.0 shaping education by the emergence of Web2.0

Learning 2.0 is an emergent phenomenon, fostered by adopting social computing or 'Web 2.0'

in educational contexts. Although social computing originated outside educational institutions, it has huge potential in formal Education and Training (E&T) for enhancing learning processes and outcomes and supporting the modernisation of Educational institutions. The new learning 2.0 technology emphasize on social learning by social software such as blogs, wikis, podcasts so that knowledge is socially constructed. Learning 2.0 takes place through conversations about content and grounded interaction about problems and actions. The strategic objectives of learning 2.0 are:

- Make lifelong learning and learner mobility a reality;
- Improve the quality and efficiency of provision and outcomes;
- Promote equity and active citizenship;
- Enhance innovation and creativity, including entrepreneurship, at all levels of Education and Training.

Learning 2.0 contributes the knowledge for students and teaching faculties in higher education to meet the demand of their continuous learning curve, and is to engage in e-learning a time and place convenient to them. Learning 2.0 thus derives numerous benefits to meet the objectives of continuous learning. It:

- Offers links to useful learning materials
- Provides online materials to guide teaching faculties and students learning processes
- Increases access to content-rich learning materials
- Facilitates interest via increased interaction
- Provides immediate feedback and positive reinforcement
- Creates a flexible learning environment
- Provides ongoing support for teachers
- Facilitates dialog between and among teachers and students (Haugland and Wright, 1997)
- Augment traditional classroom offerings, thereby freeing up valuable resources and expanding the offering to greater numbers of learners

Current use of Learning 2.0.

Learning 2.0 approaches can be used as a means to increase academic achievement.

A growing number of educators and learners at higher education institutions worldwide have already begun integrating Learning 2.0 practices into their teaching as it is

reaching out to virtually meet people from different age groups and sociocultural backgrounds, linking to experts, researchers or practitioners in a certain field of study and thus opening up alternative channels for gaining knowledge and enhancing skills. From this point of view, Learning 2.0 enables teaching faculties and students to broaden their horizons and collaborate across borders thus anchoring their learning experiences in a rich world of diverse cultures, traditions, languages and opinions.

Social computing supplies learners and teachers with a wide variety of methodological tools that can be fitted to their respective learning objectives and individual needs with a positive effect on their performance and achievement. Research evidence suggests that Learning 2.0 strategies can be used successfully to enhance individual motivation, improve learner participation and foster social and learning skills.

Objectives

- To study the know-how the inclusion of social media in order to promote better teaching and learning process in Indian higher institutions for educational goals
- Perception of teaching faculties and students towards the use of social computing in learning process
- To use the findings to make recommendations on the adoption of social media to higher institutions of learning

Methodology

The study was conducted in the form of questionnaire survey in February 2012 to identify the status of the use of web 2.0 technology in higher educational institutions. Structured questionnaire were formulated in order to identify different uses of Web 2.0 technology in achieving educational goals. The study is based on 45 students and 35 faculty members in 5 selected colleges. The respondents were students of MCA, MBA, and B.Tech course. It assessed the pace of incorporating web 2.0 technologies in these institutions. Information regarding ease of using web 2.0 technology, generating new ideas and collaborative knowledge were collected from the respondents.

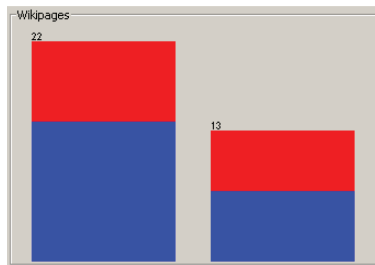
Sampling and sampling procedure

Random sampling method was adopted in selecting the participants for the study. The sampling units are full time graduate students and master students of any of the departments of management

studies, marketing, business studies and information technology of the selected higher institutions in Delhi region.

Data analysis, results and discussion

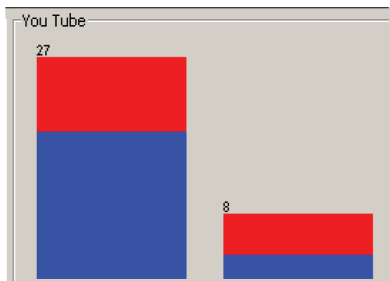
Analysis were calculated by using the Weka tool. Findings for the opinion measures found in the questionnaire are reported in Table. The faculty members were asked few questions to investigate the use of web 2.0 applications for educational goals in their institutions.



No. of faculties using wikipages No. of faculties not using wikipages

Fig 1 . Use of Wikipages by faculties

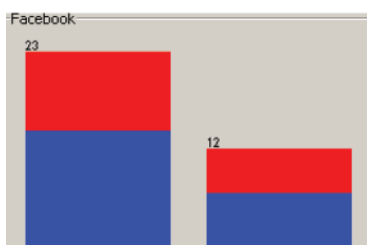
The majority of faculty members shows their interest in using wikipages educational purposes in their institutions (see figure. Among 35 total members,



No. of faculties not using youtube No. of faculties using youtube

Fig 2 . Use of Youtube by faculties

The results indicate that a reasonable number of faculties does not use the youtube for educational

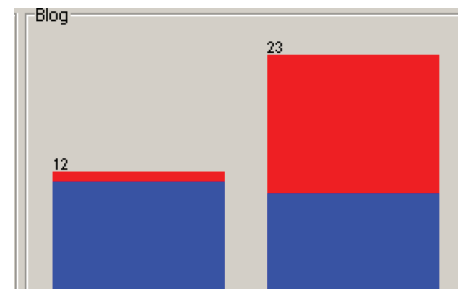


activities .Only 8 faculties showed their interest in using youtube for educational purpose.

No. of faculties not using facebook for learning No. of faculties using facebook for learning purpose

Fig 3 . Use of Facebook by faculties

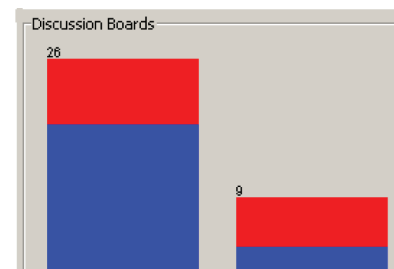
The majority of faculty members does not shown any interest in using face book for educational purposes (see figure3) .They use facebook as a social network for chatting and entertainment purpose.



No. of faculties using blog No. of faculties not using blog

Fig 4 . Use of Blog by faculties

The results indicate that the most of the faculty members are not using blogs comments in their teaching methodology in these institutions. (see figure 4)



No. of faculties not using Discussions boards No. of faculties using it

Fig 5 . Use of Discussion Boards by faculties

After looking the results this has been concluded that faculties are not exploring discussion boards for their teaching purpose.

The Web2.0 tools used by the faculties of various colleges in their teaching purpose, the concluded data is given in tabular format below.

Table 1

Data collected from total no. of Faculties =35				
S. No	Web2.0 tools	No. of faculties using the tool for teaching purpose	No. of faculties not accessing the tool	
1.		Wiki Pages	22	13
2.		YouTube	8	27
3.		Face book	12	23
4.		Blog	12	23
5.		Discussion Boards	9	26

The results of this study provide evidence that some faculty feel that integrating Web 2.0 technologies such as blogs and wikis into the teaching - learning environment can be effective at increasing students satisfaction with the course, improve their learning and them to better create and retain knowledge.

The Web2.0 tools used by the students of various colleges in their learning purpose, the concluded data is given below:

Table 2

Data collected from total no. of students =45			
S. No	Web2.0 tools	No. of students using the tool for teaching purpose	No. of students not accessing the tool
1.	Wiki Pages	24.5	3.536
2.	YouTube	11.5	4.95
3.	Face book	11	1.414
4.	Blog	10	2.828
5.	Discussion Boards	9.5	0.707

This study seems to suggest that the social media applications are becoming potential tools for educational purpose. The students started making use of social media applications . But after investigating fewer students and faculty members made use of web2.0 tools for educational goals .

Although relationship with instructors through the social media at moment seems minimal, communications about home work and instructor's guide are shared using some of the social media tools by the students.

Table 3. Mean and standard Deviation

S. No	Web2.0 tools	Mean	Standard Deviation	
1.		Wiki Pages	24.5	3.536
2.		Youtube	11.5	4.95
3.		Facebook	11	1.414
4.		Blog	10	2.828
5.		Discussion Boards	9.5	0.707

The mean data shown in Table 3 indicates there were no negative opinions towards using Web 2.0 by higher education student and faculty members but relatively it is not so positive also. The standard deviation also reveals the spread of the score distribution to be small for most of the items, indicated that faculty members and students tend to hold similar opinions towards about e-learning. In sum, the data collected revealed that the higher Education faculties and students generally held fair opinions towards introducing web2.0 technology.

Findings

The purpose of this study was to assess faculties and students awareness of the benefits of Web 2.0 to supplement in e-learning and better understand faculty's and students decisions to adopt these tools. Findings indicated that while some faculty and students members feel that some Web 2.0 technologies could benefit in their teaching and learning purpose. Additional results indicates that stakeholders use web2.0 tools for

- preparing lectures,

- making notes,
- reading new articles
- making assignment

Further study indicates that students and faculty members find web2.0 tools easy to use and accessible any time, anywhere. They find the content interesting, attention grabbing and faith in the content written by different moderators as it is already used and tested by the content writer and has updated information.

Limitations of sample

The sampling model, specific to institutions in the Delhi region is not representative of other higher institutions of learning in entire Delhi. Thus the results of the study and any inferences drawn may be implied only with reference to these colleges surveyed. The sample selection for the survey allows for generalization, only to the point of these institutions involved. The study measures the attitude of the teaching faculties and students of the selected institutions in this region and hence the imposition of the outcome of the study with reference to the five higher educational institutions on entire Indian higher institutions is not valid.

Conclusion

Web 2.0 tools have led to a powerful paradigm shift in delivery of education and pedagogical content, course material and literature. The use of web2.0 tools for educational purpose is a new idea, and a huge opportunity for higher education and lifelong learning. Using Web 2.0 technologies involves developing in the students and faculty members the ability to continuously update them, to optimize the learning process of education. Higher education entities and decision makers need to adapt to the new realities that inform key areas of their work.

Recommendations

It is recommended to have large scale exploration of educational uses of web 2.0 applications in India. Higher educational institutions need to support knowledge-sharing between different existing initiatives and develop new approaches and tools building on the gathered expertise. By capitalizing on personalization, participation, and content creation, existing and future Learning 2.0 practices can result in educational experiences that are productive, engaging, and community based and that extend

the learning landscape far beyond the boundaries of classrooms and educational institutions.

Additionally, while these tools show pedagogical promise, “best practices” models are needed to further facilitate the adoption of these emerging technologies as tools for improving teaching and learning in higher education.

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JOB STRESS AND ALIENATION AMONG WORKING WOMEN

Sandeep Kumar*

Abstract: Modern industrial civilization with all its advancement has made the life of women more complex and full of hazards of her own creation, which in turn has produced more stress for her. Work is not always seen as a source of satisfaction and need fulfillment but rather a source of stress and humiliation. Numerous studies have been conducted negative effects of occupational stress. Though stress has been studied in relation to number variables, the relationship between job stress alienation among working women has perhaps not been scientifically investigated. The present study, as such attempts to study the relationship between job stress and alienation among married women having different level of education teaching experiences. The hundred high school female teachers working in a urban schools were selected for the study. The age range of the samples was 30 to 45 years. All of them were married graduates and postgraduates with teaching experience of 10 to 15 years. Each subject was tested individually within the social premises. They were assured that it was an independent research study and such was in no way concerned with their institution. In order to measure the level of job stress and alienation the tests - Occupational Stress Index & Alienation scale were used

Introduction

The subject of women in gainful employment has become an interesting topic of research today than it had been before. Psychologists first turned their attention towards the problem after Dr. R. Gadgil's report (1951). The industrial evolution of India in recent times on which attention was drawn with report showed a rapidly declining trend in women's employment in non agricultural sector (census report of West Bengal, 1951). The report showed two trends, one of rapid decline in the traditional occupation and an increase in other occupations like teaching, nursing etc. Today a good number of women are teachers, doctors and others have been entering various conditions education which was earlier largely reserved for men. There is a rise in the number of educated women workers in unusual professional fields like engineering, architecture. It is not only that their number has increased, they are

also found to be working effectively and successfully (Sen Gupta, 1960, Baig, 1976). Thus Indian women have found new vista open for personal, social and economic advancement. They are assuming different roles besides the role within their home. In the quality of life of modern is no doubt there is a massive improvement as compared to the life of her foremothers.

However the modern industrial civilization with all its advancement has made the life of women more complex and full of hazards of her own creation, which in turn has produced more stress for her. Work is not always seen as a source of satisfaction and need fulfillment but rather a source of stress and humiliation. This negative orientation towards work has probably made job stress a focal point of interest. The interest in the area has reflected itself in the spate of research on job stress and coping strategies.

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Numerous studies have been conducted negative effects of occupational stress. As regards physical health of employees stress is associated with high blood pressure and coronary heart diseases (Beehr and Newman, 1978, House 1974). Nervousness, tensions and anxiety were found to be related with stress (Pestonjee, 1987: Sharma and Sharma, 1984, Savita and Asnani , 1993). The ill effects of stress also include absenteeism and job dissatisfaction (Ahmad, 1992; Ahmad and Khanna , 1992 and Fraser, 1983). Though stress has been studied in relation to number variables, the relationship between job stress alienation among working women has perhaps not been scientifically investigated. The present study , as such attempts to study the relationship between job stress and alienation among married women having different level of education teaching experiences.

Method

Sample

The hundred high school female teachers working in a urban schools were selected for the study. The age range of the samples was 30 to 45 years. All of them were married graduates and postgraduates with teaching experience of 10 to 15 years. The total income ranged from Rs 15000/ - PM to more than 30000/- PM.

Tools

In order to measure the level of job stress and alienation the following tests were used:

Occupational Stress Index – The scale was designed and developed by Srivastava and Singh in 1981. It consists of 46 items with five alternative answers (Strongly agree, agree, undecided, disagree and strongly disagree) to each item. The item relate to almost all relevant components of job which cause stress in some way or the other.

Alienation scale – For the measurement of alienation the Hindi version of Dean’s (1961) Alienation scale prepared by Singh and Sinha was used. The scale measures alienation among its three components namely normalness, powerlessness and social isolations. Scores for three components are

added to obtain the total (full scale) alienation score. The scale has 24 items and scores on each item may range from 0 to 4.

Procedure: Each subject was tested individually within the social premises. They were assured that it was an independent research study and such was in no way concerned with their institution. They were encouraged to be frank and spontaneous in their responses as their identity would not be disclosed. The questionnaires were presented in the following order: Personal data sheet, occupational stress Index and alienation Scale.. Scoring was done with the help of manuals.

Results and Discussions

Relationship between occupational stress and alienation

The correlation analysis revealed that there is significant positive correlation between job stress and alienation($r = 0.79$, $P < 0.001$).

The difference with respect to alienation between low stress groups of school teachers was also found to be significant ($t = 10.67$) $P < 0.01$).

The results indicate that the groups of teachers with high job stress experiences more alienation where as the group with low job stress shows low alienation.

The relationship between job stress & alienation with respect to groups formed on the basis of different levels of personal variables are presented in Table 1.

The result presented on Table 2 reveal that there are significant differences between high & low stress groups in relation to alienation irrespective of the teacher’s education and teaching experience. The high stress group of teachers is high on alienation as compared to low stress group who show low level of alienation.

Though he present study was conducted on small sample taking into account only one particular group of teachers, but it does show that stressful job conditions lead to job alienation.

Table 1: Correlation between Job stress and alienation in relation to Education & Teaching variables

Personal variables	Level	N	Correlation 'r'	'p' value
Education	Graduate Teachers	50	0.61	.01
	Post Graduate Teachers	50	0.73	.01
Year of teaching experiences	Up to 5 Years	40	0.67	.01
	Above 5 to 10 Years	30	0.87	.01
	Above 10 Years	30	0.68	.01

Table 2 : Shows the differences on alienation of high and low less strategy groups formed on the basis of different levels of personal variables like education & experience

Personal variable		Job Stress Means		t – ratio	p
		High	Low		
Education	Graduate	80.75	60.47	4.63	<.01
	Post Graduate	90.61	70.21	6.02	<.01
Experience	Up to 5 Years	65.41	61.50	2.43	NS
	Above 5 to 10 Years	67.88	88.50	3.97	
	Above 10 Years	65	68.60	2.01	NS

Table -2 : mean & t – ratio for alienation score of High & Low stress groups

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“A COMPARATIVE STUDY ON VARIOUS ATTRIBUTES OF CORPORATE AND KIRANA STORES FOR GROCERY SHOPPING.”

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Abstract: In the last decade India has witnessed huge growth in terms of infrastructure, foreign brands, per capita income, organized retailing. Traditionally India only had the unorganized sector and more of mom and pop stores but with the changing economic scenario post 1991 era India is witnessing a retail boom. According to various reports there about eleven million small neighborhood shops called kirana shops in India. They have been a constituent of the Indian shopping traditions for several decades and even today organized retailing (Corporate store) contribute just 2-3% of the total retail sale in the country. Indians are spending more than ever and are more open to organized retailing which used to be confined to only developed nations. In this paper we are studying the various factors/attributes which directly or indirectly affect the people's perception towards a Corporate store or a Kirana stores for grocery shopping. We have studied these attributes in considering the perception of consumers about these two formats.

Keywords: Kirana store, Corporate store, Grocery, Attributes

Introduction

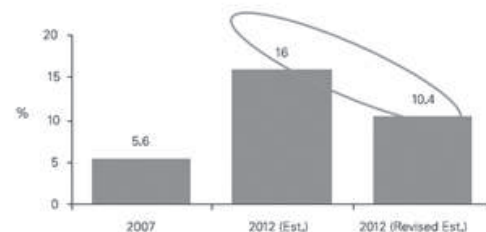
Objective of the study is to analyze how the various group of customers react to the various attributes of the retail format (Corporate and Kirana stores) for grocery shopping

In the last decade India has witnessed huge growth in terms of infrastructure, foreign brands, per capita income, organized retailing. Traditionally India only had the unorganized sector and more of mom and pop stores but with the changing economic scenario post 1991 era India is witnessing a retail boom. Indians are spending more than ever and are more open to organized retailing which used to be confined to only developed nations.

Currently India ranks no 5 in as compared to no 2 in 2008 in Global Retail Index (ATKearney, 2012). (ATKearney, 2012) also expects that Indian

organized retail will grow 15%-20% in next 5 year and considers India as a potential market. The reason given by ATKearney for this forecast is the strong macroeconomic, rapid urbanization and higher disposable income.

Organized retail penetration - Gap created by slowdown



Organized retail penetration, which was expected to touch 16 percent by 2012 from the current 5 percent, is likely to trace 10.4 percent only

Source : KPMG Analysis and retailing Associations of India

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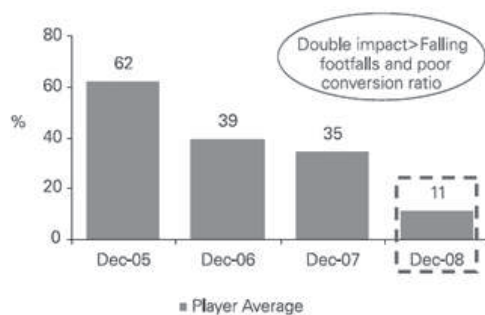
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Identifying this potential many Indian Inc. have also entered the retail sector (Joseph, Soundararajan, Gupta, & Sahu, 2008). Worldwide Inc is trying hard to enter into Indian Markets and have welcomed the move by Indian Government to increase the limit of FDI from 40% to 51 %.

It was expected that the Indian retail market will grow reach 16% in 2012 from only 5.6% in 2007 but in reality India has not been able to isolate itself with the Global slowdown and Indian retail has is likely to be around 10.4% (KPMG, 2012).

Year-on-Year Net Sales Growth



According to (KPMG, 2012) footfall as well as sales trend in retail is on a decline trend. Retailers are hard pressed for the liquidity.

Although the government has allowed 51 % limit to FDI in multiple branding but still India seems to be divided over the issue. Central Government faced a steep criticism from the opposition and unorganized sector. Some of the key issues of the unorganized retailers are that FDI will destroy their business and will lead to loss of jobs on the contrary part government is saying that FDI in retail will bring the much needed foreign exchange to India, people will be exposed to international products, services and standards which will pressurize our domestic retailers provide the equivalent product and will lead to a healthy competition. Many researchers have tried to analyze the impact of FDI in retail on the local Kirana store in India. (Chackochen & Ramalingam, 2012; Bisen, 2012) analyzed that FDI In retail will not destroy the jobs in the Indian market rather it will create more job opportunities (Wal-Mart Watch, 2005) figured out that internationally big retailers like Wal-Mart are responsible for the close of the small traditional mom and pop store. In India also many small retailers raised their concern with the coming of big retailers like Big Bazaar but they soon realized that Indian market has space for both the organized as well as unorganized retailers. Even in the four metro cities of India unorganized retail coexists with the organized sector.

The purpose of this study is to gain meaningful insight into the grocery market in Delhi marketplace which is divided between traditional kirana store and the modern retail formats. To achieve our objective we tried to understand the effect consumer demographics (age and gender) on retail format choice across two major formats traditional kirana store and the modern retail formats. In addition we have also used store attributes which also influence customer choice of retail format. The research provides valuable information about the specific store attributes which customers look before making a choice for a retail format and identifies a demographic characteristic of these consumers.

Literature Review

Customer Demographic and Retail Choice

Many researchers have successfully established that relation between the demographic and the retail choices. Previous researchers have identified a significant difference between the demographic of a regular customer and non regular customers. Characteristic of the Crask & Reynold (1978) identified that younger, educated and high income group poluation tend to be more frequent visitors to the departmentals store as compared to non departmental stores. (Arnold, 1997)also found out the difference between the the demographic charcterstic between the store shoppers and non shoppers in large format departmenstal store.

Although impact of demographic has been studied extensively in the field of marketing but only few research have analysed the impact of demographics on retail former choice in grocery context. Stone(1995) figured out that the warehouse club members were younger, more educated and had higher income as compared to supermarket shoppers. Fox, Montgomery, & Lodish (2004) conducted a study to examine the effect of demographic characteristic on three retail formats: drug stores, grocery stores, mass merchansiders. Fox et al.(2004) identified that household size, income, education level affect customer retail format choice.

Jason M. & Marguerite (2006) conducted a study to identify the effect of demographics on four different retail formats: speciality grocers, traditional markets, supercentres, warehouse clubs and internet grocers. The study detected among the demographic income was the only significant predictor of patronage. And figured out significant the difference between males and females among their choices of supercentres and warehouse clubs.

Jason (2008) stated that there is a inverse relation between age and frequency of shopping and figured

out the low income people tend to indulge more in the shopping for apparel.

Purna Prabhakar & Gothami (2012) identified that only age, income, occupation, education have significant effect on consumer durables in rural market. Gender was not a significant variable. Ch J.S. & D. Raghunatha (2007) also identified in his research that gender is not significant variable as compared to age, income, occupation and gender as far as grocery purchase is concerned.

Store Attribute and Retail Choice

Previous studies have established the relation between the store environment and the retail choice. Store environment plays a significant role in the store selection. (Doyle & Fenwick, 1974;Hensen & Deutscher, 1977;Baker, Grewal, & Parasuraman, 1994).

In addition ,pricing, product assortment and customer service are customer service are also important factors in forming customer choice of retail formats. (R., Painter, & Nicholas, 1978;Arnold, 1997)

Sampling

The study was carried out in Delhi city among the two major formats i.e. Kirana (the traditional store and the corporate store with around 300 samples from each format. Cluster sampling was followed and Delhi city was divided into 4 clusters viz North Delhi, East Delhi, South Delhi and West Delhi. The respondents were the respondents were intercepted by a structured questionnaire. Questionnaire was prepared by analyzing the in-depth literature review.

Table 1: Analysis of the Data

Gender wise classification	Corporate Store		Kirana Store	
	Number	Percentage	Number	Percentage
Male	125	41	132	43
Female	180	59	173	57
Total	305	100	305	100
Age wise classification	Number	Percentage	Number	Percentage
18 - 27	60	10	45	15
28 - 37	105	40	101	33
38 - 47	100	35	114	37
above 47	40	15	45	15
Total	305	100	305	100
Occupation wise classification	Number	Percentage	Number	Percentage
student	30	10	25	34
business	105	34	60	18
house wife	100	33	110	20
service	70	23	110	28
		100		100
Location wise classification	Number	Percentage	Number	Percentage
North	75	25	75	25
East	70	23	70	23
West	85	28	85	28
South	75	25	75	25

Table 2.1: ANOVA

For grocery shopping, it is important that the store accepts credit cards. (Kirana)

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)	1.060	3	.353	.383	.765
	Linear Term					
Within Groups		277.628	301	.922		
Total		278.689	304			

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)	21.422	3	7.141	6.881	.000
	Linear Term					
Within Groups		312.348	301	1.038		
Total		333.770	304			

For grocery shopping, it is important that the store accepts credit cards. (Corporate)

Table 2.2 : ANOVA

One-way ANOVA was run at the 0.05 level of significance, the p-value is 0.765 and 0.00 respectively for Kirana and Corporate stores. This shows that the customers belonging to different age groups have similar preferences in context of mode of payment for grocery shopping.

By comparing the above two tables it can be concluded that the customer visiting Corporate stores have the preference toward the payment through credit cards. As the significance value is 0.00 which is less than 0.05.

H2: Footfall at store is dependent on its nearness to customer's office or work place

This store is near to where I live/work. (Kirana)

			Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)		12.400	3	4.133	2.572	.054
	Linear Term	Un weighted	3.804	1	3.804	2.367	.125
		Weighted	4.350	1	4.350	2.707	.101
		Deviation	8.050	2	4.025	2.505	.083
Within Groups			483.666	301	1.607		
Total			496.066	304			

Table 3.1

ANOVA

This store is near to where I live/work. (Corporate)

			Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)		16.269	3	5.423	4.908	.002
	Linear Term	Un weighted	1.331	1	1.331	1.205	.273
		Weighted	1.478	1	1.478	1.338	.248
		Deviation	14.791	2	7.396	6.693	.001
Within Groups			332.583	301	1.105		
Total			348.852	304			

Table 3.2

By Comparing the Table 4.1 and 4.2 we can observe that there is a significant relation between the store location and nearness to work place or home for the customer visiting in Corporate store as the sig. value is 0.002 which is less than 0.05. Therefore it can be said that the **Footfall at store is dependent on**

its nearness to customer's office or work, however for the customer visiting Kirana store there is no significant relation between the store location and nearness to work place or home as the significance value is 0.054 which is greater than 0.05.

H3: Absence of waiting time in the store has significance relation with age of customers

Chi-Square Tests

Age of the respondent * There is absence of waiting time in this store. Crosstabulation (Kirana Store)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.738(a)	12	.000
Likelihood Ratio	44.695	12	.000

Linear-by-Linear Association	2.970	1	.085
N of Valid Cases	295		

Table 4.1 : Chi-Square Tests

Age of the respondent * There is absence of waiting time in this store. Cross tabulation (Corporate Store)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	48.791(a)	12	.000
Likelihood Ratio	46.629	12	.000
Linear-by-Linear Association	.055	1	.815
N of Valid Cases	305		

Table 4.2

A Chi-square test was run and the calculated Chi-square value is 35.73 and 48.79 for Kirana and Corporate store respectively and significance value is 0.00, which is less than the p value of 0.01 so the hypothesis is accepted. Hence in both the cases

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.846(a)	4	.211
Likelihood Ratio	5.964	4	.202
Linear-by-Linear Association	1.193	1	.275
N of Valid Cases	305		

Gender of the respondent * This store has friendly and helpful personnel (Corporate)

Table 5.1**Chi-Square Tests**

Gender of the respondent * This store has friendly and helpful personnel (Kirana)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.534(a)	4	.004
Likelihood Ratio	14.232	4	.007
Linear-by-Linear Association	7.272	1	.007
N of Valid Cases	305		

Table 5.2

It has been observed that there is strong statistical correlation between the customers and helpful personnel at Kirana store as the sig. value of chi square is .004 which is lower than the p value of 0.05 on the other hand there is no significance relationship between these two factors in consideration at Corporate store as the value (2.11) is higher than 0.05. The respondent at corporate store have self service mode of operation therefore, there is less interaction b/t the customers and the personnel at these stores.

customers with different age have the same tendency towards the waiting time.

H4: There is significance relation between the Gender of the customer and helpful personnel at store.

Conclusion

It has been observed that Corporate and Kirana stores have different attributes which can attract customers. These attributes works positively as well as negatively. If we consider the payment through credit cards which now a days have become a trend in today life, customer at corporate stores avail these facility however, the Kirana stores have their own accounts for credit payments. Location being a major factor for grocery shopping inclined towards the nearness to the customer's home or work place here,

those corporate store which are near to such places have higher footfall than the Kirana stores. However most of the Kirana store have the advantage of nearness these places. It has been also observed that the customers have similar response for the waiting time, therefore, both the formats needs to work upon this aspect. And in case of personnel contact Kirana stores score high as compare to corporate stores as there is direct interaction between the owner, employees and customers which not there in the corporate stores.

The study points to towards that it is inevitable that there should be a transformation of trade. For this, all kiranas will have to make a practical and serious assessment of their ability, as well as of their weakness.

Limitation and Future Scope of the Study

- Generalization of the study is strictly limited to Delhi NCR region as the culture, preference and customer buying patterns are very different from Delhi NCR. Future studies can widen their scope and can conduct such studies at the national level.
- Study of both the format in context of Rural market would be beneficial for the marketers.
- We can study on more aspects, like payment through Debit Cards, Parking facility, Ambience of the store etc.

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DISABILITY MANAGEMENT & REHABILITATION AT THE WORKPLACE

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Abstract: *Societal and legislative pressure has forced employers to integrate and accommodate people with disabilities. Compensation and health care costs are threatening the survival of business; instead these resources may be used for future economic development. Impressive disability management programme models are prominent among employers that assume control and responsibility for injury prevention, early intervention, injured worker reintegration and worksite accommodation. Current disability management practice in industry reflects a paradigm shift from services provided in the community to interventions occurring at the worksite.*

This article focuses on joint labor-management collaboration that is very essential part of industry & organization. Interdisciplinary services are stressed here that are considered by many to be essential for the implementation of optimal disability management programmes. Here it is also emphasized to promote respect and dignity between workers with disabilities and the professionals serving them.

Introduction

Disability management is a process that enables labour and management to assume joint responsibility as proactive decision-makers, planners and coordinators of work place-based interventions and services. It is defined as an active process of minimizing the impact of an impairment on the individual's capacity to participate competitively in the work environment. It promotes disability prevention strategies. Disability management is also concerned with rehabilitation treatment programmes designed to minimize economic costs of workplace injury and disability.

Successfully managing the consequences of illness, injury and chronic disease in the workforce requires - an accurate understanding of the types of injury and illness and employer's timely response to clear administrative policies and procedures for effective utilization of health care and rehabilitation

services.

Disability management practices are based on a comprehensive approach to managing the complex needs of people with disabilities within a given work and socio-economic environment. Despite rapidly escalating costs of injury and disability, rehabilitation technologies and disability management resources are available to facilitate immediate and recurrent savings among business and industry. Disability management policies, procedures and strategies, when properly integrated within the employer's organization, provide the infrastructure which enables employers to effectively manage disability and continue to compete in a global environment.

Controlling the cost of disability in business and industry and its ultimate impact on employee productivity is not a simple task. Complex and conflicting relationships exist between employer goals, resources and expectations; the needs and self-

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interests of workers, health care providers, labor unions and attorneys; and the services available in the community. The ability of the employer to participate actively and effectively in this relationship will contribute to the control of costs, as well as to the protection of the worker's sustained and productive employment.

Disability Management Objectives

Disability management programmes at the worksite should enable the employer to facilitate control of disability issues, improve corporate competitiveness, reduce work disruptions and unacceptable lost time, decrease incidence of accidents and magnitude of disability, reduce illness and disability duration (and costs). It includes

- facilitate worker involvement in planning
- promote early involvement and preventive interventions
- promote joint collaboration between labour & Management
- enhance morale by valuing employee physical and cultural diversity
- Optimum use of resources
- coordination and accountability with external service providers
- improve labour relations
- reduce human cost of disability
- protect the employability of the worker

Disability Management Concepts and Strategies

Labor and management both have vested interests in protecting the employability of workers while controlling industry's injury and disability costs. Labor unions want to protect the employability of the workers. Management wants to avoid employee turnover.

Joint involvement of Labour & Management

In the disability management process employer and union are key contributors. They participate actively as planners and coordinators and also decision-makers. So it is important for both labour and management to assess their joint capacities for responding to injury and disability. This often requires an initial analysis of joint strengths and weaknesses, as well as an assessment of the resources available to properly manage accommodation and return-to-work activities among workers with disabilities. Many unionized employers have successfully developed and implemented on-site

disability management programmes under the guidance and support of joint labour-management committees.

Corporate culture

Organizational structures, worker attitudes, management intentions and historical precedents contribute to the corporate culture. Prior to developing a disability management programme in industry, it is important to understand the corporate culture, including the motivations and self-interests of labour and management regarding injury prevention, worksite accommodation and injured worker rehabilitation.

Injury and disability patterns

Disability management programmes in industry must be customized to address the unique patterns of injury and disability in the employer's workforce. These may be impairment's types, ages of workers, lost-time statistics, accident data and costs associated with disability claims.

Interdisciplinary disability management team

Disability management requires an interdisciplinary disability management team. Members of this team often include employer representatives, labour union representatives, concerned physician, rehabilitation manager, physical therapist and the disable employee..

Early intervention

Early intervention is the important principle of the disability management. Whether the disability is work related or not, early intervention is considered to be the primary factor upon which the foundation of medical, psychosocial and vocational rehabilitation is established.

Employers may reduce disability costs by promoting early intervention concepts, including the systematic monitoring of workers with work restrictions. Early intervention strategies and programmes for an early return to work result in decreased lost time, increased employer productivity, decreased workers' compensation and disability costs.

The successful disability management also requires early return to work opportunities, accommodations and supports. Typical early-return-to-work programmes include a combination of disability management interventions, facilitated by an employer-based multidisciplinary team and coordinated by a skilled case manager.

Proactive interventions

Disability management interventions must be directed at both the individual and the work environment. Workers dissatisfied with their jobs, supervisor-worker conflicts and poorly designed workstations rank high among the many environmental barriers to disability management. To maximize rehabilitation outcomes among injured workers, an equally balanced focus on the individual and the work environment is needed. Job accommodations often expand the range of transitional work options for an injured worker. Redesigned tools, ergonomically correct workstations, adaptive devices, and work-schedule modifications are all effective disability management methods that enable the worker to perform essential job tasks.

Benefit plan design

Benefit plans should not create an economic disincentive to work, but should reward workers who have disabilities for returning to work and remaining healthy and productive.

Return-to-work programmes

There are two basic ways to reduce disability costs in industry: (1) prevent accidents and injuries; and (2) reduce unnecessary lost time. Traditional light duty programmes in industry have been less than fully effective in returning injured workers to their jobs. Employers are increasingly using flexible and creative work return transition options and reasonable accommodations for workers with restrictions. The transitional work approach enables employees with disabilities to return to work before they fully recover from their injuries. Transitional work typically includes a combination of temporary assignment to modified work, physical conditioning, safe work practices education and work adjustment. Reduced lost time through transitional work translates into lower costs. The injured worker is enabled to perform temporary alternative productive work while gradually transitioning back to the original job.

Promotion of positive labor relations

Relationships between workers and work environments are dynamic and complex. Compatible relationships often lead to job satisfaction, enhanced productivity and positive labour relations, all of which are mutually rewarding for the worker and the employer. However, relationships characterized by unresolved conflicts can lead to mutually destructive consequences for workers and employers. Understanding the dynamics of person-environmental interactions in the workplace is an important first step in resolving injury and disability claims. The

responsible employer is one that supports positive labor relations and promotes job satisfaction and worker involvement in decision making.

Psychological and social aspects of disability

Employers need to be sensitive to the psychological and social consequences of injury and disability and the overall impact of work disruption on the worker's family. Psychosocial problems that are secondary to the initial physical injury typically emerge as lost work time increases. Relationships with family members often deteriorate rapidly, under the strain of excessive drinking and learned helplessness. Maladaptive behaviours resulting from work disruption are common. However, when other family members become adversely affected by the consequences of a worker's injuries, pathological relationships within the family emerge. The disabled worker undergoes role changes. Family members experience "role change reactions". The once independent, self-supporting worker now takes on a role of passive dependency. Resentment abounds when the family is disrupted by the presence of an ever-demanding, sometimes angry and often depressed individual. This is the typical outcome of unresolved labour relations problems, fuelled by stress and ignited by litigation activity and intense adversarial proceedings. Although the relationship among these forces is not always understood, the damage is usually profound.

Accident prevention and occupational ergonomics programmes

Many employers have experienced significant reductions in accidents by establishing formal safety and ergonomics committees. Such committees are typically responsible for safety surveillance and monitoring risk factors such as exposures to dangerous chemicals and fumes, and establishing controls to reduce the incidence and magnitude of accidents.

More frequently, joint labour-management safety and ergonomics committees are addressing problems such as repetitive motion injuries and cumulative trauma disorders.

Ergonomics is the application of technology to assist the human element in manual work. The overall objective of ergonomics is to fit the task to humans in order to enhance their effectiveness in the workplace.

Ergonomic interventions can be considered preventive as well as rehabilitative. As a preventive approach, it is important to analyze ergonomically jobs that cause injuries and to develop effective

ergonomic modifications that prevent future work disabilities. From a rehabilitation viewpoint, ergonomic principles can be applied to the jobsite accommodation process for workers with restrictions. This may involve exerting ergonomic administrative controls (e.g., rest periods, job task rotation, reduced work hours) or by ergonomically engineering the job tasks to eliminate re-injury risk factors (e.g., changing the table height, increasing illumination, repackaging to reduce lift loads).

Employer Empowerment

Employer empowerment is a basic principle of disability management. Except for the worker with a disability, the employer is the central figure in the disability management process. It is the employer who takes the first step in initiating early intervention strategies subsequent to an industrial accident and injury. The employer, being intimately familiar with work processes, is in the best position to implement effective safety and injury prevention programmes.

Decision making and problem solving, as relates to the resolution of work disability, have been assumed by insurance carriers, claims managers, workers' compensation boards, physicians, therapists, case managers, rehabilitation professionals and even attorneys.

Employer empowerment over disability costs does not occur by chance. Not unlike persons with disabilities, employers often become empowered upon recognition of their internal resources and potentials. It is only with a new awareness, confidence and guidance that many employers are able to escape the relentless forces and consequences of workplace disability.

Case management and return-to-work coordination

Case management services are necessary to facilitate the development and implementation of disability management strategies and return-to-work plans for workers with disabilities. The case manager serves as a central disability management team member by functioning as a liaison between employers, labour representatives, injured workers, community health care providers and others. The case manager may facilitate the development, implementation and evaluation of an on-site transitional work or worker retention programme. It may be desirable for an employer to develop and implement such programmes, in order to: (1) prevent work disruptions among employees with medical impairments that effect work performance; and (2) promote a safe and timely return to work among impaired workers on medical leave, workers' compensation or long-term disability. In the

administration of an on-site transitional work programme, the case manager may take on direct rehabilitative responsibilities, such as: (1) objective worker evaluations; (2) classification of the physical job demands; (3) medical surveillance and follow-up; and (4) planning for placement in an acceptable permanent modified-duty option.

Disability management policy and procedure

It is important for employers to maintain a balance between worker and union expectations and the intentions of managers and supervisors. This requires joint labor-management involvement in the development of formal disability management policies and procedures.

Disability management policies often define the relationships between the employer, health care providers and rehabilitation services in the community. A written policy and procedures manual serves as an effective communication vehicle among the various stakeholders, including physicians, insurance carriers, unions, managers, employees and service providers

Physician awareness of jobs and work environments

Disability management programmes have been successful in communicating with doctors regarding the employer's willingness to accommodate workers with restrictions through transitional work programmes and the availability of temporary alternate duty assignments. It is essential for employers to develop functional job descriptions that quantify the exertional demands of job tasks. These tasks can then be reviewed by the treating physician to make a determination of the compatibility of the worker's physical abilities and the functional demands of the job.

Selection, utilization and evaluation of community services

In effective disability management systems, the employer takes an active role in identifying quality services that are responsive to the needs of workers with disabilities. When the employer "internalizes" these external resources, they become a vital partner in the overall disability management infrastructure. Workers with disabilities can then be guided to responsible service providers that share mutual return-to-work goals.

Utilization of independent medical evaluators

Employers often feel that they are held hostage

to the treating physician's opinions, particularly when the doctor's rationale for determining the employee's work restrictions are unsubstantiated by objective medical tests and measurable assessments. Employers need to exercise their right to independent medical and/or physical capacity evaluations when evaluating questionable disability claims. This approach requires that the employer take the initiative to explore objective and qualified medical and rehabilitation evaluators in the community.

Optimal Disability Management System - essential components

An optimal disability management system has three major components- human resource component, operations component and communications component

Human resource component, - A worksite-based disability management programme requires a human resource component. A major part of this component is the development of the employer's internal disability management team. Joint worker-management teams are preferred, and they often include members representing the interests of labor unions, risk management, occupational health and safety, employer operations and financial management.

Operations component - This component includes activities, services and interventions which are implemented at the pre-injury, during injury and post-injury levels. Pre-injury operations components include effective safety programmes, ergonomic services, pre-placement screening mechanisms, loss prevention programmes and the development of joint labour-management committees.

The during-injury level of an optimal disability management system includes early intervention strategies, case management services, formalized transitional work programmes, worksite accommodations, employee assistance programmes and other health services. These activities are designed to resolve the disabilities that are not prevented at the pre-injury level.

The post-injury level of an optimal disability management system includes worker retention services. Worker retention services and interventions are designed to facilitate the worker's adjustment to work performance within the context of the worker's physical or mental restrictions and environmental demands. The post-injury level of a disability management system should also include programme evaluation, financial management for cost-effectiveness, and programme enhancements.

Communications component - This includes internal and external communications. Internally, the operational aspects of the employer's disability management programme must be consistently and accurately communicated among employees, managers, supervisors and labour representatives. The policies, procedures and protocols for return-to-work activities should be communicated through labour and management orientations.

External communications enhance the employer's relationship with treating physicians, claims managers, rehabilitation service providers and workers' compensation administrators. The employer can influence an earlier return to work by providing treating physicians with functional job descriptions, job safety procedures and transitional work options for injured workers.

Conclusions

Workplace disability management and transitional work programmes represent a new paradigm in the rehabilitation of workers with illnesses and injuries. Joint labour-management initiatives in disability management are commonplace, creating new challenges and opportunities for employers, unions and rehabilitation professionals in the community.

The interdisciplinary members of the worksite-based disability management team are learning to harness existing technologies and resources within the work environment. The demands on employers are essentially limited to their creativity, imagination and flexibility to adapt disability management interventions to the work environment. Job accommodations and temporary non-traditional job options expand the range of transitional work alternatives for workers with restrictions. Redesigned tools, ergonomically correct workstations, adaptive devices and work schedule modifications are all effective disability management methods that enable the worker to perform essential job tasks. These same interventions can be utilized in a preventive manner to identify and redesign jobs which are likely to cause future injuries.

Protecting the rights of injured workers is an important component of disability management. Every year thousands of workers become disabled through industrial accidents and occupational diseases. Without transitional work options and accommodations, workers with disabilities risk discrimination similar to that faced by other individuals with disabilities. Thus, disability management is an effective advocate tool, whether advocating for the employer or the person with a disability. Disability management interventions

protect the employability of the worker as well as the economic interests of the employer.

The profound impact of rapidly escalating workers' compensation costs will be experienced worldwide by business and industry throughout the next decade. Just as this crisis offers a challenge to industry, disability management interventions and transitional work programmes create an opportunity. With a decreasing labour pool, an ageing workforce and increased worldwide competition, employers in industrialized societies must seize the opportunities to control the personal and economic costs of injury and disability. An employer's success will be determined by the extent to which he is able to shape positive attitudes among labour and management representatives, while creating an infrastructure supportive of disability management systems.

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OCCUPATIONAL PATTERNS OF ALUMNI OF PHYSICAL EDUCATION DEPARTMENTS IN UNIVERSITIES OF HARYANA

Sunil Kumar Dahiya*

Abstract: *Where on one hand, sports personalities enjoy great fame and money, the researcher wants to explore the different occupational patterns adopted by pass outs of Physical Education Departments. The researcher also aims at examining the imbalances between the educational requirement of an occupation and the actual education possessed by the incumbent in that occupation. The researcher attempts to investigate if education ensures a person's access to a better job and higher salary thereby place him at a competitive advantage viz-a-viz his less educated counterparts and degree of Job Satisfaction.*

Thus the personal profile, educational profile and occupation profile of respondents is studied. An attempt has been made to understand the role played by education in Physical sciences in process of occupational status and income and the relevance of Physical Education in the performance of specific occupational roles. The present study is essentially a quantitative and exploratory research to explore the impact of work and personal factors on occupational patterns.

Occupational Patterns - an Overview

An occupation in a specific industry depends on various parameters. An occupation, involves certain range of responsibility in its functions which requires certain education / training and experience. In other words, educational has been viewed as the principal desire for preparing people for various occupational roles. An occupation is a combination of duties, tasks and functions, performed by an individual.

Several theories explain the role of education in the allocation of different occupational positions to individuals and likewise in explaining the inequality of earnings by people at different educational levels the range of disagreement between the economics and sociologists in this context, is indeed striking.

According to Mincer, an economist, educational attainment accounts for 50% of the dispersion in incomes. Jencks argues that inequality cannot be abolished through education; the determinants of inequality lie elsewhere. He argues that family background, IQ and education together explain only

12–15% of the variation. This is due to a difference in their approaches to the study of education.

Sociologists emphasize and investigate differences in educational and occupational opportunity and patterns of social organization in terms of stratification and mobility ignoring the sociological variables, which imply prestige or status differentials hierarchy or inequality of opportunities, may well limit the analysis. Besides the fact that different opportunities exist, there is a further difference in terms of the response of individuals to the existing opportunities structures.

In recent years, sophisticated analytical models to explain the role of education and occupation have been developed. The Balu Document model traces the inter-dependence between social origins, career buildings and education and examines the direct and indirect influences on occupational achievements. Sewell suggested that variables indicating father's stratification position should be singled out in order to account for the occupational prestige attainment

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of the respondent. Mental ability, socio-psychological variables like aspirations, motivations expectations, influences etc and also be considered.

Sewell and Hauses developed a more complex model of the education and occupational attainment processes. It links family background, socio economic status and mental abilities to the educational and intervening social and academic performance, the influence of significant others, the selection and recruitment, educational and occupational aspirations.

Jencks argues that the inter connection between educational attainment, social background, occupational and income levels, creates a vicious circle. He shows that educational has little influence on income that is independent of the effect of social class of origin. However this American example may or may not have validity for India. Another attempt to explain the role of education in occupational placement is the human capital Theory which attempts to explain the variation in earnings due to an investment in human beings on the basis of the degree of training required in terms of both formal education and on the job training. Other sociologists have highlighted that an increase in the level of education attained does not necessarily imply either higher job tenure or greater efficiency in the performance of jobs.

Summing up the pros and cons of some of the theories studied, it appears to the researcher that what is required is an investigation to see if education ensures a person's access to a better job and higher salary thereby place him at a competitive advantage viz-a-viz his less educated counterparts

The discussion and research on occupational choice primarily centered on the processes involved in such choice. The present study, however, proposes to study the choice of occupation from a different perspective, i.e., from the point of view of the agents involved in it. Hoppock (1935), in his landmark study of job satisfaction of 500 teachers in 51 urban and rural communities of United States, indicated that satisfied 'selected' their vocations. Taking a clue from that finding, it is assumed that if the choice of the profession is made by the individual him/her self, he/she will find the work more intrinsically rewarding and consequently will be more satisfied with work. It differentiates therefore between the choice made by self and the choice made under other influences such as parental, peer, other family members or even chance, and examines the effects of self-choice of profession on overall, intrinsic and extrinsic satisfaction.

OBJECTIVES OF THE STUDY

1. To explore the different occupational patterns adopted by Physical Education professionals.
2. To examine the role of a) academic performance in Physical Education courses and b) distinct achievements in sports as factors influencing the selection of a particular profession.
3. To investigate the effect of self-choice of Physical Education as a career/professional option as a factor of job satisfaction among Physical Education professionals.
4. To analyze the main factors / reasons responsible for Physical Education pass outs to join this profession.

HYPOTHESES

- H₁ All Physical Education professionals have adopted similar occupational patterns.
- H₂ There is no association between academic performance/ distinct achievements in sports and selection of a particular profession
- H₃ Self-choice of job influences the job satisfaction among working Physical Education professionals.

Research design and Methodology

Having taken a look at the context of the study, identified its objectives and justified the need for understanding such a study, we now need to put in place the research design and methods of data selection and analysis so that the results of the study are scientifically tenable.

The present study is essentially a quantitative and exploratory research to explore the impact of work and personal factors on occupational patterns. The research method selected for conducting the research is the survey method.

Universe and Sample of the Study-The universe of the study comprises of the total number of students studying in physical education departments in different universities of Haryana. The total number of students had been calculated from 1990 batch onwards till 2010 pass outs (HAU-Department now closed, CDLU-Department Started Post-2002-03). Stratified random sampling technique has been applied to collect a representative sample of alumni of Physical Education from the four universities. To collect primary data, the prepared questionnaire was administered to a sample of 500 professionals. The data contains total 26 variables including 8 key variables and 18 demographic variables.

Measuring the variables

Self Choice of Profession and Reasons to Joins Physical Education Profession: The last part contains questions to collect information from the subjects on the self choice of profession and reasons to join the same.

To find out whether the Physical Education professionals in the profession are by self-choice or by other influences and forces, and also the reasons/ motive to join the same, two statements were included in the last part of the questionnaire. To check the self-choice of the profession the respondents were asked to give the ratings of their levels of agreement on a five point scale, ranging from strongly disagree to strongly agree, with a neutral point in between. The scores of the response on the statement range from 1 to 5, where lower score shows the level of strong disagreement and higher score represents the strong agreement with the self-choice. To measure the scores on the reasons, the respondents were asked to provide the same ratings for five reasons compensation package, social status, social service, self-development, and job security with the category of 'any other reason' remaining open-ended. The ratings were scored and interpreted in the same manner as the self-choice of profession above.

The questionnaire, thus, includes questions about the demographic predictor variables such as gender, age, education, marital status, and others; non-demographic predictor

Univariate Analysis of Demographic Profile of Respondents

Univariate descriptive analysis has been conducted on each variable to examine what the typical respondent is on different independent and dependent variables. Univariate analysis is the method of statistical analysis that helps in describing the distribution of variables through descriptive and inferential statistics. The analysis assisted in locating the central tendency, variability, and other characteristics of different variables. First, the demographics of the respondents have been examined to see how an average respondent is characterized the results of which are presented in this section. The descriptive and inferential statistics of each key variable have also been computed and analyzed, the results of which are reported in the section 4.2.

To efficiently present the results of the descriptive analysis of demographic independent variables, the results have been grouped in the following three tables:

1. Personal profile of respondents,
2. Educational profile of respondents,
3. Occupational profile of the respondents.

This table presents the personal or demographic profile of the respondents to help in estimating the characteristics of the respondents.

Table 1: Personal profile of respondents (N-500)

Variable	Frequency	Percentage	Cumulative %
Age:			
Below 30 years	236	47.2	47.2
31-40 years	163	32.6	79.8
41 years and above	101	20.2	100
Gender:			
Female	170	34	34
Male	330	66	100
Marital Status:			
Unmarried	101	20.2	20.2
Married	399	79.8	100
Spouse's work status:			
Non working	69	17.3	17.3
Working	330	82.7	100
Number of dependents:			
None	119	23.8	23.8
1-2	246	49.2	73
3 and above	135	27.0	100
Family occupation:			
Non sports related	361	72.2	72.2
Sports related	139	27.8	100

The table shows that the distribution of the respondents in different categories is fairly heterogeneous. 47.2% of the respondents are below 30 years, 32.6% belongs to the "31-40 years" category and 20.2% respondents are above 41 years. Gender wise there is a fair number of respondents in both the categories with 74% females and 66% males.

Most Physical Education Professionals (i.e. 79.8%) in the sample are married while 20.2% Physical Education Professionals are unmarried. The total of Physical Education Professionals with working spouse amounts to 82.7% and 17.3% respondents in

the sample are those whose spouses are not working 23.8% respondents the study stated that they do not have any dependents. Respondents with one or two dependents (49.2%) makes this 73% and 27% stated that they have to look after three or more dependents.

Further, 72.2% Physical Education Professionals are from non-sports related families, while 27.8% are from families related with sports/ Physical Education in one or the other way.

The next table presents the educational profile of respondents.

Table 2: Educational profile of respondents (N = 500)

Variable	Frequency	Percentage	Cumulative %
Level of education:			
Graduation DP. ed.	181	36.2	36.2
Post graduation (Mp. ed/M.Phil/ Ph.D)	319	63.8	100
Special Achievement			
No special / Achievement	181	36.2	36.2
Position in a game	269	53.8	90
Certificate course (NIS)	23	4.6	94.6
Any subsequent training	27	5.4	100

The table shows that 36.2% Physical Education Professionals in the sample are graduates in Physical Education and 63.8% respondents are post graduates (holding MP. ed, M.Phil and Ph.D) degrees with different specializations.

As for as the area of specialization is concerned 36.2% respondents have no special achievement,

53.8% Physical Education Professionals have a position in a particular game at university, state, national, senior national or international levels. 4.6% pursued a course at National Institute of Sports, Patiala and 5.4% people did some subsequent training in the field of Physical Education.

Table 3: Occupational profile of respondents (N = 500)

Variable	Frequency	Percentage	Cumulative
Designation (Related to)			
Teaching (school/ college/ university)	157	31.4	31.4
Non teaching (coach, instructor/ Asst Dir/ Umpire etc)	121	24.2	55.6
Totally different profession (Farming, Property dealing/ other business)	156	31.2	86.8
Other streams (Police armed forces/ Railways/ Aviation/ Banks etc)	35	7.0	93.8
Sports business and allied fields (Health club/ equip manufacturing/ trading/ Nutrition etc)	31	6.2	100
Monthly income:			
Less than Rs. 15000	81	16.2	16.2
Rs. 15001 - Rs. 30000	249	49.8	66
Above Rs. 30000	170	34	100
Sector of occupation:			
Public sector	205	41	41
Private sector	295	59	100

Determinant for recruitment:			
Sports related	159	31.8	31.8
Academic performance	341	68.2	100
Duration of service/ work:			
Below 5 years	189	37.8	37.8
5 – 14 years	153	30.6	68.4
15 years and above	158	31.6	100
Number of people in your dept./ business/ subordinates			
Less than 4	253	50.6	50.6
5 – 9	133	26.6	77.2
10 and above	114	22.8	100

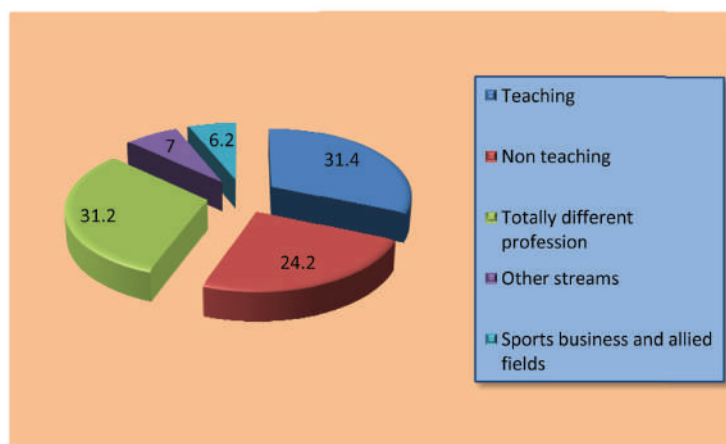


Fig. 1: Different occupational patterns adopted by physical education alumni

The sample selected for the study consists 31.4% Physical Education Professionals working as teachers in schools / colleges or universities and 24.2% working in Non teaching Departments as coach/ sports Instructor/ Asst. Dir. Or in research wings etc. 31.2% respondents have adopted a totally different profession like property dealing, farming etc and 7% have succeeded to get into other streams like police/ railway/ banks/ aviation etc. 6.2% respondents are working as businessman or have opened up health clubs/gyms or allied fields. The income distribution states that 16.2% are earning less than Rs. 15000 a month, while majority of respondents. (49.8%) are earning between Rs. 15001 to Rs. 30000 per month. 34% of the Physical Education Professionals are earning more than Rs. 30000 per month.

The table further shows that 41% respondents in the sample are working in the public sector and 59% are working in the private sector. Out of total 500 respondents surveyed, 31.8% attribute their job to sports related achievement and rest 68.2% respondents say that Academic achievement was a determinant factor in getting a job.

Respondents who worked for less than 5 years are 37.8% and who worked for more than 5 years and more than 15 years are 30.6% and 31.6% respectively. Majority of respondents (50.6%) have stated that they have less than 4 subordinates people in their department, followed by 26.6% who have 5 to 9 people with them and 22.8% respondents have mentioned that they have 10 or more persons with them or under their subordination.

Thus, the distributions, shown in the above three tables, exhibit that there is a reasonable heterogeneity in the spread of the data among different categories. To further elaborate the results of univariate analysis, a table of descriptive statistics is presented in the table . The table contains the measures of central tendency and dispersion of demographic characteristics of the respondents. The measures of central tendency, also known as average, summarize the properties of the entire distribution of a variable in a few numbers, known as the typical score, by computing mode, median or mean. Mode reflects the most frequently observed value of a variable, median represents the middle score in an ordered distribution, and mean shows the arithmetical average of all numbers in a

distribution. Measures of dispersion show the variability of scores around the average. Standard deviation is an important and common measure of dispersion. It measures the variability in the same

units as the mean. The lower the standard deviation, the smaller the variability in scores, and the better the mean as a summary measure.

Table 4: Descriptive statistics of demographic variables

Variables	Mode	Median	Mean	Standard Deviation
Age	1	1	1.73	.78
Gender	1	1	.66	.47
Level of education	1	1	.64	.48
Income	2	2	2.18	.69
Sector of occupation	1	1	.59	.49
Determinant for recruitment	1	1	.68	.47
Tenure of work	1	2	1.94	.83
Number of subordinates/people in deptt.	1	1	1.72	.81
Marital status	1	1	.80	.40
Number of dependents	2	2	2.03	.71
Family occupation	0	0	.28	.45
Possession of assets	4	3	2.54	1.42

Note: Coding of the variables is as follows:

Age: 1 = below 30 years, 2 = 31 – 40 years, 3 = 41 years and above; Gender 0 = female, 1 = male; Level of education: 0 = graduation, 1 = post graduation and above; Income: 1 = less than Rs. 15000 p.m., 2 = Rs. 15001 – 30000 p.m.; 3 = above Rs. 30000 p.m.; Sector of occupation: 0 = public, 1 = private ; Determinant for recruitment, 0 = sports related achievement, 1 = academic achievement; Tenure: 1 = below 5 years, 2 = 5 – 14 years, 3 = 15 years and above; Number of subordinates: 1 = less than 4, 2 = 5 – 9, 3 = 10 and above; Marital status: 0 = unmarried, 1 = married, Spouse work status: 0 = non working, 1 = working; Number of dependents: 1 = none, 2 = 1 – 2, 3 = 3 and above; Family occupation: 0 = non sports related, 1 = sports related; Possession of assets 0 = none, 1 = 1, 2 = 2, 3 = 3, 4 = 4.

Table presents all these measures of central tendency or average, as recommended by Jaccard (1983), and the standard deviation scores for major demographic variables. It shows that the modal age category is 'below 30 years' while the median is the category '31 – 40 years'. This, along with the measure on mean, shows that majority Physical Education Professionals are around 35 years of age. The mode of gender shows that more male respondents participated in the study than females. Similarly, most respondents in the study are post-graduates. Income-wise there is not much difference between mode, median and mean. The respondents in the sample are earning on an average between Rs. 15001 to Rs. 30000. The modal sector of occupation is the private sector,

and the modal determinant for recruitment is academic achievement. The mean of work experience of Physical Education Professionals is 1.94, which after considering the median of 2 shows that on average the respondents have a considerable work experience of 5 to 14 years. It seems from the table that average number of subordinates or people working on then department respondents is less than four. Mode of the marital status shows that -majority them are married. The average number of dependents is one to two for most of them in the sample. The statistics further show that most of the (Physical Education/ sport professionals) do not belong to sports related families. On possession of assets, most of them have three out of four possessions, namely house, car, air conditioners, and computer.

The foregoing descriptive statistics explain that the typical respondent is a male, around 35 years of age post graduate particularly MP. Ed. Many working in private sector, with less than 4 subordinates, earning between Rs. 15,001 to Rs. 30,000. The typical respondent is married, is with working spouse, has one or two dependents, is from non sports background family.

After examining the descriptive and summary statistics for demographic variables the univariate analysis has been conducted for the key and other variables. Though primarily the descriptive statistics have been completed and examined in the analysis the inferential statistics have also been presented for

the key variables. The analysis was required not only to present a statistical summary of the variables but was also a precondition for examining the relationship between the variables.

Table 5: Relationship (correlation coefficients) of key variables with the reasons to join the profession (N = 500)

Variables	Compensation package	Social status	Service to the nation / state	Self development	Job security
Overall job satisfaction	-.142**	.090*	.273**	.178**	.006
Intrinsic satisfaction	.028	-.077	-.142**	-.067	-.065
Extrinsic satisfaction	.042	-.012	-.096*	-.030	-.121**
Intrinsic factors' importance	-.068	.148**	.124**	.147**	.061
Extrinsic factors' importance	.013	.133**	.022	.091*	.096*
Self choice of profession	-.022	.191**	.281**	.232**	-.010

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

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

As seen in the table overall job satisfaction significantly correlates with the Service to the nation / state ($r = .273$, $p < .01$), self-development ($r = .1778$, $p < .01$) motives. Physical Education professions who are in the profession for Service to the nation / state or self-development are more overall satisfied on their work. With compensation package, the correlation is small ($r = .142$, $p < .01$) but negative. Social status is also found significantly and positively correlated with overall job satisfaction ($r = .090$, $p < .05$) but the relationship is fairly weak. Respondents who strongly agree with compensation package as their reason to join the profession are less satisfied with their work, and respondents who agree with social status motive are more satisfied on work.

Further Service to the nation / state job security is also found significantly correlated with extrinsic satisfaction. The relationship is small and negative indicating that the respondents who have joined the profession for job security as their motive are more satisfied on extrinsic factors. Self-choice of profession is correlated moderately with or Service to the nation / state ($r = .281$, $p < .01$), self-development ($r = .232$, $p < .01$), and social status ($r = .191$, $p < .01$). Directions of relationships indicate that the respondents who made their own choice of profession agree more with these reasons as their motives to join the profession.

After the correlation analysis among key variables and motives to join the profession, the last examined are the correlations of the key variables with demographic characteristics of the respondents to find out the significant associations among them.

Acceptance and Rejection of Hypothesis

This hypothesis is rejected as all the Physical Education Professionals have not adopted similar occupational patterns. 31.4% adopted teaching in schools / colleges / universities, 24.2% are working in Non-teaching Departments as Coach / Sports instructor / Asstt. Director etc., 31.2% respondents have adopted a totally different profession like Property dealing, farming etc., 7% have succeeded to get into other streams (like police / railway) banks etc. and 6.2% respondents are working as businessmen, or have opened up health clubs / gyms.

Self choice of profession is also found predicting the overall job satisfaction among Physical Education Professionals. Thus, the hypothesis that self choice of job influences job satisfaction among professionals is also proved true in the study.

Conclusion

Most of the alumni of department of Physical Education are in the profession by their own choice as shown by their mean score of 3.75h on a five-point scale.

Majority of the Physical Education professionals strongly agreed that their primary motive to join the Physical Education profession is social status of sportmen. Its mean score of 4.09 on a five-point scale is the highest among all reasons. Service to the nation / state, self-development, and job security are the other reasons for joining the profession with the mean scores of 3.93, 3.91, and 3.67 respectively. However, the mean score of compensation package is 2.60 showing that compensation package, as a reason to

join the Physical Education profession, is denied by most of the respondents.

Matching people with jobs, that are congruent with their interests, is recommended as a strategy that may be applied to reduce dissatisfaction and improve satisfaction at work. The more people find that they are able to fulfill their interests on the job, the more satisfied they will be with those jobs. Work values play a vital role here. For instance, it has been found in the present study that those who entered the profession with high intrinsic work values/motives, such as Service to the nation/state or self-development, are more satisfied at their work and those preferred extrinsic work values, like compensation package, are less satisfied at their work. Therefore, at the time of recruitment itself, it should be considered by the organizations to select only those individuals whose interests and motives are in congruence with the nature of the work.

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BOOK REVIEW

DYNAMICS OF SOCIAL ENTREPRENEURSHIP

Anil Rajoria

The present book “Dynamics of Social Entrepreneurship” written by Dr Sandeep Kumar & Dr Ajay Kumar Rathore, published by A. K. Publications, New Delhi, is a collection of articles related to social entrepreneurship, corporate social responsibility, Social Innovation & Entrepreneurship , Emerging issues in social entrepreneurship and social entrepreneurship activities. There are 28 articles included in this book.

The book explains - Social entrepreneurs drive social innovation and transformation in various fields including education, health, environment and enterprise development. They pursue poverty alleviation goals with entrepreneurial zeal, business methods and the courage to innovate and overcome traditional practices. A social entrepreneur similar to business entrepreneur builds strong and sustainable organizations, which are either set up as not-for profits or companies.

Social entrepreneurs are individuals with innovative solutions to society’s most pressing social problems. They are ambitious and persistent, tackling

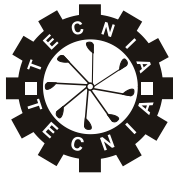
major social issues and offering new ideas for wide scale change.

Rather than leaving societal needs to the government or business sectors, social entrepreneurs find what is not working and solve the problem by changing the system, spreading the solution and persuading entire societies to take new leaps.

Social entrepreneurship often seems to be possessed by their ideas, committing their lives to changing directions of their field. They are both visionaries and ultimate realists, concerned with the practical implementation of their vision above all else.

Each social entrepreneur presents ideas that are user friendly, understandable, ethical, and engage widespread support in order to maximize the number of local people that will stand up, seize their idea and implement with it. In other words , every leading social entrepreneur is a mass recruiter of local change makers – a role model providing that citizens who channel their passion into action can do almost anything.





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