

CHALLENGES OF CORPORATE GOVERNANCE IN INDIAN BANKING SECTOR

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ABSTRACT

The Corporate Governance is Main Purpose of Economic Reforms Characterized by liberalization & deregulation. Corporate governance has at its backbone a set of transparent relationships between an institution's management its board, shareholders & other stakeholders. In the developmental economic environment & integration of the country at present, the banking sector in India cannot ignore the importance of corporate governance. The corporate governance philosophy of banks is the pursuit of sound business ethics & strong professionalism that aligns the interests of all stakeholders & the society.

The present paper attempted to study the Impact of corporate governance in banking sector with the help of secondary data. & study the challenges & issues faced by the banks in India.

INTRODUCTION

Corporate governance is the system of rules, practices, & process by which a company is directed. Corporate governance is essentially involves balancing the interest of a company's many shareholders such as shareholders, management, customers, suppliers, financiers, government & the community. It is also provides the framework for attaining a company's objectives. It is an age-old concept, which provides for a set of transparent relationships between an institutions management, its board, shareholders, & other stakeholders. It is now recognised as a paradigm for improving competitiveness & enhancing efficiency & thus improving investors' confidence & accessing capital.

Bank & Financial Institutions are the backbone of the economic sector of any country. The healthy economic condition of a nation is depicted through the sound functioning of its banks. Banks form a difficult link of a country's economic sector hence they are universally regulated industry & their well-being is imperative for the economy. Working of banks is different from other corporate in many important respects that makes corporate governance of bank not only different but also critical. Hence, corporate governance is conceptually different for banks. If a corporate fails, the fallouts can be restricted to the stakeholders, but if a bank fails, the impact can spread rapidly through other banks with potentially serious consequences for the entire financial system & the macro economy. Thus, though various guidelines are provided for working of a bank, corporate governance cannot be overlooked or discarded. Regulations, guidelines, & corporate governance are complementary to each other in banking industry. The present paper attempted to study the Impact of corporate governance in banking sector with the help of secondary data. & study the challenges & issues faced by the banks in India

OBJECTIVES

- To study the impact of corporate governance practices on banking sector in India.
- To study the challenges & issues faced by the banks in India.
- To suggest some measures to the banks in maintaining good corporate governance.

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RESEARCH METHODOLOGY

The paper is conceptual in nature. Data collection was achieved by on line websites & the data is filtered to improve the quality of paper. The authors with the help of the guide make the interpretations.

IMPORTANCE OF CORPORATE GOVERNANCE IN BANKING SECTOR

Every organization has various stakeholders such as directors, employees, shareholders, customers, suppliers, etc. these stakeholders are important for the productivity & efficiency of the organization...but the sharing of information with stake holders is only possible through good corporate governance. : Banks play a pivotal role in the financial & economic system of the nation. The health of the economy is closely related to the soundness of its banking is now an essential part of our economic system. Modern trade & commerce would almost be impossible without the availability of suitable banking services.

Indian banking industry, the backbone of the country's economy has always played a key role in preventing the economic catastrophe from reaching terrible volume in the country. Hence, the failure of banks due to unethical or incompetent policies & management action is detrimental to the shareholders, public depositors & the economy at large. Owing to this fact, a proper corporate governance system is crucial for banks & other financial institutions. Banks play a pivotal role in the financial & economic system of the nation. The health of the economy is closely related to the soundness of its banking is now an essential part of our economic system. Modern trade & commerce would almost be impossible without the availability of suitable banking services. Indian banking industry, the backbone of the country's economy has always played a key role in preventing the economic catastrophe from reaching terrible volume in the country. Hence, the failure of banks due to unethical or incompetent policies & management action is detrimental to the shareholders, public depositors & the economy at large. Banking system forms a strategic building block of the economy. The challenge & complexity of implementing corporate governance can be well understood only if we can appreciate the size of the banking system. We need to appreciate that the Indian banking system has made commendable progress in extending its geographical spread & functional reach.

ISSUES & CHALLENGES OF CORPORATE GOVERNANCE IN BANKS

- Banks are subject to special regulations & supervision by state agencies (monitoring activities of the bank are therefore mirrored).
- The purchasers of securities issued by banks & depositors also exercise supervision of banks.
- Regulations & Measures of safety net substantially change the behaviour of owners, managers, & customers of the banks.
- Rules can be counterproductive, leading to undesirable behaviour management, which expose well-being of stakeholders of the banks.
- Between the bank & its clients there are fiduciary relationships raising additional relationships & agency costs.
- Problem principal-agent is more complex in banks, among others due to the asymmetry of information not only between owners & managers, but also between owners, borrowers, depositors, managers, & supervisors.
- The number of parties with a stake in an institution's activity complicates the governance of financial institution.

Impact of Corporate Governance Practices on Indian Banking Sector

Banks engage in the business of accepting deposits & giving loans. They lend money borrowed from depositors to customers who apply for loans. Thus, the collapse of banks will result in monetary loss for the depositors. It is important that the interests of depositors be protected this is also one of the main reasons for corporate governance assuming greater importance. Poor corporate practices can result into banks. State bank of India is the country's largest commercial bank in terms of profits, assets, deposits, branches & employees. With over 200 years of existence. State bank group has a presence in 33 countries & extensive network of more than 18,000 branches &



26,000 plus ATMs & 100 accounts across the country. The only Indian bank to feature in the fortune 500 list, SBI has 5 associated banks & 7 Subsidiaries arguably the largest in the world. With the millions of customers across the country, SBI offers a complete range of banking products & services with the innovative technology & innovative banking model. State bank of India is committed to the best practices in the area of corporate governance. The sound corporate governance practices State bank of India would lead to effective & more meaningful supervision & could contribute to a collaborative working relationship between bank management & bank supervisors. Based on different elements like boards practices, stakeholder's services & transparent disclosure of information the practice of corporate governance in state bank of India was assessed.

Poor corporate governance can also affect the ability of bank to properly manage its assets & liabilities. This can result into a liquidity crisis. The fact remains that corporate governance approaches will differ among different banking institutions. However, a bank must have a reasonable level of corporate governance considering this various aspects such as its size, activities, & the nature of its business.

CHALLENGES & ISSUES FACED BY THE BANKS IN INDIA

Asset Quality

The biggest risk to India's banks is the rise in the bad loans. The slowdown in the economy in the last few years led to a rise in bad loans or non-performing assets (NPAs). These loans are which the borrower not repays. They are, thus a loss for the banks. Net NPAs amount to only 2.36% of the total loans in the banking system. This may not seem like an alarming figure. However, it does not take into restructured assets when a borrower is unable to pay back & the bank makes the loans more flexible to be paid back over a long period. Restructured assets are to put pressure on bank's profitability. Together, such stressed assets account for 10.9% of the total loans in the bank system. & these are just loans, which are identified as stressed assets. Yet banks have capacity to absorb only 7.9% loss. Therefore, if these debts turn bad too, banks will face major losses.

Capital Adequacy

One-way a bank try to ensure it is protected from bank loans is by setting asset money aside as a 'provision'. This money cannot be used for any other purposes including lending. As a result, the banks have a lower capital available to use for its various operations. The capital adequacy ratio measures how much capital a bank has. When this falls, the bank has to borrow money or use depositor's money to lend. This money, however, is riskier & costlier than bank's own capital. For example, a depositor can withdraw his/her money any time they want. Therefore, a fall in capital risk asset. In the last few years, CRAR has declined steadily for Indian banks, especially for public sector banks, which have higher number of loans. If banks do not shore up their capital soon, some could fail to meet the minimum capital requirement set by the RBI. In such a case, they could face several issues.

Unhedged Forex Exposure

"The wild gyrations in the forex market have the potential to inflict significant stress in the books of Indian companies who have heavily borrowed abroad," Mundra said in his speech. This stress can affect their ability to pay back debt to Indian banks. As a result, the RBI wants banks to ensure they lend to do not expose themselves to unnecessary debt in dollars.

Employee & Technology

Public-sector banks are seeing more employees retire these days. Therefore, younger employees are replacing the elder, more-experienced employees. This, however, happens at junior levels. As a result, there would be a virtual vacuum at the middle & senior level. "The absence of middle management could lead to adverse impact on banks' decision making process as this segment of officers played a critical role in translating the top management's strategy into workable action plans," the deputy governor said. Moreover, banks - especially government-owned banks - need to embrace technology to offer better products. This will also help make banks more efficient.

Balance Sheet Management

In the past few years, many banks have tried to delay setting aside money as provisions (for future bad loans). One reason for this is that a bank's chief executives have a short tenure, during which time they want to post higher net profits & cheer investors. "It must be appreciated that CEOs / CMDs would come & go but the institutions are perpetual entities. The only thing which can perpetuate their existence is a stronger & healthier balance sheet," Mundra said. Deferring provisioning is harmful in the long term. It reduces the bank's ability to with & financial pressures. This is even more problematic considering the poor capital adequacy in Indian banks. In fact, investors would be happier if the management addresses & sorts out problems rather than posting high net profits that cannot be sustained in the long term, the deputy governor said.

SUGGESTIONS TO INDIAN BANKING SECTOR FOR GOOD GOVERNANCE

- As far as banks are concerned, corporate objectives should aim at not only securing a high return for shareholders, but also ensuring its contribution towards a sustained growth of the economy
- Every bank has to analyse itself as to what extent it would lend to the priority sector in the absence of Government guidelines.
- The Boards of the banks will have to take the responsibility as to how well they can implement government directive without jeopardizing the long-term interest of the bank in the interest of corporate governance.
- However, the non-monitory & other corporate governance requirement disclosures are desirable but for effective & better governance, it is necessary that the banks comply the requirements.
- Banks should initiate more seminars & workshops in order to highlight the relevance of corporate governance.
- Corporate governance should not be practiced just because of regulations but to ensure the betterment & good performance to match to the level of various stakeholders whom they are responsible.
- Banks policy makers should be careful in seeing items of corporate governance that are not complied by the banks.
- It is necessary that the bank supervisors provide guidance to banks on corporate governance, making it clear that they will not only evaluate the corporate governance policies & procedures, but also evaluate banks' implementation of these policies & procedures.
- It is necessary that the criteria for assessing the corporate governance of banks need to announced publicly & recognize the improvements that have been made.
- Stronger enforcement should be top priority for the bank's policymakers for effective governance.

LIMITATIONS

No Proper Structure: It is true that the 'corporate governance' has no unique structure or design & is largely considered ambiguous. There is still lack of awareness about its various issues, like, quality & frequency of financial & managerial disclosure, compliance with the code of best practice, roles, & responsibilities of Board of Directories, shareholders rights, etc.

No Government Support: Strong governance starts focusing on fairness, transparency, accountability, & responsibility are vital for not only the healthy & vibrant corporate sector growth, as well as inclusive growth of the economy. Recent corporate scales have led to public pressure to reform business practices & increase regulation. The public outcry over the recent scales has made it clear that the status quo is no longer acceptable: the public is demoing accountability & responsibility in corporate behaviour. It is widely believed that it will take more than just leadership by the corporate sector to restore public confidence in our capital

Insider Trading: Corporate insiders like officers, directors, & employees by the virtue of their position have access to confidential information about the corporation & may misappropriate that information to reap profits. In most countries, trading by corporate insiders such as officers, key employees, directors, & large shareholders may be legal, if this trading is done in a way that does not take advantage of non-public information. However, the term is frequently used to refer to a practice in which an insider or a related party trades based on material non-public



information obtained during the performance of the insider's duties at the corporation, or otherwise in breach of a fiduciary or other relationship of trust & confidence or where the non-public information was misappropriated from the company

Basis of Indian Model: The central problem in Indian corporate governance is not a conflict between management & owners as in the US & the UK, but a conflict between the dominant shareholders & the minority shareholders. The problem of the dominant shareholder arises in three large categories of Indian companies. First are the public sector units (PSUs) where the government is the dominant (in fact, majority) shareholder & the public holds a minority stake. Second are the multinational companies (MNCs) where the foreign parent is the dominant (in most cases, majority) shareholder. Third are the Indian business groups where the promoters (together with their friends & relatives) are the dominant shareholders with large minority stakes, government owned financial institutions hold a comparable stake, & the balance is held by the general public.

CONCLUSION

Banking sector plays a significant role in India to transform economy towards self-sufficiency hence the corporate governance of the banking sector is significantly important. There is a need for the development of new policy framework on corporate governance as well as the proper implementation of existing laws, regulations, & guidelines with the equal participation of all relevant stakeholders. Corporate governance has become a topic of increasing interest among the policy makers since it looks at the relationship between the board of directors, shareholders, & management.

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EDUCATION TOWARDS BETTER INDIA: A REALITY CHECK

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ABSTRACT

Education is one of the most important tools for the formation of human capital in a country, which is one of the fundamentals of the development of social infrastructure. Provision of better educational facilities is not only the economic duty of the government of a country rather it is its moral duty as well. The Government of India is also trying to develop this key factor of social infrastructure of our country, but still the level of education in India is not up to international standards. This research paper is an attempt in this direction to find out various causes of low development in the field of education in India. This research paper is based on secondary data collected through various government and non-government agencies as well as from various web sites. Three parameters of backwardness of educational standards are set up i.e. Government, Society and the Students themselves. The research concludes that low government expenditure on education; stress and anxiety created by the society especially by the parents and the lack of power of understanding among the students were the main causes behind low standards of education in India. Therefore, it is necessary that all these three components involve in the process of education should cooperate with themselves in order to make educational standards up to the mark.

KEYWORDS

Government Expenditure, Personality Development, Youth Development etc.

INTRODUCTION

Education is said to be the modification of behaviour whose aim is to develop the overall personality of the child, which includes all the aspects of the personality like intellectual, moral, social, emotional etc. Education is said to be effective only and only if it achieves all the above said objectives and thus works for the betterment of the society. Education is said to be successful when it is able to convert humans into human capital who are skilled, expert, able, and efficient and can use their skills for the development of the society and the nation. Education can achieve these very objectives only when those who are responsible for its implementation take it seriously and these are government, society, teachers, and the students themselves. If all these components work together and in tandem with each other, only then a better society can be thought of.

Today we are seen suicide among the students and this tendency is increasing day by day. Students are facing stress and anxiety, which is created by their parents and their teachers. They have only conceptual knowledge and they do not even know the basics of things they are learning. They learn for cramming sake only and only to get good academic scores and they are not even bothered about the conceptual clarity. They only stresses upon marks and this rat race of marks is generated in their minds by their teachers and their parents and by the policies of the government in which academic marks is the only criteria while providing jobs to them. So, they are running behind marks only. However, this scenario has destroyed the basic aim of education and this is the reason that we are way behind the phenomenon of the construction of new knowledge because we are not at all interested in the construction of new knowledge, as we are only satisfied with the cramming of existing knowledge.

But if we look it from a long term perspective, we found that this type of educational knowledge can only help us in the short run as it is not sustainable in nature. Therefore, we have to re-think about the knowledge we are providing to our students as no nation can tolerate such a huge loss of its human capital. Therefore, we have to make all the persons and the institutions involved in the process of education efficient and effective and to be ensured that each of these plays their role with full dedication, only then we can be called a better society.

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This research paper is an attempt in this area of finding out the causes of backwardness of educational standards in India and to provide effective solutions to these problematic causes, so that the standard of education can be improved and it can be made competitive with international standards.

REVIEW OF RELATED LITERATURE

Rastogi P. and Kochar S. R. (2016) carried out a prospective cum retrospective study in the Department of Forensic Medicine and Toxicology, Mahatma Gandhi Medical College & Hospital, Jaipur w.e.f. 2004- 2008. They concluded based on their research work that during this period out of total 627 autopsies performed, 223 were found as suicidal deaths. In these 223 cases, 88 cases ended their life by poisoning, rest of them in the decreasing order are as follows: Train Run-over (55), Hanging (43), Drowning (20), Alcohol (9), Burn (4), Celphos Poisoning (3), Insecticides Poisoning (1). This clearly indicated that availability of highly lethal suicidal method and rate of suicide were interrelated. During the study, it was found that three new innovative methods of committing suicide among the youth were carried out.

Jain A. (2015) conducted this study to find out the prevalence of suicide ideation and its associated risk factors among medical students at Mangalore, India. This pilot study was conducted on medical students by using a self-administered questionnaire. Data was collected from second year students on baseline characteristics, habits, thought of suicide ideation, and thought of life as burden. The collected data was analysed using SPSS V.11.5. χ^2 test was used to determine the risk factors and their significance was reported at $p < 0.05$. Results indicated that out of 305 students who filled questionnaire completely (response rate 87%), 119 (39%) were males and 186 (61%) were females. Around 8.3% ($n=25$) admitted alcohol consumption, 4.3% ($n=13$) were smokers, 3% ($n=9$) admitted to having tried/done substance abuse. More than half (172; 56.39%) were dissatisfied with academic performance ($p=0.002$), 34 (55.7%) students had broken up with their close friends ($p=0.009$), and 20 (6.56%) felt neglected by the parents/family. One fifth of respondents (61; 20%) had reported suicide ideation, 24 (7.9%) have given serious thought to committing suicide, 28 students (9.5%) consider their life as a burden. The study also concluded that dissatisfaction in academics, neglect by the family, and break up with close friends had significant association with suicide ideation. These issues could be tackled by counselling. The awareness generated could be helpful in avoiding suicide.

Sayantana G. D. and Monojit C. (2015) examined the empirical relationship between public primary, secondary, and tertiary education expenditure and economic growth of India using time series econometric analysis for the time 1951-2011. The econometric analysis indicated that all the sectoral education expenditures positively affect GDP growth from 1980 onwards when the country started to shift from a state-led growth model towards a pro-business regime. They argued that the labour market characteristics and the institutional structure were responsible for the lack of effectiveness of education spending prior to 1980s. Before the 1980s, the public sector was the principal operator in the Indian economy, private sector participation was minimal, and bureaucratic jobs were the most attractive jobs, which were unproductive and highly rent seeking. Such a situation discouraged proper utilisation of the skilled work force and hence the education expenditure did not exhibit the desired growth effects. With the onset of reforms, industrial and service sectors expanded creating more job opportunities and thus there was better utilisation of the educated labour pool. As a result, the effect of education expenditure started to be felt as the human capital was put to better use.

Dongre, A. Kapur, A., and Tewary, V. (2014) examined in their study that since 2012, there had been some important policy shifts. The 12th Five Year Plan explicitly articulated learning improvement to be a key policy goal. This was followed by MHRD's renewed articulation of the importance of meeting the learning challenge. Consequently, MHRD launched the 'Padhe Bharat, Badhe Bharat' scheme with a focus on learning. However, was this going to be enough to solve the 'learning challenge'? This scheme was a good starting point but the need of the hour was to rework the education system such that it moved away from its preoccupation with input delivery to one that prioritise learning outcomes. This pre-occupation had left us in a situation where means to an end have become an end itself. How to get the system to prioritise learning outcomes not just in policy documents but also in actual practice, i.e. in terms of plans, finances and actions of education bureaucracy all the way down to schools was going to be India's greatest challenge in elementary education in the next few years.

Khan N. B. M. (2013) examined the role and amount of public expenditure on education in the state of Karnataka. With the help of a longitudinal study, he concluded that the role of education in nation building is not merely a question of social equity and equipping persons for securing employment; it is much more than that, and this is universally recognized. The human resource development revolution has also placed investment in education on the priority list of Governments across nations. In-line with Wagner's law of increasing State government activity, total public expenditure has registered a positive compound annual growth rate of 29.8 % over a period of 20 years. Though expenditure on education had increased in nominal terms, in real terms, expenditure on education had decreased. Despite difficulties in fiscal conditions, the state of Karnataka had managed to keep expenditure on education in between 2-4% of net state domestic product.

Lakshmi V. (2010) conducted a study on the pattern and number of suicide in India among the youth in the year 2010. She concluded that the suicide rate in India was 10.3 during this period. In the last three decades, the suicide rate had increased by 43% but the male female ratio has been stable at 1.4:1. Majority (71%) of suicide in India were by persons below the age of 44 years, which imposed a huge social, emotional, and economic burden. Several studies revealed that suicidal behaviours were much more prevalent than what was officially reported. Poisoning, hanging and self-immolation (particularly women) were the methods to commit suicide. Physical and mental illness, disturbed interpersonal relationships and economic difficulties were the major reasons for suicide. The vulnerable population was found to be women, students, farmers etc. A social and public health response in addition to a mental health response was crucial to prevent suicidal behaviour in India.

RESEARCH GAP

From the analysis of the above research work, it is found that though many researches had been conducted about various aspects of the problems of education sector in India. Out of these studies, some of them are concerned with the expenditure done by the government sector on education and the suicidal tendencies of the youth. However, no one is related with the root cause of these problems i.e. why the government is not spending much for the development of education? Why the youth is committing suicides? In addition, why this tendency is being on the increase in the recent past? This study is an attempt to bridge this gap. This study is a detailed description of the various problems of education sector and various causes behind these problems, so that by analysing these causes a constructive solution of these problems can be found out and the youth will be provided with an educational system that can fulfil their needs and aspirations.

OBJECTIVES

This research papers handles the following objectives:

- To evaluate the expenditure done by the central government on education in the recent past.
- To evaluate the enrolment rate of students at different stages of educational process.
- To evaluate the suicidal tendencies among the youth of India in the recent past.
- To evaluate various types of crimes done by the youth of India in the recent past.
- To evaluate various causes responsible for the non-development of a constructive educational process which can fulfil the needs of the youth.

Focus Area

The present paper focuses on the evaluation of the process of education in India and various types of problems encountered by this. This study is an attempt to make it very clear that why the teachers, the academicians, and the policy makers are not able to make education student friendly. In addition, what are the various impacts of this failure of our policy makers by not considering education as their priority sector, which the society is being faced now a day?

Data Collection Work

Secondary data had been used in this study. The required data was collected with the help of various website sources, Ministry of Human Resource Development, National Crime Register, various newspapers and other sources from which the relevant data can be obtained.

RESEARCH METHODOLOGY

Research Design

An empirical research design was used for the present study. Not making education student friendly and society friendly because of which various problems have been crept in our modern day society had conducted the study about the empirical investigation about the various causes of the failure of the government and its various agencies. This study is an attempt to provide empirical data related with various policy issues of the government about educational process and their true impact on the society and finally to evaluate the effectiveness of these policies of the government.

Time

The time period for the study was taken as 2012-13 to 2018-19 and an empirical investigation is done in this time period of the various policy issues of the government and its true impact on those for whom these policies were intended to make and to evaluate whether these policies have been proved effective in achieving their objectives or not?

Parameters of the Study

In the present study, the analysis of the trends and discrepancies found in the education system of India is done with reference to the following parameters:

- Expenditure done by the central government on education in the recent past.
- Enrolment rate at different stages of educational process.
- Suicidal tendencies among the youth in the recent past.
- Crimes done by the youth in the recent past.
- Various causes responsible for low educational standards in India.

FINDINGS AND DISCUSSION

The major findings of this research and the analysis of data is shown the following tables:

Table-1

Year	Expenditure on Education the Central Government (% of GDP)
2012-13	3.10
2013-14	3.45
2014-15	2.80
2015-16	2.40
2016-17	2.60
2017-18	3.71
2018-19	2.70

Sources: Authors Compilation

As we can evaluate from the table that the expenditure done by the central government on education as percentage of its GDP is on a fall right from 2013-14. However, it shows a rise in the year 2017-18 but again in 2018-19 budget it decreases from 3.71% to 2.70%. It shows the level up to which our central government is serious about the development of education in India, which is one of the most fundamentals of social development of the country. With such a small percentage expenditure on education, it is not possible to develop the process of education and to make it student friendly. If we talk about the expenditure of the developed countries of the world on education it ranges from 12% to 15% of their GDP, but in case of India, it is much less, as it ranges from 3% to 4% of GDP.

Table-2: Enrolment Rate at Different Levels of Education in 2018 in India

Stage	Enrollment Rate in Percentage
Initial	100
Elementary	94
Secondary	75
Senior	70

Sources: Authors Compilation

From the table, it is clear that there is a continuous fall in the rate of enrolment at higher levels of education. If we assume 100 percent enrolment of students at the initial level, then only 70 percent of the students are able to reach at the senior secondary level. Apart from this, the rate of enrolment at the college level and the university level is very low which clearly indicates that our education system is not inclusive as it excludes a huge number of students from the educational system. With such low standards of educational qualifications, the youth of India is not able to get good job opportunities and hence there is a huge loss of human capital. In such a situation, we can never call our education as student friendly.

Table-3: Caste wise Enrolment Rate at Different Levels of Education in 2018 in India (in %)

Caste	Initial	Elementary	Secondary	Senior
General	100	96	81	74
SC	100	92	71	65
ST	100	91	67	61
OBC	100	94	75	73

Sources: Authors Compilation

The table clearly shows caste wise enrolment rate in India in 2018. From the analysis of the table, it is clear that there is drastic fall in the rate of enrolment in case of SCs and STs as compared to general class and OBCs. It proves that the government policies regarding the benefit of the weaker section of the society are not able to fulfil the desired aim and these weaker section people are not able to take full advantage of the opportunities provided to them by the government and this is the biggest hurdle in their social development. Therefore, the government should make its policies more effective, so that it can benefit all.

Table-4: Gender wise Enrolment Rate at Different Levels of Education in 2018 in India (in %)

Gender	Initial	Elementary	Secondary	Senior
Boys	100	94	75	70
Girls	100	94	75	70

Sources: Authors Compilation

From the analysis of the above table, it is clear that there is no difference between gender wise enrolment rate at different levels of education in 2018 and it remains same throughout the year. In the case of students of both the sex, there is a continuous fall in the rate of enrolment as the level of education increases, which also shows the failure of the government to provide this basic facility to all the citizens of the country.

Table-5: State wise Enrolment Rate at Different Levels of Education in 2018 in India (in %)

State	Initial	Elementary	Secondary	Senior
Jharkhand	100	83	53	30
Arunachal Pradesh	100	80	56	38
Bihar	100	89	54	46
Gujarat	100	97	74	68.3
Delhi	100	100	89	79
Punjab	100	97	89	84
Kerala	100	100	87	85.6

Sources: Authors Compilation

It is often said that there are regional imbalances as far as the provision of educational facilities is concerned among developed and underdeveloped states of India. The above table proves this point. In developed states like Punjab and Kerala, it is almost 85 percent at the senior secondary level and at the same time, it is 30-38 percent in underdeveloped states like Jharkhand and Bihar. It proves the concentration of educational facilities among the developed states only while the underdeveloped states are far lagging behind.

Table-6: Student Suicide in India from 2010-2017 (in %)

Year	Number of Suicides	Year	Number of Suicides
2010	21.6	2014	14.2
2011	19.0	2015	6.60
2012	15.4	2016	9.80
2013	18.5	2017	9.80

Sources: Independent Survey among 9-12 Class Students of 10 Steel Cities of India

An independent survey done by an NGO from 2010-17 shows great loss of youth power in India due to their suicide in between their educational process due to stress and anxiety as these students are not able to handle the pressure created by the peers, parents and the society and they started feeling themselves helpless and the resultant effect is suicide. This suicidal rate is higher in the field of engineering, medical, civil services where there is a lot of pressure created in the minds of the students. It also shows that still our education is not student friendly, which causes loss of youth power and hence human capital.

Table-7: Number of Cases Registered against Juveniles in Different Sections of Law

Year	Name of category	Number of Cases Registered
2005	Juveniles in conflict with law	18939
	Total cognizable IPC Crimes	1822602
2015	Juveniles in conflict with law	31396
	Total cognizable IPC Crimes	2949499

Sources: National Crime Register

Table-8: Number of Cases Registered against Juveniles in different Crime Categories in 2017

Name of Category	Number of Cases Registered
Murder (Section 302 IPC)	853
Rape (Section 376 IPC)	16988
Kidnapping and Abduction	1630
Dacoity	193

Sources: Authors Compilation

The basic aim of education is considered the modification of behaviour. Still it seems a distant dream and the data shows that our education is not yet successful in bringing about the desirable changes in the behaviour of the students and convey them the real meaning of education. Table 7 and Table 8 show how our youth s going towards crime at an increasing rate. The number of cases registered against juveniles in the subsequent years is on an increase. It shows that our education is not successful in improving the mind setup of the society. In these years, the Percentage cases of Juvenile in conflict with law to total cognizable Crimes has ranged from 1.0 to 1.1, the Rate of crime under cases of Juveniles in Conflict with law has increased from 1.7 to 2.5.

Responsible Factors for Low Educational Standards in India

From the analysis of the above tables, we can conclude that the educational standards in India are not according to the international standards as they are far lacking behind the ultimate objective of making education student friendly and to achieve the objective of their overall personality development. However, if we look at the causes behind this phenomenon, we can say that there is not a single factor responsible for this problem rather there are a group of factors. However, for the sake of analysis, we can divide these factors into three parts. A detailed description of these parts is given as:

The Government: Education in India is found its place in the concurrent list of Indian constitution and thus it becomes the responsibility of both the centre and the state government to develop this very aspect of social development of the country. However, if we make an analysis of the role of the government in this aspect, we found that the government is not playing its role properly as:

- Expenditure done by the Government of India on the development of education is not enough that can develop it fully and make it student friendly and child cantered. As we have already mentioned in Table 1 that the expenditure done by the Government of India as a percentage of it GDP is far less than the international standards and with such a low expenditure we cannot expect from education to develop fully.
- It is clear from the above explanation that education is not in the priority list of the government. It is a fact that the total expenditure on defence of India is far more than its expenditure on education. So, with such a thinking it is not possible to make India a better country as far as the social development is concerned.
- The main disadvantage of Indian education system is that it lacks vocationalisation, as it is only bookish in nature. It does not enable the students to earn rather it makes them able only for the white colour jobs which are not easily available these days. Therefore, the students are not interested in taking such a type of education and consider it a wastage of time.
- The main defect of Indian education system is also on the policy side as the educational policies are mad by those persons who are not at all related with the process of education. Basically, these policies are framed by politicians who are not concerned with the ground reality and academicians, teachers and other persons actually involved in the process of education doesn't find their place in the policy making.

The Parents and the Society: Home is considered the first school of the child as it provides basic informal education to the child and mother is considered the first teacher of the child. The same can be said about society where the child gets informal education. For better educational standards, it is necessary that these aspects should play their role appropriately. However, these aspects are not doing a sad reality well for the child. It is clear from the following points:

- Now a day, the parents stressed upon marks, academic success of their child is the only criteria for them to identify their child as successful one, this tendency among the parents is causing stress and anxiety among the students, and sometimes they are not able to cope up with these adverse circumstances and commit suicide. Therefore, the parents need to be very careful while setting up educational objectives for their child.

- Huge expectations of the parents are also a cause behind the scenario of a non-student centred or non-student friendly education. Parents want from their child each thing, which they themselves are not able to achieve in their student life. In psychology, this tendency is called identification. This also creates stress in the mind of the child.
- Peer pressure created by the society is also one of the major factors responsible for a backward educational system. Comparison among marks, achievements and many other things becomes a regular phenomenon, which also creates stress among those who are not able to handle the workload and to run in this rate race of marks.

Students: To a huge extent, the students themselves are also responsible for low standards of education as they themselves are not aware about the education they are getting in the schools or colleges. They have only made education a process of getting marks and nothing else. Here is a list of factors related which are related with students, which makes education not able to achieve its true objective:

- Student does not ask questions in the class from the teacher. It is because they are not at all concerned with what the teacher is teaching in the class, as they know that they can learn the content from internet or from the tuition. Therefore, they go to class only for the sake of attendance.
- The above factor leads to lack of concept clarity among the students. They do not know the real meaning of the content they are learning in the class. They are getting this for the sake of getting marks. This leads to low educational standards among the students.
- The main factor in this connection is that they want education only for the sake of getting a good job and they think that they can achieve it by marks and it is their biggest mistake because now a day approximately 24000 students done their B.Ed. in Punjab every year and it is not possible to give job to all of them in the organized sector and many of them have to shift to the private sector. However, private sector wants skills and expertise which is completely absent in them and this is the reason that they are not able to get jobs.

CONCLUSION

In the conclusion, we can say that there are various causes responsible for low academic and educational standards in India and if we want to make education really child centred and student friendly and want from it to fulfil the ultimate objective of overall development of the personality of the child. Each and every person associated with the process of education either it is the government or the society or the school or the parents or the student themselves have to work really hard in this direction, so that we can construct an educational system which can make India a developed nation and all our students can achieve high standards of personality and human development in the form of skill formation.

IMPLICATIONS

The current study is mainly concerned with various causes responsible for low academic and educational standards in India. As the study reflects that the government, society and the students i.e. all the three major components are responsible for this problem, so provides important analysis to predict the future policies and schemes for the development of this sector of our society. The study will be helpful to the academicians and researchers for further study in this respect.

FUTURE AREAS OF RESEARCH

A comprehensive study can be conducted in this aspect by taking into consideration some other factors responsible for this problem.



A comprehensive study can also be done by taking into consideration separate role of various agencies associated with the process of education like NCERT, AICTE, UGC, etc. So, that their comparative performance evaluation can be done.

As education is the concurrent list, so a comparative analysis of the performance of state and centre government in the process of education can be done.

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WORK LIFE BALANCE OF WOMEN TEACHERS IN MYSORE

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ABSTRACT

The work life balance of women employees has become an important subject for women academicians since the time has changed women contributing to the family living. In the present context, women are no longer considered as only family and domestic caretakers. The time and economical necessities have forced the change, where men and women equally share the responsibility of domestic care and earnings for the family. The Work-life balance requires accomplishing harmony between professional life and personal life with the goal that it decreases friction between work and domestic life. Work-life balance describes the relationship between work and the personal commitments in one's life, and the manner in which they affect one another. Work-life balance has eventually become an essential necessity for almost all categories of employees, including those employed in teaching positions, in which the women are dominant. The present study is conducted amongst women teachers in Mysore to understand the nature and factors influencing their work life balance.

KEYWORDS

Work-Life Balance, Domestic Care, Earnings, Personal Life, Work Life, Women Teachers etc.

INTRODUCTION

The Industrial revolution in the second half of 18th century has given rise to the tremendous change in the pattern and concept of professionalism and employment without any gender bias. Such unbiased patterns of professionalism and employment in turn created a new dimension to work life balance.

Work-Life Balance does not mean an equal balance. It means the capacity to schedule the hours of professional and personal life to lead a healthy and peaceful life. It is not a new concept. It emphasizes the values, attitudes and beliefs of women, their work experience etc. in organizing and balancing their work and personal life. The work life balance is the degree to which an individual is able to manage both paid work and family responsibilities with minimum of conflicts at both the family and workplace. The role of women should be more acknowledged and celebrated because any ignorance of either the family role or profession may adversely influence any progressive economies like India & other developing countries. The married women are more likely to have suffixes like better half, half-life, and sweet heart. However, the changing passage of time and economic necessities has created women more of achievement motivation to meet the emerging context of social and cultural diversities. Probably the complexities involved around the concept of work life balance and its need has featured in countless academic, practitioner, and policy maker's debates. The key economic development in last few decades has documented increase in the women workforce and today the sweet hearts and mothers are the primary or co-breadwinners in the many families across the world. The economic empowerment of the women is documented as the biggest social change of the century.

When a woman achieves a successful work-life balance, she has job satisfaction, becomes highly committed and productive, and succeeds in her career. However, in certain cases the women is not able to succeed due to incapability in balancing her work and personal life. She is unable to set her priorities. As a result, she withdraws from her work due to simple reasons like taking care of her children, aged in laws/parents, and other family pressures. If the man were able to share some of her responsibilities, she would be a successful woman. A survey in the UK reveals that the majority of the women have had successful WLB because their husbands shared an equal partnership both in professional and personal life. With the advancement in technology, and education and revolution in the industrial sector, there has been some change in Indian men too as they understand that both the partners need

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to schedule their working hours and personal hours so that they lead a professionally and personally healthy living. The women should also educate her children to share responsibilities to make life better and fruitful.

As India continues to emerge as a global economic power, understanding the dynamics between work and personal lives specific to this culture is increasingly important. Women regularly suffer more bouts of anxiety than men, feeling anxious more than five times each week. One section of women says they are overburdened eight or more times each week, which means they struggle to cope with every single day. One in five (22 %) are anxious about maintaining a healthy work-life balance, and 12% making key decisions about their kids' future. Women are being stressed with household chores and managing stable relationships *Mckenna (2002)*.

REVIEW OF LITERATURE

Dr. Achyuth Gnanavali (2017) examines work life imbalance and its out come among the female teachers in Nepal. The study finds that the work life imbalance leads to conflict in the family life and personal relations. The research study suggests that there is a positive association with the level of stress, time taken for personal and family care. The role conflict is major concerning component of worklife imbalance which may further increase the job stress and occupational hazards among the working women.

Prathiba Barik (2017) explored that the married school teachers both at government and private schools are unhappy with their status of work life balance and found struggling to manage with family life and work life at the cost of their health. Majority of the married women try to get house hold support from servants, maids, parents/ in laws, children and even from their husband or else they choose to work at their near by schools to save their travelling time and take care of the family requirement and other schedules. The support to establish a work life balance policy exclusively for married female school teachers.

Rahul Singal et. al., (2015) examined the study of work life balance among the women teachers to assess the problems women face in the educational institutions, in the process of balancing their family and work life. The study shows that the women employees experience considerable pressure in the morning before going to work and in the evening after the work, to accomplish all the necessary domestic targets of the family. The study suggests that there is a need of holistic approach to design and implement policies to support the female teaching staff to manage their work life balance to improve the performance of the staff.

Matheshwaram et. al., (2015) finds that private school teachers work more at the school as well as at home compared to the teachers at government and public sector schools. Therefore the private school teacher miss out more quality time at the home with family and friends because of work pressure and excess work load in the schools. The present study identified that a large number of well qualified women who due to various circumstances faced several problems but significantly most often break in their careers and there is a strong evidence linking work life imbalance to reduced health and family well being among individuals and families.

Azma Zaheer et. al., (2015) analysed the relationship between occupational stress and work life balance among the female faculties of central universities in Delhi, India. The study demonstrated that any kind of additional demands on female academicians will contribute to occupational stress and worklife imbalance. It is opinioned that occupational stress and worklife balance have become major concerns for working women and organisations. The study established that there is a strong positive relationship between occupational stress and worklife imbalance of women faculties of central university of Delhi with 0.73 as correlation coefficient.

Mohammad et. al., (2013) in the study of Work life balance on women teachers in Bangladesh reveals that both family and job of female teachers in Bangladesh are affected due to work life imbalance situation. The organisational productivity and family conflicts are on the rise due to the disturbed state of work life balance. The findings of the study suggested introducing childcare centres, reduced/relaxed work schedules, and child schooling for the female teachers.

Santhana Lakshmi et. al., (2013) analysed work life balance of women employees with reference to teaching faculties of SRM University Tamil Nadu. Work Life Balance Index (WLBI) is developed to explore the factors

causing work life related problems. The study finds that poor WLBI will affect the women psychologically and physiologically resulting in poor performance at the work place. The analysis revealed that more than 30% of the women staff needs to consider methods easing of problems and occupational stress due to poor WLBI.

Work Life Balance Theories

Various thinkers and experts to explain the work family linkage and the different aspects of the relationship between work, personal and family life, have propounded several theories.

Structural Functionalism Theory: The theory implies that the every individual's life is concerned mainly with two separate spheres: productive life which according to this theory refers to that part of work life which helps one to produce a product or a service and emotional life which is at home which centre's around spending time for oneself, spouse, parents, child care, leisure, health care etc. Structural functionalism theory believes in the existence of fundamental parting between work and families. According to structural functionalism theory, work and life aspect will work at tandem with each other "when men and women specialize their activities in separate spheres, women at home doing expressive work and relieving men of household chorus and men in the workplace performing instrumental tasks not worrying about house hold responsibilities" (Kingsbury and Scanzoni, 1993; as cited in MacDiarmid, 2005).

Ecology Systems Theory: According to Ecological systems theory by Grzywacz and Marks, work and life are a joint function of methods, processes, person, situation, and time characteristics, and indicative of the fact that each multiple characteristics yield an additive effect on the work life experience (Grzywacz and Marks, 2000). Ecology theory of work life balance was later developed into the person-in-environment theory with the common thread among diverse person environment variants as the recognition that individuals and groups have vibrant relationships with their social, physical, and natural environments in which they co-exist (Pitt-Catsouphe et al., 2006).

Segmentation Theory: The Segmentation theory propounded both the aspects of work and life as separate entities that do not influence or interfere with each other in what so ever manner. Segmentation theory explains the mutual departure of work and life with each other, such that the two roles do not influence each other and are separate entities (Edwards and Rothband, 2000; Staines, 1980; Zedeck, 1992). Ever since the industrial revolution, work sphere, and personal life aspects have been inherently, separate by time, space, and function. Piotrkowski (1979) articulated this process as what happens when people actively restrain work-related thoughts, feelings, emotions and behaviours in the life domain, do the same at work by suppressing personal life thoughts, emotions and problems or pleasures.

Facilitation Theory: Facilitation theory refers to what occurs when the participation in one domain cultivate and enhances the engagement in another domain. Grzywacz (2002), the expert here feels facilitation between occurs because social systems naturally utilize available means to improve situations without regard for domain limitations.

Compensation Theory: Compensation theory of work life balance describes the efforts intended at countering unconstructive experiences in one domain through increased efforts for optimistic experiences in another domain. According to Zedeck and Mosier (1990), compensation can be viewed in two different Categories: supplemental and reactive. Supplemental compensation occurs when individuals change their pursuits for highly rewarding experiences from the dissatisfying role to a potentially more fulfilling one. It happens when positive experiences are insufficient at work and are therefore pursued at home For example, individuals with little autonomy at work seek more autonomy outside of their work role. Reactive compensation represents individuals' efforts to redress negative experiences in one role they are performing by pursuing positive experiences in the other role such as engaging in leisure activities after a tiring day at work. It occurs when negative work experiences are made up for in positive home experiences

Work Enrichment Theory: According to enrichment theory, experience in one role either work or family will enhance the quality of life in the other role. In other words, this model tries to explain the positive effects of the work-family relationship. Enrichment theory thereby refers to the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) improves the quality of the other domain

(Morris and Madsen, 2005). Greenhaus and Powell (2006) defined enrichment as “the extent to which experiences in one role improve the quality of life in the other role” and reported that employees perceive that their work and life roles enrich each other. Zedeck and Mosier (1990) to describe enrichment theory used the term instrumental to characterize this notion, which states that good outcomes at work place lead to good personal life outcomes and vice versa.

OBJECTIVES OF STUDY

- To examine the factors influencing the work-life balance of Women teachers in Mysore.
- To analyse the nature of Work Life Imbalance of women teachers in Mysore.

RESEARCH METHODOLOGY

Research design proposed for the study is ‘Descriptive’ type of research. This type of research deals with quality of responses from the respondents about their emotions, attitudes, experience, behavioural, interests, technical skills, personality, self-concept, and beliefs values etc.

Primary data is collected by questionnaire survey method. The questionnaire consisted of questions to analyse the factors influencing of work-life balance of women teachers in Mysore.

Secondary data was collected from journals and Research articles to support the Literature review for the research article.

Sample and Sampling

Primary data was collected from the women teachers in Mysore. Sample size is 50. (25 college teachers and 25 school teachers) Questionnaire is distributed to the women teachers belonging to various disciplines across schools, colleges, and universities.

DATA ANALYSIS AND INTERPRETATION

Table-1: Demographic Profile of the Respondents

Age (years)		
	F	%
Below 30 Years	20	40.0
30-40 Years	17	34.0
41-50 Years	13	26.0
Total	50	100.0
Marital Status		
Single	7	14.0
Married	43	86.0
Total	50	100
Number of Children		
No children	19	38.0
1 Child	19	38.0
2 Children	10	20.0
Above 2 Children	2	4.0
Total	50	100.0
Age of Children		
Below 5 Years	20	40.0
6-10 years	15	30.0

11-15 Years	10	20.0
Above 15 Years	5	10.0
Total	50	100.0
Number of Family Members		
1-2 Members	11	22.0
3-4 Members	30	60.0
5 Members	7	14.0
Above 5 Members	2	4.0
Total	50	100.0
Number of Dependents		
0 Dependents	16	32.0
1 Dependent	19	38.0
2 Dependent	10	20.0
Above 2 Dependents	5	10.0
Total	50	100.0
Educational Qualification		
Under-Graduation	8	16.0
Post-Graduation	32	64.0
MPhil	7	14.0
Ph.D.	3	6.0
Total	50	100.0
Years of Service		
Less than 5 Years	13	26.0
5-10 Years	27	54.0
11-15 Years	5	10.0
More than 15 Years	5	10.0
Total	50	100.0
Mode of Transportation		
Institutional Transportation	10	20.0
Public Transportation	7	14.0
Own vehicle	33	66.0
Total	50	100.0
Monthly Salary		
Rs 20,000> Rs	12	24.0
Rs 20,001-30,000 Rs	27	54.0
Rs 30,001-40,000 Rs	9	18.0
Rs Rs 40,000 <	2	4.0
Total	50	100.0
Nature of Work		
Full time	50	100.0

Sources: Authors Compilation

The above table shows demographic profile of the respondents. The following demographic variables are considered for the study.

- Age in years,
- Marital,
- Number of children,
- Age of Children,
- Number of family members,
- Number of dependents,

- Educational Qualification,
- Years of service,
- Mode of transportation,
- Nature of work.

The study is comprised of women teachers of age less than 40 years (74%), married (86%) with maximum of two children (58%) and dependents. The study is featured by post-graduate qualification (64%) with the service of 5-15 years (64%). The majority of the respondents possess own vehicle for transportation all are full time faculties with 20000-40000 Rs of salary per month (72%).

Objective 1: To examine the factors influencing the work-life balance of Women teachers' in Mysore.

H (0): There is no significant difference among the factors influencing the work-life balance of Women teachers' in Mysore.

H (1): There is a significant difference among the factors influencing the work-life balance of Women teachers' in Mysore.

Table-2

S. No.	Statements	Single		Married	
		Mean	SD	Mean	SD
1	My spouse equally shares household activities and child caring responsibilities.	3.00	0.00	3.67	1.08
2	Members other in my family support me in my work.	3.28	0.48	3.79	1.01
3	My Family encourages my job.	3.42	0.53	4.00	0.95
4	My family helps me to take care of children homework and projects.	3.14	0.37	3.18	1.15
5	I can give my attention for family or personal issues immediately with the help of my family members.	3.42	0.53	3.55	0.79
6	When the student passes comment about me, I get disturbed.	3.28	0.75	2.69	0.77
7	I feel stressed with the changing work time.	3.14	0.37	3.53	4.71
8	There is mutual support between my colleagues and me when they I need help.	3.28	0.48	4.02	0.77
9	My job and family interfere with one another.	3.71	0.75	3.82	0.92
	Aggregate	3.29	0.47	3.58	1.35

Sources: Authors Compilation

Two sample t test results

P value and Statistical Significance

The two-tailed P value equals 0.0866 **H (0): Accepted, H (1): Rejected** at 5% level of significance.

By Conventional Criteria: This difference is considered not quite statistically significant.

Confidence Interval

The mean of Single minus Married equals -0.2867

95% confidence interval of this difference: From -0.6195 to 0.0461

Intermediate values used in Calculations: $t = 1.8261$, $DF = 16$

Standard Error of Difference = 0.157

Review of Data

Table-3

Group	Single	Married
Mean	3.29	3.58
SD	0.47	1.35
N	9	9

Sources: Authors Compilation

The table-2 examines various factors influencing the work-life balance of Women teachers. Among the married women the spouse, family & family members and the colleagues makes the work life balance. However in the case of single women teachers it is the encouragement by the family members makes the work life balance.

The student/s comments are not much bothered by both married and single women teachers however, both of them accept that job and family interfere with another a major concern for work life balance.

The results of two sample t test shows that there is no significant difference among the various factors influencing the work-life balance of married and single Women teachers o

Both married and single women teachers agree that spouse and family members can make the work life balance situation possible through the initiatives like sharing of household responsibilities. (Null hypothesis is accepted and alternative hypothesis is rejected at 5% level of significance).

Objective 2: To analyse the nature of Work Life Imbalance of women teachers in Mysore.

H (0): There is no significant difference among the nature of Work Life Imbalance of women teachers in Mysore

H (1): There is a significant difference among the nature of Work Life Imbalance of women teachers in Mysore

Table-4

S. No.	Statements	Single		Married	
		Mean	SD	Mean	SD
1	I am unable to spend frequent time with my children.	3.14	0.37	3.65	0.89
2	I am unable to give more attention for cleanliness of house without the help of my family members.	3.42	0.78	3.83	0.87
3	My work is having negative effect on my personal life.	3.14	0.69	2.46	0.79
4	I miss the precious time with my family during additional work hours at college.	2.85	0.37	3.09	1.019
5	I feel the work life balance policy at work place the organisation should consider the individual needs.	3.14	0.69	3.39	0.95
6	I feel frustrated when I take continuous hours of class in case of my colleagues absence.	2.85	0.37	2.90	1.17
7	I find it difficult to do the shopping of grocery & vegetables & items of daily need by myself.	2.85	0.89	2.72	0.98
8	I am able to spend the time when I want on my own self-development.	3.42	0.78	3.53	0.93
9	I don't have sufficient time to take care of myself.	3.11	0.78	3.57	0.82
10	I have enough time to think, plan and to schedule my day-to-day actives.	3.57	0.78	3.37	1.09
11	Curriculum change provides good scope for improving my	3.71	0.75	3.74	0.87

	knowledge.				
12	I lose my temper at work.	3.00	0.57	2.69	0.86
13	Pleasant orderly physical working environment is provided.	3.42	0.53	3.69	1.08
14	Opportunities are provided for higher education to us.	3.28	0.75	3.72	0.90
15	I can complete my syllabus in the prescribed time.	3.28	0.48	3.65	0.89
16	My professional work load is fair and Reasonable.	3.14	0.37	3.65	0.86
17	I am happy to share team responsibilities.	3.14	0.37	3.86	0.96
18	Administrative works does not allow me to concentrate on teaching.	2.71	0.75	2.86	1.04
19	I am unable to make a balance of my professional and personal life.	3.42	0.78	3.55	0.79
20	I need to compromise my personal time for myself due to work-life balance condition.	3.28	0.48	3.57	0.98
	Aggregate	3.19	0.61	3.37	0.93

Sources: Authors Compilation

Two sample t test results

P value and Statistical Significance

The two-tailed P value equals 0.1131, **H (0): Accepted, H (1): Rejected** at 5% level of significance

By Conventional Criteria: This difference is considered not quite statistically significant.

Confidence Interval

95% confidence interval of the difference: From -0.40725 to 0.04495

Intermediate values used in Calculations: $t = 1.6220$, $DF = 38$

Standard Error of Difference = 0.112

Review of Data

Table-5

Group	Single	Married
Mean	3.19	3.37
SD	0.61	0.93
N	20	20

Sources: Authors Compilation

The table-5 provides the nature of Work Life Imbalance among the single and married women teachers of the study area. The moderate level of work life imbalance is reported among the married women teachers as compared to the single women teachers. In spite of good scope for improving the knowledge. Self-development, with fair and reasonable work load, the married women teachers accept that the nature of work life imbalance could be in the form of unable to spend frequent time with my children, unable to give more attention for cleanliness of house without the help of the family members lack of sufficient time to take care of oneself as the result of which unable to make a balance of my professional and personal life and need to compromise with personal time for oneself due to the compulsion of work-life balance condition.

The work life imbalance situation among the single women teachers is reported in the form of unable to give more attention for cleanliness of house without the help of the family members.



The results of two-sample t test shows that there is no significant difference among the nature of Work Life Imbalance of women teachers in Mysore. Both married and single women teachers agree that the work life imbalance situation exists because they are unable to make a balance of professional and personal life (Null hypothesis is accepted and alternative hypothesis is rejected at 5% level of significance).

CONCLUSION

The study provides supporting evidences to claim that work life imbalance is often inevitable and will be addressed only by the strong conviction and support by the family, Spouse, friends, and colleagues. Both married and single women teachers are found emotionally robust to manage with good student-teacher relationship and appreciation.

The interference of the job with the family and the associated obligations demands strategies for the Work life balance & its effective management.

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UNDERSTANDING AND MANAGING HUMAN RESOURCE MANAGEMENT RISK RELATED TO GEN Z

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INTRODUCTION

The risk related to managing the human resources in an organization has been extensively researched and for quite a while. Risk management research in the area of human resource management has focused on occupational risk, talent management risk, and career-related risk. The concept of generational nature of workers has added a new perspective to how human resources related risk management could be planned and mitigated. Multigenerational workplace of today that has representative from the Baby Boomers, the Gen X, the Millennials and, the newest entrant - the Gen Z. Extant literature on generational differences has attracted much research interest. There is also significant research related to workplace policies and practices, exploring sustainability challenges, appropriateness of employment models, and extensive research on the impact of globalization and workspaces of multigenerational workers. Therefore, studies related to the attributes of a new generation add to research literature by examining its impact on workplace practices and its management. This paper attempts to explore the nature of the Gen Z native as evidenced in existing literature and propose a risk management strategy that can help mitigate human resource management challenges.

UNDERSTANDING GENERATIONAL DIFFERENCES

Becker (1992) defines generation as “clustering of birth cohorts that are marked by a specific historic location, common traits at an individual level (life courses, value orientations, and behavioural patterns) and at a system level (size and composition, generational culture and generational organizations).” The source of the generational theory however is credited to Mannheim (1952) who defined generation as a “social location” where new participants emerge and former participants disappear in the cultural process. This leads to a historical process of on-going evolution between generations (ng & Parry, 2016). The conceptualization of the generation as a collective identity has received a lot of attention in recent years (Joshi, Dencker, Franz, & Martocchio, 2010; Roberto & Biggan, 2014; Urick & Hollensbe, 2014). An overview of the generations’ needs helps clarify the important of the demographics that differentiate one from the other.

Baby Boomers: Born between 1946 and 1964, this generation is considered competitive and believe that success is achieved largely through consistent and concentrated hard work.

Generation X: Born between 1962 and 1979, these individuals are assertive and outspoken and do not hesitate to admit that a good compensation and related benefits is something they deserve.

Millennials: Born between 1980 and 1994, these Millennials are personally engaged with the work they do and its importance within the larger organizational context. As digital native, they are most inclined to a global perspective and embrace diversity.

Generation Z: Born between 1996 and 2011, these individuals are pragmatic and career focused and strangely is not brand conscious. They are gender-neutral, are prepared for hard work, and hold values in high regard.

While the management professionals do not stereotype individuals based on their age or their generation, recognizing the uniqueness of each generation of workers is useful in attracting and retaining the talent required for the organization to work effectively. While classification of generations is beneficial, there are exceptions that make the drawing of distinct lines difficult.

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Profiling the Gen Z

Williams (2015) identified a date of birth span from 1996 to 2011 as the Generation Z. Digital and social engagement, recognition, and communication are key tools to engage with the Gen Z. Since the Gen Z has entered the world even as the great recession set in, they are distinctly different from the millennials. Determined to fight hard, the Gen Z are consciously working towards creating a secure future for themselves (Segran, 2016). What matters most to the Gen Z'ers is authenticity and transparency.

At the micro level the Gen Z are significantly more logical and hard-headed in their approach towards work and work-life balance. They are attentive to nurturing no-nonsense, stable careers. Surprisingly they are motivated by traditional opportunities for advancement and career development (Lanier, 2017), which places responsibility on the HR profession. They are also different from the Gen Y, and in a way very similar to the Gen X, in their quest for economic security & benefits, and safety as well as privacy. They are prepared to put up a fight for their careers and are fiercely independent and competitive. Like the Gen Y, they are motivated by entrepreneurial goals while at work, inspired by self-driven project ownership, meaningful one-on-one ongoing feedback with their leaders (Schawbel, 2014). Gifted with short attention spans and despite their extreme tech-savviness, Generation Z-ers are drawn to private social networks like Snapchat that focus on an impermanent Web (Lanier, 2017). The Gen Z is not infatuated with technology and rather uses it as a tool (Segran, 2016).

Gen Z is inclined towards a cultural ethos of social justice (Meehan, 2016) and adapt to workplace diversity very naturally. Competitive coexistence is their middle name. Therefore the norms of inclusivity, diversity and sustainability that the workplace is currently battling with today, is clearly setting the stage for the Gen Z'ers who will carry it forward with ease. This acceptance of inclusivity is reflected in their gender-neutral attitude too (Segran, 2016). In addition, they are also more frugal, compared to their predecessors, and therefore less brand conscious, carefully measuring what they get in return for what they spend. Values hold high esteem for the Gen Z'er, and they align themselves with brands that reinforce such values that are in tandem with their ideologies.

There is no doubt that the Gen Z is distinctly different. An intricate amalgamation of values, beliefs, and attitudes of their preceding generations. On the work front, they clearly challenge existing workplace norms and approaches to people management. It would require the human resources function and the leaders to re-craft their policies and to some extent even revert to traditional work practices to meet the needs of Gen Z.

Human Resource Risk Management

Smola and Sutton (2002) could be credited with being the first among researchers to examine the work values between workers in 1974 and those in 1999 and identify clear differences among different generations of workers. Their findings points to three important aspects:

- **Maturation Effect** - The work values change as workers age,
- **Generational Effect** - The values embraced by a generation are distinctly different from those of another generation,
- **Period Effect** - The values change with changing times.

Twenge (2000) added to the above theory the perspective that sociocultural environment of each birth cohorts explain the contextual influence on the personality shifts that take place over time and within each generation. These differences directly influence human resources dimensions that are linked to work values, attitudes, and the basic tenets of the psychological contract that exists between the employee and employer within each generation.

The key challenges that serve as potential risk factors for a multigenerational organizational workforce include:

- Attracting the Gen Z worker of the future.
- Retaining the Gen X and the Millennium worker at the back end.
- Organizing for the changing Nature of Work and Careers across a multigenerational workforce.

The human resources function will be specifically challenged by the quest for work life balance that is unique to each generation in the active workplace, their different leadership style preferences, and career attitude.

HR Risk Management Strategies for Gen Z

Preparing for human resource management risk for this group if done right, can significantly improve engagement and work culture for the organizations as well as its employees in the emerging future of work. Consecutive generations have exhibited increasing level of career mobility. The onset of the fourth industrial revolution, resulting in increasing levels of automation and use of artificial intelligence and machine learning have challenged the millennial worker and will pose a bigger concern for Gen Z'ers. Career management practices for successive generations because of the changing nature of work and careers (Lyons, Schweitzer & Ng, 2015) have been modified to meet the needs of the worker as well as the business requirements. The psychological contract between the employee and employer has focused on employability and has shifted the responsibility to the individual to remain employable. Career patterns and therefore the human resource management have evolved differently with each generation. Research confirms that traditional full-time job pursuits have remained stable. In addition, average job tenure is stable (Jacoby, 1999; Rodrigues and Guest, 2010), while organizational structures went flatter. There was increasing dependencies on hiring talent from the labour market rather than nurturing them internally. As a result human resource management tactics like the one outsourcing and layoffs went up (Baruch and Bozionelos, 2011; Moses, 1997) giving rise to individuals exercising a "free-agent" approach to careers.

Therefore, the newest generations entering the workplace demands its share of attention and risk mitigation for the organization to sustain economic growth. The charter for managing the Gen Z therefore exposes the human resources (HR) function to the following risks:

HR Risk 1 – Managing Facetime

The Gen Z worker seeks social engagement in real-time and more so at the workplace, which helps them get coached and counselled for professional development and career growth. Given the high levels of agency that this Gen Z adopts for pursuing self-driven responsibility for accomplishing work, meaningful one-on-one ongoing feedback is highly valued. This poses a risk that needs management, as today is workplace managers are pressurised by work expectations that emphasize productivity and profitability. These managers will now need to find time / be given the time to nurture and guide the Gen Z who might enter the workforce earlier and expect to learn more on-the-job than in classrooms.

HR Risk 2 - Ensuring an Inclusive Business Model

Inclusivity is held in high esteem by the Gen Z. Ensuring inclusive business model puts pressure on the organization to sustain a commercially viable model which specifically benefits the low-income communities, focused on including them in a company's value chain either on the demand side as a clients or consumers, or on the supply side as producers, entrepreneurs or employees in a sustainable way. The Gen Z employee no longer will evaluate the employer for its CSR (corporate social responsibility) and philanthropic initiatives, but for ensuring sustained inclusive economic growth that supports organizational growth as well as nurture sustainable benefits for the underprivileged in the society.

HR Risk 3 – Managing Diversity

Diversity emerged as a risk for organizations since the Gen X entered the workplace. Globalization demands that the workforce reflect the diversity of the global community in every aspect. Diversity remains a key concern and an area for risk management since and it is significantly more of a concern for the Gen Z. Therefore, the need to ensure a diverse workplace to engage and retain the Gen Z is a risk that HR is expected to manage.

HR Risk 4 – Enabling Career Opportunities

The more career focused Gen Z worker pose a risk for the HR function as they seek meaningful and engaging career opportunities. They are motivated by traditional opportunities for advancement and career development. Today's organizations are challenged due to both rapid technological changes as well as the unique skills it demand. Ensuring adequate skill development opportunities internally as well as externally that is progressive and relevant, and the related return on investment could pose significant risk.

HR Risk 5 – Engaging Human Resources Sustainability

With disruptive technologies displacing jobs, more and more work is being done through automation and robotization of work. HR faces the daunting task if transforming itself to add value in a workplace where machines do most of the work. How can the HR function remain sustainable and the human resource professional sustain their careers in the future. We need to start focusing in building HR teams with majority of Gen Z type members.

CONCLUSION

The popularity of the notion of generational differences has received its share of criticism and concerns about the quality of the evidence on which this idea is based (Costanza & Finklestein, 2015; Giancola, 2006; Parry & Urwin, 2011). The risks posed by Zen Z work force needs attention today as they will become majority of mainstream workforce in next few years. With technology digitizing business fast, we need to focus on risks of business processes slow in changing to cater to Zen Z ecosystem.

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IMPACT OF SERVICE SECTOR IN INDIAN ECONOMY: A STUDY

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ABSTRACT

*The economic development is essential for every nation. The per capita income of the country resembles the economic strength of the nation. Out of the three sectors, the service sector plays a prominent role for the economy development. In India, In Agricultural sector the dependents are more whereas GDP from Agricultural sector is less, That is why there is a transformation of human resource from Agricultural sector to Service sector. The trend of the service sector is in ever-increasing stage. This paper explains about what is the importance of service sector in Indian economy. In which areas the service sector is showing high growth rate, and less growth rate, and also this paper concentrates, people dependent in service sector and in Agricultural sector and in the industrial sector. The comparative analysis between developed economies like **US, UK, JAPAN** and **AUSTRALIA** and developing economies like **INDIA** and **CHINA** and **others**. This paper explains about the trend of economy development from 1951-2018.*

KEYWORDS

Service Sector in India, Territory Sector in India etc.

INTRODUCTION

There are three sectors in every economy they are 1) Agricultural sector 2) Industrial sector 3) Service sector. In India huge amount of GDP has been generating from Service sector which include **Financial services, Insurance, Education, Mass & Entertainment media, hospitality, Information technology, BPO (Business Process Outsourcing), Storage, warehousing, Transportation**, etc. The mentioned areas are the service sector areas, from where economy has been generating. In India the total population around **123 Crores**, in **2012**-year statistics nearly **56.9%** is **GDP** is generating from service sector. Even from well-developed economies from **1951-2010**, the most of the situations economy has been generating from service sector. Even well developed economies like **INDIA** and **CHINA** and Other economies have been depending upon Service sector. In early starting stages of the economy, most of the economies are equal priorities for manufacturing sector, when years are passing the economy slowly turned into towards service sector. In India information technology is in considerable state because, the GDP generating from Information technology (IT) is high. It has been providing huge number of employment opportunities also. In India from Industrial sector, it is around **25.8%**, and from Agricultural sector, it is **17.6%**. In India the dependents in Agricultural sector is high as compared with service sector and industrial sector. This could be the main reason why economy of the country still it is in developing status. If the dependents in Agricultural sector turns to either industrial sector (or) service sector, the Per capita income of the people would increase which results to improve the standard of living of the people.

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The Growth rate in GDP of every country is essential to avoid problem like balance of payment. There are many government national and international reports will explain about the Indian economy from 1951-2012, how it is developing and in from which areas the economy of the country is depending. The developed and developing nations economy is mainly depends up on service sector. UK, US, JAPAN, BRAZIL, INDIA, CHINA, and other economies mainly depend on service sector.

REVIEW OF LITERATURE

According to web results in India, there three sectors which plays prominent role to develop economy. Among three sectors, service sector plays prominent role not only in India but also even in developed economies also. India's huge GDP derived from service sector nearly 56.9% as per 2012 statistics^[1] According to some analysis, in India the highest service sector growth can be seen in Metropolitan cities, like Delhi, and Chandigarh, and very less growth rate can be seen in Arunachal Pradesh, and Chhattisgarh. Even in the Kerala, the growth rate of service sector is also high. Even compared with world economy the service sector from India is in high growth. The export from service sector to other countries is also high^[2].

According to Government of India Planning Commission New Delhi March 2008, the growth rate of service sector is high especially in service sector the growth rate of information technology has been growing very rapidly^[3]. According to some analytical framework, service sector performance is high not only in developing economies it is also high in well-developed economies. The well developed economies like **US and a UK and JAPAN and BRAZIL country** GDP is mainly depends on the service sector. Even in INDIA and CHINA the economy of the country is depends on service sector^[4]. According to some research papers, the service sector activities are Transports, Storage, Telecommunication, hospitality, financial services, banking, insurance, warehousing, and other allied activities are playing prominent role to develop economy from 19th century to 20th century^[5].

OBJECTIVES

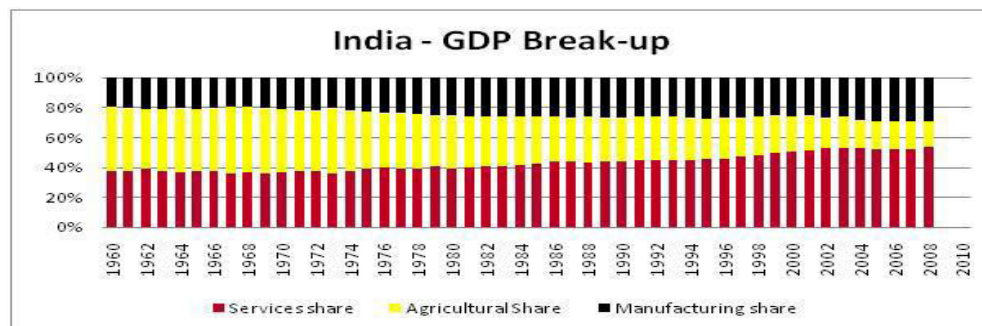
- To know the impact of service sector in India economy.
- To know the developmental areas in the service sector.
- To understand the economic conditions of the country.
- To analyze economy, and to provide suggestions to improve the existed status of the economy.

STATEMENT OF PROBLEM

To know the impact of service sector in Indian economy. To find out different areas where the service sector activities are increasing.

RESULTS AND DISCUSSIONS

Graph-1



Sources: On the Growth of the Services Sector: Satya P. Das and Anuradha Saha Indian Statistical Institute - Delhi Centre Current Version: October 2011

In India also, there is a same trend, which Developed economies are following, like US and UK and BRAZIL. In India in the year of 1960, the share contributed from Service and manufacturing sector is almost same. The importance to service sector is gradually increasing from 1960 to 2010. From the year of 2012 it is mainly depends up on service sector. This is around 60%. There is a considerable factor which we have to understand the population of the India is around 123 crores, the dependents in agricultural sector is high, and the dependents in service sector is less. The most of the GDP to economy is generated from service sector, but not from agricultural sector and industrial sector. In agricultural sector the dependents are increasing, which reviles low per capita income. To avoid this kind of problem the dependents in agricultural sector should decrease and dependents in service sector should gradually increase. When dependents in service sector gradually increased, the per capita income of the economy also gradually increases.

Graph-2

Table 1A: Decadal Sectoral Growth Rates in India - 1951 to 2000 (Per cent per annum)				
Sector:	Agriculture +	Manufacturing +	Services	GDP at Factor Cost
Decade				
1951-60	2.68	5.78	4.10	3.62
1961-70	1.50	5.49	4.49	3.23
1971-80	1.72	4.45	4.55	3.39
1981-90	2.91	6.46	6.63	5.24
1991-00	3.27	6.27	7.66	6.02

Table 1B: Decadal Sectoral Composition of Output in India - 1951 to 2000 (Per cent of GDP)				
Sector:	Agriculture +	Manufacturing +	Services	GDP at Factor Cost
Decade				
1951-60	55.96	16.12	28.29	100.00
1961-70	47.56	21.18	31.45	100.00
1971-80	42.59	22.83	34.47	100.00
1981-90	36.06	25.13	38.80	100.00
1991-00	28.71	27.14	44.15	100.00

Table 2A: Decadal Growth Rates of Services Sub-Sectors in India - 1951 to 2000 (Per cent per annum)						
Sub-Sector:	Trade +	Transport +	Business Services	PAD	Personal Services +	Services
Decade						
1951-60	4.98	5.58	3.01	5.03	2.82	4.10
1961-70	4.36	5.37	3.06	7.37	3.90	4.49
1971-80	4.81	6.20	4.35	4.81	2.75	4.55
1981-90	5.71	5.63	9.53	7.11	5.40	6.63
1991-00	8.08	7.82	8.43	6.02	6.80	7.66

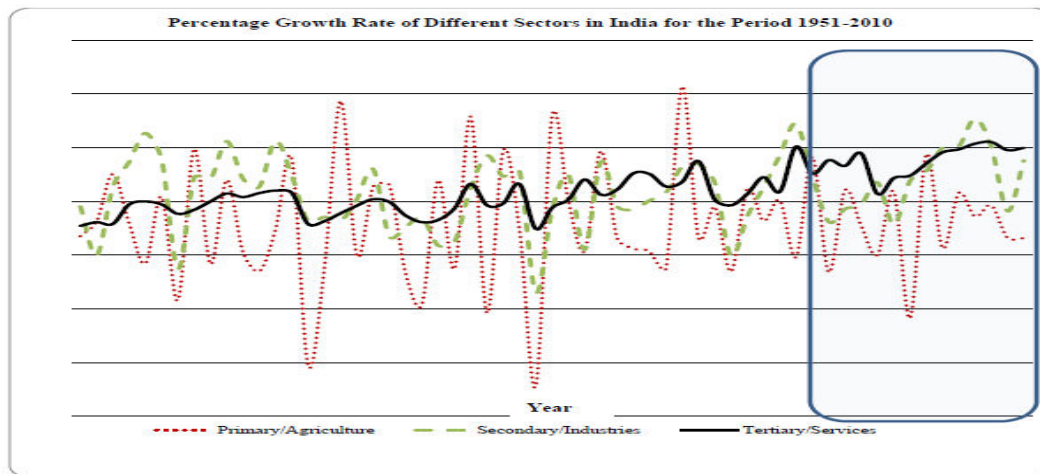
Table 2B: Decadal Sectoral Composition of Services Output in India - 1951 to 2000 (Per cent of Services GDP)						
Sub-Sector:	Trade +	Transport +	Business Services	PAD	Personal Services +	Services
Decade						
1951-60	31.96	12.43	22.96	9.26	23.38	100.00
1961-70	34.06	14.14	19.42	11.56	20.81	100.00
1971-80	33.51	15.71	18.41	13.68	18.69	100.00
1981-90	32.25	16.17	20.76	14.54	16.28	100.00
1991-00	30.84	15.53	26.09	12.65	14.89	100.00

Source for Tables 1A, 1B, 2A and 2B: Computed from the EPW Research Foundation (2002), *National Accounts Statistics*, Mumbai.

Sources: Computed from the EPW Research Foundation (2002), National Accounts Statistics, Mumbai

From the above tabular data represents from the year of 1951-2000, and 2001-2010, the service sector and its growth rate explains how service sector has been growing in Trade and Transport Business Services and Personal Services and other areas of development in the country.

Graph-3

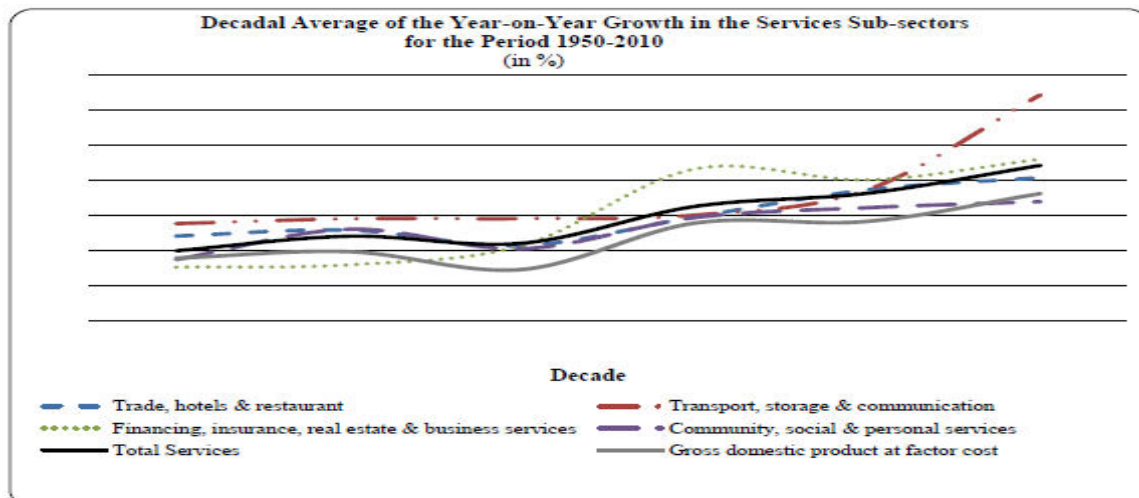


Sources: Compiled from National Income Accounts, Central Statistical Organization, Ministry of Statistics and Programme Implementation.

Note: The calculations are made on GDP at constant prices, constant as 1999-00 and 2004-05.

From the above graph it is clearly depicts that from 1951-2010, the growth rate of service sector is gradually increased. The service sector which includes in India like Information technology, Hospitality, Banking, Education, Financial services, Media and Entertainment, BPO (Business Process Outsourcing), Ware housing, Transport, storage these all are the different areas where service sector is playing a prominent role in India economy. This service sector has been providing employment opportunities to many peoples, which helps to avoid un-employment problems, which strengthen the economy by means of providing the employment opportunities and by means of avoiding balance of payment problems, by exporting services to other countries. In the era of 2000 to 2010 and 2013, the service sector plays prominent role to develop economy. Even in well-developed economies like US and UK and JAPAN and countries GDP and per capita income mainly depends up on service sector. Specifically in India from 1951-2013, the service sector performance is high.

Graph-4

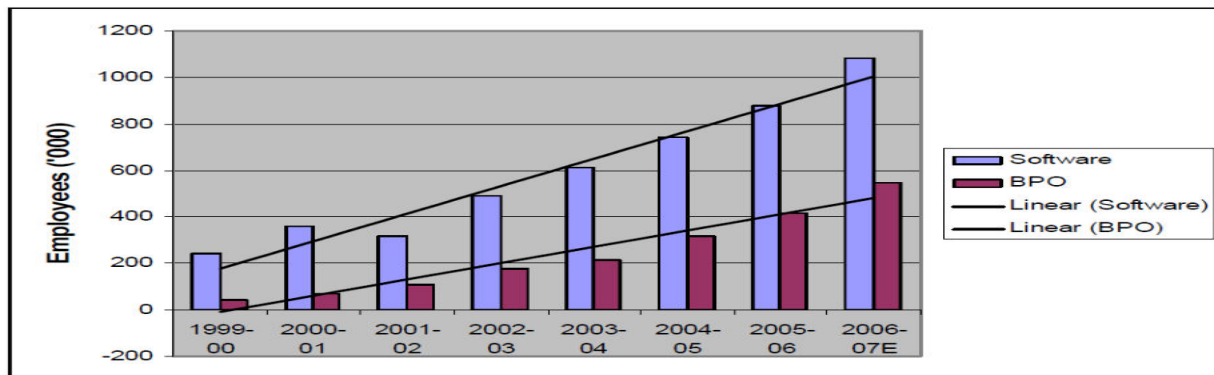


Sources: Author's own calculation from National Income Accounts, C.S.O., M.O.S.P.I.

Note: The calculations are made on GDP at constant prices, constant as 1999-00 and 2004-05.

From the above graph it is depicts that the service sector is depends on Trade, hotels and restaurants and Transport ,storage, and communication , financial services, Insurance, Real estate, business services, Community, social and personal services, from the above all Transports , Storage and Communication services have been contributing more to service GDP among all Other service providers. From the year 1950-2010, the GDP of the economy, specifically in service sector increasing in the areas of transports, Storage and Communication. From these areas, even employment opportunities also increased. In India, dependents in Agricultural sector are high, whereas dependents in service and industrial sectors are less. That is reason why though there is a huge GDP from service sector the dependents in service sector is less. That is reason why the per capita income of the people is less. This is the reference, which has been taken from Authors Own Calculation in the reference article.

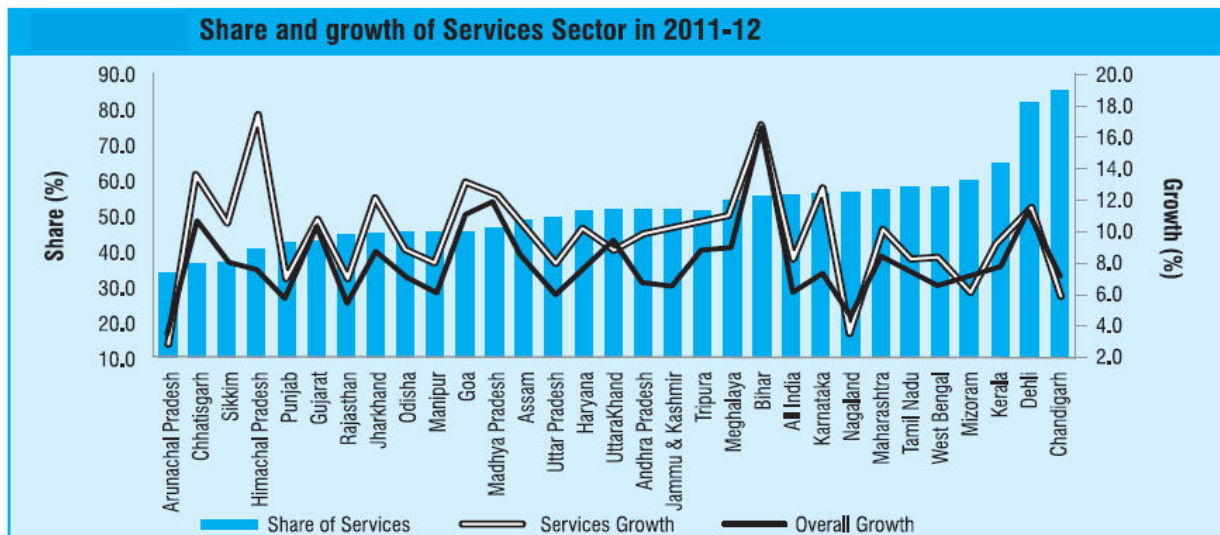
Graph-5



Sources: NASSCOM 2007

From the above graph it is depicts that in service sector software role-plays an important role, whose contribution is increasing gradually. The BPO role also in considerable manner. In the comparison the software and its growth rate is high. The BPO and its growth rate is also high, but the trend in growth rate is high in software.

Graph-6

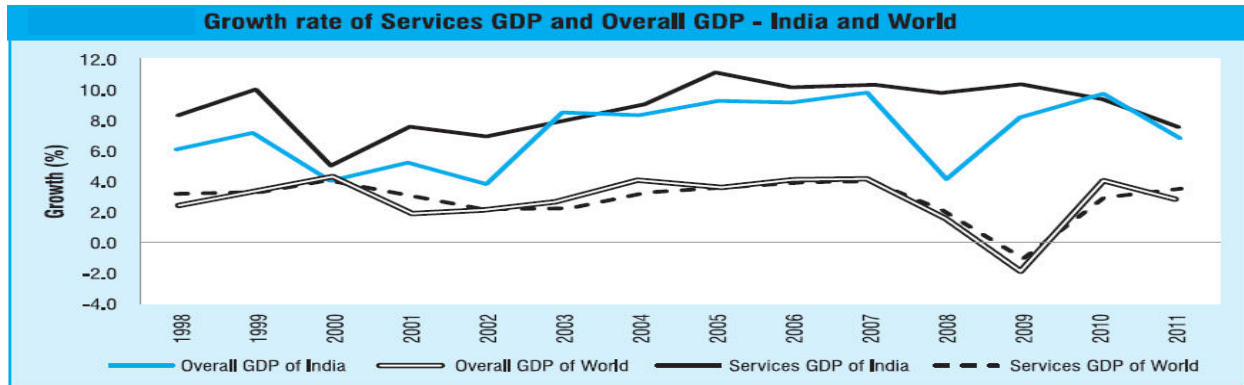


Sources: Computed from CSO data.

Notes: Data in the case of Gujarat and Mizoram are from 2010-11. Shares at current prices, growth rate at constant (2004-5) prices.

In India, the service sector and its growth rate is high in Delhi and Chandigarh whereas Arunachal Pradesh is list in the development of service sector. Even in all states, the growth rate of service sector is high. Especially in the cosmopolitan city, like in Delhi and Chandigarh the development of service sector is 20.0%, which is high as per computed from CSO data. This is the service sector performance record from 2011-2012. Whereas Arunachal Pradesh it is 30.0% and in Chhattisgarh it is around 40%. From the above graph it is depicts that the growth rate of service sector is gradually increasing.

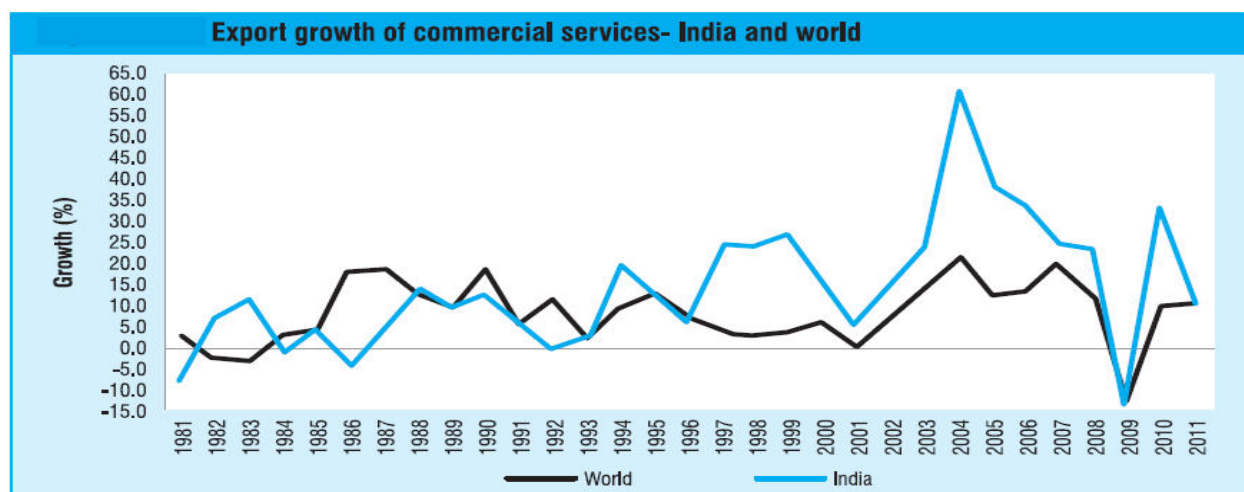
Graph-7



Sources: Based on UN National Accounts Statistics accessed on 2 February 2013

From the above graph it is depicts that service GDP of the India is high as compared with service GDP of the world. The service GDP of the India is around and above 10%, in the world service GDP, service GDP of the India is in considerable manner. The overall GDP of the country is around 8.0% in the year of 2011. In the overall GDP of the country, the service GDP is in considerable status. From the above graph it is depicts that even in the world economy. The service GDP of India is in acceptable position. The case is the population in India is around 123 Crores .Most of the people in India is depending up on Agricultural sector as very few is depending up on service sector. That is reason why the per capita income of the people would gradually decrease.

Graph-8



Sources: Computed from WTO data

From the above graph it is depicts that the service sector performance is high especially in the case of export growth of commercial services. The export growth of commercial services is increased as compared with world service



sector. The exports from India are gradually increasing in the years 2002-2008, the trend in service sector. Between 2002-2008, the growth rate in commercial service exports is nearly, 60%. This explains that the trend in service growth rate is increasing in India. In the world service exports, India is in considerable status. When an export of the country is gradually increased, the balance of payments problem can be avoided. In India, the service sector plays prominent role to increase the GDP. Whenever the GDP is increase, the per capita income of the people is also gradually increased. Most of the well-developed economies like US and UK and JAPAN and other countries GDP is mainly depend up on service sector.

FINDINGS

- Most of the economies are depending up on the service sector, which includes developing economies and developed economies.
- In India, most of the economy from past decades it is depending on service sector.
- In India, Information Technology (IT) also plays prominent role to improve the economy.
- In India, specifically service sector is very strong in certain areas.

RECOMMENDATIONS

- The dependents in Service sector is less, whereas dependents in Agricultural sector and industrial sector is high that is reason why there should be human resource transformation from agricultural sector to service sector or Industrial sector.
- Economy should be strengthening in all areas, in not only service sector but also Agricultural and industrial sector.
- Even in service sector certain areas should be strengthen more, which facilitates to develop our economy.

SCOPE FOR FUTURE RESEARCH

The scope for future research is good it can be continued on agricultural sector and industrial sector. What government can do to develop agricultural sector and industrial sector? The growth of the economy should be there in all areas, like industrial sector and agricultural sector and service sector. India is Agricultural dependent country the dependents should be there in agricultural sector.

CONCLUSION

Therefore, it can be conclude that most of the economies are depending on service sector, which enhances the economies of the country. The growth rate of the economy not only limited to service sector it should develop in Agricultural sector and Industrial sector. India is Agricultural based country most of the people in the economy are depending on agricultural sector. However, the situation is different huge amount of the GDP is generating from service sector. Therefore, the dependents in Agricultural sector should transfer from agricultural sector to service sector and Industrial service to increase per capita income of the people.

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FEMALE WORK PARTICIPATION IN INDIA

Vipin Sharma¹⁵ Dr. Vinod Kumar¹⁶

ABSTRACT

This paper is an attempt to study the disparities in Work Participation Rates among Males and Females in India, and how this disparity is reflected in Rural and Urban areas as well as various regions/states across the country. India is characterized by low work participation rate in general. So, 2001 and 2011 Census data on Work Participation Rate was compared. In 2011 census, working population has increased to 39.8%. There are wide regional variations in the countries in work participation rate, ranging from highest of 51.9% in Himachal Pradesh to lowest of 32.9% in Uttar Pradesh. The low proportion of working force or high dependency ratio (60%) in India is largely the product of countries' high natural rate of increase. A prejudice against female participation in work is another factor responsible for poor overall participation rate. There persists a wide male-female difference in the work participation rate. In 2011, while 53.3 percent of the country's male population was engaged in economically gainful activities, the corresponding figures for females was only 25.5 percent, which almost at the same level as in 2001. Therefore, what is needed is to enhance the education as well as skill levels of females. Sufficient job opportunities must be created for them so that they become equal partners in the country's economic development. The entry of more and more females in the labour force would not only lead to their empowerment but also raise their status in the society. Only then, we can achieve the goal of gender equity in the society.

KEYWORDS

Census, Dependency Ratio, Work Participation Rate etc.

INTRODUCTION

In tune with less developed countries, India is characterized by low work participation rate in general. Despite some incidence of child labor participation, only 33.4% of the country's population was at work at the time of 1981 census. In 2011 census, working population has increased to 39.8%. The low proportion of working force or high dependency ratio (60%) in India is largely the product of countries' high natural rate of increase. A prejudice against female participation in work is another factor responsible for poor overall participation rate. One typical feature of Indian work force that differentiates the countries from the developed world is wide disparity in the participation rates of males and females. While in developed countries, females are almost equal partner in the economic development, in case of India the female participation in economically gainful activities is only nominal. The patriarchal system of Indian society, age old prejudices against female mobility, prejudices against their education, their relatively low status in the society, frequent child births, limited job opportunities for them, and limited desires on the part of females themselves to participate in the economic development, are the factors that have contributed to the poor female participation in India. No wonder, the responsibility of earning the breads in India still lies on the masculine shoulders while the female keep herself occupied with the responsibility of baking the bread and looking after other domestic chores, which the Indian census does not considers economically productive work.

The rural and urban population in the country also displays some disparity in the incidence of participation in work. There is low work participation rate in urban areas then in rural areas. The relatively low participation rate in urban areas can be attributed to the nature of the economy of the society in urban areas. In towns, the nature of jobs is such that for which education and skills are a prerequisite. The incidence of female work participation in urban areas is much smaller than in the countryside, almost half that of rural areas. This factor also contributor to the relatively low

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participation rate in urban areas in comparison to the rural areas. The participation rates in urban areas of India would have been still lower but for a sizeable in migration of workers from rural areas to urban areas.

The industrial composition of work force in India is overwhelmingly dominated by the primary sector. Two out of every three workers in India are engaged in agricultural activities like cultivators and agricultural laborers. It not only establishes the primacy of agriculture in the country's economy but also exposes the inability of the secondary sector of the country's economy to create jobs and absorb labor. The occupational structure of female workers is more in primary sector oriented than that of male workers.

India's Work Participation Rate, 2011

India, on an average, has comparatively low work participation rate (39.8) in consonance with the stage of its demographic transition as is clear from Table-1.

Table-1: Work Participation Rate (Percent) in India, 2001-2011

2001	Total	39.10	51.68	25.63
	Rural	41.75	52.11	30.79
	Urban	32.25	50.60	11.88
2011	Total	39.8	53.3	25.5
	Rural	41.8	53.0	30.0
	Urban	35.3	53.8	15.4

Sources: Census of India

There persists a wide male-female difference in the work participation rate. In 2011, while 53.3 percent of the country's male population was engaged in economically gainful activities, the corresponding figures for females was only 25.5 percent, which almost at the same level as in 2001. It means that while one among every two male in the country was a worker, in case of females the corresponding ratio was one among every four females. The work participation rate among female in India continues to be low because of:

- Prejudices against female participation in outdoor activities among certain section of the society, namely Muslims.
- Comparatively low literacy rate among females.
- Limited availability of jobs suitable for females, and
- Competition among males and females for jobs, which remain extremely limited under the prevailing conditions of unemployment. Such a situation favours males as females have their own family limitations.

The disparity in male-female work participation rate is also reflected in rural and urban areas. In 2011, 53% of males worked in rural areas and almost the same percent (53.8) worked in urban areas. Among females, the work participation rate in rural areas was 30% while in urban areas the corresponding rates was 15.4%. Thus, only half the number of females worked in urban areas compared to rural areas in 2011. Table -2 gives state wise work participation rate for both males and females.

Table-2: State-wise Work Participation Rate (Percent) in India, 2001-2011

State/UT	Person		Male		Female	
	2011	2001	2011	2001	2011	2001
INDIA	39.8	39.1	53.3	51.7	25.5	25.6
Jammu & Kashmir	34.5	37.0	48.1	50.0	19.1	22.5
Himachal Pradesh	51.9	49.2	58.7	54.6	44.8	43.7
Punjab	35.7	37.5	55.2	53.6	13.9	19.1
Chandigarh*	38.3	37.8	56.5	56.1	16.0	14.2
Uttarakhand	38.4	36.9	49.7	46.1	26.7	27.3

Haryana	35.2	39.6	50.4	50.3	17.8	27.2
NCT of Delhi*	33.3	32.8	53.0	52.1	10.6	9.4
Rajasthan	43.6	42.1	51.5	50.0	35.1	33.5
Uttar Pradesh	32.9	32.5	47.7	46.8	16.7	16.5
Bihar	33.4	33.7	46.5	47.4	19.1	18.8
Sikkim	50.5	48.6	60.2	57.4	39.6	38.6
Arunachal Pradesh	42.5	44.0	49.1	50.6	35.4	36.5
Nagaland	49.2	42.6	53.4	46.7	44.7	38.1
Manipur	45.1	43.6	51.6	48.1	38.6	39.0
Mizoram	44.4	52.6	52.4	57.3	36.2	47.5
Tripura	40.0	36.2	55.8	50.6	23.6	21.1
Meghalaya	40.0	41.8	47.2	48.3	32.7	35.1
Assam	38.4	35.8	53.6	49.9	22.5	20.7
West Bengal	38.1	36.8	57.1	54.0	18.1	18.3
Jharkhand	39.7	37.5	49.8	48.0	29.1	26.4
Odisha	41.8	38.8	56.1	52.5	27.2	24.7
Chhattisgarh	47.7	46.5	55.6	52.8	39.7	40.0
Madhya Pradesh	43.5	42.7	53.6	51.5	32.6	33.2
Gujarat	41.0	41.9	57.2	54.9	23.4	27.9
Daman & Diu*	49.9	46.0	71.5	65.5	14.9	18.6
Dadra & Nagar Haveli*	45.7	51.8	61.6	62.3	25.3	38.7
Maharashtra	44.0	42.5	56.0	53.3	31.1	30.8
Andhra Pradesh	46.6	45.8	57.0	56.2	36.2	35.1
Karnataka	45.6	44.5	59.0	56.6	31.9	32.0
Goa	39.6	38.8	56.8	54.6	21.9	22.4
Lakshadweep*	29.1	25.3	46.2	42.4	11.0	7.3
Kerala	34.8	32.3	52.7	50.2	18.2	15.4
Tamil Nadu	45.6	44.7	59.3	57.6	31.8	31.5
Puducherry*	35.7	35.2	54.4	53.1	17.6	17.2
A & N Islands*	40.1	38.3	59.6	56.6	17.8	16.6

Sources: Census of India

There are wide regional variations in the countries in work participation rate, ranging from 51.9% in Himachal Pradesh to lowest of 32.9% in Uttar Pradesh. Broadly speaking, the areas that have large proportion of workers in non-agricultural activities display low participation rate and those which still depend largely upon the agriculture sector display high participation rate. This is perhaps due to the fact that child participation rate is high in agricultural sector and literacy requirement of non-agricultural sectors delay work participation by a few years. Out of 28, 17 states had higher participation rates than the national average (39.8). These include Mizoram, Himachal Pradesh, Sikkim, Chhattisgarh, Andhra Pradesh, Tamil Nadu, Karnataka, Arunachal Pradesh, Manipur, Madhya Pradesh, Rajasthan, Nagaland, Maharashtra, Gujarat, Meghalaya, Tripura, and Odisha. The states that displayed low work participation rates included Haryana, Kerala, Uttar Pradesh, Bihar, Assam, West Bengal, Uttarakhand, Jammu & Kashmir, Jharkhand, Goa, and Punjab. The work participation rate in all these states was less than of the national average of 39.8%.

From among the Union Territories, only three UTs of Daman & Diu, Dadra & Nagar Haveli and Andaman & Nicobar Islands display comparatively higher work participation rates of 49.9, 45.7 and 40.1 respectively. In the remaining UTs, the work participation rates were less than the national average of 39.8 per cent. Lakshadweep had the lowest work participation rate of 29.1 per cent, perhaps because of the fact that its population was overwhelmingly Muslim and had very low work participation rate among females. While the national average of female work participation was 25.5 %, it was only 11.0% in Lakshadweep.

Table-2 also shows wide disparity in work participation rates of males and females across all the states and UTs in India. The female work participation rate (25.5%) is less than that of half of male's participation rate due to a variety of socio-economic factors. However, the states that have comparatively high female work participation rate include Himachal Pradesh, Uttarakhand, Rajasthan, Sikkim, Andhra Pradesh, Nagaland, Manipur, Mizoram, Meghalaya, Jharkhand, Chhattisgarh, Odisha, Madhya Pradesh, Maharashtra, Arunachal Pradesh, Karnataka, and Tamil Nadu. Punjab had the lowest work participation rate of 13.9%. The states which had female work participation less than the national average included Jammu & Kashmir, Haryana, UP, Bihar, Tripura, Assam, west Bengal, Gujarat, Goa, and Kerala.

As compare to female work participation rate, the male work participation rate displays little state to state variations. Thus, while in case of females, the work participation rate varies between 13.9 to 44.8 percent, in case of males it varies between 46.5 to 60.2 percent across states. This signifies that female work force participation rates are much more pronounced than that of male work participation rates. The above analysis reveals:

- Even in 2011, only 4 out of every 10 person were engaged in any economically activity in India. While one male out of every two males works in India, the corresponding ratio for females is one out of every four, showing low female work participation in India.
- Wide disparities exist in male-female work participation rate. Male work participation rate is more than double the female work participation in the country.
- State to state variation in work participation rate were more pronounced in case of females than in case of males.
- The states which were characterized by high female work participation rate displayed higher work participation rate in comparison those where female work participation rates were low.
- During 2000-2011, the overall work participation rate in India improved only marginally, 39.1 to 39.8 percent. While the male work participation rate increased from 51.6 to 53.3 percent, the female work participation rate declined slightly from 25.6 to 25.5 percent.

CONCLUSION

Indian work force is characterized by low female work participation rate. Only one out of four female in the country participates in the labor force. There are wide male-female differentials in the work participation rates and female work participation rate is half that of male work participation rate. This disparity in male-female work participation rates is also reflected in rural and urban areas as well as across various regions of the country. The low female work participation rate in India is because of various socio-economic reasons such as patriarchal system of Indian society, age old prejudices against female mobility, prejudices against their education, their relatively low status in the society, frequent child births, limited job opportunities for them and limited desires on the part of females themselves to participate in development process. So, what is needed is to enhance the education as well as skill levels of females. Sufficient job opportunities must be created for them so that they become equal partners in the country's economic development. The entry of more and more females in the labour force would not only lead to their empowerment but also raise their status in the society. Only then we can achieve the goal of gender equity in the society.

THE POLICY IMPLICATION

To achieve the goal of gender equity in the society, what is needed is to enhance the education as well as skill levels of females. Sufficient job opportunities must be created for them so that they become equal partners in the country's economic development. The entry of more and more females in the labour force would not only lead to their empowerment but also raise their status in the society.

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AN ASSESSMENT OF PURCHASING PRACTICE AND ITS RELATED CHALLENGES: A CASE OF ILU ABA BORA AND BUNO BEDELE ZONE FINANCE AND ECONOMIC COOPERATION OFFICE

Gerema Alemayehu¹⁷

ABSTRACT

The basic aim of conducting this research was to assess the purchasing practice and its related challenges in the case of Ilu Aba Bora and Buno Bedele Zone finance and economic cooperation office. . Purchasing is the management of the purchase process, which includes deciding which vender to use negotiating contract and deciding whether to buy the product. The organization under study was faced a lot of challenges in its purchasing practice. The research design that the researcher used for this study was descriptive type of research design and censuses sampling techniques was used. In this study researcher used both primary and secondary source of data and the primary data obtained by using self-administer questionnaires by using open ended question and close ended question and the secondary data were collected from both published and unpublished documents such as books find within the library and written document of the organization under study.

KEYWORDS

Purchasing, Purchasing Methods, Buyer and Supplier etc.

BACKGROUND OF STUDY

To function properly the organization needs sufficient materials with proper quality, quantity, reasonable cost and at proper time. These materials obtained from the two sources through either production or purchasing. While production is making the materials with in house capacity purchasing is acquiring the materials from the external sources by paying for their value (Idawers, 1990). According to (Westing, 1976) purchasing is managerial activity that goes beyond the single act of buying and it include the planning policy activity covering range of related an complementary activities which suppliers to use negotiating contracts and deciding whether to by locally or centrally. Therefore, purchasing is the management of the acquisition process, the task is crucial for any organization, whether, retails service provider, or manufacture after introduced the basis steps in the acquisition process this section looks at certain areas. That is partial only important including supplier selection and relations contracting are center led buying.

STATEMENT OF PROBLEM

Obviously effective purchasing is vital to buy a desired product and service with a desired specification i.e. purchasing is an organizational activity, concerned with acquisition at materials and service with the right quality, from the right source, in the right quality, form the right resources, on the right time, and at the right price and purchasing is the management of the acquisition process which includes deciding which vender to use, negotiating contracts and decide whether to by locally international. Purchasing is the process of buying raw material, machineries, supplies and all of the goods and services used in production system (Dobler, 1996).

OBJECTIVES OF STUDY

The general objectives of this study were to assess the purchasing practice and its related challenges in Ilu Aba Bora zone and Buno Bedele Zone finance and economic cooperation office.

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Specific Objectives

In line with the general objective of the study the specific objectives of the study includes:

- To understand the purpose of purchasing in IIU Aba Bora and Buno Bedele Zone finance and economic cooperation office.
- To assess the effect of purchasing on the operation of the organization.
- To analyze the process and procedures of purchasing practice in the organization
- To identify related problems of purchasing practice Ilu Aba Bora and Buno Bedele Zone finance and economic cooperation office.

SIGNIFICANCE OF STUDY

It would help the organization particular purchasing divisions of the organization under study to improve their purchasing practice based on different suggestions and recommendations made in the study and it serves as literature for other following research in the same field.

SCOPE OF STUDY

The researcher did this paper in Oromia regional state Ilu Aba Bora zone and Buno Bedele Zone finance and economic cooperation. This study would be focused on assessment of purchasing practice and its related challenges in case of Ilu Aba Bora Zone and Buno Bedele Zone finance and economic cooperation office. The researcher was not include other areas because of lack of adequate budget and shortage of time.

METHODOLOGY

In conducting a research report designing the methodology is the critical part, which explains how the problem was investigated and how particular methods and techniques were used. In this study the researcher would use descriptive research method, because this approach in chosen with the assumption that it help to describes factors of purchasing practice and its related challenges as it exist in the organizations under study.

SUMMARY OF RESEARCH DESIGN AND METHODOLOGY

Research Design	Research Approach	Source of Data	Tools of Data Collection	Target Population of the Study	Research and Sampling Techniques	Data Analysis and Presentation
Descriptive Research Design	Quantitative and Qualitative Research Approach	Primary and Secondary Source of Data	Questionnaire and Interview Observations	Supplier 7, Users 28, Procurement Endorsing Committee 5	Purposive Sampling	Table, Chart and Percentage

DATA ANALYSIS AND PRESENTATION

Table-1: Personal information of Respondents

S. No.	Personal Information	Number of Respondents	Percent %
1	Sex		
	Male	25	69.44%
	Female	11	30.55%
2	Age		
	20-24	4	11.11%
	25-29	6	16.67%

	30-34	17	47.22%
	35-39	8	22.22%
	40 and above	1	2.77%
3	Educational Level		
	High School Completed	0	0
	Certificate	0	0
	Diploma	20	55.56%
	Degree	15	41.66%
	Master and Above	1	2.77%
4	Area of Specialization		
	Purchasing	1	2.77%
	Accounting	17	47.22%
	Marketing	3	8.33%
	Any specify/others	15	41.67%
5	Type of Employment		
	Permanent	36	100%
	Temporary	0	0
6	Monthly Salary (in Rs)		
	Below 1000	0	
	1001-2000	7	19.44%
	2001-3000	11	30.56%
	3001 and above	18	50%

Sources: Survey, 2019

Description of the Purchasing Needs

Table-2

Does the user properly specify and describe their needs of purchasing?	Number of Respondents	Percent %
Yes	16	44.44%
No	20	55.56%
Total	36	100%

Sources: Survey, 2019

Methods of Purchasing

Table-3

In your organization / buying organization / which method of purchasing is used.	Number of Respondents	Percent %
National Competitive Bidding	13	36.11%
Restrict Bidding	10	27.78%
Two Stage Bidding	0	-
Request for Proposal	5	13.89%
Performa	4	11.11%
Direct Purchasing	4	11.11%
If Other, Specify	0	-

Sources: Survey, 2019

Purchasing System in the Buying Organization

Table-4

In buying organization, the purchasing systems are free from any bias.	Number of Respondents	Percent %
Strongly Agree	4	11.11%
Agree	17	47.22%
Neutral	7	19.44%
Strongly Disagree	0	-
Disagree	8	22.22%

Sources: Survey, 2019

Evaluation Criteria to Select the Best Bidder

Table-5

In buying organization is their clear and valid evaluation criteria to select the best bidder among the other.	Number of Respondents	Percent %
Strongly Agree	5	13.89%
Agree	20	55.56%
Neutral	10	27.78%
Strongly Disagree	0	-
Disagree	1	2.77%

Sources: Survey, 2019

Conflict of Interest in the Organization on Purchasing

Table-6

Do you think that there is any conflict of interest in the organization on purchasing?	Number of Respondents	Percent %
Strongly Agree	21	58.33%
Agree	10	27.78%
Neutral	3	8.33%
Strongly Disagree	0	-
Disagree	2	5.55%

Sources: Survey, 2019

Purchased Materials and its Delivery System

Table-7

Is materials purchased and of offered according to purchasing needs plan offered from users department.	Number of Respondents	Percent %
Strongly Agree	0	-
Agree	10	27.78%
Neutral	5	13.89%
Strongly Disagree	-	-
Disagree	21	58.33%

Sources: Survey, 2019

Suppliers Committed to Provide the Right Price or Reasonable Price

Table-8

Are the suppliers committed to provide the price or reasonable price for the items according to the market?	Number of Respondents	Percent %
Strongly Agree	10	27.78%
Agree	5	13.89%
Neutral	4	11.11%
Strongly Disagree	0	-
Disagree	17	47.22%

Sources: Survey, 2019

Supplier's Evaluation Practice

Table-9

Does the organization can inform the result of bids to successful and unsuccessful suppliers after bid evaluation truthfully and transparently?	Number of Respondents	Percent %
Strongly Agree	7	19.44%
Agree	5	13.89%
Neutral	5	13.89%
Strongly Disagree	0	-
Disagree	19	52.78%

Sources: Survey, 2019

Transparency of Purchasing Practice

Table-10

Is the purchasing system of the organizations was transparency.	Number of Respondents	Percent %
Yes	6	16.66%
No	30	83.33%

Sources: Survey, 2019

Supplier Evaluation System

Table-11

Do you evaluate your suppliers?	Number of Respondents	Percent %
Yes	25	69.44%
No	11	30.56%
Total	36	100%

Sources: Survey, 2019

Price Offering System

Table-12

Do the organization award for the lowest price offer.	Number of Respondents	Percent %
Yes	13	36.11%
No	23	63.89%
Total	36	100%

Sources: Survey, 2019

Follow Up and Expedite Practice of Purchasing

Table-13

Does the organization use follow up and expedite for the order time?	Number of Respondents	Percent %
Yes	26	72.22%
No	10	27.78%
Total	36	100%

Sources: Survey, 2019

Supplier Motivation System of the Organizations

Table-14

Do you motivate your supplier?	Number of Respondents	Percent %
Yes	23	63.89%
No	13	36.11%
Total	36	100%

Sources: Survey, 2019

Receiving and Inspection Practice of the Organizations

Table-15

If their separate inspection section that controls the quantity, shortage and damage of purchasing materials in the buying organization?	Number of Respondents	Percent %
Agree	29	80.56%
Disagree	7	19.44%
Neutral	0	-

Sources: Survey, 2019

Availabilities of Purchaser Order to Inspection

Table-16

Are purchaser order made available to incoming inspection?	Number of Respondents	Percent %
Yes	33	91.67%
No	3	8.33%
Total	36	100%

Sources: Survey, 2019

Findings: While conducting this study the following major finding was identified:

- Lack of skilled labor (purchasing professionals), employees involved in purchasing activities especially purchasers who always contact with suppliers are not technically skilled. In addition, because of not being qualified in the area of purchasing, they are poor in assessing the market and findings potential suppliers.
- Purchase follow up is not tight, strict, and poor purchasing plan.
- There are many rush order (rush purchase) and Performa purchase.
- In the organizations, poor quality items are purchased.
- Rule and policies are violated in the procedures of purchasing.

- Materials are not delivered on the due time.
- Lack of long-term buyer–seller relationship, which as forced purchasing division to buy at any cost from limited sources. This problem is emerged from lack of supplier's information since information is highly valuable tool for any aspects of business.
- Lack of reliable suppliers, lack of detailed specification and poor documentation system etc., causes to increase purchasing lead-time, back order and other related costs for the organizations.

CONCLUSIONS

- Personal information; this includes educational level, type of employment, area of Specialization etc. The educational level of the employees in the office is not as such satisfactory .The data shows about 55.56% of them were diploma and their area of specialization were only one employee was specialized in purchasing while others were from marketing, accounting, and others. 100% of the employees were permanent employee.
- Need specification; the user department and the inventory controller request their need simply by listing its name rather than using detail specification?
- Method of purchasing; the organization uses request for proposal purchasing method rather than direct purchasing method.
- The purchasing system; the buying organization of the purchasing system is free from any bias.
- Evaluation criteria; evaluation criteria to select the best bidder is clear and valid amongst.
- Conflict of interest; the purchasing activities there is conflict at interest in the organization.
- Forecasting / anticipation; the purchasing personnel uses anticipation for commodities to be used in the succeeding year coordination with the budget and plan department.
- Evaluation of suppliers; 69.44% of the respondents, said the offices supply department evaluates potential suppliers to select the one or a group of suppliers can satisfy their needs.
- Follow up and expedite; the data obtained indicates that 72.22% of the respondents replied that the organization uses follow up, expedite by pressurizing suppliers to deliver the good based on the contract but the follow up, and expedite is not tight and strict.
- Receiving and inspection from the respondents 80.56% said that these is separate inspection section that controls the quality shortage and damage of incoming materials .Inspection is based on specification on purchase order sent from the purchasing division.
- Record / documentation; 72.22% of the respondents state that the office has poor documentation and felling system.

RECOMMENDATIONS

Based on the results of the study, the researcher has recommended the following points in general. These points are:

- Develop and implement continuous review and approval functions for purchase card transaction focusing on identifying split purchases and other inappropriate transactions, and in performing a detailed review of relevant supporting documentation for each purchase activities.
- Experienced and qualified (specialized in the area of purchasing) workers are very important to facilitate purchasing activity, for production efficiency and client satisfaction as the study indicated. Thus, the offices has no hire experienced and specialized workers or give them necessary training and experience sharing opportunity with similar offices to improve its performance. In addition to this, quality work without qualified, motivated and encouraged employees is impossible. Therefore, in general the organization and the purchasing division in particular has consistently to encourage its employees by providing incentives, opportunity for training education including to broaden their skills a result perform their tasks effectively and efficiently.
- Reliable suppliers have significant contribution to continuous operation, which assist the sector to meet its objectives. In case, the office faces delivery dalliance problem, and its operation gets interrupted. Therefore, purchasing division should search for more reliable suppliers in order to obtain valid and reliable information relating to purchasing issues and other benefits that alleviate the afore mentioned problems.



- Even though, the division tries to apply different evaluation criteria's other than price to select the winner supplier, there is no clearly given weight or point for these evaluations criteria's. As a result, the division should have to use clear specified weight or point for the evaluation factors in order to get valuable benefits from these evaluation criteria's.
- The division should have to conduct care full technical and economical feasibility study like market research before making purchase of materials or equipment's on the access of getting guarantee and technical assistance in the local as well as foreign market.

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A STUDY OF BRAND IMAGE CHANGE ON ASSOCIATE JOINING AS FRESHER TO SETTLING AND BEING TO STEADY STATE IN IT COMPANY

Pankaj Kumar¹⁸ Dr. Preeti Kulkarni¹⁹

ABSTRACT

It has been observed that most of the companies while hiring the fresh graduate sign the bond with the employee. Why is it so? Because after joining in few months they start searching for new job and they quit the current job and organization. This is the existing trends in all IT's companies. The main objective of this research paper to study the brand image in the mind of new joining and how the brand image change over the period of one year. What are the factor which impacts the brand change in mind of these new joiner over a period of time (i.e. while they are settling and becoming in steady state in a year). While joining they have some brand image in their mind and if they are satisfied with the organization they have joined they continue working or else they start developing negative opinion about the organization culture, ethics, work environment, provided growth, opportunities and career progression. They start realising their future is not secure in their current organization and may start looking for better opportunity outside. But these are just hypothesis which has triggered for the research to carry a research to understand how a brand image changes or remain the same to these fresh graduates at the time of joining IT organization till they settled and reaches to a steady state in one-year time taking various assignments.

INTRODUCTION

Engineering graduates complete 4 years of engineering academics and mostly in computer science or its associate streams get into IT industries. By the time these graduates reaches pre-final or final year most of them have views, the industry they want to get into for a job offer. But the factor which drives their top preference is the brand of the employer. The brand image which these graduates carry are primarily due to how much worth their target IT companies strong financially, its brand value perception, ranking which they might have heard or seen in some sites or magazines / newspapers etc.

LITERATURE REVIEW

Brand name, as a symbolic component, is important since it serves as a communication tool for customers' awareness (Aaker, 1991). The brand name is a crucial element of company's identity (Kapferer, 2002); it plays an important role for the awareness toward the brand (McCabe, 2006). The branding is considered as the procedure of creating a brand image which keeps consumers. It is what separates identical products from each other (Dursun in Pitt et al., 2006), or the firm from its competitors.

Believe it or not, your brand image is paramount to building credibility and loyalty among potential customers. If you consistently work at maintaining a stable brand image, be it the freshness of your food or your packaging, it contributes to a consumer's relationship with your brand. The more often you can deliver on your brand promise with a strong brand image, the easier it will be for consumers to remember your brand and what it stands for (<https://www.forbes.com/sites/forbesagencycouncil/2016/10/31/whybrand-image-matters-more-than-you-think/#5a996f0910b8> dated 24/07/2019).

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It signifies what the brand presently stands for. It is a set of beliefs held about a specific brand (<https://www.managementstudyguide.com/brand-personality.htm> dated 22/07/2019).

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RESEARCH METHODOLOGY

Researcher has used descriptive and exploratory methodology to study the changing of brand image among the associate at the time of joining and after one year of joining in selected IT Company with the same sample. Researcher has used correlation regression analysis.

Sampling Technique: Researcher has used probability sampling technique.

Sample Size: 100 Associates

Data Sources: The study involved collecting data from both primary and secondary sources.

Primary Data: Researcher has used well-structured two set of questionnaire for data collection first questionnaire new joining (fresher associate) and second set after one year for the same set of associate. The researcher met a set of 100 fresher's joining IT organisation. The questionnaire built was "likert-type scale questions" as well as descriptive which helped the researchers to quickly collect-consolidate-analyse the data. It was important to select the target respondents from various time (total months of years of experience) spent in IT organisation from:

- Just hired (0 month),
- 1 year of experience since hired.

Secondary Data: The secondary sources of data pertain to data already collected and published. For this study the data is collected from the publications of various websites. Besides this various books, journals, online material have been referred to collect the data.

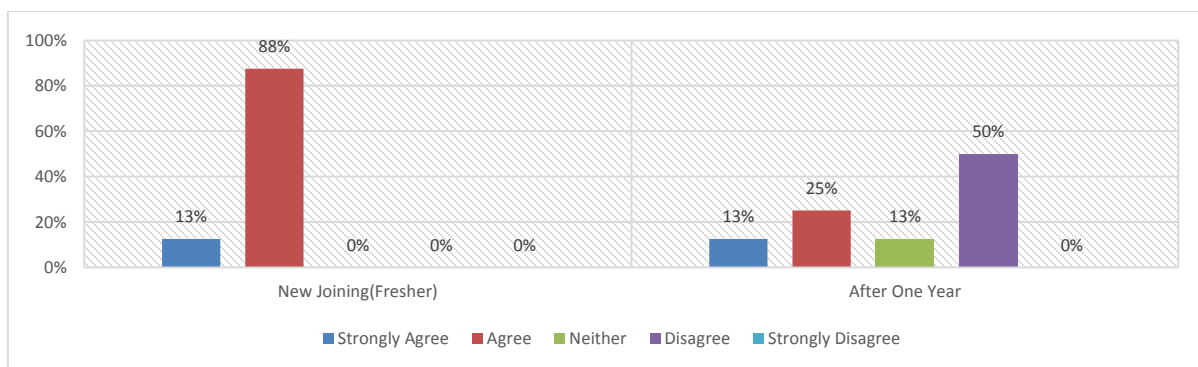
OBJECTIVES OF STUDY

The study conducted focuses on brand change in minds of fresh graduates joining IT companies as they establishes themselves taking new project assignments. This study focuses on:

- Finding, if there is any change in brand image in minds of fresh graduates during the period-post they join IT organisations and till the fully establishes themselves completely gaining 1 years' experience
- What is the change in Brand Image: a) does it strengthens, b) remaining same, or c) dilution of brand image during the period of study
- Factors which are attributable to brand image change post the study period

Analysis

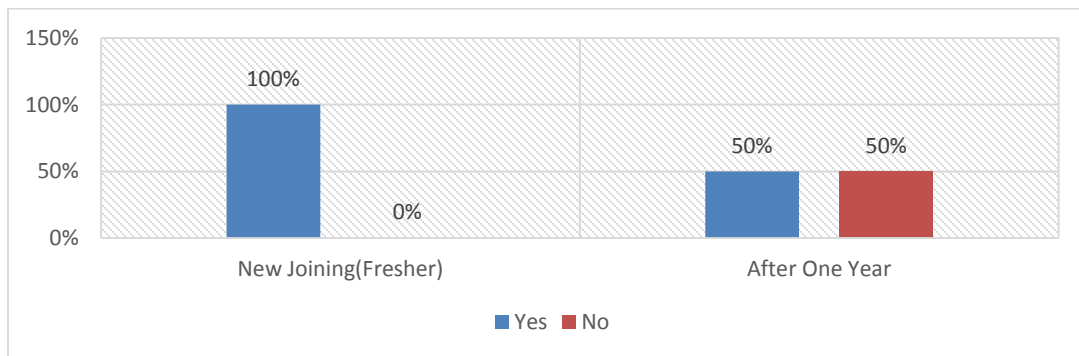
Graph-1: How do you rate your organization as the brand of organization?



Sources: Researcher Compilation

Interpretation: While joining 88% of responded that they are agree and highly rated their organization and after one year 50% are disagree, 13% are neutral and only 25% agree with brand of organization.

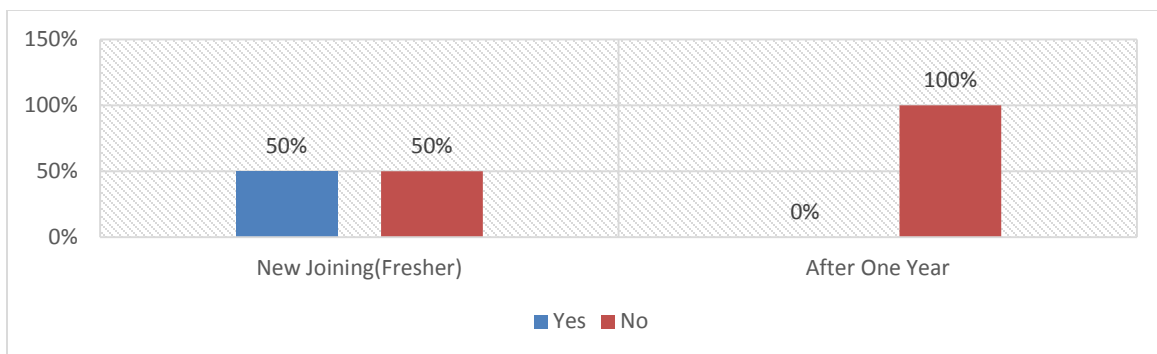
Graph-2: Do you feel proud to be part of your current organization?



Sources: Researcher Compilation

Finding: At the time of joining 100% responded that they feel proud to be part of current organization and after one year 50% are still feel proud but 50% are not feeling proud.

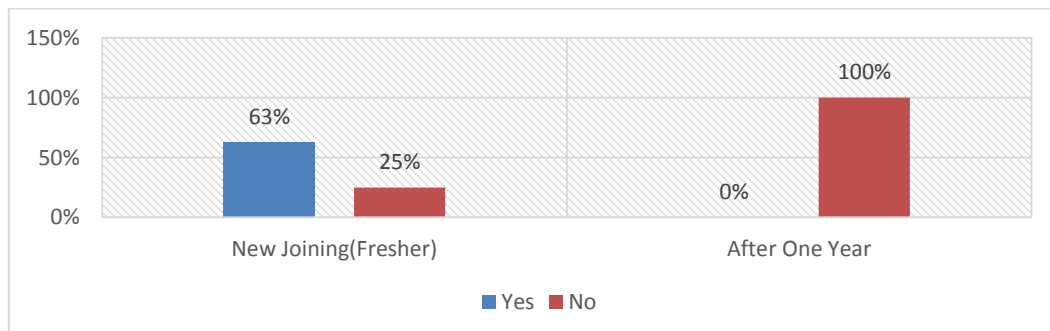
Graph-3: Induction in the organization was as per your expectation?



Sources: Researcher Compilation

Finding: 50% new joining (fresher) responded that induction was as per the expectation whereas after one year 100% responded that induction was not as per the expectation.

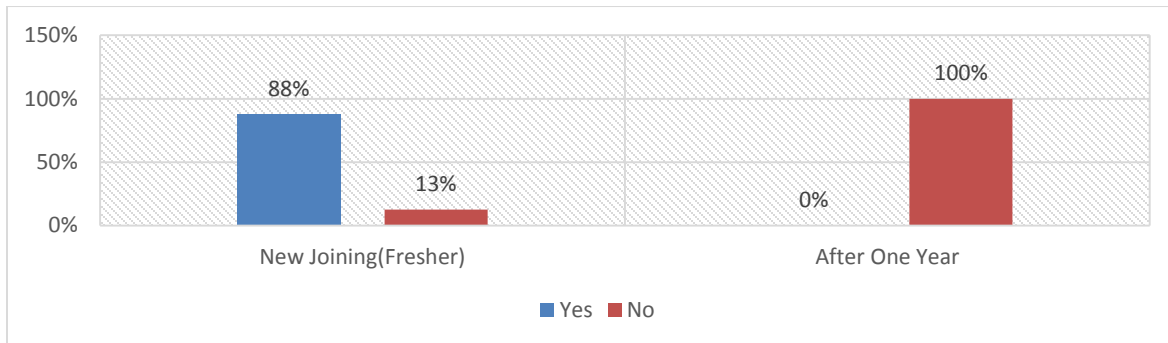
Graph-4: Do you think career is more secure in this brand as compared to other brand?



Sources: Researcher Compilation

Finding: 63% new joining (fresher) responded that they think career is more secure in this brand as compared to other brand whereas after one year they are not happy with their brand. 100% respondent responded that they do not think career is more secure in their brand as compared to other brand.

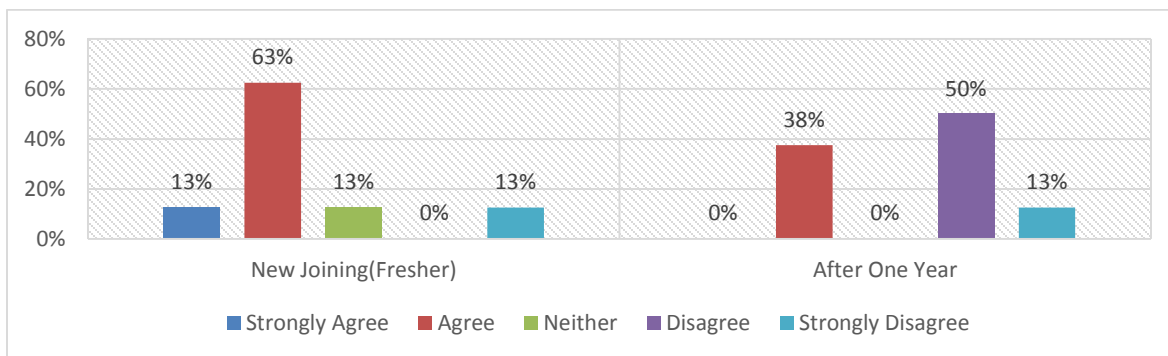
Graph-5: Do you see long term association in this organization?



Sources: Researcher Compilation

Finding: 88% new joining (fresher) responded that they think see long term association in their current organization whereas after one year they 100% respondent responded that they see long term association in this organization.

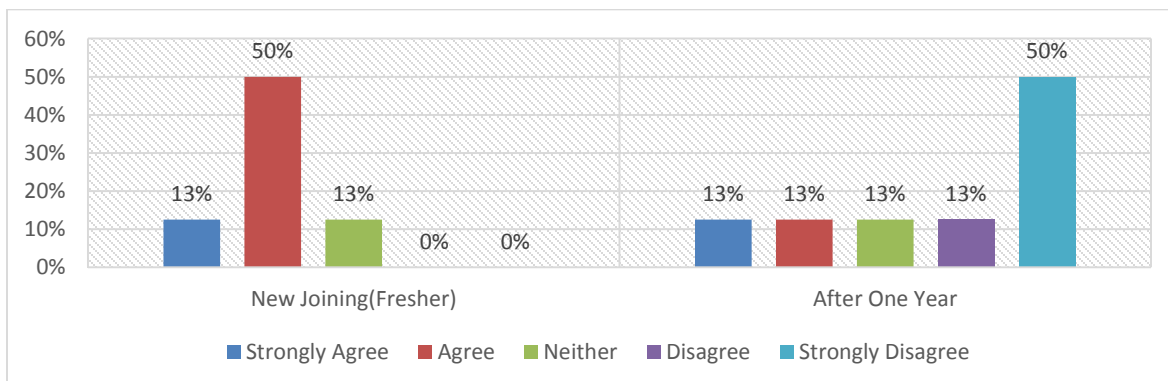
Graph-6: Is current brand meeting your expectation?



Sources: Researcher Compilation

Finding: 63% new joining (fresher) responded that they agree, 15% strongly agree and only 13% disagree that their expectation met with current brand whereas after one year 50% respondent responded that they disagree.

Graph-7: Do you recommend your family and friend to join their current organization compared to other?



Sources: Researcher Compilation

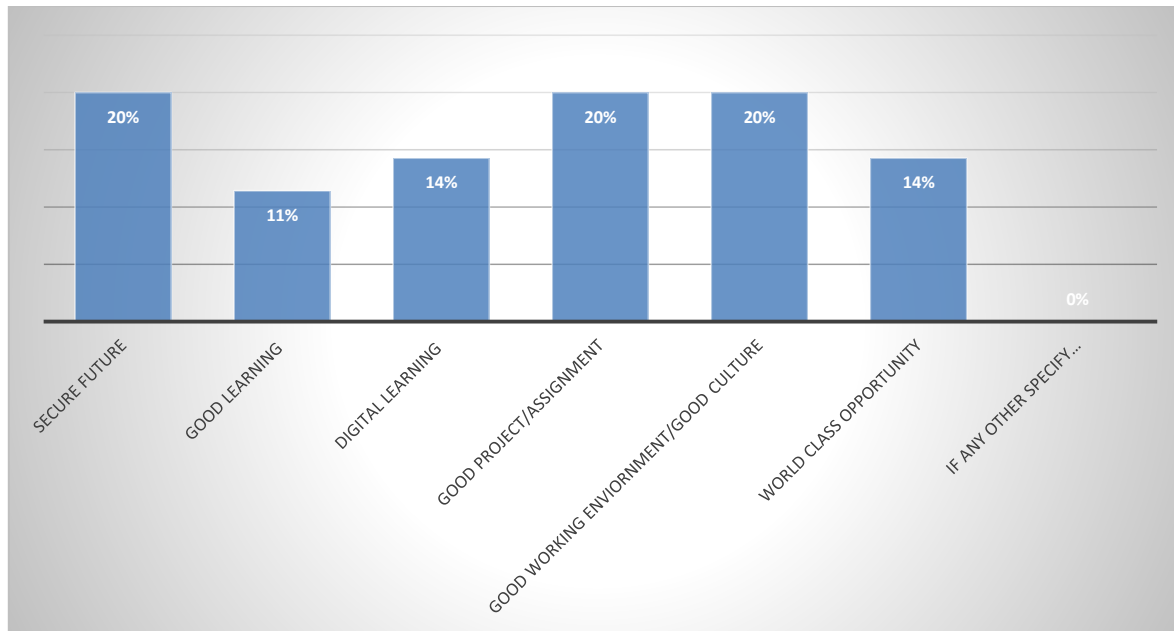
Interpretation: 50% new joining (fresher) responded with agreement that they will recommend their family and friend to join their current organization compared to others brand whereas after one year 50% respondent responded that they strongly disagree that they will recommend their family and friend to join their current organization compared to others brand.

Finding: At the time of joining most of associate highly rated their current organization as preferred brand but after one year only 25% were in agree and 50% were in disagree. After one year of joining 50% of employee are not feeling proud of being part of the organization. Induction for new joining (fresher) was not as per the expectation. At the time of joining most of associate consider that their career is more secure in the brand they are joining as compared to other brands whereas after one year working they are not happy with the same brand. All the respondent responded that they do not think career is more secure in their current brand as compared to other brand. At the time of joining most of associate agreed that they will recommend their family and friend to join their organization compared to others brand whereas after one year they most of associate responded that they strongly disagree that they will recommend their family and friend to join their organization compared to other brand.

It has observed that most of the associate are giving importance to secure future, good project and good working environment/work culture. While joining most of the associate are very positive toward the organization but after one year they are not getting good learning, projects matching to their skills and not happy with the work culture working environment provided. They more focused on secured future. Apart from these few associate are giving importance to good learning environment, digital learning and world class work environment.

Most of the associate suggested more learning opportunity, secure future and better appraisal system as part of improvement this brand.

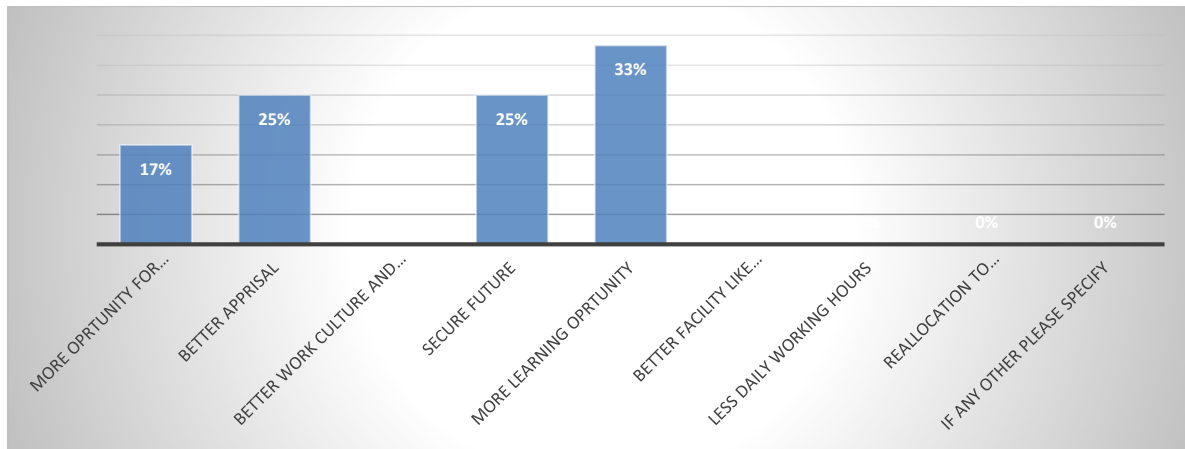
Graph-8: Top 5 Things you looking in this Organization



Sources: Researcher Compilation

Finding: Researcher has observed that 20% respondent responded that they are giving importance to secured future, 20% respondent responded that they are giving importance to good project/Assignment and 20% respondent responded that they are giving importance to good working environment/Good work culture. 13% respondent responded that they are giving importance to good learning and 14% respondent responded that are giving importance to digital learning and world class opportunity.

Graph-9: Top 2 Things Would Highly Recommend as Part of Improvement this Brand



Sources: Researcher Compilation

Finding: 33% respondent responded suggested that organization should give more learning opportunity as part of improvement this brand. 25% respondent responded suggested that organization should provide secured future, 25% respondent responded suggested that organization should give better appraisal system and 17% suggested that organization should provide more opportunity for growth part of improvement this brand.

CONCLUSION

At the time of joining most of associate highly rated the organization as the brand of organization but after one year only 25% were in agreement and 50% were disagree. After one year of joining 50% of employee are not feeling proud of being part of the organization. Induction for new joining (fresher) was not as per the expectation. At the time of joining most of associate think their career is more secured in this brand as compared to other brands whereas after one year they are not happy. The entire respondent responded that they do not think career is more secured in this brand as compared to other brands. At the time of joining most of associate agreed that they will recommend their family and friend to join their organization compared to others brand whereas after one year they most of associate responded that they strongly disagree that they will recommend their family and friend to join their organization compared to others brand.

It has observed that most of the associate are giving importance to secure feature, good project and good working environment/work culture. While joining most of the associate are very positive toward the organization but after one year they are not getting good project, they are not happy with the work culture working environment. They more focused on secure future. Apart from these few associate are giving importance to good learning environment, digital learning and world class work environment.

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GREEN PRACTICES BY THE HOTEL INDUSTRY: STUDY OF AMRITSAR CITY

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ABSTRACT

In today's global state of affairs, pollution has been mounting continuously, global warming has been increasing on a regular basis and world's natural resources are being depleting at such a pace that the nature may not be able to take burden of so-called development and may collapse overtime. In the recent past, environmental management in the hotel industry was considered of secondary importance, but with the passage of time, the importance of eco-friendly hotels has increased considerably. Hotel industry has also started shifting their attitudes towards the pro-environment activities. The rationale of this research paper has been to analyze the awareness of hotel managers' on the front of green practices/initiatives in various branded hotels in the Amritsar city. To meet up the objectives of this research paper, views of various hotels' managers' have been measured on five-point likert scale. The sample size has been consisted of 58 respondents as hotel managers' from select seven branded hotels in the Amritsar city. The data collected has been analyzed in the light of the objectives of the study, using descriptive statistics and one-sample t-test statistical tool as tools of quantitative analysis. The findings of the study has shown the altering views of hotel managers' about various eco-friendly initiatives related to the hotels in the Amritsar city. From the scrutiny of the results of the study, it has been revealed that majority of hotel managers are of the view that adhering to most of the green initiatives in the hotel industry has a positive impact on various green management systems in the industry. However, on other hand, many of them have been found unwilling to execute some of the key green measures that can be undertaken in hotel industry. Thus, it can be concluded from the findings of the study that the main reasons behind this reluctant behavior of the hotel managers can be attributed to the factors like time constraints, cost constraints or lack of awareness about various benefits that can be derived while implementing these green practices. This empirical study would provide the practitioners and hotel managers the knowledge of the advantages of working in eco-friendly manner as a pre-requisite for sustainable development of the Indian economy.

KEYWORDS

Global Warming, Sustainability, Eco-friendly Hotels, Green Measures, Opinion Survey, Management Personnel etc.

INTRODUCTION

In today's global scenario, pollution has been mounting continuously, global warming has been increasing regularly and world's natural resources are being depleting at such a pace that the nature may not be able to take burden of so-called development and may collapse under its burden. As such, the need to go green and protect ecological environment has become more important than ever before. Therefore, in the world's endeavor to green, hotel industry also needs to contribute effectively and efficiently. Today, we are breathing in the world where firms are judged on their business principles, social accountability and socio-economic awareness including financial outcomes. As the understanding of society increases about global warming and climate change, the public, including various stakeholders, employees and customers, expects hotels to act more in a eco-friendly manner. For years, humankind has been unaware of its relationship with the natural environment, but now it has recognized that resources are limited and their actions affect the environment both, in the short term as well as in the long-term. Hotel industries have also started changing their attitudes towards the environment and considerations for it have gained importance in recent years, thus, carrying out their business according to environmental principles. Ultimately, this global trend gives the directions to hotels to move in a green direction.

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Environmental management and sustainability have been issues of recent importance in the hospitality industry. The hotel industry, as one of the major and important ingredient of the hospitality industry, has been benefited a lot from environmental initiatives through improving corporate image and increasing resource and energy competence. The hotel industry should keep promoting green initiatives to reduce negative impacts on the precious natural environment. In order to promote environmental management in the hotel industry, related organizations, governments, and stakeholders also need to focus on raising hotel managers' environmental awareness as well as providing information on thriving cases of ecological management" (Park, Jeongdoo 2009).

A green hotel is one that works in environmental friendly manner and it has least detrimental effect on the natural environment. It continuously makes effort to improve its environmental relations. Many of the world's hotels are making efforts to improve its environmental relations. Many of the world's hotels are making efforts to become greener. Today, many hotels are coming up to demonstrate the hotel's commitment to environmental responsibility, which helps to establish trust among guests as they identify that the hotel is not only concerned with making profits, but is also involved in lessening the detrimental effect of its operations on the environment with its greening efforts such as reducing energy, effective waste management and conservation of water use.

LITERATURE REVIEW

Nabiha, A.K. et al. (2011) have examined the environmental initiatives of selected resorts in Malaysia to get insights of the different environmental practices implemented. They have concluded that even though most of the resorts surveyed in this study are concerned about the environment, but the implementation of environmental initiatives has been still minimal due to unattractive benefits as compared to costs and the lack of knowledge in this area. The most popular practices are those that lead to a reduction in operational costs or are not too costly to be put in place. On the same lines **Rahman, Imran et al. (2011)** have analyzed the green practices of American hotels. As such, his study has examined how eco-friendly or green hotels in the United States are in relation to no-cost or low-cost practices. Findings of the study have shown that chain hotels are stronger adopters of green practices in the country than independent hotels. In addition, hotels in the Midwest are found to be the most environment-friendly in terms of their use of no-cost or low-cost green practices. Further, it has been revealed that hotels are making an effort to manage energy consumption with little regard to hotel size. Similarly, **Chaisawat, Manat and Campos, Carrillo Ruth (2010)** have identified the awareness and responsiveness actions implemented by the hotel business in Phuket to climate change. The findings of the study have shown that for some hotels the implementation of activities or the change of processes that would reduce the CO₂ emissions are viewed mostly as the expenses. It has also shown that the implementation of pro-environment activities reduces hotel operational costs and marketing expenses and thus increases the hotel profitability. Furthermore, this study has shown that the lack of information, government support and other causes as factors impeding the implementation of environmental-friendly procedures in the hotel business in Phuket.

PURPOSE OF THE STUDY

Today, many environment-friendly hotels have started following the basic principles of environmental management, which have been based on maximizing social benefits and minimizing costs. The rationale of this research paper has been to analyze the views of various hotel managers with regard to importance attached towards various eco-friendly initiatives taken to ensure eco-friendly environment in the Amritsar.

OBJECTIVE OF STUDY

To analyze the awareness about eco-friendly initiatives in the hotel industry among personnel working at various managerial positions in the Amritsar hotel industry.

RESEARCH METHDOLOGY

The sample unit consists of personnel working at managerial positions in seven selected 'branded hotels' in the Amritsar city. Sample size is above 30 which is the basic requirement for applying one sample T-Test. Number of respondents in our sample is not much big as we have studied the awareness of managers in only branded hotels of

the Amritsar city. List of hotels and number of respondents who contributed in present study are given below in tabular form:

Table-1

S. No	Name of the Hotel	Number of Hotel Mangers
1.	Radisson Blu	9
2.	Hyatt Regency	9
3.	Country Inn and Suites	8
4.	H K Clarks Inn	8
5.	Golden Tulip	9
6.	Best Western Merrion	8
7.	Holiday Inn	7
Total		58

Sources: Authors Compilation

Sample Plan

Sample Size: 71 Respondents as hotel managers' had been given the questionnaire of which 60 have responded and 58 questionnaires have been found in order for the purpose of the study.

Statistical Techniques for Analysis of Data Collected

A questionnaire has been designed using variables short-listed for the purpose of research study. For this survey-based study, questionnaire has been prepared which contained questions based on Likert scale. The structured questionnaire has been pre-tested and suitably amended. Each response item has five response categories ranging from strongly agree to strongly disagree. The collected data has been analyzed in the light of the objective of the study, using simple percentages, averages, weighted averages and one sample T-Test as tools of analysis. The statistical package for social sciences has been used for all quantitative data analysis. One sample *T*-Test has been used to compare a sample mean to a known value of the population. The basic idea of the test has been to compare the weighted average scores of the sample and the population. Therefore, test value/hypothesized value has been set at '3' for the purpose of comparing it with calculated mean value in each individual case while conducting one-sample T-Test. Where '3' means respondents have been neither aware nor unaware about various eco-friendly initiatives in hotel industry.

DATA ANALYSIS AND INTERPRETATION

The data has been analyzed in the light of the given objective of the study. The analysis of the data shows:

Table-2: Awareness of Hotel Managers about various Eco-friendly Initiatives in the Amritsar Hotel Industry

Variables Label	Dimensions	Mean Scores (MS)
Environmental Management Systems (EMS)		
A1	Regularly reviewing all aspects of the hotel, including its waste, energy, water, air quality, buildings and green areas, local culture and guest information.	3.79
A2	Establishing priority areas in which waste is the greatest.	3.91
A3	Working with employees from relevant departments to establish particular goals, timelines, and strategies for eco-improvement.	3.82
A4	Training management and staff through workshops and other means on the	3.81

	connections between their jobs and environmental health.	
A5	Attending the green hotel programme or any other such environmental programmes on regular basis.	2.55
A6	Searching environmentally aware or educated personnel under ones job requirements.	3.77
A7	Measuring environmental performance of hotel on regular basis.	2.48
Total		24.13
Waste Management (WM)		
A8	Conduct of waste audit.	3.77
A9	Identifying ways in order to reduce each type of waste.	3.82
A10	Taking advantage of organic kitchen waste by composting it.	3.75
A11	Recycling of other items, such as paper, glass, and aluminum, whenever possible.	4.13
A12	Encouraging the development of an effective recycling system.	3.94
A13	Maximum use of non-toxic, biodegradable detergents that are safe for local flora and fauna.	3.77
A14	Serving meals on fewer larger plates.	2.44
Total		25.62
Ecology friendly Products and Materials(EFPM)		
A15	Looking for products that are environmentally certified.	3.89
A16	Buying locally whenever possible	2.48
A17	To ensure, vendors working on the hotel's property are using environmentally friendly materials and practices.	3.84
A18	Eliminating all toxic chemicals and items from hotel property.	3.96
A19	Purchase of used furniture.	2.32
A20	Encouraging hotel staff to use recycled paper, envelopes, notepads, and any other type of paper.	3.75
Total		20.24
Energy Management (EM)		
A21	Coordinating with hotel staff to ensure that everyone understands how they can lower their energy use.	3.89
A22	Performing an energy audit regularly.	4.05
A23	Prefer using renewable energy sources, such as solar and wind power, when available.	4.15
A24	Designing rooms with day lighting whenever possible.	4.17
A25	Installation of motion sensors or other creative means to control lighting or air conditioning.	4.08
A26	Buying energy-efficient appliances.	4.08
A27	Opening windows and doors to provide good airflow and cool the area as air conditioners may not be necessary all the time.	3.22
Total		27.64
Water Conservation (WC)		
A28	Landscaping only with native plants that are well adapted to the local climate.	3.82
A29	Installation of drip irrigation rather than using sprinklers to reduce evaporation.	3.20
A30	Maintaining all equipments to prevent leaks and ensure efficient water use.	4.13
A31	Conducting water audit regularly.	3.98
A32	Equipping toilets with a toilet tank fill diverter to decrease water usage.	3.84
A33	Keeping waste oil and grease out of the water by collecting them and disposing of them separately.	3.87
A34	Supporting the natural flows of water and removal of unnecessary blockages that have been added.	3.89

Total		26.73
Air Refinement Programme (ARP)		
A35	Encouraging staff to walk, bicycle, and use public transportation in order to prevent or reduce pollution within the hotel premises.	2.50
A36	Switching to non-toxic cleaning products that will not degrade indoor air quality.	3.96
A37	Providing well-ventilated smoking areas or suggesting that smokers smoke outdoors.	3.93
A38	Hotel area being kept clean by clearing it of dust and dirt that might cause allergies or illness.	3.75
Total		14.14
Eco-friendly Buildings and Structures (EFBS)		
A39	Avoiding new buildings unless there is no other choice	3.86
A40	If new construction is necessary, consider using a brownfield or already degraded site.	2.81
A41	Considering environmental impacts throughout the life cycles of both facilities and sites.	3.89
A42	Using non-toxic, natural materials in constructing and renovating facilities.	3.86
A43	Designing and building facilities so that they can be deconstructed more easily when their useful lives are over.	3.93
A44	Planting an organic garden to grow local fruits and vegetables to be used in the kitchen or for guests' pleasure.	4.17
Total		22.52
Guests Awareness Initiatives (GAI)		
A45	Providing guests with ideas on ways in which they can contribute to the hotel's greening success.	4.03
A46	Setting up a guest suggestion box, and encouraging guests to provide suggestions on how to become more eco-friendly.	3.72
A47	Making sure that guests are aware of local environmental laws that might affect them.	4.03
A48	Let guests know what they can do to help the hotel's commitment to becoming a green hotel.	3.86
A49	Informing guests, so as to let them know what improvements the hotel has made along its greening journey.	3.67
A50	Raising the energy awareness of guests so that they too understand their role in reducing energy use.	3.77
Total		23.08

Sources: Authors Compilation

The above table depicts the views of various hotel managers working in different branded hotels of the Amritsar city, reflecting their awareness about various eco-friendly initiatives in the hotel industry. In first dimension, i.e. Environmental Management System (EMS), majority of respondents have been of the view that adhering to various green initiatives like regularly reviewing all aspects of the hotel, including its waste, energy, water, air quality, buildings and green areas will positively affect EMS in hotels, except variables A5 (MS=2.55) and A7 (MS=2.48), i.e. searching environmentally aware or educated personnel under ones job requirements and attending the green hotel programme or any other such environmental programmes on regular basis respectively, according to which majority of them do not opine that these variables will effect EMS in hotels considerably as depicted by low mean scores. Talking about the second factor i.e. Waste Management (WM), most of the hotel managers have supported several of eco-friendly initiatives like conducting of waste audit or identifying ways in order to reduce different types of waste in the hotel industry. But with regard to variable A14 (MS=2.44), i.e. serving meals on fewer larger plates, majority of respondents under study did not support the Eco-friendly initiative, probably because they are not ready to risk the comfort of their guests for the sake of implementation of green practices.

In the third dimension which is related to Ecology-Friendly Products and Materials (EFPM); most of the managers have agreed to the bulk of Eco-friendly initiatives, like looking for products that are environmentally certified or eliminating all toxic chemicals and items from hotel property, which can positively impact the EFPM in the hotel industry. But some of the respondents have not agreed with the variables A16 (MS=2.48) and A19 (MS=2.32), i.e. buying locally whenever possible and purchase of used furniture respectively, again depicting that they do not wish to experiment with the comfort of the guests for the sake of implementing green practices. Fourth dimension deals with Energy Management System (EMS) in the hotel industry. In this factor majority of hotel managers have been of the view that bulk of eco-friendly initiatives like coordinating with hotel staff to ensure that everyone understands how they can lower their energy use or performing an energy audit regularly, can have positive impact on EMS program in the hotel industry. But the scrutiny of variable A27 (MS=3.22), i.e. opening windows and doors to provide good airflow and cool the area, hotel managers have not been found of the view that the said green practice can significantly affect EMS program in the hotel industry. With regard to fifth factor that dealt with Water Conservation System (WCS) majority of hotel managers have been of the view that almost all of the green initiatives depicted under WCS can have sizeable impact while implementing green practices in the hotel industry. But scrutiny of variable A29 (MS=3.20), which is related to installation of drip irrigation rather than using sprinklers to reduce evaporation, depicts that clear demarcation has not been made by respondents whether it will have any significant impact on WCS or not. The sixth factor, which is related to Air Refinement Program (ARP) in the hotel industry, considerable number of respondents has supported various initiatives like switching to non-toxic cleaning products that will not degrade indoor air quality or providing well-ventilated smoking areas that can establish eco-friendly environment in the hotel industry. But in case of variable A35 (MS=2.50) i.e. encouraging staff to walk, bicycle, and use public transportation in order to prevent or reduce pollution within the hotel premises, majority of hotel managers have not attached significant importance to such practices while implementing green practices in the hotel industry. Talking about seventh factor, which has been related to Eco-friendly Buildings and Structures (EFBS), most of the respondents have perceived that various eco-initiatives like avoiding new buildings unless there is no other choice or using non-toxic, natural materials in constructing and renovating facilities can have extensive impact on EFBS in hotel industry. Further, in variable A40 (MS=2.81) that is related to use of brownfield or already degraded site when new construction is needed, many of respondents could not clearly differentiate if this variable can effect EFBS in significant manner or not.

In eighth factor that deals with Guest Awareness Initiatives (GAI) in the hotel industry, most of the hotel managers' have been of the view that almost all of the eco-initiatives depicted under the dimension like providing guests with ideas on ways in which they can contribute to the hotel's greening success or raising the energy awareness of guests so that they too understand their role in reducing energy use can have noteworthy effect on the Guest Awareness Program in the hotel industry.

Table-3: Weighted Mean Scores of Factors Measuring Awareness of Hotel Managers about Green Initiatives

S. No.	Dimensions	Number of Variables	Weighted Mean Scores (WMS)
1.	EMS	07	3.44
2.	WM	07	3.66
3.	EFPM	06	3.37
4.	EM	07	3.94
5.	WC	07	3.81
6.	ARP	04	3.53
7.	EFBS	06	3.75
8.	GAI	06	3.84

Sources: Authors Compilation

The above table shows the weighted average scores vis-à-vis various dimensions under reference. The WAS of various dimensions under study depicts the level of awareness of hotel managers with regard to various Eco-friendly practices attached to the hotel industry of Amritsar city. Analysis of the above table revealed that not much difference has been found in the views of various hotel managers with regard to various factors under study.

Weighted average scores of dimensions ranged between 3.37 to 3.94, which have been found closer to the value of '4'. Hence, it can be reasonably interpreted that most of the respondents are significantly aware about the importance of various Eco-friendly dimensions related to the hotel industry. Further, scrutiny of the table revealed that, majority of the hotel managers have been found significantly aware about the dimension of "Energy Management Programme" (WAS=3.94) and the managers have been found least concerned about "Eco-Friendly Product and Materials Programme" (WAS=3.37) in hotel industry as compared to the weighted mean scores of the rest of the dimensions under study.

Table-4: Awareness of Hotel Managers' -A Comparative Analysis of Assumed mean and Weighted Averages

One-Sample Test						
	Test Value = 3					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
	9.270	7	.000*	.66750	.4972	.8378
Sources: Primary Data						
Null Hypothesis: H₀: There is no significant difference between hypothesized mean (3) and population mean related to various eco-friendly dimensions.						
*Significant at 5%						

The above table compares the weighted mean values attached to various green dimensions with the assumed value of '3', according to which respondents neither agree nor disagree with regard to awareness related to various green initiatives under reference. Weighted mean scores related to various dimensions under study as depicted in Table 2 have revealed the varying opinions of the respondents vis-à-vis various eco-friendly initiatives which can be/have been undertaken in the hotel industry for protecting our natural environment. However, to find out whether there is any statistically significant differences between the views of various hotel managers in the Amritsar city, their awareness about various eco-initiatives have been analyzed using statistical technique (One sample T-test), where hypothesized value has been assigned (3) as value, which assumes that the hotel managers are neither aware nor unaware about various eco-friendly initiatives which can be undertaken in the hotel industry to save the ecological environment. From the thorough scrutiny of the above table, it has been found that null hypothesis may not be accepted at 5% level of significance. Hence, it can be interpreted that significant differences has been found while analyzing the importance attached to various eco-friendly initiatives by the respondents working as hotel managers in the Amritsar city. As such from the study of present data, we can considerably reach to a conclusion that hotel managers are significantly aware about the importance various eco-friendly initiatives related to the hotel industry.

FINDINGS OF THE STUDY

Findings of the study have revealed that the majority of hotel managers are of the view that adhering to various green initiatives in the Amritsar hotel industry will have a positive impact on various green management systems in the hotel industry.

Analysis of the weighted mean values of factors related to green management system has revealed that not much differences has been found in the views of various hotel managers about awareness attached to various factors under study.

Comparison of the weighted mean values depicting views regarding eco-initiatives in hotels by various personnel's working as hotel managers vis-a-vis hypothesized value revealed statistically significant difference between the views of various managers in the hotel industry in the Amritsar city, thus again confirming that hotel managers have been found with considerable awareness with regard to implementation of various eco-friendly dimensions under study.

CONCLUSION AND RECOMMENDATIONS

From the findings of the study, it can be concluded that most of the hotels managers have general awareness about various eco-friendly initiatives that have been/can be undertaken in the hotel industry. However, many of them lack willingness in the execution of various green initiatives, especially in major areas as if most of the managers have not shown much willingness in recruiting environmentally aware or educated personnel under one's job requirements. Similarly, most of the respondents have not shown much interest while encouraging staff to walk, bicycle, and use public transportation in order to prevent or reduce pollution within the hotel premises, which according to hotel managers may lead to wastage of time considerably. In this regard, they are more interested in green window dressing instead of concrete steps towards greening the hotels. They fear that steps taken for making hotels eco-friendly may not go well with the clients of the business, because most of the hotel clients care little for environment friendly issues. Hotels management perceive that strict implementation of green steps may adversely affect their profits and clientele. Since most of the hotel managers' have been found aware and receptive to green philosophy which can be adopted in the hotel industry, they should be given more of this knowledge through refresher courses, seminars, conferences and workshops to use them as instruments of absorption and spread of green ideology in the hotel industry. The researchers and practitioners should also be motivated to take up the exhaustive research in this area, so that they are able to advise more green initiatives to policy makers, opinion makers, legislators and the government that can be initiated in the hotel industry.

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MOBILE LEARNING AND EDUCATION IN THE DIGITAL AGE: A JALANDHAR BASED STUDY

Sukriti Bahuguna²² Dr. Charan Kamal Walia²³

ABSTRACT

Technology is turning the old learning techniques into new one in dramatic pace, resulting new dimensions of learning and personal growth. As technology is becoming mainstream, the learning efficiency will increase, and the training cost reduces. Mobile phones have completely dominated our lives from communication and entertainment to socializing and learning. Mobile learning comes up with a sound approach to address a number of long- standing educational issues. The emerging technologies and tools have paved the way for learning that can harness the power, speed, and ubiquity of digital capability. Learning through digital means adds up to a personalized, transformed, and accelerated learning experience that gives learner power to be in the driver's seat. In today's context, m-learning is considered the latest type of learning introduced as a result of this technological revolution, in which new learning options are provided through mobile applications and access to internet. Mobile learning is a trend in education that is redefining the manner in which learn takes place and instruction is delivered. The purpose of this study is to investigate whether mobile devices are currently used to enhance or support learning in a post-graduate level. A survey has been conducted among university students to gather their response about m- learning.

KEYWORDS

Mobile Learning, Technology, Digital Education etc.

INTRODUCTION

Increased development in technology coupled with a range of needs and expectations from a range of stakeholders have made it imperative for educational organizations to constantly upgrade their strategies and policies in teaching and learning as a way to remain effective and competitive. The penetration of information technology (IT) has made learners to become increasingly computer literate. The increased use of these mobile devices like, I-Pad, smart phones, and tablets is an international phenomenon (Goggin, 2006). Students bring these technology anywhere, at anytime for their daily affairs. The concept of 'anytime' and 'anyplace' of mobile learning should be utilized in enhancing the pedagogical activities in delivering lessons. Advancements in mobile technology are rapidly changing the nature of learning by allowing flexible and instance access to rich digital content. Mobile learning (m- learning and further mobile learning apps) can also play a significant role in learning. M-Learning is the latest education and training method seems to be the fastest developing in education field compared to the traditional e-learning. M-learning is the next form of e- learning using mobile technologies to facilitate education for teachers and learners anywhere and anytime (Alzaza & Yaakub, 2011a). The potential benefits of m-learning have been widely touted from a range of purposes, including cost savings, worldwide communications, easy access, study aids, convenience and location-based services. For example, the U.S. government is seeking to reduce costs by encouraging schools to transition from paper-based to digital textbooks within the next five years (Hefling, 2012). Students can communicate with other students and their instructors through text messages. Mobile Apps can be used as study aids (e.g., anatomical models of human organs for medical students) that students can access from virtually anywhere (Young, 2011).

FACTORS INFLUENCING MOBILE LEARNING IN EDUCATION

There are considerable numbers of factors that motivate learners and educators to use mobile applications. To successfully adopt mobile learning, attention must be given to these influential factors. The researchers analysed and

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synthesized the factors by looking at the literature in which the mobile devices were utilized as the teaching and learning tools. Thus, the influential factors were classified into three main categories with several subcategories. The three main categories are the features of the devices, user's expectations and pedagogical advantage.

Features of the Devices

Features of the devices were further subcategorized into three aspects, namely: usability, technical and functional (Economides and Nikolaou, n.d.).

Usability

From the usability aspect, mobile learning tools are small, light, and portable (Ahonen, Pehkonen, Syvanen and Turunen, 2004; Cavus and Ibrahim, 2009). These features make the learners feel at ease as learning is no longer constraints to the classroom with bulky backpacks containing piles of books and other learning materials. Such freedom makes the process of transmitting knowledge becomes flexible and can be carried out anytime and anywhere.

Functional

Functionally, the devices can provide instant and spontaneous information (Cavus and Ibrahim, 2009; Eteokleous and Ktoridou, 2009; Cohen, 2010). There are times when learners really need to get certain information fast. For example, quick answers to specific questions as definitions, formula and equation. The devices will help the learners to quickly search such information. Continuity is another functional aspect. Mobile learning is a learning model that allows the learners to gain learning materials anywhere and anytime. To be able to continue with the learning without the constraints of time and location is an important element that affects how learners may be motivated to use their mobile applications (Lan and Sie, 2010). Learners' access to information and learning material does not necessarily stop because of their location. Indeed learners can access and interact at various places and in a variety of situations.

Privacy

In comparing mobile devices with other computing devices (such as laptop and PC), of course, the former offers the learners a sense of privacy. Mobile applications provide the private virtual world to the learners that make them feel safe and motivated. Having a sense of privacy will provide many reasons for learners to interact with the device. The learners can access information and download independently from other learners (Ben Moussa, 2003; Zhang, 2003; Virvou and Alepis, 2005).

Fun

Games are considered as an important factor affecting the usage of mobile applications. Prensky (2007) argues that digital games are not just for fun, or for basic review of school subjects, they can also be used solely for learning. The learners learn all the skills that are embedded in each level in the game, become engaged and motivated and do not realize that they are in fact learning. This is where Prensky argues that as learners play the game, they feel a rush and engagement they do not normally feel while 'learning' in school. Thus, these digital games have become the substitute to a world of learning where everything learners learn is old-fashioned, and simply boring.

REVIEW OF LITERATURE

Yuen & Yuen (2008) Mobile learning or m-learning is an extended version of e-learning by using mobile technology. **Clark & Mayer (2008)** E-learning is defined as learning experiences to support individual learning with various types of computer technologies. **Horton (2006)** M-learning embraces many features of e-learning such as multimedia contents and communications with other students but it is unique in terms of flexibility of time and location. **Churchill & Churchill, (2008)** The characteristics of mobile devices can be categorized into three categories as:(a) Portability: mobile devices can be taken to different locations, (b) Instant connectivity: mobile devices can be used to access a variety of information anytime and anywhere with instant connectivity facility, and (c) Context sensitivity: mobile devices can be used to find and gather real or simulated data.

MOBILE LEARNING AND HIGHER EDUCATION

M-learning has the potential to support all forms of education; higher education is a particularly appropriate venue for the integration of m-learning because availability of mobile devices has become very common for college students. Various M-learning attempts have been applied in higher education. For example, college students can receive formative evaluation and feedback from their instructors via a mobile device (Crawford, 2007). A face to-face course can be supported by Quick Response (QR) codes that offer an Internet link to supplemental resources (Grant & Gikas, 2011). Administrative tasks, such as checking attendance and learning progress, can also be done with the use of mobile devices. Some universities such as Stanford, Abilene Christian, and the University of Washington, have been pioneering m-learning (Keller, 2011), but implementing m-learning in higher education is still challenging because of social, cultural, and organisational factors (Corbeil & Valdes- Corbeil, 2007; Traxler, 2007, 2010).

M-learning's Key Features

M-learning apps have several key features that made it popular among students. These features comprise:

- M-learning apps reduce the barriers of time, place, and distance. It provides learning opportunities to individual learners at their own convenience.
- Mobile technologies potentially create a wide variety of ranges for users that differ significantly from desktop and laptop technologies.
- Some expected benefits of using the mobile device such as mobility, which is the primary component of m-learning technology.
- Several access technologies provide Internet access to all kinds of learners via mobile phones.
- Mobile network operators probably play the most important role in enabling m- learning services.

RESEARCH METHODOLOGY

The survey method was used for the study. A structured questionnaire was prepared and distributed among students of Guru Nanak Dev University Regional Campus (Jalandhar) students were from various disciplines. Total 100 respondents were surveyed and they were categorised based on gender.

OBJECTIVES OF THE STUDY

- To study changing trends in the field of education
- To study the growing popularity of mobile learning applications among students
- To examine the changing shift of classroom education to online education

DATA ANALYSIS AND INTERPRETATION

Research Question 1: Do you own a smart-phone, which is capable of accessing internet?

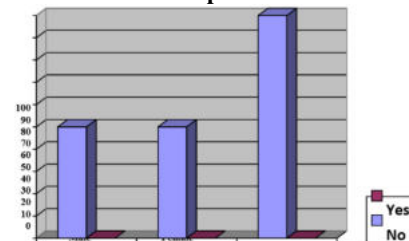
Table-1

	Male	Female	Total
Yes	50	50	100
No	00	00	00

Sources: Authors Compilation

Interpretation: Smart phones are very useful in many ways and in today's time it is a must have among everyone .The research revealed that out of 100 respondents 100 participants were having smart-phones.

Graph-1



Sources: Authors Compilation

Research Question 2: Which mobile operating system you have?

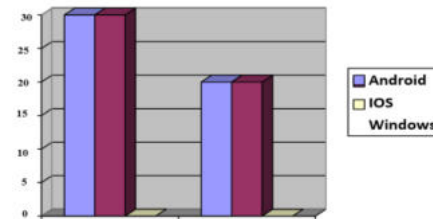
Table-2

Mobile Platform	Male	Female
Android	30	20
IOS	30	20
Windows	00	00

Sources: Authors Compilation

Interpretation: There are many mobile operating systems available in the market and they have their own features. This study reveals that mobile having android operating system and ios are used most by the students.

Graph-2



Sources: Authors Compilation

Research Question 3: For what purpose you use internet for?

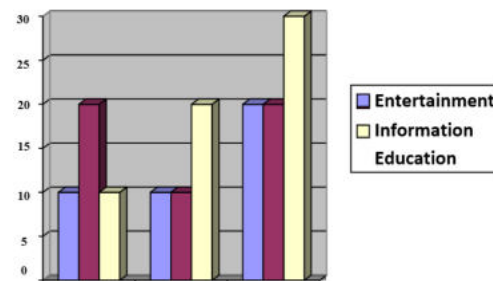
Table-3

	Male	Female	Total
Entertainment	10	10	20
Information	20	10	20
Education	10	20	30

Sources: Authors Compilation

Interpretation: Internet has a vast amount of information and people are using accordingly. While measuring it is found that out of 100 respondents (50 males and 50 females) majority of respondents are using internet for education purposes followed by entertainment and information. This is the result of awareness among students and their keen wish to excel in every competition in present competitive world.

Graph-3



Sources: Authors Compilation

Research Question 4: Are you aware about mobile learning applications?

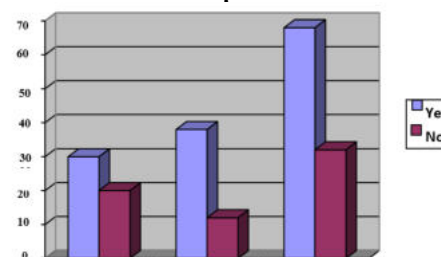
Table-4

	Male	Female	Total
Yes	30	38	68
No	20	12	32

Sources: Authors Compilation

Interpretation: Mobile learning application is a mobile-based learning platform that is enabling students to learn various concepts with the help of internet and various applications dedicated for learning. These mobile learning applications have gained momentum in recent times as internet and smart phones are available with every individual these days. This research revealed that out of 100 respondents, 68% were aware about mobile learning applications and 32% were still not aware about this popular trend.

Graph-4



Sources: Authors Compilation

Research Question 5: How much time you invest in using mobile learning application?

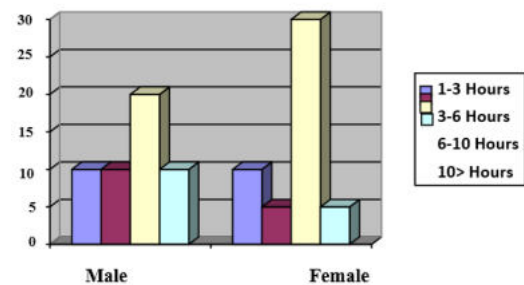
Table-5

Duration	Male	Female
1-3 Hours	10	10
3-6 Hours	10	5
6-10 Hours	20	30
10> Hours	10	5

Sources: Authors Compilation

Interpretation: Most of the mobile learning applications have no option to logout they keep on operating in the background also its little tough to calculate the total amount individual spent in using these applications. The result is being calculated based on the time duration when they surf these mobile applications for educational purpose about 50% of the respondents use these mobile applications for 6-10 hrs per day.20% of them uses it for 1 to 3 hrs per day.

Graph-5



Sources: Authors Compilation

Research Question 6: Which type of mobile learning application do you use?

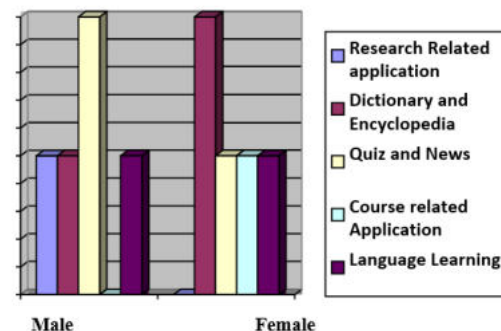
Table-6

Type of Mobile Learning Application	Male	Female
Research Related Application	10	00
Dictionary and Encyclopedia	10	20
Quiz And News	20	10
Course related Application	00	10
Language Learning	10	10

Sources: Authors Compilation

Interpretation: Mobile learning applications are very popular among people for getting help in their studies and research and update their knowledge. Students use different kind of applications for different purposes. Most of the respondents 30% uses dictionary and encyclopedia and other popular applications that was most frequently used by students 30% is application related to news and quiz.20% respondents use mobile learning application for learning languages and 10 % use course related mobile applications..

Graph-6



Sources: Authors Compilation

Research Question 7: Do you find M-learning convenient then other formats of learning?

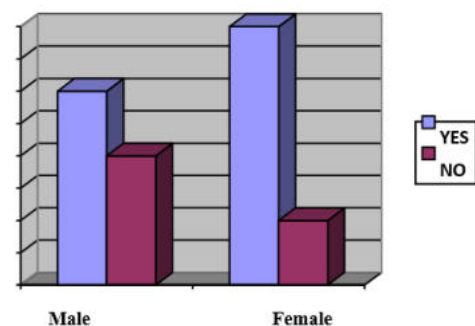
Table-7

	Male	Female	Total
Yes	30	40	30
No	20	10	20

Sources: Authors Compilation

Interpretation: Mobile-learning applications is considered to be very convenient as they are free from boundaries as they can be used anytime and anywhere.70% of the total respondents finds mobile learning very convenient and 30% of the respondents find them inconvenient. This inconvenience can be because of adaptation and lack of technological knowledge.

Graph-7



Sources: Authors Compilation

Research Question 8: Is Mobile-learning helps to clear concepts and gives detail knowledge about the topic?

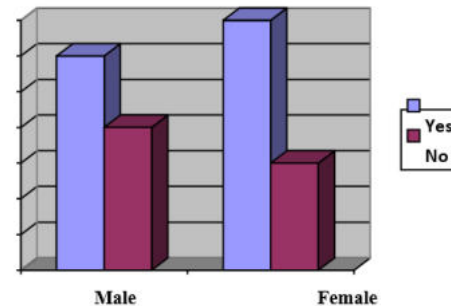
Table-8

	Male	Female	Total
Yes	30	35	30
No	20	15	20

Sources: Authors Compilation

Interpretation: Mobile-learning applications serves students from a wide area of internet. The respondents when search about the topic they need information and knowledge they are being served from all available resources on internet. 65% of the total respondents agreed to the fact that mobile learning application helps them in exploring the topic and making the concepts more clear for them. While 35% finds that still books provides deeper knowledge about the concept and topic.

Graph-8



Sources: Authors Compilation

Research Question 9: How often do you search taught topic about your studies in internet through various mobile applications?

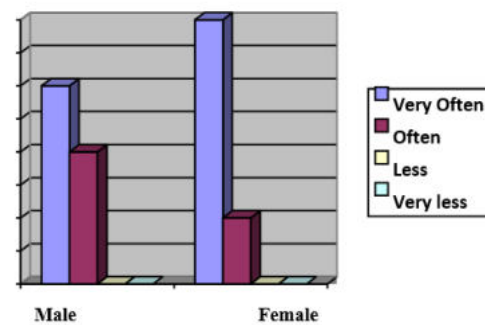
Table-9

	Male	Female
Very Often	30	40
Often	20	10
Less	00	00
Very less	00	00

Sources: Authors Compilation

Interpretation: Books and libraries are taking back seat nowadays it is because students find that internet is a place from where we can have access to all knowledge with just one click. 70% of the total respondents use mobile applications very often to find information regarding their topic. 30% uses these application but they also rely on books and other resources while there was no respondents recorded who do not use these applications at all.

Graph-9



Sources: Authors Compilation

Research Question 10: Which is the most used mobile applications?

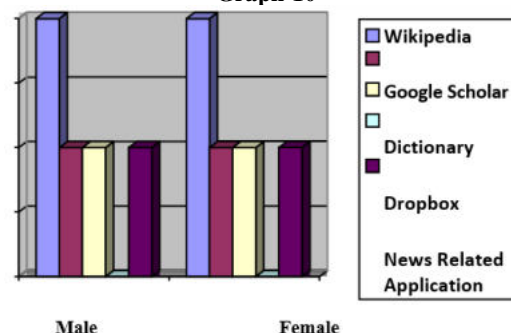
Table-10

	Male	Female
Wikipedia	20	20
Google Scholar	10	10
Dictionary	10	10
Dropbox	00	00
News Related Application	10	10

Sources: Authors Compilation

Interpretation: There are various mobile learning applications available in the market. Every mobile learning application has their own unique features. People use these applications according to their requirements and usability. When asked respondents about various applications it was found that 40%

Graph-10



Sources: Authors Compilation

of the respondents uses Wikipedia as Wikipedia is considered as a storehouse of information.20% of the respondents uses applications related to news and current affairs, dictionary and Google scholar respectively.

Dropbox has still not gained popularity yet as an educational application as it is still considered as a application to store photographs and data.

Research Question 11: How effective do you find mobile learning application?

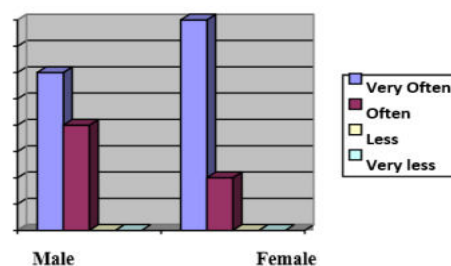
Table-11

	Male	Female
Very Effective	30	40
Effective	25	5
Neutral	5	5

Sources: Authors Compilation

Interpretation: Talking about the effectiveness of mobile learning applications 70% of the respondents find that mobile learning application are very effective for learning .30% find it effective and 10% were having neutral opinion about the effectiveness of these mobile applications.

Graph-11



Sources: Authors Compilation

Research Question 12: Do you feel that mobile learning application have a great impact on higher education?

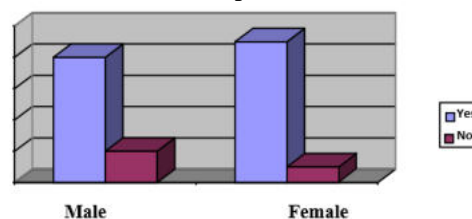
Table-12

	Male	Female
Yes	40	45
No	10	5

Sources: Authors Compilation

Interpretation: A large number of mobile applications are freely available in the market, which can be downloaded and used according to the requirement of the learner. Future of these mobile learning applications seems brighter with maximum 85% of the total respondents agreed that these application have great impact on higher education while 15% were in favour that these applications have no impact in education system.

Graph-12



Sources: Authors Compilation

CONCLUSION

In this era where mobile has taken irreplaceable places in our daily lives, m-learning applications are quite engaging and are getting more positive reviews among students. M-learning applications are providing a learning environment that can be accessed anywhere, anytime. The above study was an attempt to investigate the awareness and usability of m- learning applications among students and how these m- learning applications have impact over the learning process.

The findings represented were from various students i.e. male and female from Jalandhar district. The mobile learning applications are becoming very useful in higher education according to the study. The result also indicated that students nowadays have adequate knowledge about these applications and they are well aware with the art of using internet for educational purposes. They have incorporated internet in their educational environment very well.

The study was successful in demonstrating that students nowadays are becoming quite active over internet they are not only using it for recreational purposes rather they are using it for educational purposes too. They are quite aware about mobile technologies and internet and how they could be useful in their learning environment. They highly

agreed that mobile learning application is benefiting them in every educational sphere from learning new language to get in depth knowledge about the subject. They keep themselves updated about various news and current happenings through these applications. This study provides clear evidence about how successful mobile learning application is in making their way in existing educational setup.

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