

USE OF ONLINE BANKING IN BUSINESS WITH SPECIAL REFERENCE TO MARIANI TOWN OF JORHAT DISTRICT

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INTRODUCTION

The past two decades have witnessed a significant shift in banking practice and operation towards online banking. Online banking has experienced explosive growth in many countries and has transformed traditional banking practice. This innovation in banking sector has brought a change in the business society also. The business firms which in past faced the disadvantages of traditional banking like standing in queue, inconvenience etc have now been relaxed with the adoption of online banking, and it has given them the opportunity to expand their business and carry out their business financial transactions more efficiently and conveniently. Worse still, there has been a low adoption level among consumers and its usage has not really brought any significant change in business relationship between the banks and their customers.

REVIEW OF LITERATURE

Sharma (2011) in her study “**Mobile banking as technology adoption and challenges**” focused on the adoption of mobile banking services by consumers and identify factors influencing the adoption and usage of mobile banking in India. She found that adoption of Mobile Banking appears to be influenced by its trialability and compatibility. Accessibility and dissatisfaction are the important factors influencing the adoption of mobile banking. The non-adopters of mobile banking are afraid of being the usage of new technology due to the complications in the systems and no proper guidance is provided to them.

Karigoleshwar and WaShivaji (2013) undertook a study on “**Customer Satisfaction towards E-Banking Services - A study of selected banks in Gulbarga**” and observed that the main reason for preferring e-banking service is easy to operate and it is an anytime and anywhere service. The benefits enjoyed by the users are mainly customized solution, convenience and fast, effective and efficient service. The main problems associated with e-banking are security measures and lack of trust.

RATIONALE OF STUDY

Previous studies have observed many benefits and challenges for adoption of online banking. The motivation factors for use of online banking and the reasons for non-acceptance of it are also revealed. The use of information technology to survive and expand the business is necessary need in today's tech savvy society. Introduction of online banking has given the business firms a major advantage of doing their transactions at their convenience. However, no such study was found on use and impact of online banking on businesses. In this study, the researcher has tried to explore that whether the businessperson in the study area has adopted online banking and the reasons behind their attitude towards online banking.

OBJECTIVES OF STUDY

- To know the online banking penetration among businessman in the study area.
- To know the factors effecting use of online banking.
- To determine the advantages availed by online banking users.
- To determine the factors not attracting adoption of online banking.

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METHODOLOGY

Nature of Study

The study will be both descriptive and analytical in nature. Descriptive research also known as statistical research, which describe data and characteristics about the population being studied. Descriptive research answers the questions who, what, where and how etc., where as in analytical research available data are analyzed to make a critical evaluation of the study.

Types of Data

Both primary and secondary data will be collected for the study.

Primary Data: Primary data are collected in a fresh manner by the investigator conducting the research by adopting some scientific method and are not readily available. Primary data have been collected from the sample businessman through schedules. Secondary data are those already in existence and which have been collected for some other purpose and used by the researcher for his study in the manner suitable to him. Secondary data have been collected from the scholarly articles, books, referred journals, newsletters, various websites etc. For my convenience, I have taken the area of the study as Mariani town under Jorhat district of Assam. It is located at 26.67°N 94.33°E. As of 2001, India census Mariani had a population of 23,065.

Population, Sample and Sampling Technique

The population of the present study comprised all the 1247 no. of business firms under 43 no. of groups registered under Mariani Town Committee. Since the population comprises of 43 no. of groups of business, the researcher has chosen four focused group viz. Grocery, Cloth, Hardware &Electricals and Fish & Egg and out of these four groups applying quota sampling technique 15 no. of respondents are taken from each group for the purpose of the study and thus the total sample consists of 60 no. of respondents. As the population consists of business units like pan shop, hotels etc., which rather uses banking operation for their business financial transactions and moreover in major cases there is local purchase and sell of goods , therefore the sample has been taken from the four focused groups where the financial transactions relating to business are heavy and online banking is expected.

Tools and Techniques Used: The collected data will be summarized in the form of tables, graphs and suitable charts will be used to present the data graphically so that interpretation could be better.

ANALYSIS AND INTERPRETATION

To understand, the opinion of the respondents was studied. The data collected from the respondents were classified and systematically analyzed. Respondent's profile, the various factors influencing the use of online banking service and the problems in not adopting online banking have been analyzed in detail and is presented in the following tables. The following three tables are prepared based on use & non-use of online banking, owning computer or not and having internet access at home or place of work taking into consideration all the respondents.

Table-1.1: User and Non-user of Online Banking

Factor	Number of Respondents	Percentage
Yes	09	15
No	51	85
Total	60	100

Sources: Field Survey

From the table it is seen that only 9 out of 60 respondent use online banking i.e. only 15% have adopted online banking, which shows how low is the online banking penetration among the respondents.

Table-1.2: Owning Computer

Owens Computer	Number of Respondents	Percentage
Yes	47	78
No	13	22
Total	60	100

Sources: Field Survey

From the above table it is seen that 78% of the respondent owns computer, but only 15% use online banking and 22% respondent does not owns computer. It is obvious that for online banking one must have personal computer as it is matter of security and privacy, but having computer does not induces to use online banking.

Table-1.3: Internet facility at Home / Office

Home / Office Internet Access	Yes	No
Available	22	37
Not available	38	63
Total	60	100

Sources: Field Survey

From the above table it is seen that though 37% respondent have internet access at their home or place of work but only 15% respondent use online banking. For using online banking, internet access at home or place of work is must but not an important factor for adopting online banking.

The following six tables are prepared on the basis of age, gender, level of education, type of business, income level and amount of banking transaction required taking into consideration the respondents using online banking only, to judge what are the factors for use of online banking.

Table-1.4: Age and Use of Online Banking

Age	Number of Respondents	Percentage
Less than 30	02	22
30-39	05	56
40-49	01	11
50 and above	01	11
Total	09	100

Sources: Field Survey

The above table discloses the opinion of respondents in their age wise. In this context, 56% of the respondents are between 30-39 years age; 22% are less than 22 years and remaining 11% are above 39 years. This is quite clear from the figures that the majority of the online banking users are between 30-39 years age, as they are young and energetic persons who are well aware of e-banking usage. While, the least user of online banking facility are respondents of 39 years and above as they are acquainted with the old traditional banking system and they are not having trust in e-banking services. Age is an important factor for the purpose of decision making on use of online banking.

Table-1.5: Type of Business and Use of Online Banking

Type of Business	Number of Respondents	Percentage
Cloth	01	11
Grocery	02	22
Hardware& Electricals	04	45
Fish & Egg	02	22
Total	09	100

Sources: Field Survey

Out of four-focused group, it is revealed from above table that 45% of online banking user belongs to Hardware & Electrical business followed by 22 % from Grocery and Fish & Egg and only 11% belongs to cloth group.

Table-1.6: Income Level and Use of Online Banking

Income (Monthly)	Number of Respondents	Percentage
Below Rs 25,000	00	00
Rs 25,000 to Rs 50,000	01	11
Above Rs 50,000	08	89
Total	09	100

Sources: Field Survey

89% of respondents using online banking are from group of income i.e. Rs. 50,000 and above and 11% have income between Rs 25,000 to Rs 50,000. Respondent having income level above Rs 50,000 are the main users of online banking whereas respondent having income below Rs 25,000 have not adopted online banking. It means level of income is an important factor in determining the adoption of online banking.

Table-1.7: Amount of Banking Transaction and Use of Online Banking

Average Amount of Banking Transaction Related to Business (Monthly)	Number of Respondents	Percentage
Below Rs 1,00,000	00	00
Rs 1,00,000 to Rs 3,00,000	01	11
Rs 3,00,000 to Rs 5,00,000	02	22
Above Rs 5,00,000	06	67
Total	09	100

Sources: Field Survey

From the above table it is seen that 67% of respondent using online banking belongs to the group having above Rs 5,00,000 of banking transaction related to business on an average in a month, followed by 22% having between Rs 3,00,000- Rs 5,00,000, and 11% having Rs 1,00,000- Rs 3,00,000 . It is revealed from the above table that respondents having banking transaction below Rs 1,00,000 on an average in a month does not opt for online banking, whereas majority of the respondent using online banking belongs to the group having banking transaction above Rs 5,00,000. Therefore, it can be concluded that the amount of banking transaction is a major factor for adopting online banking.

Table-1.8: Reasons for Not Using Online Banking

Variable	Number of Respondents	Percentage
Lack of Knowledge to Handle Computer	17	33.33
Lack of Awareness About Online Banking	40	78.43
Lack of Trust, Security and Privacy	18	35.29
Slow Internet	07	13.73
High Cost	13	25.49
Wants to Keep Man-to-Man Relation with Bank Personnel	33	64.71
Not Much of Banking Transaction Required	43	84.31
Don't Want to Take Mental Stress	12	23.52

Sources: Field Survey, Respondents - 51

From the above table it is seen that 84.31% of the respondents not using online banking don't adopt online banking because they don't have much of banking transaction related to their business, followed by 78.43% are unaware about the online banking, and 64.71% likes the traditional banking system as they want to keep man-to man relation

with bank personnel. 33.33% don't know how to handle computer, 35.29% have a fear of trust, security and privacy some of them don't want to do mental effort and few of them think that online banking is high costly. Thus, it can be said that the major factors for not using online banking by the respondents are that they do not have much of banking transaction related to their business, followed by lack of awareness about online banking and wants to keep man-to-man relation with bank personnel.

Table-1.9: Factors for Adopting Online Banking

Variable	Number of Respondents	Percentage
Anytime /Anywhere Service	08	88.89
Easy to Operate	05	55.56
Reliable	08	88.89
Convenient	07	77.77
Time Saving & Comfort	06	66.67
Reduced Cost	04	44.44
User-friendly	03	33.33

Sources: Field Survey, Respondents-09

From the above table it is seen that 88.89% of the respondent using online banking say that it is a 24x7 hours service from anywhere and is reliable also, followed by 77.77% saying online banking as convenient use, 66.67% agreeing it to be a time saving and comfort, whereas 55.56% say that it is easy to operate, 44.44% find it cost effective and 33.33% saying it to be user-friendly. Thus, it can be said that the major factors for adopting online banking are anytime / anywhere service and reliability, followed by convenience and time saving & comfort.

OBSERVATIONS

78% respondents own computer and 37% have internet access at home or place of work, even though the online banking user accounts for only 15%, which indicates that there is low online banking penetration among the businessmen in the study area.

56% of the respondent using online banking belongs to age group 30-39 years age, which means the young youths are more attracted towards adoption of online banking.

All the post graduate respondents use online banking while out of 78% respondent using online banking are graduates, which means level of education is a factor affecting use of online banking.

89% of the respondents using online banking have income level above Rs 50,000 on an average in a month and only 11% have income level between Rs 25,000- Rs 50,000, and there are no users of online banking having income level below Rs 25,000 in a month on an average, which means income level is a vital factor determining the use of online banking.

67% of the respondents using online banking have banking transaction related to business of Rs 5,00,000 or more on an average in a month, only 22% have banking transaction between Rs 3,00,000 - Rs 5,00,000, 11% having banking transaction between Rs 1,00,000 - Rs 3,00,000 and no one is using online banking having banking transaction below Rs 1,00,000 which means amount of banking transactions are also an important factor determining the use of online banking.

ANSWER TO THE RESEARCH QUESTIONS

Following are the answers to the research questions formulated above after analyzing the data:

- Age, education, income level, type of business and amount of banking transaction required are some of the factors effecting use of online banking.

- Yes, there is a very low online banking penetration among the businessperson in the study area. Though many of the respondents owns computer and there is internet access at home or place of work, they do not go for online banking.
- Anytime / anywhere service, reliability, convenient and time saving and comfort are the major advantages availed by online banking user, which are the reasons for their adoption of online banking.
- The major factors for not adopting online banking are that the respondents do not have much of banking transaction related to their business, unaware of online banking and they like the traditional banking system, as they are not reluctant to change and like to have man-to-man relationship with bank personnel.

SUGGESTIONS

- Awareness level about online banking is very less among customers. So banks have to conduct customer meet regularly to educate the customers on online banking. The bank can also distribute booklets contains information about the new schemes and it can be distributed directly to the customers.
- An exclusive TV channel or programme for banks can be opened to educate customers in regarding internet services and their utilization.
- Customers have wrong perception that online banking is costly; they should be made aware of it that rather it is a cost effective.

CONCLUSION

From the above discussion, it is quite clear that, though online banking service has become an accepted norm of monetary transactions for millions of users in India over the past decade and definitely, aright more to impart convenience to the customer as well as the bankers, the ease with which a customer can check his account, make online payments, make error free transactions, economy in costs, reduction in time spent in carrying out business activities, reduce congestion in banking halls, improve delivery system and quick transfer money between accounts has made this mode of banking hugely popular among Indians who are perpetually short of time to visit the bank premises physically but though the online banking penetration among the businessman is very low, due to lack of awareness, security & privacy concern, level of education etc.

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ECONOMIC PERFORMANCE OF TEA TOURISM IN INDIA: A CASE STUDY OF ASSAM

Dr. Poresh Ch. Kalita²

ABSTRACT

The study will also make and attempt to discuss issues relating to the performance of the Assam tea tourism sector and the foreign and Indian tourists' arrival in the state address the weakness by means of some valid and practical remedial measures.

KEYWORDS

Strengths, Weakness, Opportunities, And Threats, Tea Tourism Potential etc.

INTRODUCTION

Tourism primarily relates to movement of people to places outside their usual place of residence, pleasure being the usual motivation. It induces economic activity either directly or indirectly. This could be in terms of economic output or in terms of employment generation, besides other social and infrastructural dimensions.

Northeast India is endowed with natural and cultural resources, which can form the basis for a very lucrative tourism industry creating employment and generating income not only in the urban centers but also in the rural areas. Assam can become one of the most destinations of tourism in India because of its magnificent tourism products like exotic wildlife, awesome scenic beauty, colorful fairs and festivals, age-old historical monuments, lush green tea gardens and golf courses, massive river Brahmaputra and its tributaries.

Tourism activities in Assam have developed sporadically and in an unplanned manner. In addition, due to very limited government funds made available to the tourism sector and hesitation of the private sector to invest due to various issues tourism promotion and marketing activities have always taken a back seat.

The history of tea tourism has recent origin in Assam. Tea estates bungalows are often well- preserved relic of the colonial era, with large courtyards swimming pools, century- old trees and green lawns, which capture an old world charm. These places are perfect to attract tourists. If vineyards in European countries can be a major tourist destination definitely, the tea gardens of Assam can be a major tourist destination of North East India.

All bungalows were refurbished to cater the need and taste of foreign tourist. In these places, Tourist has the thrill and chance to pluck tealeaves, go on nature walks, trekking and rafting and even play golf at the links. Therefore, by following the forecasting statement, there are many potentialities in the tea gardens of the state to promote tea tourism industry within tea garden boundaries also

OBJECTIVE OF THE STUDY

- To study the issues relating to the performance of the Assam tea tourism sector and the foreign and Indian tourists' arrival in the state.
- To offer suggestion for the improvement of tea tourism sector in the state of Assam.

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REVIEW OF LITERATURE

Taking into account of Assam, tea tourism sector here has immense potential significance which cannot be overlooked in any manner. The studies on this area have been somewhat new and seem to be in an infant shape. (Jacob: 2000): says that the whole of Northeastern region is a home to one of the richest varieties of flora and fauna on the globe.

(Kalisch 2001): extends an overview of issues in international trade and tourism and provides NGOs with suggestions that could lead towards more sustainable and equitable tourism planning.

(Bezbaruah 2001): says that the inflow of foreign visitors in India has registered a 6% growth in fiscal 2000-01. Foreign tourism fetched \$3 billion to the union exchequer making tourism the second highest net foreign exchange earned in the country.

(Ray 2005): speaks out that a comprehensive answer has to be found out to the question why tourism has not developed in northeastern states in spite of its huge natural resources. He observed that there is a vital need for an integrated marketing to resolve the problem of tourism development as an important input for economic acceleration of the region.

Rizal Praveen and Asokan R. (2013) made a study on “A comparative study of Tourism Industry in North-Eastern states of India”. Major findings are the inflows of tourists are higher in Assam state and lower in Nagaland and share in Gross state domestic product is also high in Assam. The growth rate of tourist's influx is much higher in Arunachal Pradesh. Density of Tourist population (DTP) and per capita Tourist arrival is higher in Sikkim and it is lowest in Nagaland.

Sikder Uttam Kumar (2014) studied “Tourism and Economic Growth of North-East State” by collecting the data from secondary sources. Using multiple regression models, the study reveals that the growth of NSDP at constant (2004-05) price at factor cost is not satisfactory at all for the Northeast Indian states.

Subash Dr.T (2015) studied “tourism in India: Potentials, challenges and opportunities” and it reveals that though tourism in India is a sunrise industry, an employment generator, a significant source of foreign exchange, it faces various types of challenges such as lack of infrastructure, lack of adequately trained and skilled manpower etc.

RESEARCH GAP

From the foregoing review of literature, it can be understood that though many studies have been conducted on different aspects of tourism in India and even in foreign countries, a study specifically for tea tourism in Assam is missing in literature. Moreover, until date, no research has been conducted on any aspects tea tourism sampled for this study. Hence, the study will attempt to examine present scenario of tea tourism by highlighting the existing lacuna and drawbacks.

METHODOLOGY AND DESIGN

The study is based on both primary and secondary data covering a period of five years ranging from 2014 to 2018. Primary data is governed mostly by the questionnaires distributed amongst the concerned respondents. Secondary information was collected from government publications / records, state tourism statistics, periodicals, reports and related plan documents. Moreover, personal visit has been made to different tourist spots of the state in order to gain an exposure.

A sample of 200 respondents were selected among 2000 tourist both foreign and domestic tourist from different tourist spots. In the selection of the respondents, a stage stratified simple random sampling technique was adopted. The data have been mainly analyzed by using Tabulation, and Graphical Representation occupies a significant space in the process of analysis and interpretation.

Table: 1.1: Number of Domestic and Foreign Tourist Arrival to Assam

Year	Domestic tourist	Percentage	Foreign Tourist	Percentage
2014	46,84,527	99.62	17,638	0.38
2015	48,35,492	99.55	21,725	0.45
2016	54,91,507	99.55	24,673	0.45
2017	56,42,950	99.53	26,320	0.47
2018	59,34,791	99.46	31,739	0.54

Sources: Directorate of Tourism, 2019

It reveals from the table 1.1 that 99.62 percentage of domestic tourist arrived to Assam during 2014 while only 0.38 percentage of foreign tourist visited to Assam which accounts 46, 84,527 numbers and 17638 numbers of Domestic and Foreign tourist arrived to Assam.

It is transparent that 99.55 percent of Domestic tourist arrived in 2015 and 2016 while 0.45 percent of foreign tourist arrived during the same period and it is observed that a little portion of foreign tourist has been increased.

In is seen that 99.53 percent domestic tourist and 0.47 percent of foreign tourist arrived during 2017 to Assam while 99.46 percent of domestic tourist and 0.54 percent of foreign tourist visited to Assam.

Motivating Factor

One of the important aspects of the study is to find out how tourist becomes motivated to undertake a travel trip to Assam.

Table-1.2

Motivating Factors	Domestic Tourist	Percentage	Foreign Tourist	Percentage
Tourist Information	60	30	50	25
Travel Agencies	20	10	20	10
Friends and Relatives	80	40	80	40
Own Experience	30	15	30	15
Any Other	10	05	20	10
Total	200		200	200

Sources: Field Study

It is revealed that 40 percent of both domestic and foreign tourists are motivated by their friends and relatives whereas 10 percent of them are motivated by travel agencies. Moreover, 30 percent and 25 percent of domestic and foreign tourist are motivated by tourist information bureaus established by the state and central government while only 10 percent of them visited through own experiences. It is observed that the functioning of the tourist information bureaus and travel agencies has left much to be desired. For the development of the tea tourism sector, travel agencies should concentrate on motivating both foreign and domestic tourist.

SUGGESTIONS

- Private companies should be encouraged to promote tea tourism venture in the state.
- Transport service of the state should be improved.
- Priority should be given to tourists from both outside and country in government tourist lodges.
- The state government should open four information complexes each at Kolkata, Chennai, Mumbai and Delhi to motivate both the domestic and foreign tourists to Assam.
- Tea tourism promotional activities of the state should be parallelly supported by promotional venture of potential tourism products like pluck tealeaves, go on nature walks, trekking and rafting and even play golf etc.

CONCLUSION

The evaluative study carried out so far on tea tourism sector in Assam portrays a clear picture about the state of affairs in terms of performance and its different stages of growth and development. Tea tourism though relatively new in concept has tremendous potentiality.

A proper checked out design and plan to entire tourist is the need of the hour. That's why, it's a time to rethink, plan, manage and then act. "Even a five thousand mile journey must start with the first step", quotes an old Chinese proverb. It is yet again right saying that "One will have to go out and sell, instead of waiting for customers to come and buy" in a market 24/7 stiff competition. As such, a beginning has to be made soon, and together we could envisage in ushering in a new tea tourism era for not only the untouched eastern paradise of India, but also the entire country as a whole.

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ROLE OF TECHNOLOGY IN COMMUNICATION SKILLS DEVELOPMENT

Deepak Parashar³

सम्प्रेषण का सम्प्रत्यय

सम्प्रेषण का अर्थ है आपस में सूचनाओं एवं विचारों का आदान-प्रदान। सम्प्रेषण शब्द अंग्रेजी के कम्यूनिकेशन (Communication) का हिन्दी समानार्थी है। कम्यूनिकेशन शब्द की उत्पत्ति लैटिन भाषा के “कम्यूनीस” शब्द से मानी जाती है। जिसका अर्थ है सामान्य। अतः कहा जा सकता है कि सामान्य अवबोध के माध्यम से विचारों या सूचनाओं के आदान-प्रदान की प्रक्रिया को सम्प्रेषण कहते हैं। एन्डरसन के अनुसार “सम्प्रेषण एक गत्यात्मक प्रक्रिया है, जिसमें व्यक्ति चेतना अथवा अचेतना में दूसरों के संज्ञानात्मक ढांचे को सांकेतिक (हाव-भाव आदि) रूप में, उपकरणों या साधनों द्वारा प्रभावित करता है।”

इसी प्रकार अन्य शब्दों में सम्प्रेषण लूगीस एवं वीगल के अनुसार “सम्प्रेषण वह प्रक्रिया है जिसके द्वारा सामाजिक व्यवस्था के अन्तर्गत सूचनाओं, निर्देशों तथा निर्णयों द्वारा लोगों के विचारों, मतों तथा अभिवृत्तियों में परिवर्तन लाया जाता है।”

उपरोक्त परिभाषाओं के अध्ययन से पता चलता है सम्प्रेषण के आधारभूत तीन बिन्दु हैं :-

- सम्प्रेषण एक प्रक्रिया है जो विचारों, तथ्यों एवं सूचनाओं का आदान-प्रदान करती है।
- इसमें सूचना प्रदाता व सूचना ग्राहक दोनों का होना आवश्यक है।
- सूचना प्रदाता की सूचना का सूचना ग्राहक के लिए समझने योग्य होना आवश्यक है तथा सूचना ग्राहक में व्यवहारगत परिवर्तन होना चाहिए।

सम्प्रेषण प्रकृति

सम्प्रेषण की प्रकृति निम्न बिन्दुओं में स्पष्ट है :-

- यह एक गत्यात्मक प्रक्रिया है।
- यह एक द्विपक्षीय अथवा बहुपक्षीय प्रक्रिया है।
- यह एक उद्देश्ययुक्त प्रक्रिया है।
- यह एक व्यापक प्रक्रिया है।
- सम्प्रेषण प्रक्रिया में प्रत्यक्षीकरण समावेशित होता है।
- यह सामाजिक व मानवीय वातावरण को बनाये रखता है।
- सम्प्रेषण की प्रक्रिया परस्पर अन्तःक्रिया एवं पृष्ठपोषण पर आधारित है।
- सम्प्रेषण मौखिक, लिखित, सांकेतिक हो सकता है।

सम्प्रेषण के तत्त्व

सम्प्रेषण मनुष्य द्वारा अपने शरीर की पांचों इन्द्रियों द्वारा सक्रियता से ग्रहण किया जाता है तथा प्रेषित किया जाता है। इस प्रकार शरीर सबसे महत्वपूर्ण सम्प्रेषण यन्त्र है :-

शरीर की इन्द्रि	सम्प्रेषण मार्ग	सम्प्रेषण क्रिया
आंख	रूप	देखकर, भावद्वारा
नाक	गन्ध	सूंघकर
कान	शब्द	सुनकर
त्वचा	स्पर्श	छूकर, भावद्वारा
जीभ	रस	आस्वादन कर

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इस प्रकार उपरोक्त सभी माध्यमों से तथा प्रक्रियाओं से सम्प्रेषण अपने उद्देश्यों को प्राप्त करता है। जिससे की परिवर्तन सुनिश्चित होता है, इसके लिए निम्न मूलभूत तत्व होते हैं :-

- संवाददाता (Communicator)
- संवाद (Message)
- माध्यम (Medium)
- संवाद ग्राहक (Receiver)
- प्रतिक्रिया (Reaction)

सम्प्रेषण कौशल (Communication Skills)

शिक्षा के सभी क्षेत्रों में सम्प्रेषण कौशल की आवश्यकता तो होगी ही वह भले ही कोई भी क्षेत्र हो इससे सम्प्रेषण कौशल की व्यापकता के साथ इसके विकास की भीमहती आवश्यकता अनुभूत होती है। यदि सम्प्रेषण कौशल का अर्थ देखें तो –

सम्प्रेषण— अर्थात् ठीक प्रकार से आदान-प्रदान।
 कौशल— अर्थात् कुशलता से कार्य करने का भाव।

इस प्रकार सम्प्रेषण कौशल का अर्थ हुआ सूचनाओं के आदान-प्रदान करने की प्रक्रिया को कुशलता से करने की योग्यता;

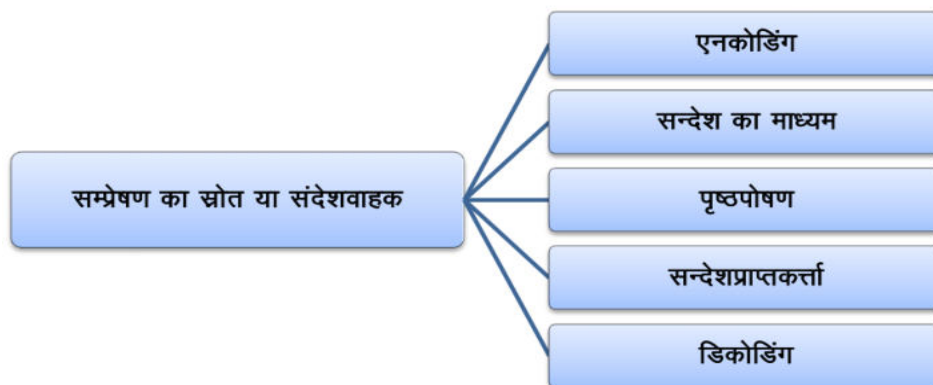
हमारे द्वारा निम्न तीन बिन्दुओं पर अवधान कर सम्प्रेषण को उत्तम बनाया जा सकता है।

- इन्द्रियों के उचित प्रयोग से।
- मनोविज्ञान के ज्ञान से
- सम्प्रेषण में तकनीकी के प्रयोग से।

सम्प्रेषण की प्रक्रिया (Process of Communication)

सम्प्रेषण की प्रक्रिया समाज में एक चक्र के रूप में पुनरावर्तित होती है इस प्रक्रिया को निम्न सरल प्रतिरूप के द्वारा समझा जा सकता है।

Figure-1

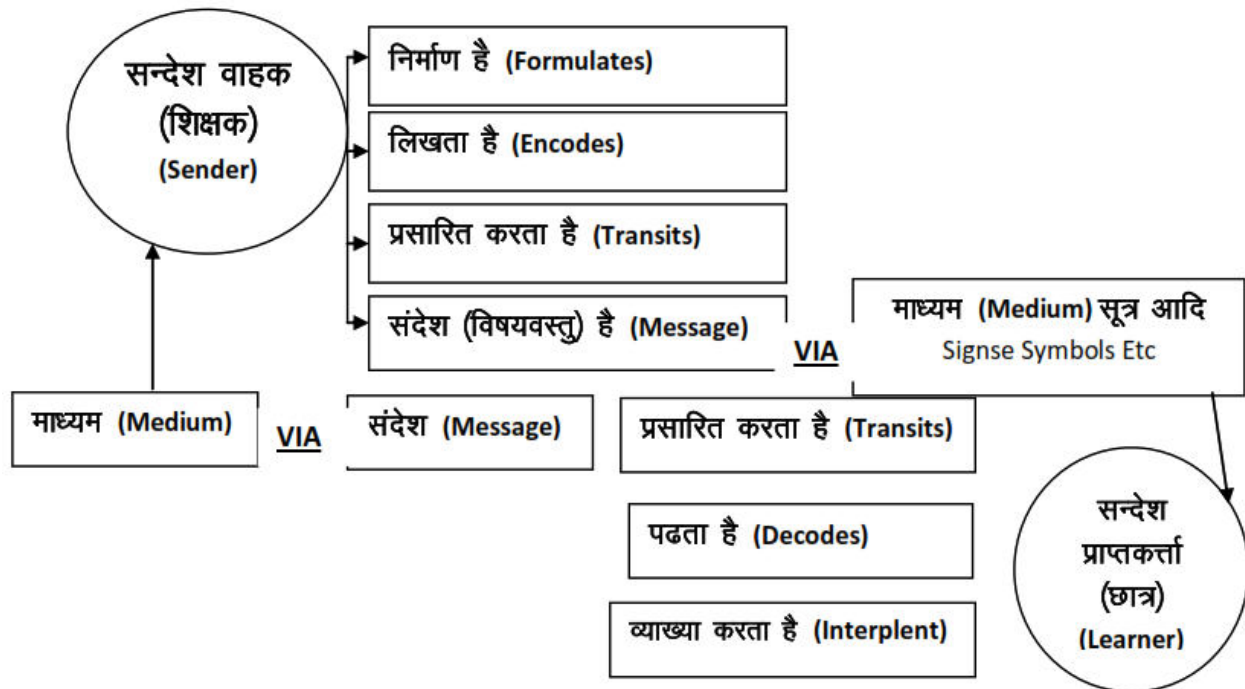


Sources: Authors Compilation

उपरोक्त प्रतिरूप के अनुसार संवाददाता सन्देश का मौखिक लिखित या सांकेतिक रूप में निर्माण करता है। फिर उसको सन्देश के रूप में किसी माध्यम से भेजता है सन्देश प्राप्तकर्ता के पास पहुंचता है वह उसका अर्थ समझता है और प्रतिक्रिया रूप में सूचना सन्देशदाता को भेजता है। अर्थात् पृष्ठपोषण करता है।

ऐसे ही एक अन्य प्रतिरूप में इस प्रक्रिया को और बेहतर ढंग से प्रयास किया गया है।

Figure-2

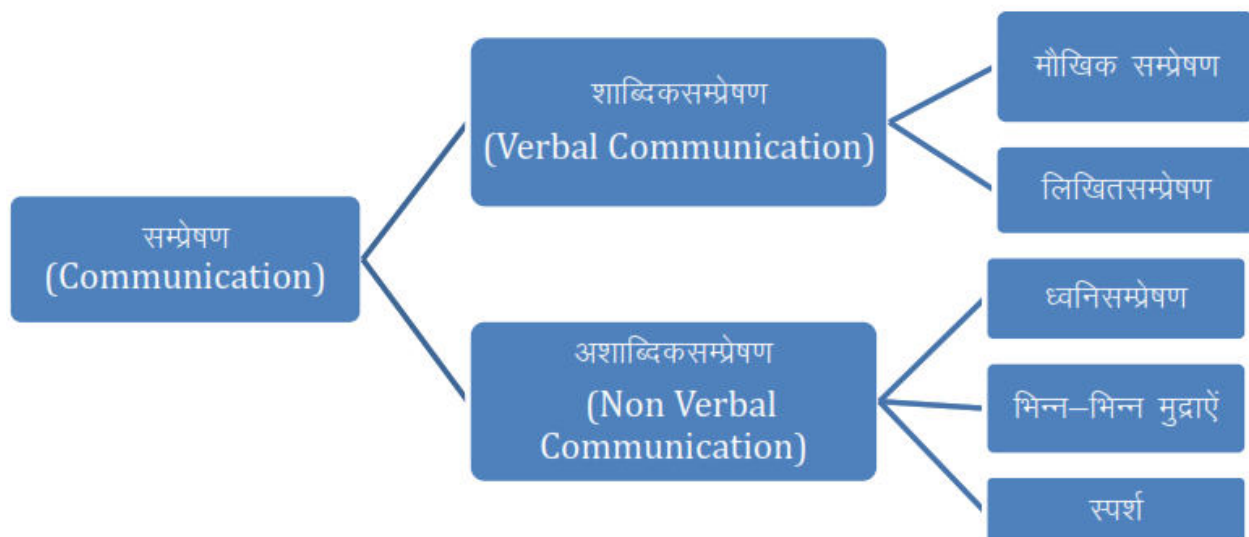


Sources: Authors Compilation

सम्प्रेषण के प्रकार (Types of Communication)

प्रभावी सम्प्रेषण परिस्थितियों एवं उपलब्ध संसाधनों का प्रयोग करते हुए उपयुक्त तरीके से किया जाता है। अतः माध्यम वैविध्य के कारण सम्प्रेषण के अनेक प्रकार हैं। मुख्यतया सम्प्रेषण को दो भागों में विभाजित कर समझा जा सकता है— शाब्दिक सम्प्रेषण व अशाब्दिक सम्प्रेषण बौधसौकर्य की दृष्टि से सम्प्रेषण के प्रकारों को यहां एक रेखाचित्र के माध्यम से बताया गया है—

Figure-3



Sources: Authors Compilation

सम्प्रेषण कौशल में काम ली जाने वाली सामग्री—

- | | | |
|----|-----------|--|
| 1. | संकेत | टेपरिकॉर्डर, ग्रामोफोन, रेखाचित्र, चित्रप्रतिमान, का प्रयोगशाला। |
| 2. | श्रृंखला | रेडियो, ग्रामोफोन, टेपरिकॉर्डर, प्रतिमान, चलचित्र, दूरदर्शन, भाषा प्रयोगशाला व शैक्षिकमात्रा |
| 3. | बहुभेदीय | भाषा प्रयोगशाला, रेखाचित्र, ग्रामोफोन, टेपरिकॉर्डर। |
| 4. | प्रत्यय | रेखाचित्र, चित्र, चलचित्र, टेलीविजन। |
| 5. | सिद्धान्त | चित्र, चलचित्र, रेखांकित, दूरदर्शन। |

श्रव्य-दृश्य सामग्री कैसी होनी चाहिए?

1. जो शिक्षण के उद्देश्य की प्राप्ति में सहायक हो।
2. सुन्दर एवं आकर्षक हो।
3. कक्षा में सभी छात्र सरलता से देख सकें (न बहुत छोटी, न बड़ी)
4. उपयोगी होनी चाहिए।
5. छात्रों की उत्सुकता जाग्रत करने वाली हो।
6. एक में केवल एक विचार प्रदर्शित हो।

श्रव्य दृश्य सामग्री का कहां प्रयोग करें।

1. जब वस्तु इतनी बड़ी हो कि कक्षा में न ला सकें।
2. जब वस्तु इतनी छोटी हो कि आसानी रख न सकें।
3. जो वस्तु सरलता से उपलब्ध नहीं हो।
4. जब वस्तु तीव्रगामी हो।
5. जब वस्तु का निरन्तर विकास दिखाना हो।
6. जब वस्तु की गति न दिखे।

इस प्रकार हम शिक्षणाधीन में प्रौद्योगिकी का सम्प्रेषण में प्रयोग कर अधिगम को शत प्रतिशत निश्चित कर सकते हैं।

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PRESENT STATUS OF SECONDARY SCHOOL EDUCATION IN NAGALAND: AN OVERVIEW

Sumanta Kumar Mahapatra⁴ Dr. Horen Goowalla⁵

INTRODUCTION

Education is the most important medium through which a nation can achieve its goals and objectives like rapid economic growth and development, equal distribution of income and wealth, elimination of poverty and unemployment etc. Looking to the importance of education in the socio economic and political development of people of a county, providing education to all is the primary function of every government whether it is industrially developed or developing countries. Ever since the adoption of our constitution in 1950, the elementary education has been drawn the center of focus. The constitution of India guarantees free and compulsory education to all its children up to the age of 14 years. Within the elementary education, again priority was given to primary education. However, the District Primary Education Program (DPEP) was initially only limited to primary level but afterwards it was extend to upper primary level. Again, Sarva Shiksha Abhiyan (SSA) has also included the entire sphere of elementary education i.e. both primary and upper primary education. In spite of all efforts, increase in government spending and private investment in education, increase in number of schools and number of teachers, the universal primary education is a far distance dream. After the 65 years of independence, the 2011 census of India shows that more than one fourth of the total population of India remained illiterate. Only 74% of the total populations, 82.1% of the male and 65.5% of the female population of India are literate. Nagaland of course achieved the highest growth rate of 19.63% in the literacy rate among all states and union territories in India during 2001 to 2011 census (i.e. from 60.47% to 80.10%). Again, it is pathetic to say that 85% of the school, going children of India cannot complete high school and 93% cannot be graduated in India. Secondary education is acting as bridge between elementary and higher education. It plays an important role to opt for different streams of education. In other words, the results at the secondary level help the students to be selected for different streams at reputed institutions at higher secondary level, junior Engineering, ITI, which again helps them to choose higher education and their future career. Looking to the importance of secondary education, each parents try to choose a right kind of secondary schools for their children according to their ways and means.

BRIEF PROFILE OF NAGALAND

Nagaland is the 16th state in North East India with effect from 1st December 1963 bordered by Assam to the west, Arunachal Pradesh and part of Assam to the north, Burma to the east and Manipur to the south. Kohima is its capital and Dimapur is the largest city, which is considered as commercial capital of Nagaland. It spreads over an area of 16,579 square kilometer (6401 sq. miles) with a population of 19,78,502 out of which 1407536 (71.14%) are rural population and 570966 (28.86%) are urban population as per 2011 census report of govt. of India. The population density is 119 per square kilometer and sex ratio is 931 female per 1000 males. The literacy rate is 79.55, the literacy rate for male is 82.75% and for female is 76.11%. The rural literacy rate is 75.35% whereas the urban literacy rate is 89.62. This paper examines the districts wise distribution of secondary schools and different streams such as Arts, Science and commerce streams at higher secondary level. It is purely based on secondary data published by Nagaland Board of school education, Various Issues of Statistical Handbook of Govt. of Nagaland,.

OBJECTIVE OF THE STUDY

1. To study the distribution of private and government schools having secondary sections among different districts in Nagaland.
2. To study the district wise distribution of arts, science and commerce streams at higher secondary level in Nagaland.

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DISCUSSION

In 1903-04, there were 22 primary schools, 1 secondary school and 2 special schools in Nagaland. The number of people attaining school was only 647 against the total population of 1.2 lakhs, while the literacy percentage was only 1.03 (Yonus, 1974). By the time of independence, Naga hill had 161 government primary schools, 3 M.E. schools and 2 high schools at Kohima and Mokokchung (Sema P, 1986). Since 1st December 1963, Nagaland achieved its statehood under Indian Union, there has been rapid progress in the field of education in the state and the literacy rate increased from 18% in 1961 to 65% in 1991 (India turns Fifty, Souvenir, 1997). Nagaland had no higher secondary schools until 1989. However, in 1997 there were 6 private and 4 government higher secondary schools. (Directorate of Information and Public relation, 1997). The state board i.e. Nagaland Board of School Education (NBSE) plays a dominant role in the field of school education in Nagaland, though few schools are operational under CBSE (Central Board of Secondary Education). By 1999, there were 4 government higher secondary schools, 121 government high schools, 11 private higher secondary schools, 3 regular recognized private high schools and 78 provisionally recognized private high schools and 113 permitted schools which together comes to 330 schools having secondary sections (NBSE, 1999).

Table-1: District wise Private and Government High Schools and Higher Secondary Schools under NBSE in 2018

S. No.	District	Government Higher Secondary Schools	Government High Schools	Private Higher Secondary Schools	Recognized Private High Schools	Permitted Schools	Total	College Running Hr. Sec. (Government & Private)
1	Kohima	7	24	25	24	23	103	6
2	Mokokchung	5	37	12	13	6	73	1
3	Tuensang	5	24	1	6	17	53	1
4	Mon	5	17	5	2	28	57	-
5	Phek	4	35	5	11	7	62	-
6	Wokha	3	21	2	7	12	45	1
7	Zunheboto	3	22	6	14	15	60	-
8	Dimapur	7	22	44	18	88	179	8
9	Kiphire	2	15	1	2	10	30	1
10	Longleng	1	13	-	2	7	23	-
11	Peren	2	16	5	4	9	36	-
Total		44	246	106	103	222	721	18

Sources: NBSE 2018

In 2018, there are 721 schools having secondary sections under NBSE, out of which 44 government Higher Secondary Schools, 246 govt. high schools, 106 Private Higher Secondary schools, 103 recognized private schools and 222 permitted high schools in Nagaland. Again, 18 colleges are also running higher secondary courses with class XI and XII only. So total number of institution running higher secondary courses in Nagaland is 168. The schools are unevenly distributed among different districts of Nagaland. Out of 721 high schools and higher secondary schools, Dimapur District has highest number of schools i.e. 179 (24.8%) under NBSE followed by 103 (14%) in Kohima district and 73 (10.1%) in Mokokchung respectively. So all to gather 355 i.e. 48.7% of the high schools and higher secondary schools are in the above three districts where as remaining eight districts have 51.3% (366) of the schools. On the other hand, Longleng district has least number of high schools and higher secondary schools (i.e.22 only) above which 30 in Kiphire and 36 in Peren district. The highest populated district, Tuensang has only 53 high schools and higher secondary schools under NBSE. Mokokchung district has highest number of government high

schools and higher secondary schools ($37+5 = 42$) followed by Phek district ($35+4=39$) and Kohima district ($24+7=31$) respectively whereas Longleng district has least number of government schools (i.e. $13+1=14$) above which Kiphire ($15+2=17$) and Peren district ($16+2=18$) number of government high schools and government higher secondary schools. Out of 431 private high schools and higher secondary schools under NBSE, Dimapur District has highest 150 followed by Kohima district 72 and Zunheboto and Mon 35 each whereas Longleng district has least number of private high schools and higher secondary schools (9) above which Kiphire (13) and Peren district (18). This shows most of the schools are concentrated in Dimapur, Kohima and Mokokchung districts respectively whereas Kiphire, Longleng and Peren districts have very less. It also shows that there is a high degree of in-equality in distribution of schools in different districts of Nagaland.

Table-2: Districtwise Private and Government Higher Secondary Schools and Colleges under NBSE running Arts, Science and Commerce Streams in 2018

S. No.	District	Arts	Science	Commerce	Total
1	Kohima	35	10	8	53
2	Mokokchung	18	3	2	23
3	Tuensang	6	2	1	9
4	Mon	10	2	-	12
5	Phek	9	1	-	10
6	Wokha	6	1	-	7
7	Zunheboto	9	2	1	12
8	Dimapur	53	21	22	96
9	Kiphire	4	-	-	4
10	Longleng	1	-	-	1
11	Peren	7	-	1	8
Total		158	42	35	235

Sources: NBSE 2018

The figures given in this table indicate only the number of courses or streams being offered in the institutions. The number is not tallied with number of registered higher secondary schools and colleges (i.e.168) as some institution have two or more streams.

It also reveals that out of 235 arts, science and commerce higher secondary streams run by higher secondary schools and colleges under NBSE in the state, 96 are in Dimapur, 53 in Kohima, and 23 in Mokokchung (172 i.e. 73.2% in the three districts) whereas only 63 (26.8%) are in other eight districts. Out of 158 higher secondary schools and colleges running Arts streams in Nagaland nearly one third (i.e. 53) are operated in Dimapur district, 35 are in Kohima district and 18 are in Mokokchung district (Together 103 i.e. 65.2% in the above three district). Whereas only 55 (34.8%) schools and colleges running arts stream are in remaining 8 districts. Similarly out of 42 Higher secondary schools colleges running science streams in Nagaland 21 (i.e. 50%) are in Dimapur and 10 (i.e. 24%) in Kohima and 3 in Mokokchung district. So, out of the 42 science streams 34 (81%) are in the above 3 districts and remain 8 (19%) are in other 8 districts. Again, no schools or colleges in Kiphire, Longleng and Peren district have science stream, Phek and Wokha have only 1 each, Tuensang Zunheboto and Mon have 2 each. Again, out of 35 schools and colleges running commerce stream in Nagaland 22 (63%) are in Dimapur and 8 are in Kohima district. It means 86% (30) of the schools running commerce stream are in Dimapur and Kohima district. Mon Phek, Wokha, Kiphire and Longleng district have commerce stream at all. Tuensang, Zunheboto and Peren have only one school each having commerce stream. Similarly, science and commerce education is also less popular in Nagaland except Dimapur and Kohima districts. Similarly, institutions running various higher secondary streams like arts science and commerce in Nagaland is very unevenly distributed among its various districts.

FINDINGS OF STUDY

- In Nagaland, nearly 40 percent of the high schools and higher secondary schools having secondary section are managed by government where as 60 percent are under private management.

- Dimapur district in Nagaland has highest percentage of schools having secondary sections (24.6%), next is in Kohima district (14.1). Nearly half of the schools having secondary sections in Nagaland are present in these three districts i.e. Dimapur, Kohima and Mokokchung.
- 35 percent of the total private schools having secondary sections in Nagaland are present in Dimapur district alone i.e. 150 out of 431 while more than half of the total private schools having secondary sections in Nagaland are present in two districts i.e. Dimapur and Kohima district alone (i.e. 222 out of 431).
- On the other hand, highest number of government schools having secondary sections are present in Mokokchung district (42) and next is in Phek district (39)
- Stream wise higher secondary education offered by schools and colleges are unevenly distributed in different districts of Nagaland.
- 55.7% of the higher secondary schools and colleges running Arts streams in Nagaland are present in two districts i.e. in Dimapur and Kohima (88 out of 158). Whereas only 44.3% schools and colleges running arts stream are in remaining 9 districts of Nagaland.
- 74% of the higher secondary science streams operated by higher secondary schools and colleges in Nagaland are present only in two districts i.e. in Dimapur and Kohima districts (31 out of 42) whereas 26% of the science stream are in remaining 9 districts (11 out of 41). Again, three districts in Nagaland such as Kiphire, Longleng and Peren have no science stream.
- Again 86% of the higher secondary schools and colleges having higher secondary commerce stream are present in only in two districts: Dimapur and Kohima Districts together (i.e. 30 out of 35). Five districts in Nagaland like Mon, Phek, Wokha, Kiphire and Longleng district have commerce stream at all.
- 33.5% of the arts streams, 50% of the science streams and 62.9% of the commerce streams of Nagaland at higher secondary level are operated by higher secondary schools and colleges in Dimapur.

CONCLUSION

On the basis of above findings, we can conclude that the secondary schools are not evenly distributed among different parts or districts of Nagaland. Similarly, different streams of Arts, Science and Commerce at higher secondary level are also unevenly present in different districts in the state. Science and Commerce streams at higher secondary level are not at all present in some districts of Nagaland. Therefore, government of Nagaland need to look after this problem seriously and in order to provide equal opportunity to all students it has to establish more of both secondary and higher secondary schools in areas where children are deprived of such facility. It may also provide necessary facilities to establish secondary and higher secondary schools private in these areas.

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SERVICES SECTOR IN INDIA: TRENDS AND PATTERN

Muhammed Aqib⁶ Dr. Jamil Ahmad⁷

ABSTRACT

Service sector has emerged as the most extensive and fastest-growing sector in India. It has become the lifeline for a country's socio-economic growth as it contributes significantly to GDP growth, employment, trade, and investment. The services sector holds the second position after agriculture to generate employment both in several states and in the national economy. This present paper attempts to evaluate the services sector's performance & contribution to the Indian economy using secondary data sources. The secondary data were collected from various published sources like journals, books, reports, websites, etc. The objectives of the study are to examine the significant relationship between different sectors and their growth performance in India. Further, the study also discusses the economic policies and impacts of the services sector. The study will also make and attempt to discuss issues relating to the performance of the Assam tea tourism sector and the foreign and Indian tourists' arrival in the state address the weakness by means of some valid and practical remedial measures.

KEYWORDS

Services, Trade, Investment, Employment, Economic Growth, GDP etc.

I. INTRODUCTION

Service sector is the lifeline for the socio-economic growth of a country. It is the largest and fastest-growing sector, contributes more to global output, and provides more people employment than any other sector. The service sector is also known as the tertiary sector. The service sector in India is contributing more than half of India's Gross Domestic Product. The service sector provides the basic facilities for the primary and secondary sectors. The primary and secondary sectors produce tangible goods like food grains, vegetables, fruits, oil, consumer, and capital manufactured goods. The service sector affords the basic facilities essential to produce to reach into the hands who need them. The service sector includes banking, insurance, communication, transportation, telecommunication, trade, storage, travel and tourism, courier services, consultancy services, and legal services—information and Communication Technology (ICT) advertising agency, media, marketing retail, etc. The service sector has played a significant role in the country's economic development. This sector is highly disordered because of the absence of a well-organized system to maintain a regular and proper statistical record for the sector because many unorganized units dominate it. India's services sector has always served the country's economy well and currently accounting for about 60 percent of the gross domestic product (GDP).

II. REVIEW OF STUDIES

India's growth rate has been noteworthy after the liberalization and Economic Reform in 1991. The Service Sector in India has played a central role in this growth story. The Indian service sector has capable of unprecedented growth during the last two decades. Service-led growth is a common portent in the theory of economic growth. (Clark, 1940; Kuznets, 1957; Chenery, 1960). However, traditionally, the service-led growth has been allied with the tertiary phase of growth, where a significant part of the demand for service comes from the developed manufacturing sector (the secondary sector). With industrialization, the secondary sector became a major contributor to GDP followed by the tertiary and primary sectors, and the economies transformed into developed countries in a period of 75 to 100 years (Kuznets, 1973). Gaur (2006) analyzed India's services sector's changing employment scenario from 1989 to 2001. The study tested whether there is any correlation between the growth of GDP and employment trend. The analysis

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showed that the public sector provided more employment in comparison to private sector. Out of subsectors of the services sector, the highest increasing trend in total employment was observed in finance, insurance, real estate and sub-sector transport, and storage and communication showed the lowest growth. Jesim Pais (2014) examines India's services sector's growth and structure through the analysis of the sub-sectors within the services sector at a level of disaggregation that has so far not been effectively analyzed in the literature. It categorizes sub-sectors within services that have contributed mainly to GDP growth. It also categorizes sub-sectors that have contributed primarily to employment growth. The quality of employment in the services sector is observed by analyzing the productivity levels in different services.

III. OBJECTIVE OF THE STUDY

The main objectives of the present study are as follows:

- To examine the trends and patterns of various sectors and their growth performance in India.
- To Study the Impact of Service Sector in Indian Economy.
- To analyses the trends and patterns of growth in the services sector and employment in India.

IV. DATA SOURCES AND METHODOLOGY

The present paper has been focused on estimating the services sector's performance & contribution to the Indian economy during the post-liberalization period, i.e., from 1991 to 2018. Data for the present study has been collected from various secondary sources like RBI Bulletin, Economic survey, Handbook of Statistics, ASI, a various round of NSSO on employment, and unemployment is a concern for the analyses. Some other information related to the services sector is also collected from popular journals, magazines, articles, research papers, Newspapers, etc. To analyses the different variables used in this study, simple statistical tools like percentage growth rate and compound annual growth rates (CAGR) are extensively used.

V. CONTRIBUTION OF THE SERVICES SECTOR TO INDIA'S GDP

After India's independence, the Service sector's contribution to GDP was less than 30% for more than a decade. The Service sector is the fastest-growing sector of India. The contribution of the Service sector to GDP is continuously increasing in India. In the year 2018-19, this contribution increased to 62.50 percent of GDP. Table-1 shows that over time the share of services in GDP has increased while agriculture has declined. The share of services has exceeded the combined share of agriculture and industry in the last decade, making it the most crucial provider to its output. In 2011-12, services, industries, and agriculture correspondingly accounted for 57.3%, 25.7%, and 16.9% of India's GDP. In 2007-08, service, industry, and agriculture also accounted for 55.43%, 22.97%, and 21.60% of India's GDP. In 2018-19, service, industry, and agriculture correspondingly accounted for 62.5%, 23.13%, and 14.38% of India's GDP. During the period of economic reforms, the share of service has increased very speedily. We can observe (Table-1) that the rate of contribution of GDP for Agriculture and Industry is slowing down steadily. Still, indeed, the Service Sector is on the successive fastest growing stage.

Table-1: Components of Gross Domestic Product (at Constant Prices)

Year	Agriculture	Industry	Services
1991	35.13	21.56	43.32
1995	31.87	23.54	44.59
1999	29.17	22.09	48.74
2003	25.77	22.10	52.12
2007	21.60	22.97	55.43
2011	18.65	22.83	58.52
2015	15.37	23.26	61.36
2018	14.38	23.13	62.50

Sources: Handbook of Statistics on Indian Economy, RBI

Figure-1: Components of Gross Domestic Product (at Constant Prices)



Sources: Handbook of Statistics on Indian Economy, RBI

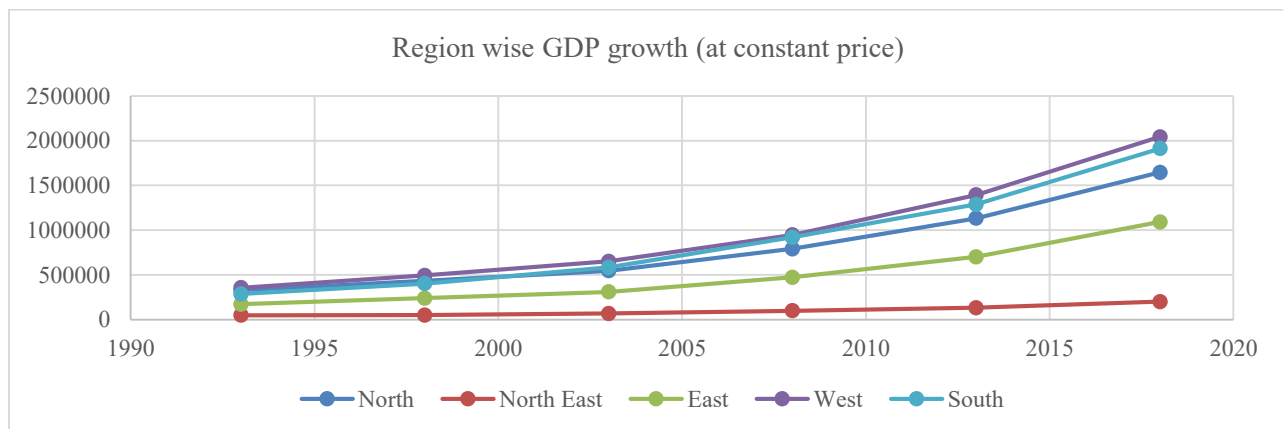
Table-2: Region-wise GDP Growth (at Constant Price in Lakh)

Year	North	North East	East	West	South
1993	328173	48595	171997	356391	285652
1998	431646	49312	239765	493311	402767
2003	544386	68260	308490	651207	582870
2008	790191	97124	472348	945279	918362
2013	1131227	132479	701453	1393222	1287872
2018	1645448	199539	1090647	2041833	1911788
CAGR	0.067	0.058	0.077	0.072	0.079
R square	0.992	0.978	0.994	0.996	0.998
Coefficients	0.065	0.060	0.073	0.070	0.077
P-value	0	0	0	0	0

Sources: Handbook of Statistics on Indian Economy, RBI

Table-2 shows that we have taken five major regions (East, West, North, South, and North East), including all Indian states, where the table shows that region-wise GDP growth all over India. We have given data at the interval of five years gap and is in Rupees Lakhs from the year 1993-2018. CAGR value is also computed for the data presented in table-2. The results show that the southern region's performance is comparatively good among all regions with CAGR of 7.9 percent, while the northeast has grown with CAGR of 5.8% and is low compared to other regions.

Figure-2: Region-wise GDP Growth



Sources: Handbook of Statistics on Indian Economy, RBI

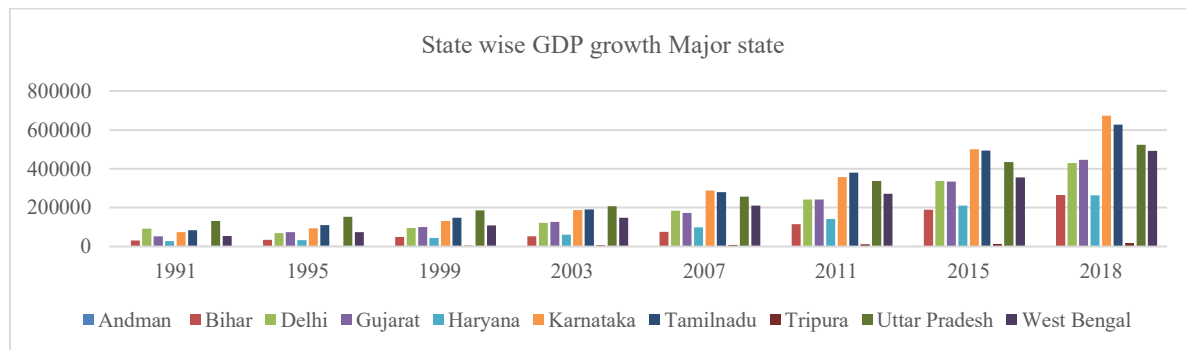
Table-3: State-wise GDP Growth Major State (at Constant Price in Lakh) (Lakh Person as on 31st March)

Year/ States	Andaman	Bihar	Delhi	Gujarat	Haryana	Karnataka	Tamil Nadu	Tripura	Uttar Pradesh	West Bengal
1991	486	31586	91076	52499	26714	73434	83506	2163	131475	53148
1995	793	34233	68170	74230	32465	93313	109583	3297	152690	74011
1999	1162	48867	95747	99856	44552	130894	147074	4476	185169	108046
2003	1395	52925	121521	126392	59951	187460	189919	5606	206815	147461
2007	1537	76076	184692	172396	98506	287838	278977	7299	257310	209899
2011	2403	114558	242523	241565	140468	357624	379806	10590	337101	272297
2015	3177	188531	337493	334712	210964	500357	494243	12544	434684	355498
2018	-	265709	429813	445644	262517	673096	627983	18116	524197	492028
CAGR	0.085	0.082	0.059	0.082	0.088	0.086	0.078	0.082	0.053	0.086
R Square	0.974	0.958	0.948	0.997	0.993	0.998	0.998	0.993	0.981	0.995
Coefficients	0.071	0.078	0.071	0.077	0.090	0.084	0.076	0.075	0.051	0.080
p-value	0	0	0	0	0	0	0	0	0	0

Sources: Handbook of Statistics on Indian Economy, RBI

Table-3, explains that we have taken major states who have been contributing the highest part to GDP growth in the Indian economy. We have given data at the interval of four years gap and is in Rupees Lakhs from the year 1991-2018. CAGR value is also computed for the data presented in table-3. We examine that the following states with the highest growth are Haryana (8.8%) and Karnataka (8.6%), West Bengal (8.6%). Then, computed R square value (goodness to fit) to the maximum value in these states Tamil Nadu (0.998), Karnataka (0.998), and Gujarat (0.997) in the Service. Coefficient value evaluates that the government applies to scheme and policy over the time-period, where Haryana (0.90), Karnataka (0.84), and West Bengal (0.80) states have contributed the highest growth performance over the period in the services sector.

Figure-3: State-wise GDP growth Major State



Sources: Handbook of Statistics on Indian Economy, RBI

VI. EMPLOYMENT IN THE SERVICES SECTOR

There has been a lot of discussion on the employment-generating capacity of the services sector. It has been discussed that employment growth in the services sector has not been proportional to the sector's income growth (Bosworth and Maertens, 2010) or the increase in its share in India's GDP (Kocher et. al. 2006). The change in the production structure from agriculture to services has not shown a corresponding change in the occupational structure (Bhattacharya and Mitra 1990).

Over the years, the percentage of people employed in agriculture has declined, and employment in services has increased. However, the broad pattern of employment has remained the same, with services having the highest share. Table-4 explores that the percentage share of the services sector in total employment is increasing since 1991. Though the employment percentage in the service sector is highest compared to other sectors, its share is rising continuously. However, the manufacturing sector is the second largest employer after services for the Indian population.

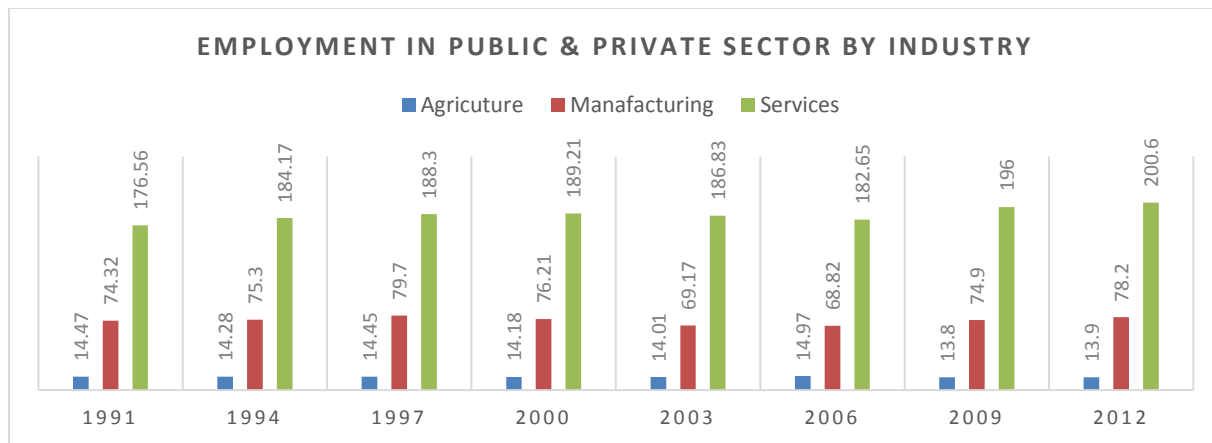
Table-4: Employment in Public & Private Sector by Industry (Lakh Person as of 31st March)

Year	Agriculture	% share	Manufacturing	% share	Services	% share
1991	14.47	5.45	74.32	28.01	176.56	66.54
1994	14.28	5.22	75.30	27.51	184.17	67.28
1997	14.45	5.12	79.70	28.22	188.3	66.67
2000	14.18	5.07	76.21	27.26	189.21	67.67
2003	14.01	5.19	69.17	25.62	186.83	69.19
2006	14.97	5.62	68.82	25.83	182.65	68.55
2009	13.80	4.85	74.90	26.31	196.00	68.84
2012	13.90	4.75	78.20	26.72	200.60	68.53

Sources: Economic Survey, Various Issues

Table-4 shows that Employment role in both the Public & Private sector (by Industry) in the Indian economy. We examines that three major sectors Agriculture sector, manufacturing sector, and Services sector, contributed to Employment generation in India. The services sector contributed the largest 66.54 percentage share (176.56 lakh person) in 1991 to 68.53 percentage share (200.60 lakh person) in 2012, and the manufacturing sector contributed 28.01 percentage share (74.32 lakh person) in 1991 to 26.72 percentage share (78.20 lakh person) in 2012. The agriculture sector contributed 5.45 percentage share (176.56 lakh person) in 1991 to 4.75 percentage share (176.56 lakh person) in 2012.

Figure-4: Employment in Public & Private Sector by Industry



Sources: Economic Survey, Various Issues

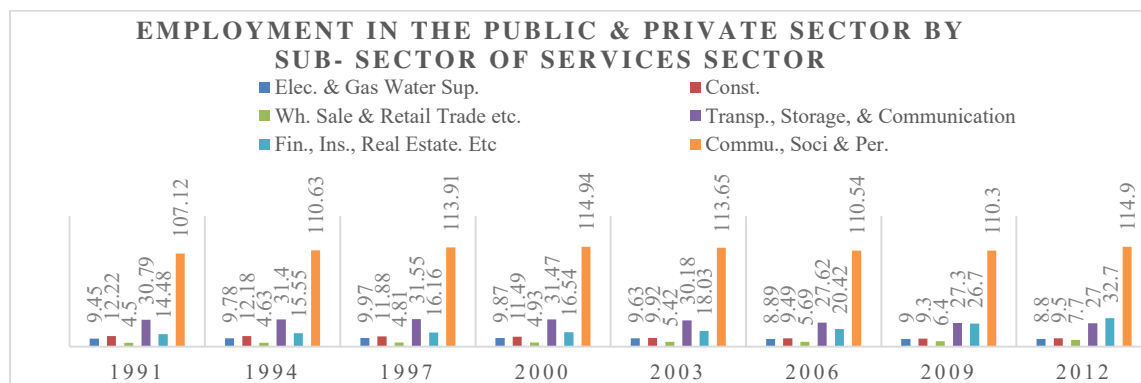
Table-5: Employment in the Public & Private Sector by Sub- Sector of Services Sector (Lakh Person as on 31st March)

Year	Elec. & Gas Water Sup.	% Share	Construction	% share	Whole. Sale & Retail Trade etc.	% share	Transp., Storage, & Community.	% share	Fin., Ins., Real Estate. etc.	% share	Community, social & personal service	% share	Total services
1991	9.45	5.29	12.22	6.84	4.5	2.52	30.79	17.24	14.48	8.11	107.12	59.99	178.56
1994	9.78	5.31	12.18	6.61	4.63	2.51	31.40	17.05	15.55	8.44	110.63	60.07	184.17
1997	9.97	5.30	11.88	6.31	4.81	2.55	31.55	16.76	16.16	8.58	113.91	60.50	188.28
2000	9.87	5.22	11.49	6.07	4.93	2.61	31.47	16.63	16.54	8.74	114.94	60.74	189.24
2003	9.63	5.15	9.92	5.31	5.42	2.90	30.18	16.15	18.03	9.65	113.65	60.83	186.83
2006	8.89	4.87	9.49	5.20	5.69	3.12	27.62	15.12	20.42	11.18	110.54	60.52	182.65
2009	9.00	4.76	9.30	4.92	6.40	3.39	27.30	14.44	26.7	14.13	110.3	58.36	189.00
2012	8.80	4.39	9.50	4.74	7.70	3.84	27.00	13.46	32.7	16.30	114.9	57.28	200.60

Sources: Economic Survey, Various Issues

Table-5 shows that employment share in both (public & private) sub-sectors by the services sector from 1991 to 2012. The share of employment in all sub-sectors (electricity, gas & water supply, construction, wholesale & retail trade, transport, storage & communication, finance, insurance, and real estate, community, social & personal service) contributes to the services sector. Where, community, social & personal service contributed the highest 59.99 percent share in 1991 to 57.28 percent share in 2012. Following other sub-sectors, finance, insurance, and real estate, contributed 8.11 percent share in 1991 to 16.30 percent share in 2012, Transport, storage & communication contributed 17.24 percent share in 1991 to 13.46 percent share in 2012. Construction, 6.84 percent share in 1991 to 4.74 percent share in 2012, electricity, gas & water supply, 5.39 percent share in 1991 to 4.39 percent share in 2012, wholesale & retail trade 2.52 percent share 1991 to 3.84 percent share in 2012 in the services sector.

Figure-5: Employment in the Public & Private Sector by Sub- Sector of Services Sector



Sources: Economic Survey, Various Issues

Overall, India's services sector employment is low compared to its GDP share, but it is growing. The services sector has the largest employment share within the total organized sector employment, but the informal sector employment share is small within services. Within the organized services sector, the private sector dominates employment in services, and thus the public sector has not been very successful in creating organized services sector employment.

VII. CONCLUSIONS AND POLICY IMPLICATIONS

The present paper analyses that the service sector is very important for India, as it is contributing half of the GDP growth in the Indian economy. It has been observed that the increase in employment increases with the development of service sector. The study confirms that the services sector has grown at a significant rate in comparison to other sectors. Its growth rate is found to be higher than the growth of overall GDP. The rising share of this sector in GDP covers the poor performance of the agriculture sector. India's Service Sector (Tertiary Sector) constitutes 62.50% of total GDP as compared to Primary (14.38%) and Secondary (23.13%) Sector in the Indian economy in 2018.

The employment percentage in the service sector and the industrial sector is rising while falling continuously in agriculture. A large proportion of the Indian population is still engaged in the agriculture sector. The next largest employer is the service sector, where trade, hotels & restaurants, and community, social & personal services are the significant generators of employment. Thus, the service sector, which is dominant in its growth & shares, serves as an engine of growth for the Indian economy. The paper highlights reform measures that will enable the services sector to grow faster and create quality employment and attract investment. A developing country like India with a large and young population needs to generate quality employment and move up the value chain.

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