

Global Trends in Management



Dr. Rincy V Mathew

Dr. C. Kathiravan

Dr. M. Ramesh

Dr. A. Rajamohan

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Edited By:

Dr. Rincy V Mathew

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Prologue

In addition to being an important part of the academic endeavors, high-quality work is the core factor guiding all activities. Creation of knowledge, the development of new concepts, the provision of a scholarly eco-system and the dissemination of research findings are essential to the growth of the country. Each organization aims for three fundamental aspects of research: research should be creative, impactful and socially important. While we have long celebrated and rewarded ground-breaking and impactful work, we share a culture that is deeply divided between the haves and the have-nots. The findings of these efforts will not be widely communicated because work is important and socially significant. In a globalized environment, a joint effort to harness international partners will be to achieve high-quality research production. Globalization as a dynamic mechanism profoundly affects the entire framework of the global economy. At the one hand, there is a major increase in interconnections between individuals, organizations and states, bringing gross growth and development to the various human populations and societies. At the other hand, our current world has become the world of continuous transition, modification, and inconsistency, depending on ever-changing consumer economy system demands. Therefore, on our path to effective cross-border cooperation, we all face multi-level barriers – both individual and public. These challenges lead us to try new ways of growing productivity and collaboration between organizations and their operations, innovative management approaches, maneuvering in terms of increased competition at both local and international level. The books on Multidimensional Research Approaches to Management, Advances in Business Research, and Global trends in Management has been a tool for communicating past and present research activities to our foreign graduates, entrepreneurs and scholars. The book contains academic papers, and management and social science related idea articles. Our research group discusses a number of exciting topics in this book, different from what was done before and offers counter-intuitive perspectives that question existing viewpoints. Our work not only

makes important contributions to the current body of expertise but also enriches the interactions in the classroom. We would like to thank the Department of Business Administration's Management Research Forum and all faculty members for a great year in terms of both good quality and research output.

Acknowledgement

We feel honored for having had opportunity to bring out this edited volume on Recent Research Trends in Management, Social science and Business Administration”. First we express our sincere gratitude towards authorities of Annamalai University for giving permission to publish this book and encouragement in this endeavor. We are extremely grateful to our honorable Vice Chancellor

Prof. V. Murugesan, the distinguished registrar Prof. Dr. N. Krishna Mohan and the esteemed Dean, Faculty of Arts Prof. Dr. E.Selvarajan for their timely help. We are deeply indebted to all the faculty members, research scholars of Department of Business Administration Annamalai University for their constant encouragement for the successful completion of this work. Our sincere thanks are also due to the Emperial International publishers for the neat execution of this work. Finally, we again thank all those who directly or indirectly helped us in this endeavor.

Editors

About Editors



Dr. Rincy V. Mathew, M.B.E., M.B.A., Ph.D, is currently working as Associate Professor, Department of Business Administration, Annamalai University, Tamilnadu, India. She has more than 15 years of teaching experience at PG level and more than 13 years of experience in Research. She has published more than 40 articles in National and International Journals ,34 chapters in National and International books and 7 Books in her credit and also the recipient of Best women Researcher Award-2019 .She has attended many national and international conferences, seminars and workshops. She is a member of many professional bodies and also member of reviewer and editorial panels of national and International Journals. Her field of specialization is Human Resource Management.



Dr. C. Kathiravan, M.B.A., Ph.D, is currently working as a Associate Professor, Department of Business Administration, Annamalai University, Tamilnadu, India. He has more than 16 years of teaching experience at PG level and more than 15 years of Experience in Research. He has published more than 80 articles in National and International Journals, 32 chapters in National and International books and 4 Books in his credit and also attended many national and international conferences, seminars and workshops. He is a member of many professional bodies and also a member of reviewer panels of national and International Journals. His field of specialization is Marketing, E-commerce & Strategic Management and the main area of research interest is Competitive Advantage, Digital Marketing, Social Media Marketing etc.



Dr. M. Ramesh, M. Com., M.B.A., PGDCA., M.C.A., Ph.D , is currently working as a Professor, Department of Business Administration, Annamalai University, Tamilnadu, India. He has more than 20 years of teaching experience at PG level and more than 18 years of Experience in Research. He has published more than 98 articles in National and International Journals and more than 10 books in his credit and also attended many national and international conferences, seminars and workshops. He is a member of many professional and academic bodies and also member of editorial boards of national and International Journals. His field of specialization is Finance.



Prof. Dr. A. RAJAMOHAN, M.B.A., Ph.D., M.Sc (App.Psy.), M.L., is currently working as Professor and Head, Department of Business Administration, Annamalai University, Tamilnadu, India. He has more than 30 years of teaching and research experience. He has published more than 20 articles in National and International Journals and more than 5 books in his credit and also organised many national and international conferences, seminars and workshops. He is a recipient of many prestigious awards and fellowships and has visited many countries in connection with academic research and training purposes. He is also heading of many professional and academic bodies and also member of editorial boards of national and International Journals. His field of specialization is Marketing and consumer behaviour.

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MEDICO LEGAL ASPECTS OF ANASTHESIA PRACTICE WITH REFERENCE TO INDIAN LAWS - A CASE STUDY

C.L. Avadhani¹, Dr. G. Udayasuriyan² and K. Viyyanna Rao³

¹Research Scholar, Department of Business Administration, Annamalai University, Chidambaram

²Professor, Department of Business Administration, Annamalai University, Chidambaram

³Former Vice-Chancellor, Acharya Nagarjuna Univeristy

ABSTRACT

Anesthesiology is a high risk specialty subject and normally the patients surgery depends on anesthologist. Many people are not aware of the risks involved in Anesthesia. In the present system of healthcare in India, Anesthesia practice in particular there is not much scope for interaction between the patient and the Anesthologist. Though the Medical Council of India rules and laws that are existing presently in India insists that it is the duty of the Anesthologist to explain to the patient or the accomplices of the patient regarding the health condition of the patient and the anesthesia that is going to be given to the patient before procedure and the complications, reactions, side effects that may arise during and after procedure to the patient, things are not conducted as mentioned above. Lack of knowledge of the patient and the accomplice regarding the importance of anesthesia and the effects thereon before and after procedure and their reluctance to know are some of the causes, for the patients to complain after the introduction and applicability of Consumer Protection Act to the medical professionals things have become more difficult to the anesthologists.

Anesthetic death is defined as, "death occurring normally within the 24 hours of the administration of Anesthesia of the patient".

The American society of Anesthologists (ASA) has devised a classification system to grade the pre-operative condition of the patient. In India, if the patient dies when a surgical procedure to the patient is performed under anesthesia, the anesthest is often accused unfairly, causing death. However, it is the duty of the pathologist to examine cause of death and liability of anesthest and to what extent. There are no diagnostic finding at autopsy in most instances of anesthesia related deaths because there are no path gnomie pathological changes found in deaths caused neither by anoxia nor in acute cardiovascular collapse unless there is something underlying cause, such a myocardial infarction. In this article an analysis is made regarding Anesthetic risk and cause of deaths due to other factors and liability of an anesthest and medico legal aspects related to anesthetic deaths.

INTRODUCTION

Anesthesiologist: An Anesthesiologist is a medical Doctor who has been trained to safely administer anesthetic to include a temporary loss of sensation or consciousness. This involves a variety of drugs ranging from local numbing agents to general anesthesia used to render unconscious. An Anesthesiologist is a board certified physician who has attained either a Doctor of medicine (M.D.) or Doctor Osteopathic medicine (D.O.) degree and choose to specialize in the field of Anesthesiology. Anesthesiologist are an integral part of the surgical team, which surgeons, surgical assistances, nurses and surgical technologists. The core function of Anesthesiology is the practice of anesthesia this involves the use of topical injected or inhaled medications to produce a loss of sensation. Without anesthesia many surgical and non surgical procedures could be intolerable and unfeasible. To administer anesthesia safely the

Anesthesiologist must have expert knowledge of physiology, pharmacology and the techniques used to support vital functions during an anesthetic procedure. They include,

1. Management of Airways and Respiration.
2. Use of Hemodynamic monitors to measure blood pressure
3. Various methods of cardio vascular (heart) and pulmonary (lung) resuscitation should these organ systems suddenly fail
4. Anesthesiologist must also expected to have a broad general knowledge of all areas of medicine and surgery.

To become an Anesthesiologist it is required a commitment to the medical profession. One should have bachelors degree in medicine and M.D. Anesthesiologist or a Doctor of Osteopathic Medicine (D.O.)

Anesthetists: Anesthetists and Anesthesiologist are two types of medical professional who administer anesthesia to patients during medical procedure. They often work together to provide pain relief before, during and after a patient's surgical, obstetrical and a dedication to the years of training. An Anesthetist also known as a nurse anesthetist is a registered nurse trained to safely administer anesthesia. With specialized training in anesthesia, a nurse anesthetist can give anesthesia to a patient, monitor patient's vital signs during procedures and adjust anesthesia as needed during a procedure. A nurse anesthetist also performs all the duties of a nurse including getting needed information about the patient and helping to manage his health. To become a nurse anesthetist one must get both Bachelor and Master Degree in nursing after completing required course work and training one must then get licenses as a registered nurse after passing national certification examination. Thereupon one should attend an accredited an anesthetist program to enter the speciality.

Anesthesiology is a High Risk Specialty Medical Profession: However the public at large are not aware of the risks involved in Anesthesia. Anesthesia is from the Greek word means "**Loss of Sensation**". Anesthesia allows invasive and painful procedures to be performed on the patient with little distress or pain to the patient. In the present system of Anesthesia practice in India there is not much scope for interaction between the patient or his / her accomplices and the anesthologist, causing unhappy situations if some things goes wrong in the procedure. There are three main types of Anesthesia.

1. **General Anesthesia:** In this procedure the patient is sedated, using either intravenous medications or gaseous substances and occasionally muscles paralyzed, requiring control of breathing by mechanical ventilation.
2. **Regional Anesthesia:** This process involves administering anesthetic drugs directly in or around the spinal cord blocking the nerves of the spinal cord (Epidural or Spinal Anesthesia). In this method of Anesthesia the benefit is ventilation is not required. Normally regional anesthesia described as central and peripheral anesthesia.
3. **LOCAL ANESTHESIA:** The Anesthetic is applied to one site, usually topically or subcutaneously.

Types of cases

An anesthologist can be dragged to a court either by criminal or civil laws or consumer protection act, depending upon the nature of the case and the liability of the anesthologist and to what extent.

CRIMINAL CASE: The aggrieved party viz., the patient or his /her authorized person can file a complaint against the Anesthologist in a police station for investigation and if proved guilty the Government (Judiciary) prosecute the concerned anesthologist. This happens normally when the offence is of a serious in nature. The judicial proceedings and criminal cases to punish the Anesthologist for the lapses on his/her part. However in criminal cases no monetary benefit / compensation will be given to the effected party (patient) or his legal representative in case of death or permanent disability.

CIVIL CASE: In civil proceedings the aggrieved party viz., the patient or his / her authorized person can approach the civil court of that jurisdiction to seek compensation for harm (damage) caused by the application of Anesthesia before procedure or after the procedure (within 24 hours).

CONSUMER PROTECTION ACT, 1986:⁽¹⁾ After the introduction of consumer protection act and the Apex Courts observation and bringing medical profession also under Consumer Protection Act, 1986 because the patient pays the money to receive the desired service from the medical professional comes under Consumer Protection Act, 1986. This has given a boost to the patients to get a reasonable compensation from the medical professionals under medical negligence due to damages caused due to breach of that duty.

Irrespective of the fact whether the death is due to anesthetic effect or not the natural tendency of the patient or their personal is first to accuse the Anesthologist. All these acts of the Anesthologist comes under medical negligence.

Grounds for Action:^(2,3,4,5) To prove the medical negligence of a medical professional especially the Anesthologist the following ingredients of negligence are to be established to get the desired compensation or punishment to the erring medical professional (Anesthologist).

1. Duty: The Anesthologist owed him / her duty
2. Breach of duty: that the Anesthologist failed to fulfill his / her duty
3. Damages: Because of this breach of duty the actual damages resulted to the patient.
4. Causation: The reasonable relationship between Anesthologist's acts and the resultant injury.

Once the Anesthologist examines the patient before procedure (pre operative examination) and after analyzing the physical, mental condition of the patient, and if the Anesthologist agrees to provide anesthesia care to that patient, the duty to the patient by the Anesthologist is established. In addition any medical professional when consulted by a patient owes him certain duties such as, a duty of care in deciding whether to undertake the case, if so what treatment and a duty of care in the administration of treatment to that patient. Breach of any of these duties by the medical professional, the patient gets a right to take appropriate action. In addition the Anesthologists are responsible for those they supervise and that are employed by the hospitals. Since it is impossible to delineate specific standard the courts have introduced the word "**reasonable and prudent physician**". Any medical professional who undertakes a duty of care should have a reasonable degree of skill and knowledge in addition to required qualification and must exercise a reasonable degree of care. This can be decided by the judiciary on case to case and professional to professional basis only. While deciding any case against Anesthologist, the circumstances under which the Anesthologist was practicing at that time in question and various conditions such as cardiac, respiratory, haematological and other aspects of the patient, medical care decided treatment to be rendered, nature of procedure, availability of equipments must be taken into consideration.

A medical professional possessing special skill and knowledge and accepts the responsibility and undertakes the procedure and the patient submits to his / her directions and procedures accordingly. The medical professional owes a duty to the patient to use diligence, care, knowledge, skill and caution in administering the procedure: and no contractual relation is between them. The law requires a fair and reasonable competence. If the patient's death has been caused by the defendants indolence or carelessness and shows that he/she has no sufficient knowledge, unskillful, gross negligence and if he/she cannot prove that he/she was diligent in attending the procedure but the patient has been killed, he/she is liable for prosecution and breach of contract. The doctor will have discretion in choosing the procedure (kind of anesthesia to be given and the dosage) to be administered on the patient and such discretion is relatively correct during emergency and in such circumstances the medical professional (Anesthologist) is not liable on the ground of breach of duty.

Error of Judgment: Lord Denning MR said

"we must say and say it firmly, that, in a professional man, an error of judgment is not negligence".⁽⁶⁾

Indian courts have also taken this approach in delivering the Judgments. Wrong diagnosis if it is not fatal is not deficiency in service. Medical profession is peculiar in nature and there is always room for differences of opinions, practices and procedures, courts cannot decide that one procedure is better than the other as the basis for coming to a conclusion of negligence.

Mistake: For claiming compensation arising out of medical negligence (Anesthologist negligence, and type of anesthesia in deciding doses) which is not fatal nor permanent disability but a temporary discomfort. Such mistakes may be excusable that is why the Apex Court in one Judgment which is now followed by all other courts subordinate to the apex court, that, for compensation, the negligence / mistake should be **gross medical mistake / negligence**. Use of wrong drug or wrong gas during anesthesia leads to imposition of liability and in some situations even the principles of *res ipsa loquitur* may be applied. Always the degree of care should be proportionate with the magnitude of risk. For example when an Anesthologist handling a dangerous substance which was known to be highly inflammable and he knew of the hazard arising from electro static sparks in an operating theatre, the degree of care required from the Anesthologist was proportionately high and he was bound to take special precaution to prevent injury to the patient ^(3,7,8,9).

General Duties: All the medical professional including anesthologists owes certain duties to the patients and breach of this duties may also serve as basis for proceedings (cases)

Informed Consent: It means

'shared decision - making, patients right to self-determination and anatomy '.

However the extent of requirement of disclosure of risk depends on the procedure, circumstances and condition of the patient. The duty of the medical professional (Anesthologist) to disclose is limited to such disclosures that are reasonable in practice made under such similar circumstances. There is no obligation on the part of the medical professional to inform the patient about the risk of death from general anesthesia. Standard NHS Informed Consent Form contains the clause,

"no assurance has been given to me that the operation / treatment will be performed and administered by any particular practitioner". (MPS - Medical Protection Society General Consent Forum, 1988).

The duty to disclose and the risks that are involved depends on the circumstances of each case a medical professional administering the procedure on the patient will decide to what extent the disclose, is necessary to the patient or to the accomplices.

However, in certain procedures like cosmetic surgery warranties are taken by courts more seriously in deciding the cases.

SLADE L.J., in *eyre Vs. Measday* said

"In my opinion in the absence of any express warranty as to the results of an intended operation, the court should be slow to imply against a medical man an unqualified warranty as to the results of an intended operation, for the very simple reason, that, objectively speaking, it is most unlikely that a responsible medical man would intend to give a warranty of this nature. Of course, objectively speaking it is likely that he would give a guarantee he would do what he had undertaken to do with reasonable skill and care."⁽¹⁰⁾

Records: Under the Indian laws that are existing till date and today, a case, based on *medical negligence can be filed within three years of the occurrence of the incident. However in the case of Consumer Protection Act, 1986 the period of limitation is two years.* As there is a time gap of few years between the incident and hearing of the case it is difficult for the courts to rely on the memories of the parties in evaluating the evidence. On the other hand there is no other way for evaluating the situation other than the evidence because except the parties none could say what happened between the four walls of the operation theatre (O.T). Hence they rely more on the records prepared and preserved by the medical professionals and some records that are available with the patients. *Anesthesia record itself should be as accurate, complete and neat as possible. The record was not considered proper when the previous history and condition of the patient prior to application of anesthesia was not recorded and preserved.*

Burden of proof: Both the parties viz., the complainant and accused (petitioner/respondent) have every right to produce expert witness in support of their claims. Any licensed physician may be an expert however during examination the expert should disclose his qualification training, nature and scope of practice, memberships and affiliations and publications to his / her credit. This is necessary because by collecting such information the courts can judge the weightage that should be given to such expert's opinion. Largely the success of a case depends primarily on the structure and believability of the expert witness and that expert should not be related to or close to either of the party in suit. There are also number of cases wherein the courts have dismissed the complaints due to lack of expert opinion in the form of witness to substantiate their claim.

Res ipsa Loquitor: A legal phrase means *"things speaks for themselves"*. It applies to such events that would not have occurred in the ordinary situation except in the absence of medical negligence and in such cases the burden of proof shifts from complainant to the defendant and the defendant has to prove that he/she is not negligent in his / her act. However in case of Anesthologist use of wrong drug or wrong gas during Anesthical procedure will frequently lead to the imposition of liability and the principle of *res ipsa loquitor* is applied⁽⁷⁾.

The following doctrines should be taken into consideration for deciding a case:

1. The injury is of such nature that typically would not occur in the absence of negligence.
2. The injury must be caused by something under the exclusive control of the Anesthologist.
3. The injury must not be due to any of the contribution on the part of the patient.

Where a patient developed massive tissue emphysema (*meaning: a lung condition featuring an abnormal accumulation of air due to enlargement or lungs are grossly enlarged, causing great breathlessness*) due to wrong placement of needle for jet ventilation of lungs, the Anesthologist was held liable because if the needle had been placed correctly into the trachea (*meaning: wind pipe - you cannot breath without this*), tissue emphysema would not have occurred.

Following an operation under general anesthesia patient sustained hypoxic brain damage (*meaning: brain not getting enough oxygen*) in recovery ward the Anesthologist was held liable.

If a person goes in for a medical routine procedure, and is subjected to anesthetic without any special features and there is a failure to return the patient to consciousness, to say that, that does not call for an explanation from defendants would be in defiance of justice.

An explosion occurred during the course of administering anesthetic to the patient when the technic had been frequently been used without any misshape.

Surgical mop (*meaning: spongy mass*) left in the abdomen during LSCS under Spinal Anesthesia.

Artery forceps left in the abdomen during the operation. Compensation granted by the state commission and enhanced by the National Commission.

Surprisingly the artery forceps left in the abdomen during the operation found in the cremation ground by the relatives when they went to collect the mortal remains.

Anesthetic risk and classification: The American society of Anesthologist (ASA) has devised a classification system to grade the preoperative condition of the patient.

1. A Normal healthy individual
2. Those with a serious disease but have no limitation of their activities. (the condition may be pre existing or the result of the condition requiring surgery). Mild Hyper Tension. Mild enigma, Chronic bronchitis are some of the examples.
3. Those with a serious disease causing some limitation of their activities. Examples: Moderate Engina, Previous myocardial infarction (heart attack).

Utter horror of waking up during anesthesia

General Anaesthetic is supposed to make surgery painless. But, nowadays there is evidence that one person in 20 may awake when doctors think they are under. For years anesthesia awareness has been shrouded in mystery also extreme experiences are rare, there is now evidence that around 5% of people may wakeup on the operating table. As somebody said,

"we once knew surprisingly little about why anesthesia works. Now, however, researches are striving to understand more about the nature of going under the circumstances in which anesthesia does not work, in the hope of making advances that might reduce the risk of anesthesia awareness"

The aim is not to produce a loss of consciousness but simply to remove the sensation from a particular part of the body. General Anesthesia, in contrast aims to do justice that, creating an unresponsive drug - induced COMA or controlled unconsciousness i.e., deeper and more detached from reality even than sleep, with no memories of any events during that period.

As Robert Sanders, an anesthetist an university of Wisconsin - Madison, put it

"We have apparently ablated this period of time from that persons experience"

Causes of Anesthetic deaths:^(11,12,13)

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

1. *Death due to respiratory failure*
2. *Airway obstruction*
3. *Pneumothorax (meaning: presence of air /gas in the cavity between the lungs and chest walls)*
4. *Aspiration of gastric content*
5. *Respiratory depression*
6. *Death due to equipment failure*
7. *Due to cardio vascular failure*
8. *Hypovolaemia (meaning: decreased blood volume or diminished body fluids)*
9. *Cardiac Arrhythmia (meaning: improper beating of the heart - too fast or too low)*
10. *Diminished myocardial contractility*

Complications of Regional Anesthesia ^(11, 12)

1. *Despite spinal anesthesia patients experience pain.*
 2. *Post Dural headache*
 3. *Hypotension and bradycardia (meaning: abnormally low heart beat) through blockade of nervous system*
 4. *Limb damages*
 5. *Respiratory failure if blocks are too high direct nerve damage*
 6. *Partial or permanent damage to spinal cord*
 7. *Spinal Infection*
 8. *Aseptic meningitis (meaning: serious inflammation of the linings of the brain)*
 9. *Urinary retention*
- II. Adverse drug reaction
- III. Death due to other factors

Liability of Anesthetic and Medico Legal Case aspects related to anesthetic deaths. ^(11, 12)

Often the anesthetic is accused of causing death during surgical procedure though the other factors are cause of death. As per Sec. 39 of Cr.P.C., all deaths occurring in the course of surgery and anesthesia should be treated as unnatural deaths and should be reported to the police for an inquest. Failing which of this act by the medical professional leads to punishment under section 202 of IPC for intentional omission to give information of offence to police by the person who is bound to give information. During trial the presiding officer is likely to consider the following questions,

1. *Doctors duty in anesthetic practices*
2. *Informed consent*
3. *Reasonable degree of skill*
4. *precaution and defence*

Examination of Anesthetic death:⁽¹⁴⁾

Normally anesthetic deaths are examined by pathologists (expert opinion) and they should bare in mind the following

1. **History:** History of the patient before hospitalization
2. **Condition** requiring surgery
3. Condition of the patient before surgery to classify whether it is low risk or high risk
4. **Pre Anesthetic Medication:** Error in relation to preoperative procedure giving wrong medication, over medication, or no medication which precipitated the patient's death
5. **Anesthetic Agents:** In advertent mixing of the anesthetic gases may cause death
6. **Burn or Explosion:** Death from anesthetic explosions - occurs rarely
7. **Hemorrhage**
8. **Blood Transfusion:** Transfusion reactions and incompatibility should be investigated
8. **Resuscitative Measures:** the measures adopted should be noted

(Resuscitative meaning: an emergency procedure that combines chest compressions with artificial ventilation)

9. **Equipment:** Whether appropriate equipment handled by qualified individuals correct mixing percentages are to be examined.

Conclusion: Indian laws allow three different types of damages

- a. **General Damage:** such as pain and suffering which directly result from the injury.
- b. **Special Damage:** are those actual damages which are a consequence of the injury such as medical expenses, lost income etc.,
- c. **Punitive Damages:** are intended to punish the medical professional for negligence which was reckless, wanton, fraudulent or willful.
- d. **Exemplary Damages:** are awarded to make an example of this case to prevent any other medical professional doing the same mistake.

As Lord Dennig L.J. commented,⁽¹⁵⁾

"It is so easy to be wise after the event and to condemn as negligence that which was only misadventure. We ought to always be on our guard against it, especially in cases against hospitals and doctors".

A reasonable man may foresee the majority of possible risks that occur during anesthetic procedure and it is impossible for any Anesthologist to take precaution against every risk which he visualizes.

Though the modern practice of medical procedures including anesthesia is largely good enough and safe with latest equipment and advanced technology still the Anesthologist should keep in mind that they are dealing with human entities and should have the **human touch** and the **human feeling** else things always go wrong.

I acknowledge and express my sincere thanks to,

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

S.C. Parakh consultant Anesthologist in India who has elaborately written on this subject with good examples of decided cases in his concluding remarks in the article "legal aspects of anesthesia practice, Indian J Aneasth 2008;52:247-57" has given a submission stating that

"Indian society of Anesthologist must come out with protocols to be followed by its members in different clinical situations. Once this is done the courts will decide the issue of medical negligence by the fact that the protocol was followed or not. Thus the Anesthologist following the protocols will not be held guilty of negligence. This will also improve the patient's care and the outcome."⁽¹⁶⁾

With full regard and respect to Dr. S.C. Parakh for his valuable suggestion, I too whole heartedly support his submission because it gives much more relief than now for the medical professionals, more so Anesthologists who are the backbone of every surgical procedure.

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FACTORS INFLUENCING EMPLOYEE ATTRITION**R.S. Sureshkar¹ and Dr. M. Ramesh²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Professor, Department of Business Administration, Annamalai University, Chidambaram**ABSTRACT**

Employees are the assets of any organisation. One of the most critical issues facing organisations today is how to retain the employees they want to keep. Employee attrition in human resources refers to the gradual loss of employees over time. In general, relatively high attrition could become problematic for organisations. It projects an organisation's inability to retain its employees.

HR professionals typically assume a leadership role in coming up with compensation programs, and motivation systems that help the organisation retain top employees. But organisations that ignore retention will face attrition of its employees.

A major drawback in high employee attrition is its cost to an organisation. Paid job postings, hiring processes, related administrative work and new hire training are some of the common expenses incurred as a consequence of losing employees and replacing them. Additionally, regular employee turnover prohibits your organisation from increasing its collective knowledge base and experience over time. This is particularly true if your business is client facing, as customers often prefer to interact with people familiar to them. Moreover, if an organisation is forced to continuously hire new employees, errors and issues are additional possibilities due to inexperience of the new employee in dealing with the situation at hand.

This paper attempts to identify the major factors that causes attrition of employees from organisations, based on studies previously conducted.

Keywords: Employee Attrition, Employee Turnover, Job Stress, Work-Life Balance, Organisational Culture

INTRODUCTION

When opportunities are readily available to employees across various industries, employers often find it difficult to retain their workforce. No employer wants to lose their most valuable employee, especially since the cost of employee turnover is high. In today's environment, how do you keep the employees happy enough so that they stay with you ?

This millennium has seen more employees voluntarily leaving their jobs than at almost any other time. When an employee quits, it can be gut-wrenching, leaving their managers scrambling both emotionally and operationally. The loss can be particularly acute when employees "ghost" their organisation, simply not showing up to work.

Setbacks, like losing a valued employee, provide an important learning opportunity for organisations — as long as leaders are willing to reflect on and identify the root cause of such losses. Too often, though, managers and HR professionals are so busy doing damage control that they fail to conduct a thorough autopsy to help them understand what happened and what corrective action is needed to prevent similar episodes from occurring in the future.

Employees quit their job for many reasons. They change careers, follow their spouses during transfers, stay home for child care, find upwardly mobile career promotions or go back for

further studies. Such reasons are tough to address by an employer because they involve life events in the employee's world outside of his work.

However, the major reasons why employees quit their job are within the control of the employer. In fact, one's current workplace elements, culture, environment, the employee's perception of his job and opportunities, are all factors that has an affect by the employer.

One need to stay in touch with employees to know what they are thinking. That's the best way to retain employees, since that would provide an opportunity to address any issue before things go out of hand and the employee decides on quitting. Are the employees happy with their work ? Do they have any needs related to their work, recognition from their boss, problem-solving, feedback etc ?

If one stays in touch with their employees, one can head off potential retention issues. But, one need to think about employee retention every day. Are the systems, processes, and requirements in the organisation supportive of employees? Do these systems and processes support the most important needs of the employees for meaningful work, compensation and benefits matching market levels and the ability to have an effect on their work and workplace? Most importantly, do they make employees want to stay?

Employees start their search for an alternate job for a reason. One need to find out what that reason is, before the employee announces his or her departure. True, once in a while a great opportunity falls into the lap of an employee. But that's not the norm. Why not try and create such a great opportunity to your employee in your organisation itself to retain your best employees ?

There are a few critical reasons why employees quit their job. Manage these reasons well, to find your best employees continuing to stay with your organisation !

Pay/Salary

It's no surprise that money motivates employees. And in a candidate's market, it's easier than ever for job seekers to jump ship for higher salaries. Since salary information is easily accessible on websites like Glassdoor, transparency about salary within an organisation is critical.

A survey by Boston Consulting Group (BCG) on Global Mobility and Employment Preferences revealed that almost 25% of employees would leave their jobs for a 10% raise somewhere else.

An organisation which offers miserly salaries and is reluctant to give periodic hike, runs the risk of losing its employees who will be constantly on the lookout for a change. It is always better to give the employees periodic rise in their pay, since it costs a lot of money to replace an employee if he or she decides to leave. It might also help to maintain a salary transparency (which is the practice of letting employees know what their peers are earning) since this might help in keeping employees content.

Relationship with the Boss

At some point or another in one's career, one will need to report to a manager, the person one fondly, or not so fondly, call the boss. At the workplace, the relationships that one create and manage, both with one's immediate boss as well as other employees and managers, are critical to one's success and career.

They say, people don't quit a job, they quit a boss. But many times the reason for an employee leaving a job could be many. Of course, people do jump ship, when they have a horrible boss.

Employees needn't necessarily have to be friends with their boss, but they need to have a relationship. The boss being an integral part of the daily work life of an employee, an uncomfortable relationship is the last thing one would want at the workplace.

The boss provides direction and feedback, spends time in one-to-one meetings and connects the employee to the larger organisation. To have a not-so-healthy relationship with the individual an employee reports to, undermines the employee's confidence and commitment, apart from his engagement.

According to many studies, a bad boss is the primary reason why employees quit their job.

Relationship with Co-workers

Though second only to one's Supervisor/Manager, the coworkers with whom an employee shares work space, interacts and serves with on teams, are critical elements of an employee's work and . There could be passionate coworkers who the employee cares about and will miss. Employees who would hardly think twice about abandoning an organisation find it very difficult to walk out on their teammates.

One of the most important keys to engagement and happiness at work according to the research organisation "Gallup" is having a best friend at work. Specifically for women in the workplace, Gallup found that women who strongly agree they have a best friend at work feel less likely to be actively looking or watching for job opportunities elsewhere.

Good relationships with coworkers retain employees. If one notices any problems existing between coworkers which they seem to be unable to resolve themselves, timely and appropriate intervention might help to diffuse these.

Job Stress

Job stress can be said to be the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the employee.

Job stress matters to an employee's health and to his work. When an employee feel stressed, his/her bodies respond by raising the concentration of stress hormones in their blood. When bodies continually respond to constant demands or threats, the coping mechanisms also needs to stay in overdrive This can be damaging to an employee's health over time. Various research studies show that high job stress can lead to many long-term health problems, including cardiovascular disease, diabetes, weakened immune function, high blood pressure, musculo-skeletal disorders, substance abuse, depression and anxiety. Some short term signs of job stress are listed in the table below:

Signs and Symptoms of Job Stress

- Headache
- Sleep disturbances
- Upset stomach
- Difficulty concentrating
- Short temper
- Fatigue
- Muscle aches and pains
- Over- and under-eating

- Chronic mild illness
- Anxiety, irritability
- Depression
- Gastrointestinal problems
- Angry outbursts
- Accidents
- Substance use and abuse
- Isolation from co-workers
- Job dissatisfaction
- Low morale
- Marital, family problems

What an employee need to know about job stress is that, job stress is highly likely to affect him at some point during his career. Whether its an employee or an employer, it is important to recognise that stress in the workplace can contribute to poor health, which can lead to lower productivity, absenteeism, higher healthcare costs and finally attrition of the employee.

Work-Life Balance

In a recent survey by Bustle (an online American women's magazine founded in August 2013), about 40% of respondents said that they left their job because of a lack of work-life balance. About 48% of respondents said they lack work-life balance in their current job. Those who change jobs for a better work-life balance seem to realise that they want to get more from their profession.

Some say that striking a proper work-life balance is something that the individual employee is responsible for. But then, employees don't have that kind of power. Instead, it's the employers who have to take responsibility for making every employee's workload manageable.

Many factors contribute to making a job's work-life balance unhealthy. This includes poor management, expectations about working long hours or being available after office hours etc. This is normally not a problem confined to one particular industry. Over-emphasis on work will seriously impact the quality of life of employees.

When there are no clear expectations for what a particular job should entail and also no predictability in an employee's daily or weekly schedule, then it is the clearest sign of a job with a bad work-life balance. Even for a job which demands long working hours, it is possible to have a regular, manageable work-week where an employee is aware of what time belongs to him and what time he needs to devote to the job. And if things go wrong, a good management will care about the impact this has on its employee and take corrective steps as may be necessary.

"The clearest warning sign for a bad work-life balance job is if there are no clear expectations for what your job should entail, and no predictability in your daily/weekly schedule. Even in a job where long hours are the norm, it is possible to have a regular, manageable workweek where you know what time is yours and what belongs to your job. And when things, inevitably, go wrong, good management should care about the impact this has on you, and be willing to learn from their mistakes.

Whether an employee is continuing in his job or moving to a new role within the same organisation or moving from one job to another that offer better conditions, work-life balance is important. A job or role which doesn't allow an employee to keep a healthy harmony between his work and life, can be very damaging to continue sticking to.

Bored and Unchallenged by the Work

Employees wish to enjoy their job. No employee will want to be bored and unchallenged by their work. Employees normally spend more than a one-third of their days working, getting ready for work, and commuting to work. It's therefore only natural that they look forward to and enjoying their work. A supervisor or manager needs to work closely with his team to ensure that each of them is engaged, excited and challenged in their job. This will help them to contribute, create and perform. If not, you will lose your employees to an employer who will take care of these.

Autonomy and Independence on the Job

One of the key factors to allow autonomy and independence to employees - that is empowering the employees - is to ensure that they are properly trained and developed to take on higher responsibility (Gallie et al., 1998). Employees need to be provided with sufficient opportunities for training and development to improve their skills and through such development their opportunities to exercise discretion and autonomy at their workplace. Those employers who make serious attempts to make jobs as interesting and varied as possible through providing skills training and development opportunities for using discretion and autonomy, will be able to provide employees with high levels of job satisfaction and motivation (Ashton et al., 1999: p.63, 65). This will in turn improve retention.

To transform the workplace and improve performance of employees, many practices have been used in recent years. Some of these include increasing employee autonomy through flattening hierarchies, decentralising authority, upgrading employee skills through training & development, having self-managing work teams etc.

There are traits and characteristics that an employee needs to pursue and embrace before an organisation can think of empowering and providing them autonomy and independence. The employer is responsible for the work environment that enables them to do this. The employees are responsible for doing it.

By creating a culture of accountability, an organisation creates empowerment, as employees own and execute their responsibilities. Without this, their best employees will leave.

Meaningfulness of the Employee's Job

Individuals tend to experience their work as meaningful when it mattered to others more, than just to themselves. Working in a job which is meaningful is a great source of motivation to an employee. But, if an employer tries to force some "meaning" into an employee's work, it might end up hurting not only the employee, but the organisation as a whole.

Every employee wishes to do something that makes a difference. Managers must help employees see the big picture - that is how their work contributes to the executing or completing the final delivery of a product or service, that makes a difference to all the stakeholders.

Help employees thus, to connect to why their work has meaning, or they will find a job with another employer who will help them to get this. The saying goes thus : "Engage employees with meaningful work....or watch them walk out of the door."

Meaningful work is self-transcendent. Self-transcendence is a personality trait that involves the expansion of personal boundaries, including, potentially, experiencing spiritual ideas such as considering oneself an integral part of the universe. The famous motivation theorist Abraham Maslow positioned self-transcendence at the top of his pyramid of human motivation (Maslow's hierarchy of needs), situating it even beyond self-actualisation, in importance. When they talk about meaningful work, people did not just talk about themselves, but they talked about the impact or relevance of their work for other individuals, groups or the wider environment.

Organisational Culture

Culture is often referred to as “the way things are done around here.” There are three elements to a culture - behaviours, systems, and practices - all guided by an overarching set of values. When all three of these are aligned and line up with the organisation's espoused values, you get a great culture. When gaps start to appear, problems start arising and then you find your good employees leaving in search of greener pastures.

When an organisation's culture offers a favourable environment which is in tune with employee's personal value and careers goals, the employee can easily adapt to the organisation's culture and perform better. The overall culture of an organisation makes a difference for employees though it may not be the top consideration for an employee to leave. If an organisation appreciate its employees, treat them with respect, and provide salary, benefits, and perks that demonstrate respect and caring, then there is a lesser likelihood of employees leaving them.

Also, a work environment which is conducive to employee satisfaction and engagement, which provides events, employee activities, celebrations, and team building efforts that make employees feel that your organisation is a great place to work will find less of its employees leaving.

A working environment which permits transparent communication, where management is accessible, executives are approachable and respected and direction is clear and understood will certainly be appreciated by employees. The overall culture of the organisation keeps employees, or make them seek alternatives elsewhere.

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EMPOWERING WOMEN IN THE SOCIETY**Priyanka L¹ and Dr. A. A. Ananth²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Professor, Department of Business Administration, Annamalai University, Chidambaram**ABSTRACT**

The women play a crucial role in the socio economic advancement of in India as well as in everywhere throughout the world. For the improvement of the economy women and men both should cooperate and women should use their skills. Women empowerment is a basic component in national advancement. Since women constitute half of the population there can be no improvement except if the requirements and interests of women are completely considered. Empowerment of women must be accomplished if their economic and social status is improved. The first and foremost priority should be given to the education of women, which is the grass root issue. Dr. Babasaheb Ambedkar was a way creator of all the women regardless of religion, caste, creed, gender and brought a new trend for uprising the women through his thoughts and beliefs. Along with women all the people of India should be proud for the enormous and everlasting steps for the empowerment of women in Indian society conveyed by Dr. Ambedkar.

Keywords: Women Empowerment, Socio-Economic advancement, Indian Society, Dr. B.R. Ambedkar.

INTRODUCTION

Women empowerment is to empower women by promoting their participation in all areas and sectors to build stronger economies, enhance their quality of life and bring gender equality. Empowering women is to make them independent in all aspects from psyche, thought, rights, choices, etc by leaving all the social and family restrictions. It is to acquire equality in the society for both male and female in all territories. Women empowerment is extremely important to make the bright future of the family, society and nation. Women require fresh and more capable environment so that they can take their own right decisions in every area whether for themselves, family, society or nation. In order to make the country fully developed nation, women empowerment is a fundamental instrument to get the goal of development.

Nelly Stromquist, defines empowerment as "a process to change the distribution of power both in interpersonal relations and in institutions throughout society"

Lucy Lazo describes it as "a process of acquiring, providing, bestowing the resources and the means or enabling the access to a control over such means and resources".

In fact, the status, employment and work performed by women in society is the marker of a country's overall progress. Without the participation of women in national activities, the social, economical or political advancement of a nation will be stagnated. Women constitute half of the humankind, even contributing 66% of world's work hours. She gains just a one-third of the total income and claims short of one-tenth of the world's assets. This demonstrates that the economic status of women is in pathetic condition and this is all the more so in a nation like India.

Education is the most essential necessity and the fundamental right for any citizen. It encourages the individual to decrease inequality and play a central role in human development that effects the overall social economic improvement. Higher level of literacy and education

prompts better achievement of wellbeing, nutritional status, economic growth, population control, empowerment of the weaker areas and community as a whole.

Neha Pandey (2014), composed that status of women in India has been subject to many changes. Women confronted meet status with men in ancient time then gone through low level in medieval and after that again trying to achieve a respective position in the society, but still they continue to face atrocities such as rape, acid throwing, dowry killings, domestic violence, human trafficking, constrained prostitution of young girls and so forth and as per a worldwide survey directed by Thomson Reuters, India is the “forth most dangerous country” in the world for women and the worst country for women among the G20 countries

Importance of Women’s Empowerment in Societies

- ✓ Empowerment of women is a need for the very development of a society, since it upgrades both the quality and the amount of human resources accessible for development. Empowerment is one of the primary procedural concerns while tending to human rights and development.

Economic empowerment

- ✓ Economic empowerment builds women's agency, access to formal government programs, skillfulness outside the house, economic independence, and buying power. They would have additional access to higher wages outside the home; and afterwards, build it less demanding for women to urge an edge within the market strengthening women's access to property inheritance and land rights is another methodology accustomed economically empowers women. This may allow them higher suggests that of asset accumulation, capital, and bargaining power expected to deal with gender inequalities. Having a privilege to their land offers women a kind of bargaining power that they would not often have; so, they acquire additional opportunities for economic independence and formal financial institutions.

Political empowerment

- ✓ Political empowerment supports making policies that may best facilitate gender equality and agency for women in each the public and private circles. Common ways that are projected area unit to form social action policies that have a quota for the quantity of women in political affairs and parliament positions. Encourage proposals are to make women's rights to cast a ballot, voice opinions, and also the capability to stay running for workplace with a good probability of being elected. As a result of women’s area unit commonly connected large care and domestic responsibilities within the home, they need less time dedicated to getting into the marketplace and maintaining their business. However, participation is not restricted to the realm of politics. It will incorporate cooperation within the family, in schools, and also the capability to form selections for oneself.

Parameters of women empowerment are

- ✓ Building a positive image of women in the society, and recognizing their contributions in social, economic and political circle.
- ✓ Fostering decision-making and aggregate activity.
- ✓ Ensuring women’s support in varying backgrounds.
- ✓ Providing information, knowledge, skills for self-employment.

Duflo (2011) has talked about women’s empowerment and economic development. The study argues that inter relationship of the empowerment and development are likely to fail to be in

any way of self-managing and that continuous policy commitment to equally for the well being of its own might be expected to achieve among people.

Issues looked by women in Society:

There are different issues and problems which woman generally face in the society in India. A portion of the issues are made reference to and depicted underneath:

1. **Selective abortion and female infanticide:** It is the most widely recognized practice for quite a long time in India in which abortion of female baby is performed in the womb of mother after the fetal sex determination and sex selective abortion by the medical experts.
2. **Sexual harassment:** It is the type of sexual abuse of a girl child at home, streets, open spots, transports, workplaces, etc. by the relatives, neighbors or friends.
3. **Disparity in education:** The level of women's education is not as much as men still in the modern age. Female illiteracy is higher in the rural areas. Where more than at least 63% women stay unlettered.
4. **Child Marriages:** Early marriage of the girls by their parents to be escaped from dowry. It is exceedingly practiced in the rural India.
5. **Low status in the family:** It is maltreatment or brutality against women.
6. **Status of widows:** Widows are considered as useless in the Indian society. They are dealt with inadequately and compelled to wear white garments.

Needs of women's empowerment

- Without women's empowerment, we cannot evacuate injustice and gender biases, and inequalities.
- If women are not empowered, they cannot appreciate security and protection throughout everyday life.
- It likewise gives them a protected workplace.
- Empowerment goes about as a great instrument against misuse and harassment of women.
- It is an extraordinary way to get adequate legal protection for women
- If not socially and economically empowered, women cannot build up their own personality.
- If women are not employed, the worldwide economy will be unfavorably influenced as women constitute a huge lump of the total population.
- Women are highly innovative and smart which makes it basic to get their contributions in socioeconomic activities.
- For a just and dynamic society, women should be giving equivalent chances to work.

Views of Dr. B.R. Ambedkar's for Women empowerment in the society

"I measure the progress of the community by the degree of progress which women have achieved" - Dr. B.R. Ambedkar.

Dr. Ambedkar, who raised his voice against the woeful standing of womenfolk in Hindu Society. Looking into the social history and the rules of Shastras, he introduced the "Hindu Code Bill" in parliament to empower the womenfolk by giving them real rights, distinctive with property, marriage, divorce, maintenance, etc. In Indian Society, significantly in Hindu Society, a female features has a low economic wellbeing, since she is treated because the "door of hell".

Ambedkar was not simply the father of Indian Constitution; he was a great freedom fighter, political pioneer, philosopher, thinker, economist, editor, social reformer, preacher of Buddhism and was first Indian to break down the barriers within the method of advancement of women in India. He started out the establishment of concrete and sincere efforts by codifying the common Civil Code for Hindus and different areas of the Indian society. He expressed that women ought to be given all round development more importantly social education, their prosperity and socio-cultural rights. He emphasized that each last segment of Indian women be given their due share associated it is an unquestionable demand to stay up and protect dignity and humility of women (Shukla 2011).

Hence, for Indian women's movement Ambedkar provides a great wellspring of inspiration to formulate a feminist political agenda which at the same time tends to the issues of class, caste and gender within the modern sociopolitical set up, which still keeps preservationist and reactionary values in several respects, particularly on gender relations.

Singariya (2014) discussed about Dr. Ambedkar and Women Empowerment in India. This study expressed that women must be treated equally and given equivalent esteem. He as often as possible raised his voice against a wide range of bad form towards ladies. He communicated his perspectives on the condition of life all things considered.

Milind Ubale (2016) expressed Dr. Ambedkar approach to women empowerment. In present situation the Indian women have progressed a great deal in different parts of their life in spite of the fact that they are still suffering from various social wrongs like dowry, eve teasing, etc. He likewise discussed the Muslim women about wearing cover and battled against a wide range of victimization ladies all through his entire life. So it is duty of every Indian to satisfy the dreams of Dr. B.R. Ambedkar for a superior life world for women.

Endeavors for encouraging women empowerment

Many governmental and nongovernmental associations have been working for the enhancement of condition of women in way to give them education and to make them financially secure by giving reasonable work to them. To acknowledge and salute women including her psychological and physical strength, we observe Women's day on 8th march every year around the world. We praise this day to acknowledge achievement of women at social, economic and political level.

CONCLUSION

Women empowerment has become one of the most important concerns of 21st century in not only national level as well as at the worldwide. The development of women empowerment was not adequate to accomplish the goal of the Women rights and government initiatives alone would not adequate to empowering the Women. Society must step up with regards to make an atmosphere in which there is no gender discrimination and women have full chances of self-decision making and taking an interest in social, political and economic life of the county with a sense of equality. Empowerment won't be change the way of life of neglects for women which are so profound established in Indian society. Women empowerment cannot be conceivable except if women accompany and help to self-engage themselves. There is a need to formulate reducing poverty, promoting education and prevention and elimination of violence against women.

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TEAM EFFECTIVES OF THE PUBLIC SECTOR ORGANIZATION EXECUTIVES**Dr. R. Anand**Associate Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

Effective teams understand the value of working together instead of against each other. As a result, barriers begin to break down between teams within departments and between different departments. The entire organization functions more effectively. A sample of 256 individuals who working full time executives in an public sector organization are selected through convenience sample method were completed self-report surveys containing items assessing the variable of Team-Effectiveness. The findings on team effectiveness reveal that technical diploma holders have scored higher goal achievement and team mission, further results and implications are discussed in the research paper.

INTRODUCTION

Effective teams understand the value of working together instead of against each other. As a result, barriers begin to break down between teams within departments and between different departments. The entire organization functions more effectively.

Team mission: A team has to have a mission. Each person on the team should know exactly why the team exists and what it contributes to the department and to the company as a whole. It is easier for the team to do its job if it knows why it is doing the job. You may have a wonderful organizational mission statement, but a team that has no expressed mission of its own is unlikely to understand how its work contributes to the accomplishment of the organization's mission.

That is especially true for teams in support functions rather than line functions. A team mission statement can also affect the quality of service the team provides to customers. The mission statement should be customer focused, reminding everyone that the team exists to serve the customer. Without the customer, of course, the team ceases to exist.

Goal achievement: Team members should be committed to establishing team goals, measuring progress toward them, and attaining them. The goals should support the team's mission and the organization's mission. People feel motivated when they have agreed-upon goals that are clear, specific, measurable, realistic, and achievable. As they get periodic feedback on how they are doing in reaching those goals, they can keep track of their performance. Having goals also helps a team provide high-quality customer service - - it keeps the focus on the customer. The team knows exactly what its customers want and can track how well the team is doing in meeting or exceeding their expectations.

Empowerment: In an empowered environment, each person on the team has confidence in the team's ability to achieve its mission. When teams and individuals are empowered, people's hands are not tied behind their backs. They have the authority, the responsibility, and the accountability that they need to get their jobs doing - with a minimum of hassles and red tape. But empowerment also means providing every team member with the knowledge, skills, information, resources, and support that are needed for doing the job well.

Positive roles and norms: Effective teams assign work based on the strengths of each team member, even if that work is not in their job descriptions. Also, team members help each other work on their individual areas of weakness. Team morale increases when people understand the

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roles that contribute to an effective team, and when they see that cooperation rather than competition is the key to team success.

The team's norms are the rules of behavior that team members have agreed to follow. Norms may be enforced by sanctions that range from a look of disapproval to removal from the team. The norms of the team need to be positive and to contribute to the goals and missions of the team, the department, and the organization. Negative norms – or norms that are positive for the team but negative for the department or organization – only impede success.

An effective team can provide more timely and appropriate customer service. Many companies say that they are focusing on service quality but some employees are still 'shackled' - prevented from delivering high quality customer service. Taking off the shackles can free employees to meet and extend customer expectations.

REVIEW OF LITERATURE

Adrian (2009) studied the links between employee attitudes, managerial measures, institutional factors, and organizational performance. The results revealed that the employees were given insight into importance of employee commitment towards the public interest and the need for goal-oriented management techniques.

Klein et al. (2009) investigated the effectiveness of team building by considering the impact of four specific team-building components (goal setting, interpersonal relations, problem solving, and role clarification). The results revealed that team building was most strongly related to affective and process outcomes. In addition, effectiveness of team building was based upon the team size.

Avey, Hughes, Norman, and Luthans (2008) tested a conceptual model, linking concepts of leadership and positive organizational behavior to a reduction in employee negativity, with empowerment as an important mediator in the causal relationships. The results revealed that transformational leadership and positive psychological capital (hope, efficacy, resilience, and optimism) were significantly related to feelings of empowerment.

DeChurch and Haas (2008) investigated the effects of deliberate, contingency, and reactive planning on team effectiveness among 38 teams. The results indicated that the team effectiveness is determined most strongly by reactive adjustment, then by contingency planning, and least so by deliberate planning.

Koman and Wolff (2008) studied the relationships among team leader emotional intelligence competencies, team level emotional intelligence, and team performance. It is revealed in this study that team leader emotional intelligence is significantly related to the presence of emotionally competent group norms on the teams they lead, and that emotionally competent group norms are related to team performance.

RESEARCH METHODOLOGY

A sample of 256 individuals who working full time executives in an public sector organization are selected through convenience sample method were completed self-report surveys containing items assessing the variable described below.

TEAM-EFFECTIVENESS INVENTORY

Description

Hoevermeyer (1993) provided a straightforward inventory for measuring team effectiveness for the team leader as well as the team member individually. This tool consists of five components with 20 items. I have considered only four components (Role, Empowerment, Goal, and Mission) with 16 items. There are five response categories such as "strongly disagree,"

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“disagree,” “neutral,” “agree,” and “strongly agree.” The numbers of items in each dimension of the team effectiveness inventory is given below:

Dimension of Team Effectiveness	No. of items	Item numbers
Positive role and norms	4	4,8,12,16
Empowerment	4	3,7,11,15
Goal achievement	4	2,6,10,14
Team mission	4	1,5,9,13

Team Effectiveness inventory is presented in Section – F.

Administration

Executives were instructed as follows: “This inventory contains number of statements followed by five response categories. Read each statement carefully and decide your agreement or disagreement in the given five-point scale and indicate your choice by marking the corresponding number. There is no right or wrong answer and there is no time limit. Please give your immediate response to each item.”

Scoring

The following scoring pattern was used to score the items:

Response	Score
Strongly disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly agree	5

Reliability

Hoevemeyer (1993) has established reliability of the tool based on the internal consistency coefficients of the team effectiveness inventory subscales. The average Cronbach’s Alpha coefficients were high for all the subscales, with an overall average internal consistency coefficient of 0.81.

Validity

This tool possesses both content and constructs validity. The factorial validity of the tool is found to be 0.71. The predictive validity of this tool is 0.68. These values reveal that the tool is highly valid.

Results and discussion

“Executives differ in their team effectiveness on the basis of age.”

From Table - 1, it is found that the ‘t’ values are not significant for the factors of team effectiveness and its total. Hence, the hypothesis is not accepted. It is concluded that executives do not differ in their team effectiveness on the basis of age.

Table 1: TEAM EFFECTIVENESS OF THE EXECUTIVES ON THE BASIS OF THEIR AGE

Dimensions of Team effectiveness	Age Group				t-value
	Up to 45 Years		Above 45 Years		
	Mean	SD	Mean	SD	
Team mission	15.79	2.70	16.16	2.22	1.20 ^{NS}
Goal achievement	16.08	2.04	16.37	1.75	1.21 ^{NS}
Empowerment	15.72	2.60	15.85	2.14	0.43 ^{NS}

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Positive roles & norms	16.31	2.14	16.35	1.34	0.17 ^{NS}
Team effectiveness total	63.91	8.71	64.73	6.43	0.87 ^{NS}

N₁= 108; N₂= 148^{NS} - Significant at 0.05 level

From the table it is found that there is no significant difference in the team effectiveness of executives on the basis of their age. It may be due to the strong and good interpersonal relationships held by the executives. Interpersonal relationships are the stronger base than the formal relationships to bring the team effectiveness. It is concluded that executives do not differ in their team effectiveness on the basis of age.

“The number of dependents in the family of executives has a significant influence on their team effectiveness.”

From Table - 2, it is observed that the ‘t’ values are not significant for the factors of team effectiveness and its total. Hence, the hypothesis is not accepted. It is concluded that the number of dependents in the family does not influence the team effectiveness of executives.

Table 2: TEAM EFFECTIVENESS OF EXECUTIVES ON THE BASIS OF THEIR NUMBER OF DEPENDENTS

Dimensions of Team effectiveness	Number of Dependents				t-value
	Up to 2		More than 2		
	Mean	SD	Mean	SD	
Team mission	16.22	1.62	15.85	2.87	1.20 ^{NS}
Goal achievement	16.35	1.97	16.18	1.83	0.72 ^{NS}
Empowerment	16.06	1.83	15.62	2.63	1.49 ^{NS}
Positive roles & norms	16.60	1.61	16.15	1.78	2.06 ^{NS}
Team effectiveness total	65.23	6.39	63.79	8.11	1.51 ^{NS}

N₁= 105; N₂= 151^{NS} - Not Significant 0.05 level

Executives do not differ in their team effectiveness based on the number of dependents in their family. It may be due to the effectiveness of team members and understanding the value of working together. The effectiveness of the team depends mainly on the team members. Moreover, the executives belong to central government which ensures the maximum benefits out of the job. Hence, the number of dependents in the family does not have any impact on their team effectiveness. This is vividly observed here. It is concluded that the executives do not differ in their team effectiveness on the basis of the number of dependents in the family.

“Executives differ significantly in their team effectiveness on the basis of their qualification.”

From Table - 3, it is noticed that the ‘F’ values are significant for the factors of team effectiveness. Hence, the hypothesis is accepted. It is concluded that executives differ in the team effectiveness based on their qualification.

Table 3: TEAM EFFECTIVENESS OF EXECUTIVES BASED ON THEIR QUALIFICATION

Dimensions of Team effectiveness	Educational Qualification			F-Value	Scheffe – Post hoc
	1 Mean (S.D)	2 Mean (S.D)	3 Mean (S.D)		
Team mission	16.71 (1.16)	15.78 (2.75)	15.77 (2.63)	3.539*	1 Vs 2 Vs 3
Goal achievement	16.79	15.95	16.20	3.888*	1 Vs 3 Vs 2

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	(1.69)	(1.60)	(2.16)		
Empowerment	15.97 (2.00)	15.31 (2.86)	16.14 (1.92)	3.291*	3 Vs 1 Vs 2
Positive roles & norms	16.52 (1.53)	16.15 (1.89)	16.40 (1.67)	0.938 ^{NS}	---
Team effectiveness total	65.98 (5.19)	63.18 (8.32)	64.51 (7.70)	2.671 ^{NS}	---

N₁= 62

1. Technical diploma

N₂= 93

2. Non - Professional Degree

N₃= 101

3. Professional Degree

* - Significant at 0.05 level NS – Not Significant

Executives with technical diploma qualifications have higher Mean score in “team mission” and “goal achievement.” The nature of work performed by the executives in the day to day process, that influences, motivates, encourages, and supports activities for better goal achievement. Moreover, diploma holders have attained the executive levels after prolonged experience in the field; they always have an inner urge to prove themselves. This makes them encourage their team with the same spirit.

Executives with professional degrees have higher empowerment. It may be due to the knowledge and skills learned by executives in their studies, help them to apply at the work place and master the art. It is concluded that executives differ in their team effectiveness based on their qualification.

“Executives differ significantly in their team effectiveness on the basis of length of service.”

From Table - 4, it is found that the ‘F’ values are not significant for the factors of team effectiveness and its total. Hence, the hypothesis is not accepted. It is concluded that the executives do not differ in their team effectiveness on the basis of their length of service in the organization.

Table 4: TEAM EFFECTIVENESS OF EXECUTIVES IN ACCORDANCE WITH LENGTH OF SERVICE

Dimensions of Team effectiveness	Length of Service			F-Value	Scheffe – Post hoc
	1 Mean (S.D)	2 Mean (S.D)	3 Mean (S.D)		
Team Mission	16.04 (1.77)	15.82 (2.66)	16.40 (2.31)	1.202 ^{NS}	---
Goal Achievement	16.38 (2.17)	16.06 (1.83)	16.60 (1.74)	1.849 ^{NS}	---
Empowerment	16.54 (1.66)	15.49 (2.36)	15.95 (2.63)	3.883*	1 Vs 3 Vs 2
Positive Roles & Norms	16.46 (1.65)	16.27 (1.88)	16.40 (1.36)	0.268 ^{NS}	---
Team Effectiveness Total	65.42 (6.50)	63.66 (7.86)	65.35 (7.10)	1.672 ^{NS}	---

N₁= 48

1. Up to 10 years

N₂= 148

2. 11 to 20 years

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N₃ = 60

3. Above 20 years

* - Significant at 0.05 level

NS – Not Significant

Executives with up to 10 years of service in the organization have higher Mean score in empowerment. The knowledge and skills possessed by executives, information and input to them make them to be positive in assessments of their relationship to tasks within an organizational context may be the reason for preferring empowerment. It is concluded that executives differ significantly in their empowerment factor of team effectiveness based on the length of service in the organization.

FINDINGS AND CONCLUSION

1. Executives with technical diploma qualifications have higher Mean score in “team mission” and “goal achievement.”
2. Executives with professional degrees have higher empowerment.
3. Executives with up to 10 years of service in the organization have higher Mean score in empowerment.

An effective team can help an organization to achieve incredible results. The teams can continuously improve their effectiveness by focusing on improving their functional areas such as roles, goals, mission, and empowerment. The findings on team effectiveness reveal that technical diploma holders have scored higher goal achievement and team mission, whereas professional degree holders and up to 10 years of experience have higher empowerment. The executives are making the most of their strengths and compensating their weaknesses, by understanding unique role by addressing the inherent challenges of the team that makes them to attain the goals and capitalizing on the opportunity to empower and demonstrates positive roles in the organization.

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OUTCOMES OF EMPLOYEE ENGAGEMENT-A PRELIMINARY STUDY**K.Devika¹ and Dr. G. Latha²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Associate Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

Engaged employees are the most sought-after resources in organizations across the globe. Efforts have been made by academicians and management consultants to help organizations understand the dynamics of Employee Engagement. Both employer and employee have an active role to play in cultivating engagement. Various academic and popular research papers in the area of employee engagement have been reviewed to identify its major outcomes which include organisational commitment, organisational citizenship behaviour and discretionary effort. The relationship between these variables is also analysed.

Keywords: *Employee Engagement, Organisational commitment, Organisational citizenship behaviour, Discretionary effort.*

INTRODUCTION

Employee engagement is an emergent property of the relationship between an organization and its employees. An "engaged employee" is one who is fully absorbed by and passionate about his or her work and so proceeds with positive action to promote the organization's reputation and welfares. An engaged employee is aware of the business context, and works as a team member to improve performance of the job for the benefit of the organization. Engaged employees are concerned about the future of the organization and are willing to invest discretionary efforts for the organization. An engaged employee shows a lot of enthusiasm towards his work and is happy about his work and above all cares for the future of the organization. There is a buzz about an organization where employees are actually engaged. Employees feel confident, treasured and empowered. They are sensitively committed and individually involved; there are great levels of motivation and enthusiasm. Employee engagement has gained increasing study attention in academic community in recent years, reflecting this emphasis (Kahn, 1992; Schaufeli and Bakker, 2004; Leiter, 2005; Schaufeli et al., 2006; Luthans et al., 2008; Van den Broeck et al., 2008). In today's highly competitive work environment, such engaged employees are as valuable assets, which ultimately lead to increase in the business performance and lower staff turnover.

OBJECTIVES OF THE STUDY

- To identify the outcomes of employee engagement.
- To identify the relationship between employee engagement and their outcomes.

Outcomes of Employee Engagement

Outcome or Consequence is referred to as the resulting effect of a specific activity or condition (Saks, 2006). In any company or organisation there are very many factors that contribute to the survival and success of the organisation. The factors which are very vital are the availability of financial resources, proper management activities of the organisation and technical skills. The availability of manpower and quality of manpower resources influence the success of the organisation to a very great extent. Therefore the practices of HRM find a potential role in the success of the organisation. The major outcomes of employee engagement are

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- Organizational Commitment
- Organizational Citizenship Behaviour
- Discretionary Effort

Organizational Commitment

Commitment is an employee's personal attachment to, identification with, and involvement in the employing organization, resulting in a strong belief in the organization's goals and values and in extra effort on behalf of the organization (Meyer and Allen, 1997).

Organizational Citizenship Behaviour

Organizational Citizenship Behaviour refers to employee behaviour that goes beyond formal job requirements. This type of behaviour is not recognized directly by the formal reward system within an organization. Employees can decide whether they want to perform OCB and to what degree (Organ, 1988).

Discretionary Effort

Discretionary effort is defined as voluntary effort directed towards organizational goals above the minimum work required. Discretionary effort has long been associated with performance and is defined as an employee's willingness to go above minimal job responsibilities. This includes activities such as persistence on challenging projects and putting in extra hours to achieve faster results (Lloyd 2008).

Relationship between Employee Engagement and their outcomes

Employee engagement is influenced by a lot of factors. Also, the outcomes of employee engagement are many. Following are some of the important outcomes of employee engagement.

Employee Engagement and Organizational Commitment

Real commitment often evolves into an exchange relationship in which individuals attach themselves to the organization in return for certain rewards or outcomes. Employees may remain with an organization because there are constraints against leaving and incentives for staying. It is important for organizations to structure the economics of the relationship in a way that will not obstruct commitment (March and Simeon, 1958).

Three major components of organizational commitment are "a strong belief in and acceptance of the organization's goals, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership" (Porter et al. and Schultz, 1974).

An engagement and commitment study surveyed more than 50,000 people from 59 global organizations. The results indicated that the employees who were the most committed to their organizations were more engaged and performed 20% better than those who were not committed. In addition, 87% of the employees who were engaged and committed to the organizations were less likely to leave them (Corporate Leadership Council, 2004).

Engagement is about passion and commitment-the willingness to invest oneself and expand one's discretionary effort to help the employer succeed, which is beyond simple satisfaction with the employment arrangement or basic loyalty to the employer (Blessing White, 2008; Erickson, 2005; Macey and Schnieder, 2008)

Engaged employee works with passion and is more committed to the organization. Employee engagement is the extent to which people enjoy and believe in what they do, and feel valued by doing it (Dorothea Wahyu Ariani, 2013).

Employee Engagement and Organizational Citizenship Behaviour

Engagement is defined as “the simultaneous employment and expression of a person’s preferred self in task behaviours that promote connections to work and to others, personal presence (physical, cognitive, emotional) and active, full performances” (Kahn, 1990). Based on the perspective of Kahn, employee engagement is the best description of a multidimensional motivational concept reflecting the simultaneous investment of an individual’s physical, cognitive, and emotional energy in active and full performance. Employee engagement is a positive attitude held by the employee towards the organization and its value. When employees are engaged in their work, they increase the occurrence of behaviours that promote efficient and effective functioning of the organization. These behaviours are known as Organizational Citizenship Behaviour (OCB) which can be defined as individual behaviour that is discretionary, not directly and explicitly recognized by the formal reward system. OCB promote the efficient and affective functioning of the organization as well as employee performance. Employee engagement reflects a behavioural choice made by employees and it can be enhanced by organizations.

Engaged employees are likely to be more willing to initiate citizenship behaviours because of their involvement in a positive cycle of input and rewarding outcomes (Kahn, 1992). Empirical study has confirmed the same findings (Rich, LePine, and Crawford 2010). Williams and Anderson (1991) suggests two salient dimensions of OCB, namely, OCB-O behaviours that benefit the organisation in general (e.g. performing duties that are not required but which improve organisational image and performance) and OCB-I behaviours that immediately benefit specific individuals and indirectly through this means contribute to the organisation (e.g. helping colleagues who have been absent and helping colleagues who have heavier workloads).

The research findings justified why employee engagement related to OCB based upon social exchange theory and the principle of reciprocity. Employees may perform OCB because it includes an emotional component (Bennett and Robinson 2000).

Employee engagement was found to be an essential contributor of the conscientiousness component of OCB. This perhaps highlights the importance of employee engagement on driving behaviours beyond the minimum roles requirements, which most organizations desire from their employees (Wright and Sablinski, 2008).

The results of the research on the relationship among charismatic leadership, work engagement, and organizational citizenship behaviour (OCB) revealed that both charismatic leadership and employee engagement were positively related to OCB. In addition, after testing for the mediation effect, they found employee engagement was a full mediator of the relationship between charismatic leadership and OCB. This means that when charismatic leaders are present, employees are more actively engaged in their work, and this in turn promotes OCB (Babcock-Roberson and Strickland, 2010).

Employee Engagement and Discretionary Effort

Research findings also suggest and support that without motivation, there is no effort, but motivation does not necessarily translate into action. This implication parallel’s early building blocks of employee engagement (Kahn, 1990) highlighting that satisfaction is not enough to produce discretionary effort, but that employee engagement, a positive forward moving motivational variable directed toward organizational outcomes, would be more likely to be present in hard working employees (Campbell et al., 1993).

Engagement is thought to be an indicator of employee willingness to expend discretionary effort to help the employer. Contextual performance was defined as performance that is not formally

required as part of the job but that helps shape the social and psychological context of the organization. (Borman and Motowidlo 1997).

Engagement, is being used increasingly at an organizational level to denote the idea of an employee being fully intellectually and emotionally committed to a particular job, so that he or she wants to give to that job what is known as discretionary effort. Discretionary effort is the effort that he or she wants to give, as opposed to what they are obligated to give (Woodruffe, 2005).

Employee engagement focuses on work performed at a job and represents the willingness to do dedicated physical, cognitive, and emotional resources to this work. An engaged individual is one who approaches the tasks associated with a job with a sense of self-investment, energy, and passion which should translate into higher levels of in-role and extra-role performance (Christian et al., 2011).

Engaged employees are likely to perform extra role behaviour because they are able to “free up” resources by accomplishing goals and performing their task efficiently, enabling them to pursue activities that are not part of their job descriptions. Engaged employees also consider all aspects of work to be part of their domain, and then, they step outside of their roles to work toward their goals. Employee engagement is one of the indicators of an employee’s willingness to expend discretionary effort to help the employer. Employee engagement is predominantly with extra-role behaviour. Engaged employees are likely to perform extra-role behaviours perhaps because they are able to accomplish goals and to perform their tasks efficiently, enabling them to pursue activities that are not part of their job descriptions (Dorothea Wahyu Ariani, 2013).

CONCLUSION

Nowadays employee engagement is considered as a critical factor for the success of organisation. The enhancement, raising and improvement of employee engagement are in the hands of organizations. Hence it needs to be frequently examined by the organisation. So there exists a higher need for the studies related to employee engagement and its significance, to identify the engagement level of the employees, identification of variables contributing to the engagement level, and identification of the benefits that organisation or an individual might get due to engagement. Employee engagement is positively related to organizational commitment, organizational citizenship behaviours and discretionary effort and negatively related to turnover, perceived stress and pro-union voting.

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A PERCEPTION ON E-BANKING SERVICES TOWARDS URBAN AND RURAL EDUCATED SENIOR CITIZENS

Lakshman K¹ and Dr. N.Sulaiman²

¹Research Scholar, Department of Business Administration, Annamalai University, Chidambaram

²Assistant Professor, Department of Business Administration, Annamalai University, Chidambaram

ABSTRACT

The objective of this research paper is to study behaviour of urban and rural educated senior citizens about e banking services. The government of India provides various concessions and facilities to its senior citizens in India. The banking industry is also providing various schemes to senior citizens like senior citizens savings scheme, senior citizens club account, tax saving schemes, senior citizens fixed deposits schemes etc. Banks are also marketing themselves as best bank for senior citizens. Banking institutions started providing online services to their customers but these services cannot be said to be user-friendly for senior citizens. It is also possible that websites will be designed for easy use by the elderly in the future. As educated senior citizens are the major segment using banking services it becomes necessary to study the awareness, usage, ease of using and satisfaction level of e banking services among them. The researcher has used descriptive research design and non-probability convenience sampling method for this study. Survey method is used to collect the data from 160 respondents by using well-structured questionnaire. This research will help the banking system to know awareness, usage, ease of using and level of satisfaction about e banking services for urban and rural educated senior citizens. And this will lead to develop specific schemes and strategies for this group of customers.

Keywords: E-banking, Internet banking, Senior citizen, Awareness, Usage, Ease of use, Satisfaction

INTRODUCTION

The banking sector plays an important role in the development of an Indian economy. E-banking became an essential part of the banking system; use of e banking helps banks to increase the work efficiency. E-banking provides both efficient and effective ways of doing banking transactions. E-Banking is the medium of delivery of banking services, it has gained wide acceptance in India. In the near future banking operations will be highly operated by information technology. Now a day's Mobile-banking is playing a significant role in the banking sector and the some bankers are providing more and more services on mobile rather than in bank. The services like balance enquiry, a request for cheque book, change password, request for a Demand Draft, etc. The use of electronic funds transfer has been also increased. Banks have launched their apps for providing the banking services to their customers and most of the educated customers especially youth has started using e banking services through mobile apps. Internet banking provides many facilities to bank customers like money transfer (RTGS, IMPS), bill payments etc. Debit /Credit cards services of banks have seen the highest growth in last two decades in India. The plastic money also made inroads into the Indian economy especially for the all classes of customer. The debit and credit cards are playing very important role in the daily activity of almost every individual, due to the debit/credit card doing bill payment of products becomes very easy. Internet penetration in India is the biggest innovation in the banking sector in the last three decades. According to the law, "a senior citizen means any

person being a citizen of India, who has attained the age of sixty years or above”. And these users encounter many barriers that arise from aging when they attempt online banking.

LITERATURE REVIEW

Sylvia E. Peacock (2007), in his research paper, “Senior Citizens and Internet Technology: Reasons and Correlates of Access versus Non Access in European Comparative Perspective”, he discussed the influence of cultural and socioeconomic back ground on the internet access of senior citizens. He also identified that motivational indifference and deficient knowledge are the major factors of low usage of internet technology amongst senior citizens. Vijay M. Kumbhar (2011), in his research paper “Factors affecting the Customer Satisfaction in e-Banking: Some Evidences Form Indian Banks” he evaluates major factors affecting on customers’ satisfaction in e-banking service settings. This study also evaluates the influence of service quality on brand perception, perceived value and satisfaction in e- banking. Jayshree Chavan (2013), in her research paper “Internet Banking- Benefits and Challenges in an Emerging Economy” She identified that information technology has taken imperative place in the future expansion of financial services, especially banking sector conversion are affected more than any other financial provider groups. She also mentioned that for banking transactions and international trading requires more concentration towards e-banking security against deceptive activities. Shannak, R. O. (2013), in his research paper “Key Issues in E-Banking Strengths and Weaknesses: The Case of Two Jordanian Banks” he suggested to enhance the e banking sector we have to focus more on mobile functionalities and internet services. He also suggested that e banking services must be trusted by its users then only it will grow drastically. Bhavesh Parmar, et.al. (2013), in their research paper “Rural banking through internet: A study on use of internet banking among rural consumers” they identified that customers are using e banking services because they are time saving and provides the facilities which are important in for customers. And they also suggested that, there is a need to make internet banking user friendly and safe. Shaza W. Ezzi (2014), in her research paper titled “A Theoretical Model for Internet Banking: Beyond Perceived Usefulness and Ease of Use” she tried to inquire different types of electronic banking like ATM’s, telephone banking, electronic funds transfer and Internet banking. Rakesh H. M. & Ramya T. J. (2014), in their research paper “A Study on Factors Influencing Consumer Adoption of Internet Banking in India” they tried to examine the factors that influence internet banking adoption. Dr. Dhiraj Sharma and Namita Singla, (2016) in their research paper “E-Banking in India: Bankers' Problems Perspective”, they observed that Indian private banks are ahead of public sector banks in providing e banking services to customers and in coming era customer relationship management will be highly maintained with the help of e banking services.

RESEARCH METHODOLOGY

Objectives of the Study

1. To study the awareness of e banking services amongst urban and rural educated senior citizens.
2. To study the usage of e banking services amongst urban and rural educated senior citizens.
3. To study the ease of using e banking services amongst urban and rural educated senior citizens.
4. To study the satisfaction level of e banking services amongst urban and rural educated senior citizens.

SCOPE OF THE STUDY

The study deals with awareness, usage, ease of using and satisfaction level of e banking services only about educated senior citizens in Bangalore urban and Bangalore rural area. As from the previous studies and literature review it is observed that the number of uneducated senior citizens using e banking services is very negligible. Sometimes they operate e banking services through private and government agencies or from their educated family members. So this study deals with only educated senior citizens. The researcher has selected five professions under the segment of educated senior citizens for the study; Teachers, Doctors, Lawyers, Engineers and Management Professionals (working as well as retired).

SAMPLING METHOD

The researcher has selected non-probability convenience sampling method for selecting 160 respondents as sample size (80 from Bangalore urban and 80 from Bangalore rural).

METHODS OF DATA COLLECTION

Primary data is collected using the questionnaire prepared and all relevant secondary data is collected from various sources like Internet, Books, Magazines, and Articles etc. For primary data the researcher has visited urban and rural area in Bangalore and collected data from the respondents.

METHOD OF ANALYSIS AND STATISTICAL TOOLS

The researcher has prepared the master chart from the data collected and analyse the data with the help of IBM Statistical Package for the Social Sciences (SPSS)-20

RELIABILITY AND VALIDITY

A reliability test was carried out using SPSS. The Cronbach's Alpha observed is 0.795, which is more than 0.700, so the questionnaire is considered to be reliable. The researcher has used content validity and identified the research instrument is valid for the present research study.

RESEARCH DESIGN**Table 1: Research design**

Type of Research Design	Descriptive Research Design
Population	Educated senior citizens in Bangalore urban and Bangalore rural
Sampling Technique	Non-Probability Convenience Sampling
Sampling Area	Bangalore urban& Bangalore rural
Sample Size	160 (80 Bangalore urban& 80 Bangalore rural)
Primary Data	Well-structured questionnaire
Secondary Data	Research papers, Articles, Books, Journals etc.
Data Analysis	MS-Excel, SPSS-20

Data Analysis**Table 2: Gender of respondents**

	Respondents		Percentage (%)	
	Urban	Rural	Urban	Rural
Male	54	63	67.5	78.75
Female	26	17	32.5	21.25

Table 3: Occupation of respondents

Occupation	Urban		Rural	
	No.	%	No.	%
Teachers	25	31	32	40
Doctors	13	16	10	12
Lawyers	6	8	4	5
Engineers	19	24	19	24
Management Professionals	17	21	15	19
Total	80	100	80	100

Table 4: Awareness and usage of e banking services (%)

	Awareness (%)		Usage (%)	
	Urban	Rural	Urban	Rural
Debit card	100	100	100	94
Credit Card	92	82	21	16
Mobile Banking	100	100	74	52
Mobile Apps	72	58	12	05
Internet Banking	95	86	23	11

Table 5: Rating method used in research

	1	2	3	4	5
Awareness	Very low awareness	Low awareness	Moderate awareness	High awareness	Very high awareness
Usage	Very low usage	Low usage	Moderate usage	High usage	Very high usage
Ease of Use	Very Difficult	Difficult	Moderate	Easy	Very easy
Satisfaction	Highly dissatisfied	Dissatisfied	Neutral	Satisfied	Highly satisfied

Table 6: Awareness, usage, ease of use and satisfaction of e banking services

	Awareness Mean		Usage Mean		Ease of Use Mean		Satisfaction Mean	
	U	R	U	R	U	R	U	R
Debit Card	4.8	4.2	3.8	3.1	4.6	4.5	4.2	4.6
Credit card	4.4	4.1	2.4	1.8	3.1	2.3	3.5	3.7
Mobile Banking	3.4	3.1	2.8	2.6	3.1	2.9	3.9	4.2
Mobile Apps	3.1	3.1	3.2	2.8	2.1	1.6	4.2	4.6
Internet Banking	4.2	3.9	2.8	2.7	1.8	1.4	2.3	2.8

*U – Urban, R- Rural

CONCLUSION

Awareness of e banking services amongst educated senior citizens is high and as compared to rural citizens it is slightly higher in urban citizens. Amongst all e-banking services awareness, usage, ease of using and satisfaction level is very high for debit cards. Awareness, usage and ease of using e banking services is higher in urban citizens as compared to rural citizens but satisfaction level is higher in rural citizens as compared to urban citizens. Usage of mobile apps, credit cards and internet banking is low. Both urban and rural educated senior citizens find it difficult to use mobile apps and internet banking. The Govt. of India and Indian banking system needs to take more initiatives to educate and develop e-banking services especially for educated senior citizens.

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EXPLORING THE RELATIONSHIP OF EMOTIONAL INTELLIGENCE WITH PHYSICAL HEALTH

E. Chandramouli¹ and Dr C.Kathiravan²

¹Lecturer in Physiotherapy and Research Scholar in Management and Business Administration, Annamalai University

²Associate Professor, Department of Business Administration, Annamalai University, Chidambaram

ABSTRACT

This study investigates the relationship of emotional intelligence (EI) characteristics, such as perception, control, use and understanding of emotions, with physical and psychological health. In this study, 50 working adults filled in measures of EI and physical health. It was hypothesized that EI would be negatively associated with poor physical health. It was also hypothesized that EI would positively correlate with exercising. The findings confirmed both hypotheses and provided further support on the claims that there is a relationship between EI and health functioning. The findings are discussed in the context of the importance of emotional competences on health and personal lifestyle, while implications for practice and directions for future research are proposed.

Keywords: Emotional intelligence; physical health; psychological health; exercise

INTRODUCTION

The study focused on the emotional intelligence links to improve psychological and physical health [1–6]. Generally speaking, emotional intelligence can be defined as the ability to perceive, control, and evaluate emotions[6, 9] In the present study the TEI[Trait Emotional Intelligence] approach was used. TEI refers to a constellation of behavioural dispositions and self-perceptions concerning one's ability to recognise, process, and utilize emotionally laden information. Previous research has shown that emotional intelligence acts as a facilitator of positive health practices [9].

In particular, emotionally intelligent individuals are more likely to maintain proactive self-care practices (e.g., regular exercise, healthy diet [6, 9]). Studies on TEI and health have suggested that associations between TEI and behaviours may promote physical health [6]. Health behaviour, rather than physical or mental health, has been chosen as the dependent variable because the leading causes of morbidity and death today are related to chronic stress, unhealthy lifestyle, and health-related behaviours [6]. The health risks are associated with smoking, alcohol abuse and traffic accidents. The present study makes a novel contribution to the scientific domain of emotional intelligence. There is a lack of emotional intelligence research with working population in banking sector showing associations between perceived (trait) emotional intelligence and physical health.

OBJECTIVE

It aims to explore the relationship between specific EI dimensions with physical and psychological health.

Hypothesis has been made that high EI is related to better physical and psychological health functioning.

RESEARCH DESIGN

Descriptive Survey

The aim it is examined whether EI affects both the physical and the psychological aspect of health functioning.

Methods

50 bank employees in Chidambaram town were selected and asked to complete both the *The Traits Emotional Intelligence Questionnaire (TEIQ)* and the *General Health Questionnaire (GHQ-28)* instruments. All employee participants were informed that the data would be treated as confidential, and that they had the right to withdraw from the study at any time and any stage. The task took between 40 and 50min.

Measures

1. *The Traits Emotional Intelligence Questionnaire—TEIQ (Tsaousis, 2003).*

This self-report questionnaire comprises of 91 self referencing statements and requires five-point scale (1 = not representative at all . . . 5 = very representative). It measures four independent dimensions of EI: perception and appraisal of emotions, control of emotions, understanding and reasoning of emotions, and use of emotion for problem solving.

2. *General Health Questionnaire—GHQ 28 (Goldberg & Hillier, 1979; Goldberg & Williams, 1998).*

General health was measured using the 28-item General Health Questionnaire. Responses are invited on a four-point scale ranging from 'less than usual' to 'much more than usual'.

For this study the simple Likert method was chosen. The measure yields an overall health score (range 0–84) and is composed of four subscales described as somatic symptoms, anxiety and insomnia, social dysfunction and depression. High scores indicate high levels of psychological strain. The measure was found to have an acceptable. High score on this scale indicate poor general health.

The descriptive data were analysed using SPSS Version 20.0. The statistical tools used for analyzing data were One way ANOVA, Factorial analysis.

Results

In studying the relationship between emotional intelligence and health, the degree of difference in SPH was examined between respondents with lower and higher levels of EI (i.e., those with Total EQ scores less than 1 SD below the mean and those with scores greater than 1 SD above the mean respectively). Because of the multivariate nature of the data and the methods used to collect that data, a one-way ANOVA was applied to examine the differences in their SPH; and the results are presented in Table1 below.

	Low EI (n=25)	High EI (n=25)	F score	p level
SPH	3.49 ± 1.05	4.64 ± 0.67	463.58	<.001

Table 1. Differences in self-perceived physical health (SPH) between individuals with lower and higher levels of emotional intelligence (EI) based on a one-way ANOVA. The results in Table 1 indicate that people who are more emotionally intelligent feel healthier than those who are less emotionally intelligent. To confirm these findings, it was important to evaluate whether individuals who perceive themselves as healthy are more emotionally intelligent than those who feel they are less healthy.

Using the above-mentioned normative sample, the degree of difference in EI was examined between those respondents with lower and higher levels of SPH (i.e., those with SPH scores less

than 1 SD below the mean and those with SPH scores greater than 1 SD above the mean respectively). A one-way ANOVA was once again applied to examine the differences in EI, and the results appear in Table 2.

	Low SPH (n=25)	High SPH (n=25)	F score	p level
Overall EI	416.4 ± 57.6	487.5 ± 45.3	398.25	<.001

The results in Table 2 suggest that individuals who are healthier are more emotionally intelligent than those who are less healthy. As such, this confirms the results in Table 1. To better understand the overall impact of emotional intelligence (EI) on physical health as well as the EI factors that predict and differentiate between lower and higher levels of self perceived health (SPH),

DISCUSSION

Many studies claimed that negative emotional states are associated with unhealthy patterns of physiological functioning, whereas positive emotional states are associated with healthier patterns of responding in both cardiovascular activity and immune system (Booth-Kewley & Friedman, 1987; Herbert & Choen, 1993). Salovey, Rothman, Detweiler, and Steward (2000) discussed extensively the importance of emotional states on physical health suggesting that an individual's emotional status influence their perception of physical symptoms.

Furthermore, extended research in the field of health psychology has demonstrated the effect of negative mood or unpleasant emotional experiences on a number of habits or behaviours that have been accused for unhealthy conditions, such as smoking (e.g. Brandon, 1994) and drinking (e.g. Cooper, Frone, Russell, & Mudar, 1995). Several studies have also revealed a direct connection between emotional arousal (especially anger) and cardiovascular consequences (Friedman, 1992; Kamarck & Jennings, 1991; Smith, 1992).

In another study, Salovey, Bedell, Detweiler, and Mayer (1999) claim that individuals who can regulate their emotional states are healthier because they 'accurately perceive and appraise their emotional states, know how and when to express their feelings, and can effectively regulate their mood states' (p. 161). This set of characteristics, dealing with the perception, expression, and regulation of moods and emotions, suggests that there must be a direct link between EI and physical as well as psychological health. Indeed, Taylor (2001) suggested that emotionally intelligent can cope better with life's challenges and control emotions more effectively, both of which contribute to good psychological and physical health.

Empirical studies investigating the associations between EI, stress, and health have typically focused on different occupational or educational environments. Both literatures have documented reliable significant associations between higher trait EI, lower subjective distress, and better self-assessed physical health, using a variety of EI measures and samples.

A recent meta-analysis by Schutte, Malouff, Thorsteinsson, Bhullar, and Rooke (2007) statistically affirmed the existence of a reliable moderate association between EI and various health indicators. The rest of this paper provides a detailed review of several research literatures connecting EI and physical health, organised under the stress adaptation, adaptive coping and healthy lifestyle. Several scholars have offered to delineate the mechanisms that may account for the observed relationship between EI and physical health (van Heck & den Ouden, 2008; Woolery & Salovey, 2004; Zeidner, Matthews, & Roberts, 2006).

Likewise, high capacity for self-insight and self-regulation should prevent involvement in risky behaviours associated with maladaptive coping (e.g., smoking, drinking, excessive gambling) and instead promote a more positive lifestyle that increases longevity and physical wellbeing.

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Healthy Lifestyle in addition to regulating the direct effects of chronic stress on the body, EI may impact physical health indirectly, through its associations with habitual coping behaviours that carry added health benefits or health risks of their own.

CONCLUSION

It was concluded that participation in aerobic exercise might be an effective way to improve the physical, psychological, as well as emotional health of middle aged adults. Thus, the importance of increasing exercise participation at the adult level should be reinforced and implemented.

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THE ADOPTION OF CLOUD COMPUTING BY INDIAN SMES – AN EXPLORATORY STUDY

P. Madhan Kumar¹ and Dr.B. Balamurali²

Ph.D. Research Scholar, Department of Business Administration, Annamalai University,
Annamalainagar, Chidambaram

Associate Professor, Department of Business Administration, Annamalai University,
Annamalainagar, Chidambaram

ABSTRACT

Cloud computing adoption has experienced a considerable rate of growth since its emergence in 2006. By 2011, it had become the top technology priority for organizations worldwide and according to some leading industry reports the cloud computing market is estimated to reach \$241 billion by 2020. Reasons for adoption are multi-fold, including for example the expected realization of benefits pertaining to cost reduction, improved scalability, improved resource utilization, worker mobility and collaboration, and business continuity, among others. Research into cloud computing adoption has to date primarily focused on the larger, multinational enterprises. However, one key area where cloud computing is expected to hold considerable promise is for the Small and Medium Sized Enterprise (SME). SMEs are recognized as being inherently different from their large firm counterparts, not least from a resource constraint perspective and for this reason, cloud computing is reported to offer significant benefits for SMEs through, for example, facilitating a reduction in the financial burden associated with new technology adoption. This paper reports findings from a recent exploratory study into Cloud Computing adoption among Indian SMEs. Despite its purported importance, this study found that almost half of the respondents had not migrated any services or processes to the cloud environment. Further, with respect to those who had transitioned to the cloud, the data suggests that many of these SMEs did not rigorously assess their readiness for adopting cloud computing technology or did not adopt in-depth approaches for managing their engagement with cloud. While the study is of an exploratory nature, nevertheless the findings have important implications for the development/ improvement of national strategies or policies to support the successful adoption of Cloud Computing technology among the SME market. This research has implications for academic research in this area as well as proposing a number of practical recommendations to support the SME cloud adoption journey.

Keywords: Cloud computing, SMEs, Cloud adoption readiness, Reasons for cloud non-adoption, SME cloud adoption models, Survey research.

1.INTRODUCTION:

Cloud Computing is defined by the US National Institute of Standards and Technology (NIST) as:

“A model for enabling ubiquitous, convenient, on-demand network access to a shared pool of configurable computing resources (e.g. networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction” (Mell and Grance, 2011, p.2).”

Cloud Computing affords organisations the opportunity to access on-demand IT services using Internet technologies on a free or pay-per-use basis, thereby enabling them to improve their strategic and technological agility, and responsiveness in the global business environment (Son et al, 2011). Hence, Cloud Computing reflects “a sea change— a deep and permanent shift in how computing power is generated and consumed”(McAfee, 2011). It has evolved to become

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the top technology priority for organisations worldwide (Gartner, 2016), The worldwide public cloud services market is projected to grow 16.5 percent in 2016 to total \$204 billion, up from \$175 billion in 2015, according to Gartner, Inc. The highest growth will come from cloud system infrastructure services (infrastructure as a service [IaaS]).

As Cloud Computing is a relatively new IT and business phenomenon, there remains many untapped areas of research in this field (Son et al, 2011). Of the studies reviewed, prior academic research has focused on issues including the emergence of and developments in Cloud Computing, Cloud deployment and delivery models, benefits and challenges in migrating to the Cloud, readiness for cloud adoption, among others. However, the majority discuss Cloud Computing topics with no references to company size, and for some it can be inferred that they are oriented more towards larger organisations. However, it is recognised that SMEs (defined by the European Commission as any enterprise with less than 250 employees) are inherently different from large enterprises (Street and Meister, 2004). Such differentiating characteristics include for example more limited human resources with lower levels of specialized skills and less formal training; more limited financial resources, revenue generating ability and available budgets; greater dependency on third parties for service delivery and increased propensity for outsourcing; simpler command structures; lower levels of bureaucracy and formality in processes/procedures; and greater agility and more rapid decision-making processes (Pemmaraju, 2010; Street and Meister, 2004).

Given, Cloud Computing's ability to support increased capacity or extended firms capabilities, without incurring extra costs which would have historically necessitated investment in infrastructure, software or staff training, it can be inferred that this technological platform may hold several opportunities for SMEs (Aljabre, 2012). However this emerging trend needs to be further researched from the SME perspective. For example, one key area of interest in the degree of preparation SMEs undertake when migrating services or processes to the cloud, as previous technology adoption studies have found that those SMEs who have a higher degree of organizational readiness are more likely to experience higher benefit realisation (Iacovou et al, 1995).

This paper presents results of an exploratory study into cloud computing adoption in the Indian SME context. The structure of this paper is as follows: Section two outlines the methodological approach taken. Section three outlines survey findings. A profile of survey respondents, and a profile of cloud adopters and non-adopters are provided in sections 3.1 and 3.2 respectively. For those SMEs who have adopted Cloud Computing, the paper examines the steps those organizations have taken to prepare for migration to the cloud environment (section 3.3). For those SMEs who have not taken steps towards adopting Cloud, the paper examines the reasons behind this non-adoption (section 3.4). Understanding the implications of these findings results in the development of a set of recommendations or policy steps that should be addressed at a national level to promote and support the SME cloud adoption journey (section 4). Section five draws a conclusion to the paper.

II. METHODOLOGY

This study employed a quantitative research approach through utilization of an online survey instrument (questionnaire). In this research work, the survey "An organization perspective on cloud computing" was launched 30 th april 2016 through the online survey service Survey Planet . This survey is still available at this link <https://surveyplanet.com/57749111a7539ada6d46489c>. The online questionnaire is increasingly recognized as an invaluable means of data collection (Doherty, 2012) due to such benefits as

higher response speed (Adams and Deans, 2000); lower respondent error (Weible and Wallace, 1998); and removal of interviewer bias (Van Selin and Jankowski, 2006).

In developing questionnaire constructs, a detailed review of existing literature which focuses on reasons for technology adoption/non adoption, as well as readiness for technology adoption was undertaken. This literature helped to frame the questionnaire's constructs - these constructs were then pilot tested with a sample of 20 SME owner/managers and senior academic researchers, and refined to ensure relevance and comprehension in the SME environment. The questionnaire gathered responses using 5- point Likert scales. A numerical score was associated with each response and this reflected the degree of attitudinal favourableness, with „strongly disagree“ associated with number „1“ on the scale and „strongly agree“ associated with number „5“. The survey also consisted of a combination of open-ended and closed questions. The small number of open ended questions invited free comments where it was not always possible to predict the range of responses to a particular question (Frery, 1996). The use of closed questions served to generate and gather information quickly by the researcher (Boynton and Greenhalgh, 2004).

A purposive stratified sampling technique was employed in developing the sampling frame (Saunders et al, 2007) – using this sampling strategy units are chosen because they have specific characteristics that enable a core theme to be understood in greater detail. Purposive sampling ensures that key research themes are addressed and that diversity in each category is explored (Silverman, 2005). The sampling frame was stratified according to the following criteria:

1. Firms must have less than 250 employees
2. Firms must be located in India.

Within each SME, the owner or manager was chosen as the point of contact, as he/she was regarded as in the best position to answer questions pertinent to the research problem. The study's sample consisted of 1500 SMEs. The researchers aimed for a response rate of 7 percent in order to achieve 100 usable responses, which is deemed a suitable minimal level in a large population (Harrigan et al, 2008). The data collection process generated 95 usable responses, achieving a 6 percent response rate. The following research questions were addressed in this study:

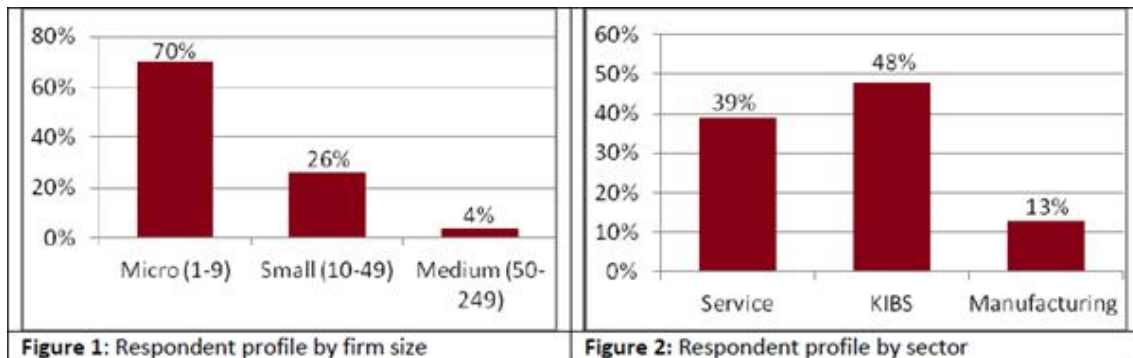
3. RQ1. Determine the profile of Indian SME adopters and non-adopters of Cloud Computing
4. RQ2. Outline the preparatory steps SMEs undertake in Cloud Computing Adoption
5. RQ3. Discern the constraints to SME Cloud Computing adoption

III. FINDINGS

1.1 Profile of respondents

The survey provided 100 usable responses. Each respondent organisation was located in India and employed less than 250 individuals. The majority of respondents (70 percent) were micro-sized firms, with from 1-9 employees; 26 percent were small firms, with between 10-49 employees; while 4 percent were of medium size with between 50-249 employees (see Figure 1). In terms of industry sectors (Figure 2), the largest sector, represented by almost half of all respondents (48 percent, n=46), were those firms from the Knowledge Intensive Business Services (KIBS) sector. The KIBS sector typically includes industries which rely heavily on the use of professional knowledge, such as hardware and software consultancy and supply; data processing; database activities; maintenance and repair of office, accounting and computing machinery; research and development in natural sciences, engineering, social sciences and humanities; legal activities; accounting and auditing; tax consultancy; market research business

and management consultancy; architectural and engineering activities; technical testing and analysis; advertising; labour recruitment, among others. A significant minority of respondents (39 percent) were from the service sector (e.g. retail, wholesale, hospitality, leisure, tourism). The smallest group of respondents (13 percent, n=12) were from the manufacturing sector.



1.2. RQ1 – Determine the profile of Indian SME adopters and non-adopters of Cloud Computing

Almost half of all survey respondents (45 percent) have adopted Cloud Computing (known as „cloud adopters“) for their business. The majority of these cloud adopters (65 per cent) are from the Knowledge Intensive Business Services (KIBS) sector. This finding is in line with previous research (Mc Cole and Ramsey, 2004) which suggests that firms from the KIBS sector are more likely to adopt Internet related technologies than those firms from other sectors. Further, the majority of these cloud adopters (79 per cent, n=34) are micro firms with less than 10 employees. Given the Indian focus of this research and the large proportion of India’s economy made up of micro SMEs, this finding is not surprising. Further, in line with the assertion that the Internet and associated technologies can offer an important means of competitive advantage for those firms in a peripheral economy such as Ireland (Harrigan, 2008), it can be suggested that micro firms are adopting cloud computing in order to compete more effectively. The key application or business function that these cloud adopters had migrated to the cloud were email (84 percent, n=38), followed by sales and marketing (31 percent), CRM (22 percent), R&D (20 percent), finance (18 percent), software applications development (13 percent) and purchasing/procurement (4 percent, n).

48 percent (n= 46) of the survey respondents had not migrated any services or processes to the cloud environment. These „cloud non-adopters“ were primarily (54 percent) those firms from the services sector. The level of non adoption is a particularly interesting finding given that Cloud Computing is reported to offer SMEs considerable benefits in terms of cost reduction (Aljabre, 2012; Armbrust et al, 2010; Geczy et al, 2012), improved resource utilization (Neves et al, 2011), and improved mobility and collaborative opportunities (Aljabre, 2012; Kynetix, 2009; Neves et al, 2011), among others.

The remaining 7 percent (n=6) of survey participants did not respond to this section of the survey.

1.3. RQ2 Outline the preparatory steps SMEs undertake in Cloud Computing Adoption

This section carefully considers the degree to which this study’s cloud adopters carefully prepared and established strategies to support the transition to the Cloud environment and the ongoing management of the cloud lifecycle. Understanding this degree of preparation is important as previous studies on technology adoption have found that “small firms with higher organizational readiness ... will be more likely to adopt and more likely to enjoy higher benefits

than firms with low levels of readiness” (Iacovou et al, 1995). The study found that almost half of all respondents (45 percent, n=43) were cloud adopters, the majority of whom (93 percent, n=40) provided insight into the steps they took when migrating to the cloud. Figure 3 outlines the percentage of cloud adopters who followed each of the outlined steps to support cloud migration during their firms cloud adoption journey.

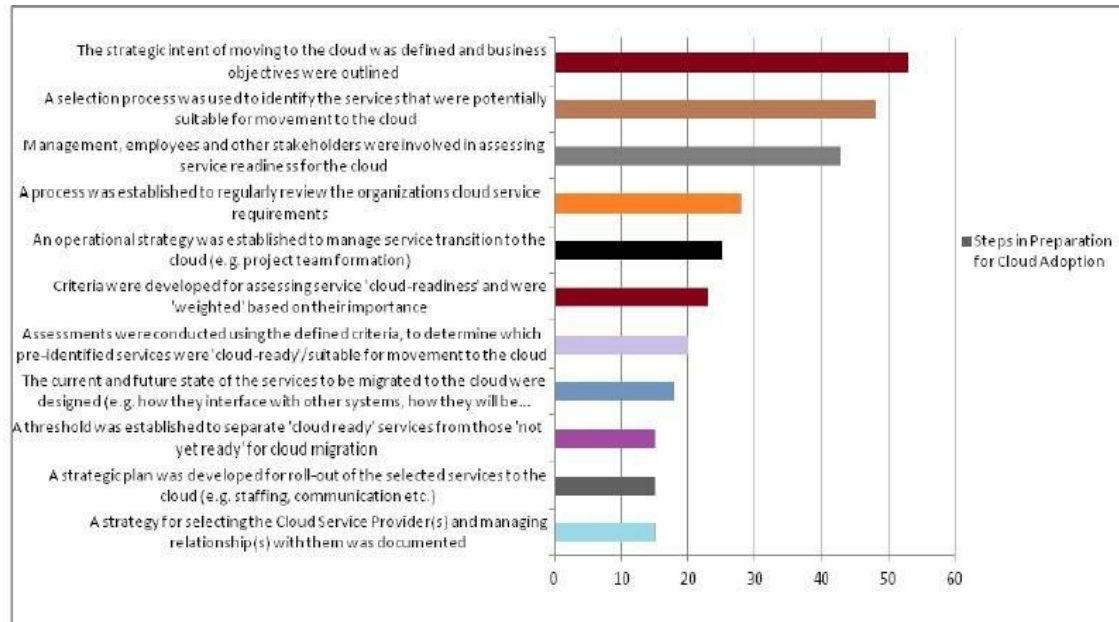


Figure 3: SMEs preparation for cloud adoption

Findings indicate that three key areas received the greatest degree of attention from the SME cloud adopters in terms of preparing for Cloud Computing. These include:

- Establishing the strategic intent and objectives of Cloud Computing adoption
- Establishing a process for identifying those services suitable for migration to the Cloud
- Involving stakeholders in assessing service readiness for the cloud

As outlined in Figure 3, findings indicate that the majority of cloud adopter SMEs in this study (53 percent; n=21) considered the importance of establishing the strategic intent and objectives of transitioning to cloud-based technology. As outlined in previous technology adoption studies, a key consideration in technology adoption is the alignment between the objectives of an organization's IT strategy and business strategy (Henderson and Venkatraman, 1992), as this is directly related to IS effectiveness and overall business/organizational performance (Chan et al., 1997). Many previous studies have found that such alignment with an organization's strategic objectives is important in maximising returns from ICT investments, in assisting in competitive advantage realization through ICT and in providing direction and flexibility to deal with new opportunities (Avison et al, 2004). From a Cloud Computing adoption perspective, Conway and Curry (2012) emphasize the importance of determining the organization's IT objectives, including the role of Cloud Computing within the IT strategy; understanding, managing and controlling the impacts on the business; aligning these objectives with business needs; and strategically planning the transition to the cloud environment. Similarly, Loebbecke et al (2012) recognise that migration to the cloud computing environment reshapes a company's IT landscape, and as such impacts significantly on IT strategy and performance.

48 percent of cloud adopters (see Figure 3) established a process for selecting those services that were potentially suitable for cloud migration. In line with the literature, one of the central tenets of Loebbecke et al.'s (2012) Cloud Readiness Model is the need for organizations to make informed, strategic decisions regarding which of their IT services are appropriate to migrate to the cloud environment, as poor selection decisions may prove operationally costly and may potentially negatively impact on business strategy. Loebbecke et al.'s (2012) cloud service selection process is composed of "identification, screening and categorization" phases, which involve identifying those IT services that warrant further investigation regarding their cloud readiness and establishing cloud-readiness assessment criteria relevant to the organization's context; evaluating the identified IT services against the assessment criteria and identifying which of the criteria are most critical; and establishing a soft threshold to separate IT services which are "likely cloud ready" from those that are "not yet cloud ready".

43 percent of the cloud adopters (see Figure 3) indicated that management, employees and other stakeholders were involved in assessing service readiness for the cloud. As outlined in the literature, the key differentiators of technology deployment's long-term success rest within the organizations internal context, in the form of managers and employees knowledge and skills (Bharadwaj, 2000; Peppard and Ward, 2004; Piccoli and Ives, 2005; Gregor et al., 2006; and Ray et al., 2005). Previous studies by Caldeira and Ward (2003) and Ramsey et al (2008) highlight that top management attitudes and perspectives towards IT adoption explain differences in the levels of success achieved. The strategic decisions made by management have a direct, positive influence on business operations and the enterprise's competitive position (Chuang et al., 2009). Hence, the involvement of managers should stretch from deciding to adopt, to planning, implementation and ex post activities to ensure ongoing alignment with the requirements and objectives of IS and business units (Nguyen, 2009). Further, ensuring employees are aware of new technology adoption and are involved in the adoption process yields higher success rates (Nguyen, 2009). From a cloud computing adoption perspective, the criticality of stakeholder involvement and influence is also emphasized by Conway and Curry (2012), as failure to actively involve interested parties, particularly those from the user community, results in resistance to cloud migration. Loebbecke et al.'s (2012) model also emphasises the importance of management influence and employee buy-in throughout the process. In the model's application within Continental AG, 16 workshops involving management, employees and other stakeholders were held to collectively identify the cloud readiness assessment criteria and the IT services suitable for cloud migration.

Findings show that further preparatory steps for Cloud Computing adoption, as identified in the technology adoption literature (e.g. Conway and Curry, 2012; Loebbecke et al, 2012), were less apparent among the SME cloud adopters. These findings primarily relate to establishing detailed steps for determining cloud migration readiness, and the establishment of detailed strategies to support migration to and management of the cloud lifecycle:

- Determining detailed cloud migration readiness steps:
- 23 percent developed criteria for assessing service cloud-readiness
- 20 percent conducted assessments using the defined criteria, to determine which pre-identified services were cloud- ready
- 15 percent established a threshold to separate cloud ready services from those not yet ready for cloud migration

Although 48 percent (n=19) of the cloud adopters established a process for selecting potentially suitable services for cloud migration, the above findings in relation to establishing detailed

cloud migration readiness steps indicate that this process was high level in nature. This is in line with reported findings in the literature on the nature of SMEs and their characterisation of having less formality in processes and procedures (Pemmaraju, 2010; Street and Meister, 2004).

- Establishing cloud migration and management strategies
- 28 percent established a strategy to regularly review the organizations cloud service requirements
- 25 percent established an operational strategy to manage service transition to the cloud
- 18 percent indicated that they considered/designed the current and future state of services to be migrated to the cloud
- 15 percent established a strategic plan for roll-out of the selected services to the cloud
- 15 percent documented a strategy for selecting the Cloud Service Provider(s) and managing relationship(s) with them

These findings in relation to establishing cloud migration and management strategies are not surprising, given SMEs more limited resources for engaging in technology project planning, their desire for greater agility in decision-making processes, and their orientation towards less formality in and documentation of strategies and plans (Pemmaraju, 2010; Street and Meister, 2004).

1.4. RQ3 - Discern the constraints to SME Cloud Computing adoption

The study found that almost half of all respondents (48 percent, n=46) were cloud non-adopters, the majority of whom (97 percent, n=40) provided insight into their reasons for not adopting cloud technology. Figure 4 outlines the percentage of cloud non-adopters who highlighted various reasons for not adopting cloud.

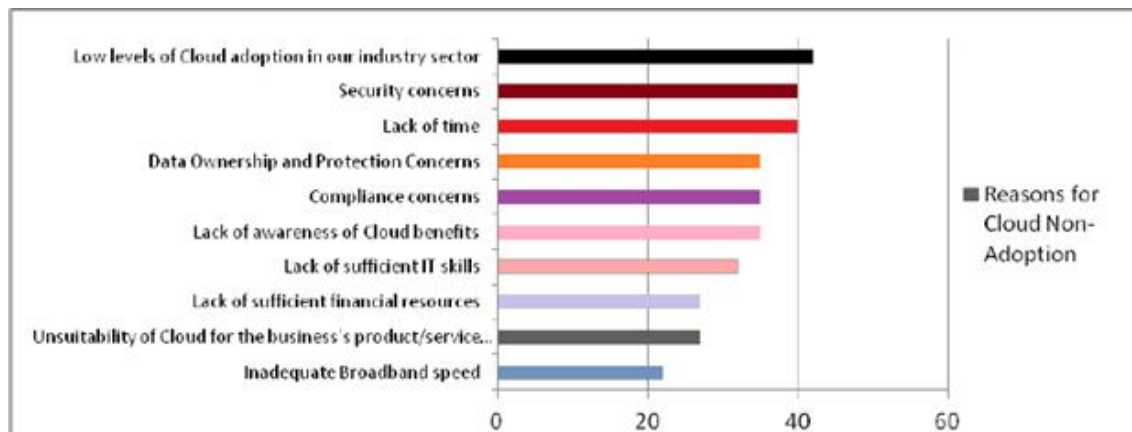


Figure 4: Reasons for not adopting cloud computing 40 percent (n=16) of the cloud non-adopters reported „a lack of time“ as a key deterrent to the adoption process, while a further 32 percent of the cloud non-adopters suggested they did not have the necessary IT skills to support migration. These findings are supported by Thong (1999) who states that the skills, time and staff required for effective technology adoption are not predominant issues in large organizations but represent considerable difficulties in smaller businesses.

Concerns regarding the security of the cloud environment (40 percent); data ownership and protection (35 percent,); and compliance (35 percent) were further obstacles to cloud migration identified by the SME survey cloud non-adopters. These largely mirrored concerns as found in

other studies. A recent study, conducted by Frost and Sullivan for (ISC)² in 2011 reported that Cloud Computing was one of the key areas that represented potential risks from an organizational perspective. Security concerns present the greatest barrier to cloud adoption (Armbrust et al, 2010; Iyer and Henderson, 2010; Luoma and Nyberg,

2011), due to the need for organizations to entrust external Cloud Service Providers with their business critical data. Such concerns include physical and personnel security in accessing machines and customer data, identity management in accessing information and computing resources, application security pertaining to applications that are available as a service via the cloud, and data confidentiality. Privacy, from the perspective of users needing to upload and store critical data in publically accessible data centers, as well as legalities surrounding data protection, confidentiality, copyright and audits are fundamental concerns (Yang and Tate, 2009). Rules pertaining to countries, country jurisdictions and industries impact on the free flow of data across boundaries (Iyer and Henderson, 2010). Hence, ensuring compliance with local, regional and global statutory and legal requirements represents a potential barrier to cloud adoption (SIM Advanced Practices Council, 2011). The physical location of the servers which store an organizations data is important under many nations' laws, due to different national legislations regarding privacy and data management. For example, within the EU, there are strict limitations on the flow of information beyond the user's jurisdiction (Iyer and Henderson, 2010; SIM Advanced Practices Council, 2011).

A minority of cloud non-adopters (27 percent, n=11) indicated that they had insufficient financial resources to support Cloud migration; this perceived barrier or reason for not adopting Cloud Computing may indicate a lack of understanding of the benefits of the cloud environment and how it may alleviate some SME concerns regarding lack of financial resources for new technology projects. While lack of financial resources typically limits SMEs ability to receive strategic benefits from new technology; a key characteristic of cloud computing is its ability to reduce the financial burden placed on SME's in technology adoption (Aljabre, 2012; Armbrust et al, 2010). For example, Cloud computing provides potential for significant cost reductions in, for example, capital acquisition, IT infrastructure operations and maintenance costs (Aljabre, 2012; Armbrust et al, 2010; Geczy et al, 2012; Iyer and Henderson, 2010; Luoma and Nyberg, 2011; Yang and Tate, 2009). Firms can switch from a CAPEX to an OPEX cost structure (Kynetix, 2009), and take advantage of the pay-per-use model (Armbrust et al, 2010). The authors' perception that this is an inherent misunderstanding of Cloud Computing characteristics is further supported by the finding that 35 percent of the survey respondents were unaware of any Cloud Computing benefits. As specified by one respondent, "I don't know how to set it up, or much about it". A further 27 percent believed Cloud Computing was unsuitable for their business/product offerings, while 42 percent of respondents didn't migrate services or processes to the cloud environment largely because they perceived that Cloud Computing was not widely employed in their specific industry sector.

A further minority of cloud non-adopters (22 percent) indicated that their broadband speed was inadequate. Cloud Computing relies on the quality and availability of the Internet connection and the cloud service itself (Kynetix, 2009), giving rise to business continuity concerns due to Internet downtime, connection unreliability or CSP outages (Armbrust et al, 2010). Further, latency or the delay incurred in transferring data packets is of concern especially for time-critical applications such as those used in financial markets and international trading (Kynetix, 2009). Latency of the Internet is unpredictable and such performance unpredictability and resulting data transfer bottlenecks impact on the realization of cloud computing power (Armbrust et al, 2010; Yang and Tate, 2009). More recently, the Indian government have adopted an aggressive interventionist approach to broadband rollout (Doherty, 2012) and

combined with the fact that India has one of the youngest demographics in Asia, it has seen strong broadband growth in the last few years (Point Topic, 2011). However, much still remains to be done as highlighted in a recent Akamai's (2016) report where India was ranked 114th in terms of fixed line broadband penetration rates and received the lowest ranking in Asia-Pacific in terms of its average broadband speed (Akamai's, 2010).

2. Implications for research and practical recommendations from this exploratory study

Findings from this exploratory study into SMEs adoption of cloud computing have implications for other academics who are engaged in research in this area. Further, practical recommendations can also be made. Examination of the depth of preparation

SMEs undertook prior to migrating to the Cloud environment suggests there is a substantial gap between what is published in the literature regarding steps to support cloud computing adoption and what is implemented in practice by the SME community. Specifically, only around half of the survey respondents determined the strategic intent and objectives of Cloud adoption; established a process for determining the services most suitable for the cloud environment; and involved key stakeholders throughout the process of assessing service readiness for the cloud. The depth of effort in for example the process applied to determine suitability for the cloud is somewhat questionable, as only the minority of SMEs developed criteria for assessing cloud service readiness and used those criteria to assess actual cloud readiness. Other important preparation steps were poorly followed with only a small number of SMEs establishing a strategic plan for roll-out of the selected services to the cloud, and documenting a strategy for selecting the Cloud Service Provider(s) and managing relationship(s) with them. The low levels of in-depth preparation correspond to some findings in the literature. For example, Iacovou et al (1995), state that many small organisations lack a required level of organizational readiness for adopting high-impact systems. However, the survey findings also suggest that approximately half of the SMEs in this study who adopted cloud computing did not engage in any preparation for migration to the cloud.

Given the fact that this exploratory study has highlighted a gap between what is currently published in the literature regarding cloud computing adoption and how SMEs are actually engaging in the cloud adoption process, this may point towards a lack of relevance of the findings from previous studies to the SME context. As aforementioned, it is commonly acknowledged that SMEs are inherently different from larger enterprises, and the lack of focus placed in the existing literature on the SME context could result in SMEs being disadvantaged in terms of relevant SME specific models and support/guidance for cloud migration. Although, establishing a process to identify potentially suitable services/processes for cloud migration was an activity many

SMEs engaged in, it appears that this process was high-level in nature. As outlined previously, this finding is supportive of the nature of SMEs and their tendency to be characterised by lower levels of formality in processes and procedures.

Recommendations: There is a need for a more concerted national effort led by Government and State Bodies to support SMEs who plan to engage in Cloud Computing Adoption. This requires the development of simple SME specific models/frameworks which emphasise and increase awareness of the preparatory steps SMEs should undertake to ensure efficient migration to the cloud environment. Similarly, within the academic community, a greater focus needs to be placed on developing a literature base which is specific to cloud computing adoption in the SME context. Given that the data analysis has found limited evidence to suggest that SMEs follow an in-depth set of steps (as reported in the current literature) in migrating services to the cloud, this finding reflects a more limited applicability of large organization cloud computing

adoption models/guidance for SMEs. The academic community needs to further test and update existing models and develop new SME-specific models to support cloud migration. Such SME cloud models should be reflective of and aligned with the operational nature of many smaller enterprises – as such they need to be cognizant of the nature, degree of complexity and the inherent characteristics of SMEs. Recognizing that SMEs have more limited resources to invest in planning new technology projects, together with the fact that they are characterized by simpler command structures, lower levels of formality in processes/procedures, and greater agility and more rapid decision-making processes, any SME-specific cloud adoption model should be focused on a small number of steps, and be easy to understand and implement in order for it to be of relevance to the SME community. Similarly, the model should appreciate SMEs orientation towards lower levels of formality in procedures and less documentation of plans/strategies. The provision of such models and guidance may support improved readiness among SMEs for technology adoption. Guidance, in the form of a small number of simplistic, easy to understand steps, would encourage SMEs to be more strategic and prepared in their cloud adoption efforts. Similarly, availability of such a model and associated guidance may encourage greater levels of cloud computing adoption among SMEs, as approximately half of the respondents in this study had not adopted cloud computing. These models may be an important stimulus in enhancing economic competitiveness given the potential rewards cloud computing holds for SMEs.

Further, the reasons for cloud non adoption are quite varied. Findings indicate a lack of awareness of the benefits of cloud computing. For example, approximately a quarter of the survey respondents felt that they had insufficient financial resources to support Cloud migration; more than a third reported a lack of time as a key deterrent, while a further third suggested they did not have the necessary IT skills to support migration; were unaware of any Cloud Computing benefits, perceived it was not suitable for their product/service offering, or felt it was not adopted within their industry sector.

RECOMMENDATION

Although this is reflective of only a minority of the respondents, nonetheless, the roll out of a more concerted national awareness/education campaign targeting Indian SMEs, on the inherent characteristics and benefits associated with cloud computing may prove of benefit. Increasing benefits awareness should focus on how Cloud technology supports:

- Cost reduction through an ability to switch from a CAPEX to an OPEX cost structure (Kundra, 2011; Armbrust et al, 2010)
- Increased scalability and agility/adaptability by enabling firms to increase or decrease capacity (e.g. RAM, CPU, data storage) as the load/application demand dictates (Armbrust et al., 2010; Goscinski and Brock, 2010; Pyke, 2009; Su, 2011)
- Improved resourced utilisation, freeing employees from maintenance tasks and non-core activities to focus on core skills and competencies (Neves et al., 2011; Pyke, 2009) and eliminating the need for individual organisations to overprovision services or increase capacity to hedge against unexpected future requirements (Armbrust et al, 2010)
- Improved mobility and collaboration through better device independence, portability, and interconnection, thereby supporting the growing generation of teleworkers and project teams across geographical locations (Aljabre, 2012; Kynetix, 2009; Neves et al., 2011)
- Improved business continuity and transfer of the burden of disaster recovery to the cloud service provider (Kynetix, 2009)

Case studies, focused on how SMEs across a range of industry sectors have realised such benefits, could serve as a powerful catalyst in increasing awareness and stimulating an impetus to migrate to the cloud.

While much literature on the Cloud already exists, much of this presents a specific vendor perspective. What is required is an independent analysis of the impact of cloud computing in the SME context; this is critical to enabling SMEs to make informed decisions regarding the suitability of Cloud technology for their businesses. Such an awareness programme would help alleviate common misconceptions, and could for example specify the level of time investment required for common service/process transitions; could outline how lack of in-house skills may be addressed by the outsourcing of more complex services/processes to a cloud provider; and could offer cost benefit analysis findings in relation to savings made in comparison with any financial outlay associated with cloud transition. A possible strategy to support such education and awareness would be the establishment of an expertise centre whose purpose would be to provide SMEs with independent advice on management of the cloud lifecycle.

An interesting finding from the SME context was the perception of the minority of SMEs that their broadband speed was inadequate. Absence of a stable, high quality Internet connection can be a key deterrent for cloud migration. According to Akamai's „State of the Internet“ report India stands at 114th position(Akamai's „State of the Internet“;2016) with an average internet speed of 2.8 Mbps, and South Korea tops the list with an average internet speed with 26.7 Mbps. Its good to see that India's average speed increase with 11% quarter on quarter and 36% yearly growth. In 2013, India had the same rank(114) with an average internet speed of 1.3 Mbps and Peak internet connection speed is 10.6 Mbps.

But still this speed is inadequate for SMEs .

RECOMMENDATION

Continued and aggressive broadband rollout by Government, with enhanced and fit for purpose broadband speeds available on a national basis, is critical to ensuring that all Indian SMEs are no longer disadvantaged and are in a position to harness the power of available information and communication technologies. At present, broadband is not available throughout Ireland on a stable “like-for like” basis; hence SMEs need to be made aware of current plans and time lines for high speed (e.g. fibre optic) broadband rollout and available alternatives (e.g. satellite). The issue of providers specifying a minimum broadband speed, as opposed to the current “up to” broadband speed is critical. Effective strategies to enable Government to hold service providers accountable for issues such as this and to show more support for smaller businesses is required.

IV. CONCLUSIONS

This study was one of the first empirical studies to examine cloud computing adoption preparation and reasons for non-adoption among SMEs in Ireland. Given the study's exploratory nature and the limited sample of respondents, the authors are not suggesting the findings to be generalizable. Nonetheless, the insights gained from the Indian SME cloud survey respondents provide some interesting findings in terms of how the study's SMEs have engaged in the cloud adoption process and indeed the reasons behind some SMEs not adopting cloud computing. As cloud technology is asserted to hold significant benefit potential for SMEs, the authors believe that further efforts can be taken on a national scale and within the academic community to support greater understanding and adoption of cloud. Implementation of the key recommendations outlined in section four would be of considerable benefit to the SME market in overcoming any misconceptions of the cloud environment, in making informed decisions regarding cloud adoption, and in managing the adoption process and deriving the benefits that are inherent within cloud technology. Of particular interest would be the more focused

development of a literature base specific to SME cloud computing adoption. This may take the form of development and testing of SME-specific cloud models and guidance, and cases studies focused on experiences of SMEs during the cloud migration process. Similarly, on a national scale, the provision of centres of expertise who offer vendor independent guidance and information to SMEs on cloud adoption would support more informed company decisions. The issue of broadband rollout remains important to ensure the necessary infrastructure is in place to support efficient exploitation of the power of cloud computing technology.

This exploratory cloud study will be expanded into other regions, more focused on the KIBS sector and using a larger sample size. In addition, a qualitative approach will also be incorporated in an effort to gain a richer picture of the current state of play with regard to cloud adoption by the SME.

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BRAND LOVE TOWARDS PERFORMANCE OF BRAND COMMUNITY**A. Kumaran¹ and Dr. R. Sritharan²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Associate Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

With the flow of time period, humans have realized that they live solitary and needed some companion. They made companions, talked to one another, exchanged thoughts and considerations, worked as a group and did things which were distant way better than what they did solitary. They caught on the control of doing a process together in that it gave them modern thoughts, more prominent quality and superior outcomes. Within the procedure, they charted communities. These communities were the building pieces of the human race. From tribes to countries, from locale to countries, the communities constructed us up. The communities provided us a feel of commitment, a sense that humans were part of a more prominent entirety. Our joy, distress and inconveniences were all divided here. We found comfort and solutions as well as the magnificence of sharing our great times and proliferate them. Here we settled our disputes with less enmity and more companionship. We learned to remain together as one and faithful to all. Due to the points of interest of social networks, brand management is presently able to actualize brand communities with less time and monetary effort; however, choosing the suitable brand community sort, developing consumers' interaction, and staying tuned to this social engagement are basic variables to pick up expected brand results.

Keywords: Brand Community, Brand love, Brand Loyalty, Communication, Return On Investment.

INTRODUCTION

Brand communities speak to exceedingly important promoting, development administration and customer relationship management instruments. In case, applying effective promoting techniques nowadays and within future, also means investigating and seizing the uncommon openings of social network situations.

Quick forward into the show where brands and marketing divisions have found the quality of the community. Nowadays numerous brands need to use these community concepts for making long standing relationships with their customers. In this way customers who utilized the same products or brands and loved them were energized to come together and frame brand communities. Companies like the Harley Davidson Motorcycles went on to form communities of individuals who rode their motorcycles and cherished to meet others who did the similar. Their energy for the motorcycles and the way of life they taken after riding them helped construct up the "Harley Owners Group" – one of the most grounded brand communities ever. The Harley Owners Group had yearly occasions in USA where thousands of Harley Owners accumulate for rides and celebration. Local Harley Owners Group made a difference in upkeep of the machines, securing save parts, propelling unused machines, sharing specific specialized information and riding as a group for miles and miles every year.

After the web took over as the world wide community of individuals online; social organizing sites, discussion sheets, gatherings and blogs got to be prevalent where individuals may share their conclusions, thoughts and suppositions on a wide assortment of themes – from cooking to

carnations, and automobiles to astrophysics. People were sharing music, recordings, photographs, formulas, décor thoughts; make up methods and life hacks web.

Everybody cherished to conversate everything over websites and hangs out with similar-minded individuals to share their information, strategies, considerations, suppositions, concerns and problems. In this way, the concept of communities got to be much more grounded. This is often where the brands chosen to relocate to the web.

Online communities can be of two varieties

1. Communities that are pointed at social organizing, social cause or distinct attraction that do not have any alliance with a brand or company.
2. Communities which are made and overseen by or on sake of brands or companies such as Apple or Sephora that are pointed at bringing the brand's faithful fans together.

This research centers on the moment of communities – those that are associated to a specific brand or company. These communities are alluded to as Brand Communities. What sets these communities apart is that reality that they are set up as a stage of interaction for brand lovers, admirers, customers and fair about anyone with any intrigued within the brand. The individuals affiliated to such communities require not be necessarily online but few degree offline too with individuals connecting with each other frequently on things of common intrigued. This is the shared intrigued in a brand or company or service or product that persists as the unifying force within the individuals.

REVIEW OF LITERATURE

Albert Muniz Jr and Thomas O'Guinn framed the term Brand Community in the year 2001 in their research paper of the same title distributed in the Journal of Consumer Research. They characterized a brand community as a specialized, non-geologically bound community based on an organized set of social relations among admirers of a brand. Concurring to them, brand communities display three traditional markers of a community.

1. shared consciousness
2. customs and conventions and
3. a sense of ethical obligation

Constance Elise Porter characterizes virtual community as an accumulation of people or trade partners who associated around a shared intrigued, where the interaction is at slightest in part backed and mediated by innovation and guides by a few conventions or standards. Howard Rheingold substance that virtual communities are isolated substances as physical communities that exist on the web and are progressions from genuine life communities. Manual castellas considers of virtuality as a complementary figure in real life. The ubiquity measurement of innovation permits individuals to break out of the requirement for nearness. Distance and topography are now not the deciding components of a community but are supplanted by shared intrigues, suggestions and exercises.

Craig Calhoun keeps up that virtual communities reinforce existing ones by connecting individuals with comparative tastes. It expands what as of now exists in genuine life and supplements community building endeavours. Online brand communities use the control of the web and social media to bring individuals together and examine anything and everything counting their brands. As individuals come together to make meaningful relationships and have dialogues with one other on subjects that are of intrigued to them they shape a strong bond with the brands and companies. These communities are an vital medium of communication for

businesses since they improve the organization's relationship with not only consumers, but with anyone interested and dynamic in their showcase – counting representatives, competitive brand consumers and market specialists.

Brand Communities for Brand Administration

With consistent engagement with brand community individuals, brands must be able to make online word-of-mouth exposure or brand backing. A colossal opportunity remains for creating modern products, product variants, unused markets, more current advances, utilizing way better components and materials, plan changes and modifications and dissemination and installment channels. Fragmenting the community on the premise of special intrigues or mastery or product utilization or product variations can make them more reasonable and productive. The chances of expanding brand loyalty through tailor-made offers for each portion are maximum since the company contains a captive gathering of people from its target market portions.

Interest as a shape of control

Companies frequently fear that brand communities speak to a misfortune of control. Expectedly companies have indulged in one way or uni-directional communication methods. They were either sending out one-way mass promoting communications or reacting as it were to a really little or restricted rate of their consumers. Huge enterprises have on numerous events fizzled to enjoy in important intuitive with their genuine customers, listen to their suppositions, beware of their issues or see into their proposals. Instep they have utilized for need of distant better strategy. The web has changed the rules of this diversion. Nowadays a customer can truly communicate to a company, discuss their sees, comment, complain, inquire questions and anticipate to be answered to and communicate with another human. Typically where a brand community comes in as an open forum for discourse where the corporate organization isn't fair a noiseless eyewitness but an dynamic accomplice joining hands with its consumers to serve them superior. But in this process, they must also stand in front of the music – the complaints, clashes, issues and causes that are determined to happen in a human world. It is for the company to accept that blunders can emerge in show disdain toward the most excellent endeavours and to change over these into openings to provide the consumer the extreme charm. In doing so, a brand not as it were picks up customer loyalty or avoids the misfortune of an existing one, but it more over wins positive word-of-mouth from a consumer in trouble – something that is more important than a million likes on Facebook. So instead of a misfortune of control, brand communities deliver a company a chance to be in control. The key here is interest. A company that can guarantee greatest interest will be able to use the benefits of brand communities to its greatest advantage. To guarantee interest, a framework must be in put to compensate the consumer as well as compensate him/ her for the time, participation and efforts. Advertising important substance and resources could be a strategy of guaranteeing interest and expanding visits and discussions around the brand or product or service.

Communities as devices for research

Brand communities cultivate and supplement the research exercises of a company by making genuine time conversations between consumers who are telling one another the things companies need to listen. Research agencies in conjunction with the promoting and other divisions can utilize the discussions to accumulate experiences into new product thoughts, product inclinations, product utilization, estimating and retail inclinations. It is critical that close, dynamic, real time checking of these discussions happen so that the company can react in real time as a part of the gather. The communities offer a chance for the companies to have their ear to the ground and react instantly and viably to issues and concerns by giving answers and solutions rapidly and proficiently. For this to occur, the company must have forms in position

which empower the representatives who lock in the community individuals to answer and act in coordination with customer benefit.

The Return On Investment from brand communities

Brand communities can deliver noteworthy outcomes about and return on venture in case companies can successfully lock in their consumers. Locks in consumers, tuning in to them and interfacing will create valuable loyalty given companies are willing to acknowledge assorted conclusions, reactions and conflict.

Communities frequently improve the organization's relationship with all sorts of stakeholders including employees, competitor's consumers, market specialists and almost anybody curious about the brand. As brand communities develop, and the number of individuals and visitors increase, it gets to be more and more difficult to oversee. Companies must take care to maintain a strategic distance from the pitfalls of a ineffectively overseen community that might really conclude up driving consumers far from the brand instead to hold and sustain them. Ceaseless checking of the community's status, individuals questions, discussions and concerns is the idea here.

Delusion and Authentic

The Harvard Business Survey talked about the delusion and authentic around a brand community. Brand communities are seen as promoting methodologies that exist to serve the trade. They are considered to be the gathering places for the reliable brand advocates who assemble beneath supposition pioneers to build communities on online social systems. The truth is that genuine brand communities are a trade strategy that exist for making a difference and serving the individuals in distant better way. They are a gathering for open discussion where each member encompasses a voice and a chance to be listened. They are stages for companies to embrace conflicts, acknowledge botches, fathom issues and look for arrangements. Many times, online systems are just one of the apparatuses that are utilized among numerous others to form and encourage a brand community. And unlike what most individuals accept, it is not sufficient to have solid brand for a community to come into being. The whole concept of a community must be designed and sustained to make a solid brand and a loyal fan pursuing.

This is often NOT for everybody

Whereas it is genuine that an interest community can make a colossal contrast in a brand, it does not insist that all brand ought to go and attempt to build a web community. This is often, a web community is based on a shared intrigued between its individuals which; at the side the brand makes a bond. While everyone might appreciate their morning glass of tea, they might not need to come together on its community and converse almost of it, not at all like beauty care products or skin care around which individuals might have tips and things to divide. Subsequently it is for a brand to choose how to utilize social media and brand communities to their favour. An electricity supplier may examine power preservation or natural issues in its page and attract users who share this intrigued. Indeed at that point, the chances of building a gigantic community around a brand would be tall when there is a common stage or shared intrigued around which the individuals are passionate enough to spend time examining. For a consumer to be enthusiastic around your brand, the product, service or encounter simply offer must live up to exceptionally tall benchmarks. It is the encounter that your market offering gives that build solid brand communities just like Harley Owners Group. After all, to a loyal rider, a Harley Davidson is not fair another motorcycle, but something that creates you need to tattoo its logo on your skin for the rest of your life. It is such enthusiasm that makes effective brand communities.

Brand Communities in India

Hindustan Unilever (once Hindustan Lever Limited – HLL) made the primary all-girl online brand community in India for its cleanser brand Sunsilk called the Sunsilk Group of Young Ladies page. It contained hair care and design related data and given access to arrangements through substance, web journal and live chat. It was a colossal victory with Indian Young Ladies who cherished the substance, discourses quizzes, contests and the capacity to put through with others and conversation around their hair concerns. The brand went on to introduce hair care and styling specialists from over the world to address its customer's concerns and provide arrangements. The discussions between consumers and specialists made a difference the brand pick up valuable insights and within the process created a modern line of products that are particularly focused on at redressing hair management issues. Nowadays the brand renamed as Sunsilk Co-creations; is displayed on Facebook, Twitter and Youtube as well as on the internet as a sought out goal for arrangements on hair care from renowned world specialists.

Separated from worldwide brands like Apple, Samsung, Oreo, Nokia, Xiaomi Mi and Dove, Indian brands such as Tata Docomo, Idea cellular, Fastrack, Shoppers Stop, State Bank of India, Flipkart, Snapdeal, Reliance, Yes Bank and Kingfisher have driving brand communities within the world among which Samsung Galaxy is the pioneer in India. Another exceptionally curiously brand is Oreo which keeps coming up with exceptionally innovative ways to stay connected with its community individuals whereas Starbucks, McDonald's, KFC, Pepsi and Coca Cola proceed to be prevalent around the world, they have too gathered their reasonable share of individuals from India. Mahindra Scorpio is as of now the pioneer among vehicle brand communities with more than 5.93 lakh fans supporting it on its Facebook page. The page has an astounding plan with an inserted video and a comment board. Their divider is fueled by the fans who persistently post upgrades which appears massive continuous engagement at a scale which is exceptionally troublesome for most brands. There are recordings, online games, polls, tests and product upgrades all displayed in an curious way. Companies like Femina, Aaj Tak, Khana Khazana, Regal Enfield and Cadbury Dairy Milk have too built up a tremendous following online with their imaginative strategies of consumer engagement and consumer created content.

Further Research Gap

Other than these managerial suggestions, future inquire ought to consider analyzing the impacts of executing highlights on the alter in assessment of the drivers of community interaction over time. At long last, future research ought to center on the address of how business offers may well be communicated to the community without driving to antagonistic responses from customers.

SUGGESTIONS

Longitudinal research plans would permit for the checking of states of mind and behaviour of customers. As a result, participation exits can be forecasted and members clusters based on states of mind and utilization might be built. How to produce business with a substance and faithful virtual community gives another productive road for research. With respect to the directing impact of interaction inclination, community individuals and plan particular activities to extend word-of-mouth behaviour of bunches, being touchy for collaboration with others. Additionally, positive impacts of community on brand image ought to be realized.

CONCLUSION

From a management viewpoint, online communities are actualized for a few reasons. A company's brand image is upgraded by having consumers trade with similar-minded individuals in a setting in which the brand is inserted. The researcher outcomes illustrate that dynamic individuals of the community tend to assess the community presenter's brand image more

favourably. This truth ought to be an motivating force to marketing managers to contribute in a virtual community. Besides, when marketing managers proposed to extend brand community measure, they can secure modern individuals through proposals of existing individuals. To guarantee the long-term victory of the community, companies can increment community members' readiness to remain steadfast to the community by locking individuals together.

In this way it may be reasonably concluded that brand communities have arrived as a interesting frame of expressing brand love among steadfast customers. They are roads for brands to get it their customers, gain insights, do investigate, present products, tune in to complaints, unravel customer issues and lock in their fans persistently. The community and its individuals are a brand's most profitable resource.

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ROLE OF MSME ON EMPOWERMENT OF WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO KERALA

Reshmi V C¹ and Dr. Rincy V Mathew²

¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram

²Associate Professor, Department of Business Administration, Annamalai University,
Chidambaram

ABSTRACT

Potential entrepreneurs are the new face for development. Entrepreneurship is a powerful tool to exterminate the dilemma of society's unemployment and vulnerability. The life of rural and urban women differs with respect to their education, culture, skill and social background. Kerala is the 14th largest state by rural area in India. The government has started a number of missions for promoting and supporting women entrepreneurs across Kerala. We mission Kerala is an initiative for developing a new culture of entrepreneurial thinking among the women in Kerala. The mission is being executed in association with Kudumbashree, MSME-DIC and CII and is expected to provide a complete range of support for women entrepreneurs. It is the era where industrialisation is taking into account for growth of economy of nation. Thus, Ministry of Micro, Small and Medium enterprises (MoMSME) is giving more attention to making large employment opportunity for women through different industries and enterprises to solve their socio-economic and employment problems and thus empowering them. MSME's are contributing to India's economic empowerment through generating more employment opportunities for the poor of the country. The study reveals the role of MSME on empowerment of women entrepreneurs in Kerala. It also attempts to study the impact of MSME Schemes implemented by government of Kerala State.

Keywords:- Entrepreneurship, Empowerment, MSME

INTRODUCTION

Kofi Annan remarked "There is no tool for development more effective than the empowerment of women. Women's has an outstanding role to play in human development, economic development, governance, entrepreneurship, leadership but still they are not at par with the men's because of this women empowerment has become one of the central issue in the development of India. The government has emphasis on the significance of women empowerment and realized that the best way to achieve it is to turn them to entrepreneurs. In a developing country like India needs entrepreneurs who are confident, skilled and competent with new opportunities and are willing to incur the necessary risk in exploiting them. A developing economy is required to be brought out of the vicious circle of low income and poverty (Mubina Kazi 2013)

There are several promotional programs are implementing in order to enhance the economic growth of nation through empowering women. The aim of Women empowerment programs is to overcome the disadvantages by wage differentials, occupational segregation, and higher unemployment rates and by their disproportionate representation even in the informal and subsistence sectors, which limiting their economic advancement. Thus the Ministry of Micro, Small and Medium enterprises have started to implement certain strategies to defeat empowerment problems through MSME empowerment.

Kerala, with its excellent connectivity, communication network, availability of highly skilled human resources and relatively good industrial infrastructure, is highly suited for the growth of

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

the MSME sector. The micro small and medium enterprises sector helps in industrialisation of rural and backward areas and provides employment to youth and socially disadvantaged groups such as SC, ST, women and physically challenged persons. The sector contributes to the socio-economic development of the State.

RESEARCH OBJECTIVES

- To understand the status of empowerment of women entrepreneurs
- To identify the role MSME in empowerment of women entrepreneurs.

RESEARCH METHODOLOGY

This research work is descriptive in nature based on secondary data. Data was collected from publications, brochures, research papers, news papers, articles and official websites.

RESULT AND DISCUSSION

The empowerment of women through different activities, legislations and schemes are the concern of twenty first century. Women- in developing countries are the new stepping stone for development. Nations are considering women as the face of development through empowering them to be entrepreneurs. Through empowerment a women is developing self-esteem, confidence, realize their potential and enhance their collective power. They differ in social background, educational level, experience and age than men. But they are strong in social coherence that allows them to maintain strong communication channel in all levels. But in still they are facing huge problems like illiteracy, unemployment inequality etc. MSME is a great opportunity for them to build their career and life to development. By experiencing in these industries they are powering themselves and focusing to become intrapreneurs and entrepreneurs.

The main objectives of industrial policy 2018 was Empower people and generate employment for sustainable overall development through industrial growth, Mobilise MSMEs particularly in rural areas to achieve employment generation and utilisation of local resources, Ensure greater national and international investment in industrial sector, Encourage young entrepreneurs, women entrepreneurs, prospective NRK investors and ex-servicemen interested in setting up business etc.

In Kerala the Kerala State Industrial Development Corporation (KSIDC) initiated major industrial and infrastructure projects, which are strategically important for Kerala's industrial and economic development. KSIDC also plays a vital role in the State by financing and promoting industrial projects, spearheading investment promotion initiatives, creating sector-specific industrial infrastructure and ecosystem, and nurturing entrepreneurship and start-ups. The economic review 2018 states that as the nodal agency for foreign and domestic investment in Kerala, KSIDC provides comprehensive support for investors, helping them access various incentives and schemes and facilitating constant interaction between the Government and the industrial sector (<https://www.ksidc.org/about-us/>).

According to DIC (The Directorate of Industries and Commerce), 15,468 new MSME units operations started in Kerala in 2017-18 with a total investment of ₹1,24,961.00 lakh, and generating employment for 51,244 persons. Ernakulam occupies the highest position in new MSME units generating 1,895 jobs, while Palakkad tops in employment generation with 6,391 new jobs (**economic review 2018**)

Importance of empowerment

In Kerala where number of women is greater than that of men, but majority of women are not only poor but also stifled between the world that determined by culture and tradition to

engaging themselves in the activities of homesteads that keep them outside into various economic activities. According to (Afiya Sultana 2012) for those cultural barriers- despite various initiatives from different corner, the level of participation of women in the mainstream economic activities remains insufficient and the percentage of women participation is still low in business and industry. But today women have become more aware of their socio-economic rights and opportunities and take challenge to develop themselves in business activities.

By MSME Annual report (2016-17) the Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth (Dr. D Vijayalakshmi, GR Rajalakshmi 2016). MSMEs are complementary to large industries as ancillary units and contribute enormously to the socio-economic development of the country (<http://sampark.msme.gov.in/?p=about>).

Micro, Small and Medium Enterprises

Definitions of Micro, Small & Medium Enterprises In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two Classes:

- **Manufacturing Enterprises**-he enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The Manufacturing Enterprise are **defined in terms of investment in Plant & Machinery**.
- **Service Enterprises**:-The enterprises engaged in providing or rendering of services and are **defined in terms of investment in equipment**. The limit for investment in plant and machinery / equipment for manufacturing / service enterprises, as notified, vide S.O. 1642(E) dtd.29-09-2006 are as under

Manufacturing Sector	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipments
Micro Enterprises	Does not exceed ten lakh rupees:
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five core rupees

Source: Ministry of Micro, Small and Medium enterprises

Manguirish Pai Raiker 2017 reveals that most MSMEs are labour intensive and therefore are in a position to generate employment opportunities besides having vast growth potential. The undeveloped and ignored talent is sourced, trained, and gainfully employed by the sector. MSMEs are always using large industries as a platform for sourcing trained manpower. MSMEs also play an important role in supplementing the bigger industries so that the planned activity of development work is timely attended. They provide the logistic support along with components, accessories and semi finished goods.

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The MSME small units play a strategic role in Entrepreneurial development in commercializing new inventions and products especially for women in order to empower them. Most of the MSME entrepreneurs are technocrats having indigenous organizational and management capabilities. They provide productive outlets for the enterprising individuals. These entrepreneurs draw their expertise from skills, training, and knowledge acquired during their working tenure. Some have the urge and risk taking ability based on their confidence in product knowledge. This sector is therefore rightly termed as the seedbed for entrepreneurial talent and a testing ground for new ventures.

In Kerala, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India. There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of president APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured(**Dr. M Danabakym & Swapna kurian 2012**)

Women entrepreneurs make significant contributions to their economies. It is estimated that SMEs with full or partial female ownership represent 31 to 38 percent (8 to 10 million) of formal SMEs in emerging markets (**IFC and McKinsey 2011**). The term "Women Entrepreneur" deals with that section of the female population who venture out into industrial activities i.e. manufacturing, assembling, job workers, repairs/servicing and other businesses. Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women are expected to innovate, imitate or adopt an economic activity to be called women entrepreneurs (**Paul Jose, Ajith Kumar 1996**)

Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and up to 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Minister of State (Independent Charge) for MSME, Giriraj Singh, informed this in reply to a question in Lok Sabha today(<https://msme.gov.in/women-entrepreneurs>). PMEGP, a major credit-linked subsidy scheme since 2008-09, helps set up micro enterprises and to generate employment in rural and urban areas of the country. The maximum cost of the project under PMEGP scheme is Rs.25.00 lakhs for manufacturing sector units and Rs.10.00 lakhs for units under service sector. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. PMEGP is implemented through Khadi and Village Industries Commission (KVIC). The Minister further informed that during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

Coir Board is implementing the Skill Upgradation & Mahila Coir Yojana (MCY) under which programmes like Entrepreneurship Development Programme (EDP), awareness programmes,

workshops, seminars and exposure tours are conducted. Under the MCY, which is exclusively for rural women artisans, training in spinning of coir yarn/various coir processing activities is given to rural women in regions producing coir fibre in the country. During the training period, the women artisans are given stipend amounting Rs. 1000/- per month, the Minister added.

Thus, successful in women empowerment requires active participation of the beneficiaries and effective management of the work force. With the dawn of MSME there have been changes in the perception regarding empowerment of women and the importance of emergence of entrepreneurs. Micro, Small and Medium enterprises have implementing new strategies to promote empowerment of rural women entrepreneurs by lowering the investment in enterprises and making accessible for the poor and rural. MSME entrepreneurs in India constitute an important segment in India's economy. The contribution of MSME in GDP is 8% and 45 % in industrial production. Being they are location and scale independent, MSMEs can be established and operated from any part of the country. MSMEs can tap the potential of youth in the country.

CONCLUSION

The role of micro, small and medium enterprises (MSME) in a developing country like India is visible from its implementation itself. It helps to generate employment, creating economic activity besides promoting allied development activities and no doubt in creating potential entrepreneurs. From this study the discussion shows that MSME small units play a strategic role in Entrepreneurial development in commercializing new inventions and products especially for women in order to empower them. Most of the MSME entrepreneurs are technocrats having indigenous organizational and management capabilities. Recently women have become more aware of their socio-economic rights and opportunities and take challenge to develop themselves in business activities with the help of MSMEs.

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THE SEVEN PILLARS OF CURRENT HUMAN RESOURCE PRACTICES - AN OVERVIEW

Ashley Dominic Benny¹ and Dr. A. Francis Abraham²

¹Research Scholar, Department of Business Administration, Annamalai University, Chidambaram

²Assistant Professor, Department of Business Administration, Annamalai University, Chidambaram

ABSTRACT

This study mainly denotes the current trending human resource management practices that are sustaining in the various sectors in the field of employment. The theory reveals the methods such as human resource planning, selective staffing, quality training for the candidates, intriguing compensations, and most of all secured workforce development and other creative measures that make the workforce function effectively. In a world, where everything emerges and fades, rises and drops, but never will it shake the policies of the human resource department. The practices done by the human resource department, are always contemporary, and for which it creates a focused drive through all the existing competition. This conceptual script is not only a definite study on the prevailing practices in the field of human resource, but focus's predominantly on the key factors of human resource practices that always keep the wheels of the success moving forward.

Keywords: Human resource practices, human resource management, secured workforce, human resource policies.

INTRODUCTION

Work is the center of all the activities, and working with terms and conditions frame the baseline of a reputed organization. The world that we live in today has transformed many lives in the society be it from creating art to the success of a well reputed company, every little activity done involves the concept of human resources in some way or the other.

What is Human Resource Management?

When an organization is said to staff and operate in a particular manner to achieve their respective goals is basically known as human resource management. In the words of Ricky W. Griffin (2011): "Human Resource Management is the set of organizational activities directed at attracting, developing and maintaining an effective workforce"

What is Human Resource Practices?

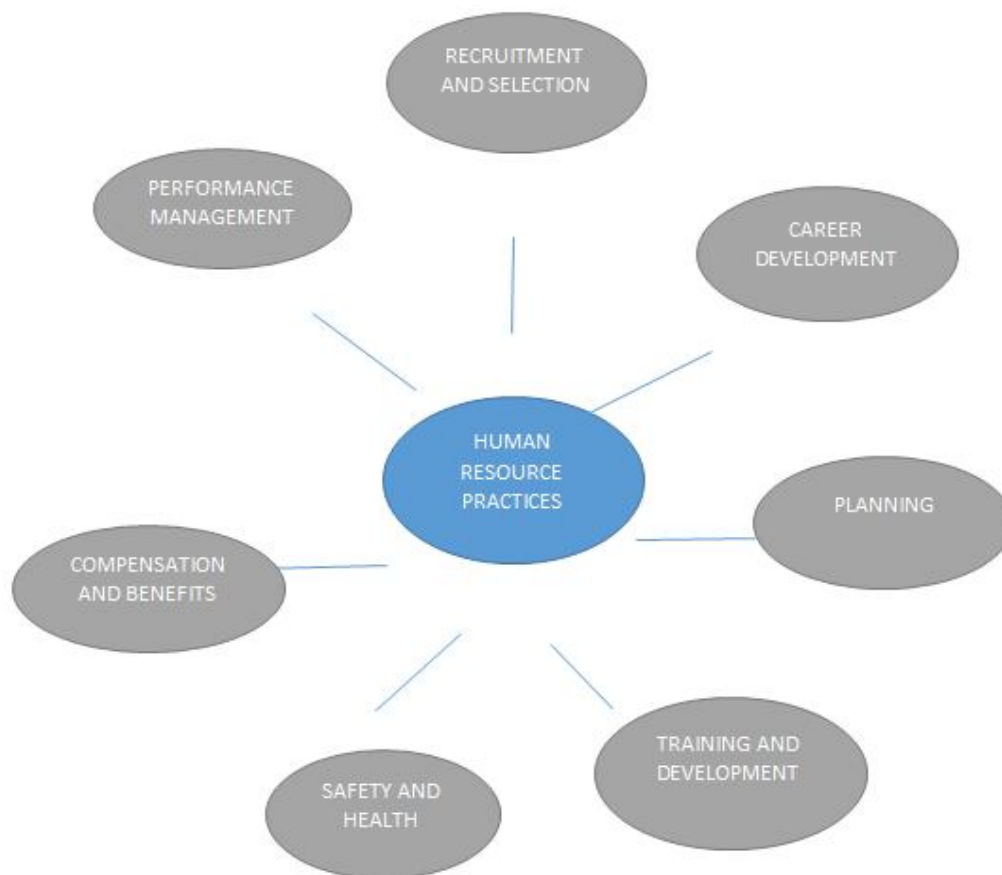
Every organization is bound to have a set of numerous rules and regulations that the employees are glued to follow in order attain a standard of good workforce in the society. These set of rules may involve developing and motivating the skills of the employees in order to ladder the performance levels, and mainly to ensure good work commitment to the organization for achieving the desired objectives, this condition does only certainly apply to the cooperate culture but to various domains such as the government, education, business, health and social responsible activities. Staffing the right people at the right time is the key goal of any human resource department.

HUMAN RESOURCE MANAGEMENT PRACTICES- LITERATURE REVIEW

The efficient and effective utilization of human resources (HR) to achieve goals of an organization can be defined as human resource management (HRM) Opatha 2010. HRM practices are the actual HR programs, processes and techniques that actually get implemented in

the organization or business unit. (Gerhart et al., 2007, Huselid and Becker, 2000). It is important for an organization to adopt supportive HRM practices that can motivate and encourage employees to be creative and innovative. (Ling and Nasurdin, 2010). It is said that knowledge, skills, and behaviour of the employees can be the source of innovation performance of an organization (Jimenez and Valle, 2008). Wolfe (1995), and Gooderham et al. (1999) suggest that the innovative capacity or the capacity to adopt innovative practices in an organization is determined by the HRM practices of the organization.

DIAGRAMMATIC REPRESENTATION OF HUMAN RESOURCE PRACTICES :



THE IMPORTANCE OF HR IN AN ORGANIZATION:

Every organization has their own working environment according to their needs and wants. Human resources are the people who are responsible for the framework of an organization. It basically seems that every function at the workplace revolves around human resources and therefore it is referred to as the backbone of an organization. The department in which individuals strive to keep the company running successfully is called as the ‘‘Human resource department’’. The HR department deals with people management and staff, and ensures that good practices and policies are routed in the organization. Human resource management motivates the staff to utilize their inbound qualities in order to increase the level of positiveness and increase productivity in the organization.

HUMAN RESOURCE IN A CONTEMPORARY ORGANIZATION:

As we all know the word contemporary refers to ‘‘current’’ or ‘‘trending’’. The world that we live in, is always moving forward and new practices and policies are brought about everyday in

order to keep the functions of an organization to the new standard. Contemporary human resources trends existed more in the westernized countries and for the recent years it has certainly paved its way India. Speaking of Contemporary Practices it includes weekends off, mandatory leaves, transport facilities provided by the organization, and other fun engaging activities. Stress in an employee is piling up just as the work, and when such relieving factors are introduced in a company, it makes the employee feel much relaxed and have a balance of personal and his/her professional front. When such labor-friendly human resource practices are carried forward in an organization the needs of the people are being met and thus results in a better workforce within firm. Hence contemporary human resource practices have been recognized in an organization in-order to maintain the health and safety of the employees.



Source: [Researcher's Contribution]

PLANNING

In the words of Koontz o' Donnell " Planning is an intellectual process, conscious determination of course of action, the basing of decision on purpose, facts and considered estimates"(Source :

Planning is the basic action that is possibly done for every human being, every individual plans and only then acts, and is not the vice versa. It can be simply referred to as the process of thinking in advance in order to carry forward future activities without any negligence. The planning which is done by the human resource department is known as human resource planning (HRP). Human resource planning is said to be a continuous process which is done in-order to meet the future needs of an organization in terms of quality and in numbers. Human resource planning is mainly done to reduce the employment of unwanted staff, to carry forward successive planning and to optimize the work force effectively by hiring skilled manager and workers.

RECRUITMENT AND SELECTION

In the work of (Korsten 2003, Jones et al, 2006) stated that the process of recruitment in an organization can be carried out internally or externally or it could be done online, which involves the stages of recruitment policies, advertising, job description, job application process, interviews, assessments, decision making, legislation selection and training. In the current scenario, small and medium sized enterprises focus on quality interviewing, character of the candidate, emotional quotient, the amount of experience and other social responsibilities. The process of recruitment may involve techniques like role-playing, group discussions, and other organizational activities in-order to test the quality and the ability of the individual. Therefore recruitment cant be just termed as an interviewing process, but it mainly involves the decision that has to be done by the management on whether he/she is the suitable candidate for the applicable job.

TRAINING AND DEVELOPMENT

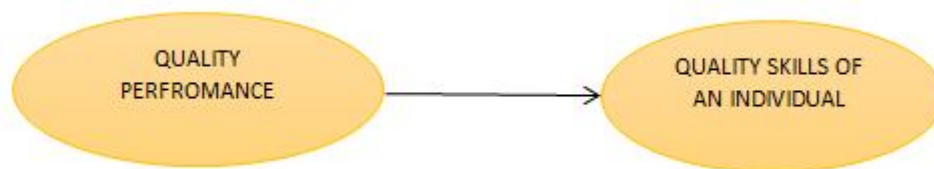
When a candidate has been selected for the suitable job, the individual has to undergo a stage or a process called "Training and development", where the newly appointed candidates are focused much on improving the knowledge about the process and the performance that is

required to maintain a reputation within the organization. The candidates are thought right from the basic of behavior and the code of dressing, formal rules and regulations that is practiced by mandatory terms, knowledge on how to improve the skill set and most of all how to turn out good quality of productivity. With good training and development it becomes quite easier for the management to evaluate and individual at the workplace, and take decisions accordingly on his performance, and provide him/her with suitable rewards. Speaking of the word training, many organizations these days focus highly on soft-skill training, i.e communication skills and work-place attitude. There are two types of training (i) On the job training, (ii) Off the job training.

In the words of Michel Armstrong “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. (Source: A handbook of Human resource Management Practice, Kogan Page, 8th edition Ed.,2001)

PERFORMANCE MANAGEMENT

The term ‘performance’ mainly relates to the quality of action of an activity and therefore performance management is the set of activities that are carried out effectively to meet the goals of an organization. The human resource department ensures that the employees maintain a good performance standard in order to ensure good workforce is being practiced within the organization. According to(Brumbrach 1998)“Performance management is a process for establishing a shared understanding about what is to be achieved, and how it is to be achieved; an approach to managing people which increases the probability of achieving job-related success”. The quality of performance by an individual in an organization defines the the quality of a skills in an individual.



SAFETY AND HEALTH

Workplace health and safety (WHS) plays a vital role in an organization. When it comes to an individual to perform well in a firm, his/her health and safety measure should be at peak, its only when a person takes good care of his health, his mind and body would co-operate to function efficiently. It is nowadays referred to as a primary goal in the organization. Many organizations allow women on maternity leaves and still welcome them back with a new start. Living in world where there are numerous diseases being spread, anyone and everyone is prone to them, therefore organizational surroundings should be maintained hygienically which results in a better work space for the employees. Many organizations these days have inbound pharmaceutical facilities which are proven to be helpful in times of emergency. For example : (Migraines, rise and fall in blood pressure, and also sugar levels) individuals with such cases should be constantly monitored and take care with genuineness. Occupational health and safety standard has become a contemporary necessity in order to maintain a healthier organizational environment.

COMPENSATION AND REWARDS

Every human being is bound to expectations when one does their work wholeheartedly , it may be in monetary terms, by recognition or by satisfaction. It is said that compensation is more about developing a positive employment relationship and creates a workforce among the employees within the organization. Every employee in an organization wants to be recognized

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in some way or the other for his/her contribution of commitment towards work. More or less, it can be framed as an exchange of rewards for the work performed. When an employee in the organization is said to be appraised for the completed work, he/she tends to perform more effectively in the upcoming tasks assigned, therefore leading to better work commitment and adequate job satisfaction. Hence the practice of regular compensation methods will not only create a healthier workforce among the employees in the firm, but will lead to an enhanced work-life.

CAREER DEVELOPMENT

Every Individual working in an organization or any firm, wants to always work towards the brighter side of life, it is very natural. Career development mainly refers to improve the stages of work for the better benefit. It mainly focuses on enhancing the future perspective of life in order to attain one's short term or a long term objective.

It may be referred to as a continuous activity in an organization. Employees working in a firm look forward to getting promoted, salary appraisals and better recognition which in turn creates a steady work determination in the minds of the employees. In simple terms of understanding career development denotes "from where an individual begins to where he projects his reach in the near future". Working with a focused state of mind determines the identical quality of an employee/ worker. It has indeed become a raging trend in the current world that we live, everyone wants a better life, so why not work hard and stay focused to achieve it ? is the common question in most of the minds. When a person works according to the guidelines of an organization he/she is said to have a upward growth in their career.

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MEASUREMENT OF SERVICE QUALITY TOWARDS PRIVATE UNIVERSITY

V. Palanisamy¹ and Dr. C. Kathiravan²

¹Assistant Professor, St. Joseph University, Virgin Town, Ikishe Model Village, Dimapur, Nagaland

²Associate Professor, Department of Business Administration, Annamalai University, Chidambaram

ABSTRACT

The concept of services quality its importance has grown in recent years for years for two main reasons. Firstly, we are starting to understand the total concept of service more and are now better able to define what is meant by quality of service. Secondly, researchers are determining ways that service quality can actually be quantified or measured. Quality is considered as one of the important factors in differentiation and excellence of services and it is a basis of competitive advantage so that its understanding, measuring, and developing it are important challenges for Education services organizations. The objective of this research is to examine the service quality influence on Private university. Service quality measures are based on some of the dimensions of the SERVQUAL, and in these study five dimensions namely responsiveness, empathy, reliability, assurance and tangible were considered. Here we have used secondary data to measure the service quality towards private university

Keywords: Service Quality, Customer, Expectations, Performance

1.1 INTRODUCTION

The concept of services quality its importance has grown in recent years for years for two main reasons. Firstly, we are starting to understand the total concept of service more and are now better able to define what is meant by quality of service. Secondly, researchers are determining ways that service quality can actually be quantified or measured. Measuring service quality gives marketers a tangible tool to use when developing strategies for marketing services. The concept of Quality is very important to marketers because quality drives the development of all marketing strategies. This means that quality must also be a major focus of all marketing strategies for service.

During the last few decades, the number of private centers providing health care services in Madurai has been Growing, and the private sector health care services market has turned out to be a competitive environment Quality is such an important aspect that it is considered a really major concept in our real life. It is considered as a strategic weapon. And the vital need of increasing service organizations and advancing their services necessitates the measuring of service quality. The peer competitions have made the hospitals to provide superior.

Services in order to retain in the competitive environment. Hospitals provide the various types of services but with different quality if the therefore quality can be considered as one of the important as one of the important Strategy to create the competitive advantage.

The service quality can be measured on the following five dimensions:

- **Reliability:** The ability to perform the promised service dependably and accurately.
- **Tangibles:** The appearance of physical facilities, equipment, personnel and communication materials.
- **Responsive:** The willingness to help passengers and provide promptness service.

- **Assurance:** The knowledge and courtesy of employees and their ability to convey trust and confidence.
- **Empathy:** The caring, individualized attention provided to the passenger

1.2 REVIEW OF LITERATURE

Crosby defined Quality as constancy with fixed stipulation and this agrees with Karim's definition, who defined Quality as everything that accords with the features of the product to convene the external customer's needs.

Service is also defined in a different way by The American Society for Marketing, defines service as activities or benefits that are offered for sale or that are offered for being related to a particular product.

Kotler, defined service as 'any behavior based on a contact between the provider and the receiver, and the core of this mutual process in intangible.

Beer defined service as a set of features and overall properties of the service which aim to satisfy the customers and meet their taste and preferences.

Ghobadian. hypothesize that most of the service quality definitions fall within the "customer led" groups.

Juran elaborates the definition of customer led quality as "features of products which meet customers' needs and thereby provide customer satisfaction." As service quality relates to meeting customers' needs, we will be looking at "perceived service quality" in order to understand consumers.

Grönroos (1984) and Parasuraman (1985) looks at perceived quality of service as the difference between customers' expectation and their perceptions of the actual service received. Other researchers look at perceived service quality as an approach.

Arnould et al., defined perceived quality "whether in reference to a product or service" as "the consumers' evaluative decision about an entity's overall superiority in providing preferred benefits".

Hoffman & Bateson defines service quality as an attitude "formed by a longterm, overall evaluation of a performance".

Attitude is defined as "a consumer's overall, lasting assessment of a concept or object, such as a person, brand and service." Service quality as "an attitude" is consistent with the views of Parasuraman, & Sureshchandar, (2002).

Basis of the view is elaborated by the latter: Competitiveness of a firm in the post-liberalized era is determined by the way it delivers customer service. Service quality is a concept that has aroused considerable attention and discuss in the research literature because of the difficulty in both defining it and measuring it with no overall agreement emerging on either. Firms with high service quality pose a challenge to other firms. Many scholars have explored consumers' cognitive and affective responses to the insight of service attributes in order to benefit by providing what consumers need in an effective and efficient manner. Organizations can business superiority through quality control in services.

Again service quality considered as the difference between customer expectations and preciseness of service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. There is general conformity that the aforementioned constructs are important aspects of service quality, but scholars have

been cynical about whether these dimensions are valid when evaluating service quality in other service industries Cronin & Taylor, 1992). Mohamed & Shirley emphasized that hospitals have to care about the quality of their services since this quality is considered core of strategic competition.

Walfried, defined service as a set of characteristics that meet the clients' needs, strengthen the associations between the Organization and them, and improve the clients' value as well. Huseyin, believes that the characteristics and advantages of service quality on the part of hospitals do donate for their success and their perseverance in the international competitive environment. We can conclude that the quality of hospitals service is an integrative evaluation of the services offered to the external client, for clients are considered to be individuals with various necessities on the basis of which services are provided, based on certain requirement. This requires that hospitals have to carefully select resourceful employees with high qualifications and capabilities.

Customer satisfaction involves customer expectation of the service delivery, actual delivery of the customer experience, and expectations that are either exceeded or unmet. If expectations are exceeded, it reacts positively; it negatively results when customer experience is poorer than expected. In today's world of competition, the key to retain competitive advantage lies in delivering high quality service that will in turn result in satisfied customers. Oliver defines satisfaction as the consumer's completion response, a post consumption decision by the consumer that a service provides a pleasant level of consumption-related execution, including under or over-completion. Caepiel recommended using overall measurement to record customers' response to diverse attributes of products and services. Kuo recognized seven factors that influence customer satisfaction: price, service content, convenience, equipment, procedure and corporate image staff. Huang also defined five factors used to appraise customer satisfaction: service, staff, product, overall performance of products, and closeness to expectation.

1.3 OBJECTIVES OF THE RESEARCH

1. To Measure the service quality of Students towards Private university.
2. To analyse the Students perception and expectation associated with Service quality.
3. To measure gap analysis between customers expectation and perception towards service quality
4. To provide valuable suggestions to the Private university

1.4 NEED FOR THE STUDY

There are a number of studies in the area of customer satisfaction and factors influencing the buying behavior of consumers but they do not throw light on the service gaps. With a fast growth and necessity of hospital services, it becomes vital to know the patient expectation and delivery services like tangibles, reliability, responsiveness, assurance and empathy. These service dimensions are prime for any service industry especially the hospital sector. They generate interest in finding the expectation and perception of the patient before and after the delivery of service.

1.5 FINDINGS

- The majority of the Student are Arts background.
- The majority of the Students taking about class room facility
- The majority of the students from high income profile

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- The majority of the students are taking about fees structure
- The majority of the students are taking about transport facilities
- The majority of the students taking about facilities.

1.6 SUGGESTIONS

The private university try to improve class room facility

They have to consider fees structure

They should serve the rural students

They should recruit qualified teaching professor

1.7 CONCLUSION

The project was done the topic “measurement of service quality “Preference towards Private university. With this project the found out was most of the students are satisfied with the service of private university. They also feel that the service quality with the university is good. And they are also satisfied with the value of money for their education. The word of mouth of the students are satisfactory.

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GENDER SENSITIVITY AMONG ADVOCATES - A CONCEPTUAL ANALYSIS**K. Arun Kumar¹ and Dr. S. Janaki²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

As the world comprises of different professions, some professions are extremely hectic in its execution. One among them is the advocates. They play a vital role in providing legal assistance to the public in areas such as civil and criminal issues. Working as an advocate is highly stressful in nature by dealing with different types of people with different types of problem as well as their behavior. This profession comprised of both men and women and a high level of gender sensitivity is believed to affect the professional ambience. This study is going to find the prevalence of gender sensitivity which helps as well as affects the performance of the advocates in the firms and in the court of law. Advocacy seems to be tough in nature which requires high level of intelligence in terms of lateral thinking, swift decision making and emotional balance, the concept of second chance might be more hectic in terms of winning. The differences in sensitizing an issue may vary from men when compared to women. Here arises the concept of gender sensitivity and it prolongs throughout their career. Some facts which cannot be omitted like mundane tasks, compliance of tough formalities, dealing with multiple assignments, time pressures, client tolerance level etc. will be sensitized by men and women in a different way.

Keywords: Gender Sensitivity, Performance, Decision Making, Emotional Balance, Lateral Thinking.

INTRODUCTION

Gender Sensitivity refers to the awareness about gender. It is also seen as an attitudinal (Informed Disposition) formation which aroused over gender discrimination. It is a process which contains the concept of behavioural modification forming through the awareness about own as well as the counter gender. It also plays a vital role in the work place in terms of individuality and also team performance. The effectiveness of the individual as well as the team will also be measured by means of gender sensitivity issues in formation, cohesiveness and performance. Gender sensitivity is not about pitting women against men. On the contrary, education that is gender sensitive benefits members of both sexes. It helps them determine which assumptions in matters of gender are valid and which are stereotyped generalizations. Gender awareness requires not only intellectual effort but also sensitivity and open-mindedness. It opens up the widest possible range of life options for both women and men. (UNESCO. (2004). Gender Sensitivity - A Training Manual). Even if legal equality of men and women has been achieved in our society in theory, equality in real life is still a long way off. There are undeniable indicators that this is the case, such as the pay gap that still exists between men and women. That is why we need to take a look at the realities of the lives of women and men in their entirety, taking into account the factors that might potentially impact the differences they face as regards their situation within society. (Renate Brauner, Sandra Frauenberger. (2014). statistik journal wien 2/2014. Gender-sensitive statistics: Making life's realities visible)

Analysing Gender

Before going further, it may be useful to discuss briefly what is meant by the concept of gender. Gender and gendered power relations are major defining features of most organizations and

managements. Organizations and managements are not just structured by gender but pervaded and constituted by and through gender; at the same time, organizational and managerial realities construct and sometimes subvert dominant gender relations. When gender is referred to it is usual to think of 'men and women' and 'relations between them'; these are certainly part of gender, but only a part. Gender is just as relevant in relations between women and between men, for example, in gendered hierarchies within genders. Gender has also taken on other more complex meanings. Such wider understandings of gender are both contested and central to analysing management and organizations. The distinction between sex and gender was recognized in the 1960s in feminist and other critical accounts of women's and men's positions in society. These highlighted how what was often thought of as natural and biological was also social, cultural, historical and political (e.g. see **Stoller, 1968**) Even with such difficulties, the sex–gender model has prompted path-breaking work on gender relations, some attending to attitudes, self-concepts and identity, others focusing on social categories and structural relations. In this, gender has often been understood as a way of recognizing socio-cultural relations and as relatively autonomous from biology. Such approaches articulate structural concepts of gender relations, as in sex–gender classes, patriarchy, gender systems and gender orders. (Broadbridge, A., & Hearn, J. (2008). Gender and management: New directions in research and continuing patterns in practice. *British Journal of Management*, 19(s1).

Gender Sensitivity in Organisations

The existence of sex role stereotypes, that is, beliefs that men and women differ in many of their characteristics, has been convincingly documented (e.g., Ellis & Bentler, 1973; Rosenkrantz, Vogel, Bee, Broverman, & Broverman, 1968; Sherriff & Jarrett, 1953). The degree to which these widely held beliefs represent myth or reality is less easily determined. Evidence seeming to suggest that these beliefs have at least some factual basis can be found in studies in which subjects are asked to rate not only the typical man and woman on a series of attributes but also themselves. Spence, J. T., Helmreich, R., & Stapp, J. (1975). Ratings of self and peers on sex role attributes and their relation to self-esteem and conceptions of masculinity and femininity. *Journal of Personality and Social Psychology*, 32(1), 29-39. Gender stereotypes have frequently been used to explain why women are not hired into positions leading to organizational power and prestige. I, however, am positing that the effects of gender stereotypes continue to dog women as they climb the organizational ladder. These ideas contrast sharply with other explanations of why there are so few women at the top organizational levels, such as "pipeline" theories that lay the blame on time and supply (e.g., Forbes, Piercy, & Hayes, 1988), and "deficit" theories that presume women to be deficient in the characteristics necessary to fulfill traditionally male roles (e.g., Feuer, 1988). They also expand our thinking about the ways in which gender stereotypes contribute to the discriminatory treatment of women in work settings. There is evidence that traditional stereotypes of women and men predominate in work settings as well as nonwork settings. Research has demonstrated, for example, that even when they are depicted as managers, women are characterized as less agentic than men (Heilman, Block, & Martell, 1995). Although in Heilman, Block, and Martell's study, working managers from a range of industries described women managers as more competent, active, and potent than women in general, they described women managers as decidedly more deficient in these same attributes than men managers. It was only when the women managers were depicted as highly successful that this gender difference in trait characterizations was found to abate. Thus, the increased presence of women in the workplace and their assumption of new roles do not appear to preclude gender-stereotypic perceptions. Heilman, M. E. (2001). Description and prescription: How gender stereotypes prevent women's ascent up the organizational ladder. *Journal of social issues*, 57(4), 657-674.

Gender Sensitivity in Advocate Profession

Women's entry and rising representation in the legal profession is one of the most remarkable social changes in the recent years, often termed revolutionary (Abel, 1988) in the legal profession over the past 90 years. The influx of women into the legal profession has prompted a great speculation among both academics and political activities as to the changes women would bring about in the nature and administration of substantive law as well as the way the law is practised. More working professional and career oriented women are facing transcendental problems for remaining professionally required time out of their homes still governed by traditional outlook towards their womenfolk. For the first time in India, the pioneer in the movement for entry of women to the legal profession. Dr. Hari Singh Gaur, moved the following amendment concerning entry of women to the legal profession, to the resolution adopted by the Central Legislative Assembly of India to remove the sex disqualification against women for the purpose of entry on the electoral roll for elections to the legislative assembly on 1st February 1922. The prospects of women in securing a decent position in the profession, which for decades had been competitive and male dominated, were grim indeed (Paul 1991). There are various reasons like religious break ups, caste composition, marital status, age composition, experience, job satisfaction, choice factor and family members influence has impact on professional practice of women advocates. (Saurab Kumar Mishra (2014) Women Legal Professionals in Lucknow: A Study of Gender Discourse in Courts of India).

CONCLUSION

Based on the literature review in this study, gender sensitivity can be divided into six stages: Denial of difference, defence against difference, minimization of difference, acceptance of difference, adaptation to difference and integration of difference. Normally gender differences affects people's ideologies and behaviours. A team often includes people from different cultural backgrounds. Successful teamwork has the following characteristics: Adequate communication, great leadership, efficient collaboration, common goal, respect and trust, better gender composition etc. If these attributes found to be present in the team then it will be easy to balance the sensitivity concept which arises out. The aim of this conceptual study was to evaluate and measure how gender sensitivity affects teamwork. Sensitivity has more impact on people's ideologies and behaviours; and ideologies and behaviours have significant impact on team effectiveness and performance. But there are a lot of factors that also could influence the teamwork. Such as personal ability, responsibility, benefit, team rules, etc. that mixed-gender teams will increasingly be called upon to perform work. From this study it has been found that gender sensitivity is a concept which has both positive and negative stereotypic effect while working as a team and in turn it helps in measuring the effectiveness of individual as well as group performance.

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

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**EMPLOYEE ENGAGEMENT AND ITS RELATION TO HOSPITAL PERFORMANCE
IN APIMS HOSPITAL****B. Sridevi¹ and Dr. G. Tamizharasi²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Assitant Professor, Department of Business Administration, Annamalai University,
Chidambaram**INTRODUCTION**

Employees in modern organizations are expected to be active at work place, show initiative, and take responsibility for their own professional development and to be committed to high quality performance standards. The modern organizations need employees who feel energetic and dedicated – i.e., who are engaged with their work. Therefore the past decade has witnessed a sharp rise in scientific studies on engagement.[1] The focus on the subjective experience of work is common in both traditional and newer concepts but the traditional concepts fail to capture the distinct value added by the new concept of work engagement.[2]

1.1 The concept of employee engagement

There has been an increasing interest and research in the area of employee engagement in recent years. Employee engagement is a new and emerging area in employee relations and motivation. Many researchers believe that in ensuring employee motivation and productivity, employee engagement is one of the most fundamental concepts. Various aspects of employee engagement have been combined giving a definition of Employee Engagement as; “The extents to which employees thrive at work, are committed to their employer, and are motivated to do their best, for the benefit of themselves and their organization”(Defined by psychologists Stairs & Galpin 2006).[3]

1.2 Engagement in healthcare setting

Numerous factors affect a healthcare organization’s capability to provide quality patient care. But the most powerful key to better patient outcomes isn’t vanguard medical technology, an organization’s number of specialty providers, or even add-on programs designed to promote preventative care. Instead, recent research and practical in-the-field experience demonstrates that healthcare organizations can create the most profound improvements in patient care and satisfaction levels simply by improving employee engagement.

In healthcare, the concepts of employee engagement are being laid emphasis on and are evolving. The focus is being directed on developing better workplace environments. The US Joint Commission on the Accreditation of Healthcare Organizations linked high-quality care and healthy workplaces in this way: “A healthy work environment is one in which workers will be able to provide high quality care and one in which worker health and patients’ care quality are mutually reinforcing”. Healthcare organizations that have highly engaged employees provide quality and timely care that imparts greater value to their clients and have better financial performance according to research conducted in England’s National Health Service.[4]

For healthcare organizations in particular, truly engaged employees have a tremendous—and quantifiable—impact on multiple measures of patient care. Higher levels of employee engagement are directly tied to:

- Overall quality of patient care
- Patient safety

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- Patient satisfaction and likeliness to recommend.
- The organization's financial performance

1.3 Engagement and performance

Many employers understand that business outcome depends on the human resource that promotes organizational objectives. There has been increasing evidence that success of any organization depends on the level of employee engagement. Employee engagement is a desirable condition. It has an organizational purpose, and connotes involvement, commitment, passion, enthusiasm, focused effort, and energy, so it has both attitudinal and behavioural components which direct towards employee effective and efficient performance. Employee Engagement was defined by Kahn (1990) as “the harnessing of organization members” selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances”.

1.4 Relevance

As the best resources to any organization is always its human resources, the attainment of an workplace with high calibre employees are the key to success and the way to set competitive advantage in the global scenario. A well functioning organization is the product of its healthy, committed and motivated employees, who can be termed as ‘engaged employees’. Engagement takes place when employees are committed to their job. They are interested and indeed excited about what they do. It involves loyalty, faith and pride in the organization, a willingness to advocate for his organization and a sense of personal responsibility. Global economy has experienced significant shifts in the recent past which have accelerated the need for organizations to find innovative ways to address new technological, demographic and marketplace realities. These shifts made the organizations to re evaluate costs associated with talent. High workforce performance and organizational success must be maintained along with changes in strategies. Research has consistently shown that employee engagement is powerfully linked to a range of business success factors such as:

1. Employee performance/efficiency
2. Productivity
3. Safety
4. Attendance and retention
5. Customer service and satisfaction
6. Customer loyalty and retention
7. Profitability

1.5 Key drivers of employee engagement

In 2006, The Conference Board published an article ‘Employee Engagement – A review of current research and its implication’ on the basis of 12 major studies conducted by research firms such as Gallup, Towers Perrin, Blessing White, The Corporate Leadership Council and others. It came out that 4 of the studies mentioned 8 key drivers of employee engagement out of a total of 26 key drivers collectively. These are:

1. Trust & integrity – managers should communicate well and go by their words.
2. Nature of the job – employees should find their job challenging enough to motivate themselves.

3. Line of sight between employee performance and company performance – employee should have clear understanding as to how they contribute to the company's performance.
4. Career growth opportunities – employees should have clear career path and growth.
5. Pride about the company – employees should feel esteemed by being associated with the organization.
6. Co-workers / team members – relationship with colleagues significantly increase employee engagement level.
7. Employee development – the organization should take necessary steps for developing the knowledge, skills and attitude of the employees.
8. Relationship with manager – the employee should be comfortable with his manager and value the relationship.

There are few more drivers which contribute in increasing employee engagement such as:

1. A culture of respect where good job is appreciated.
2. Feedback, counselling and mentoring
3. Fair reward, recognition and incentive scheme
4. Effective leadership
5. Clear job expectations
6. Adequate tools to perform work responsibilities
7. Motivation

1.6 Patient safety culture

The first step in transforming an organizational culture towards one that prioritizes patient safety is to understand the current state of an organization's culture.[6] Patient safety surveys were developed by the researchers to help assessment of safety-orientation in organizational cultures. A survey aimed at staff perceptions of patient safety culture, the Hospital Survey on Patient Safety Culture, was piloted in the Veterans Health Administration and endorsed by the Agency for Healthcare Research and Quality (AHRQ). This survey targets both clinical and administrative employees' attitudes and beliefs about patient safety within and across departments, leadership commitment to safety goals, and team effectiveness.[7] The Agency for Healthcare Research and Quality's Hospital Survey on Patient Safety has recently been expanded for use in ambulatory care organizations that are affiliated with or members of integrated health systems.

1.7 Patient centred care

Health care organizations are striving to improve quality by refocusing organizational policy and care delivery cantered around the patient, bolstered by evidence for benefit in clinical outcomes, patient experiences and a business case that helps in heading toward "patient-cantered care".[8, 9] The overall quality of care received by the patient can be improved by enhancing the patient care experience, with "patient-centeredness" included as a dimension of quality in its own right.[8, 10] The data pertaining to employee engagement particularly in healthcare setting is relatively low in developing countries due to lack of research in this direction which is important to be able to deliver quality healthcare services. Lots of research needs to take place in such countries to measure the employee engagement, identify key driving

forces of engagement and implement the changes to give better results. Even in the developed countries most of the researchers have measured and identified the levels of employee engagement, but there is limited literature on the implementation aspects of improving engagement. There is a need to develop result oriented approaches to improving engagement in healthcare organizations, and this can happen through constant experimentation and quantification of results.

2. Context of the study

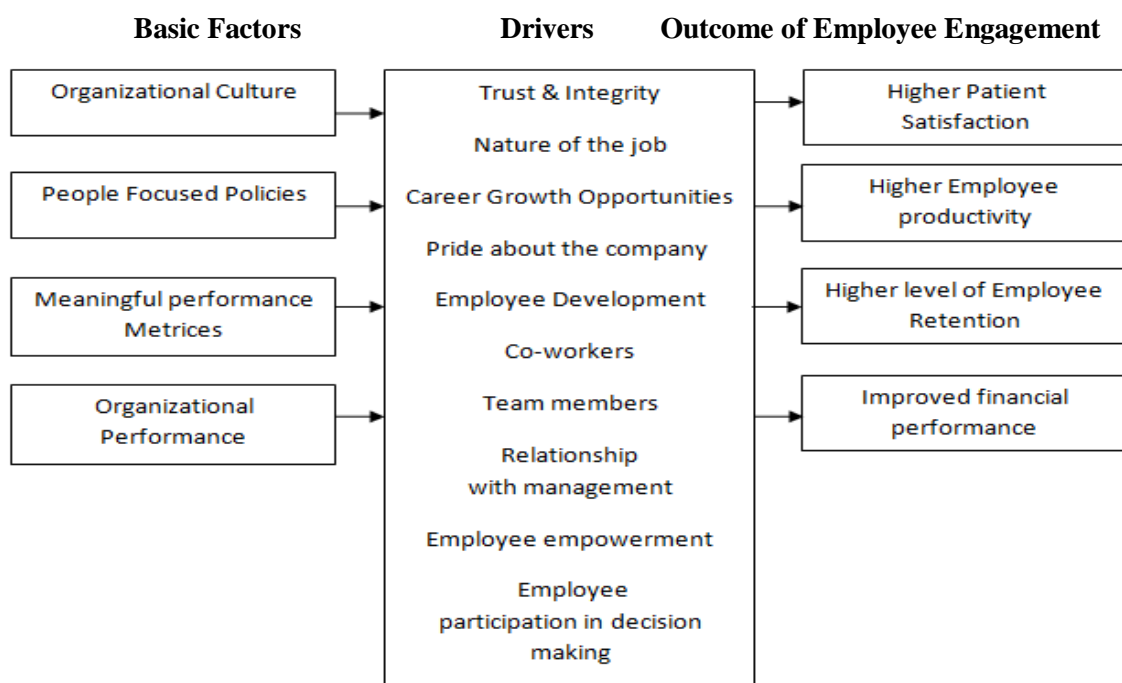
Health care organizations are complex and highly sophisticated systems involving human resources as a key component. Human resources in healthcare are scarcely available and need to be utilized in efficient way. The current study focuses on emphasizing the importance of employee engagement in healthcare. The study examines how the levels of engagement among the employees of a tertiary care hospital are influenced by job, work environment, management and organizational factors. The study provides a measure of engagement relevant to healthcare identifies the main drivers of engagement, examines the relation of engagement with some of the key hospital outcomes.

3. Context and background of APIMS

APIMS is a premier Medical Research Institute providing healthcare services to the rural community in Melmaruvathur, Tamilnadu.

The institute caters to about 2.50 lakh out-patients and about 35,000 in-patients annually. It performs 2,000 major operations, 5,000 minor operations and about 9,000 emergency operations annually. 1.6.2 Staff strength The institute has around 2,500 dedicated personnel, which include 112 faculty, 97 Resident doctors, 19 Medical Officers, 126 Nursing Staff, 296 Para medical staff, 164 Ministerial staff and Officers, 93 Class IV employees and Security guards. In addition, there are around 224 contractual employees and 178 class IV employees providing services.

4. Conceptual Framework



5. CONCLUSION

This research pertaining of the hospital employees may provides an opportunity to analyze the variations of employee engagement in healthcare setting. Employee engagement assessment surveys to be developed and data should be collected in due course which can help to assess the trends and improve the work environment. Objective work environment and hospital outcome assessment tools will be used to make the assessment more accurate. Employee engagement is a complex concept, with many issues influencing engagement levels. Subsequently, there are many pathways to foster employee engagement, but in a hospital environment, employee engagement is focused differently and this study may ultimately be considered as the key to effective employee engagement.

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WASTE INTO WEALTH: A SUSTAINABLE MANAGEMENT CONCEPT**Dr. T. Thileepan**Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

Waste is generated any time anywhere. As the human life goes on, it is not possible to avoid the generation of the waste. The aim, in this situation is not to avoid the generation of the waste – minimize, maybe-but separate according to the types and avoid from paying unnecessary costs for useless treatment and (just the opposite) get advantage of gaining income from the waste. Waste reduction can be supplied in the individual level by consuming less, organizing the shopping & daily life consciously, encouraging re-use and recycle. In the industrial level Agricultural wastes are non-product outputs of production and processing of agricultural products that may contain material that can benefit man but whose economic values are less than the cost of collection, transportation, and processing for beneficial use. Estimates of agricultural waste arising are rare, but they are generally thought of as contributing a significant proportion of the total waste matter in the developed world. Agricultural development is usually accompanied by wastes from the irrational application of intensive farming methods and the abuse of chemicals used in cultivation, remarkably affecting rural environments in particular and the global environment in general. Generally, agricultural wastes are generated from a number of sources notably from cultivation, livestock and aquaculture. These wastes are currently used for a number of applications through the '3R' strategy of waste management.

Keywords: Waste, Wealth, Pollution.

INTRODUCTION

The population around the world is increasing, related to that, protecting public health and the environment becomes crucial problem. Increasing population means also, increasing garbage which is technically called as “solid waste” or only as “waste”. Semisolid food wastes and municipal sludge may also be included in solid waste. Liquid wastes such as lavatory and bathroom wastes are called as “grey-water” or “waste water”, which should also be collected and removed from the public life through sewer system. As there is water supply system to a house, then there should also be sewer system for that house. It is under the ground and if there is no leakage or blocked pipe problem, nobody is aware that their waste water is collected through pipes. However, solid waste is not as lucky as waste water, because it is always in front of the people occupying a great space even in front of their houses. If there is a delay of collecting and removing the solid wastes from the public life, it causes a great social problem that should be avoided. Same as before, if the solid wastes are quickly removed from the public life, then nobody cares of where their waste is going. In order to supply the social peace, local governors spend great effort and high costs for these services to refrain from any problem.

Agricultural wastes are defined as the residues from the growing and processing of raw agricultural products such as fruits, vegetables, meat, poultry, dairy products, and crops. They are the non-product outputs of production and processing of agricultural products that may contain material that can benefit man but whose economic values are less than the cost of collection, transportation, and processing for beneficial use. Their composition will depend on the system and type of agricultural activities and they can be in the form of liquids, slurries, or solids. Agricultural waste otherwise called agro-waste is comprised of animal waste (manure,

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animal carcasses), food processing waste (only 20% of maize is canned and 80% is waste), crop waste (corn stalks, sugarcane bagasse, drops and culls from fruits and vegetables, prunings) and hazardous and toxic agricultural waste (pesticides, insecticides and herbicides, etc). Estimates of agricultural waste arising are rare, but they are generally thought of as contributing a significant proportion of the total waste matter in the developed world. Expanding agricultural production has naturally resulted in increased quantities of livestock waste, agricultural crop residues and agro-industrial by-products. There is likely to be a significant increase in agricultural wastes globally if developing countries continue to intensify farming systems. It is estimated that about 998 million tonnes of agricultural waste is produced yearly [1]. Organic wastes can amount up to 80 percent of the total solid wastes generated in any farm [2] of which manure production can amount up to 5.27 kg/day/1000 kg live weight, on a wet weight basis [3].

- **Wastes from Cultivation Activities**

While tropical climate is favorable for growing crops, it also supports the generation and development of insects and weeds. This situation creates a high demand for pesticides in order to kill insects and protect against the spread of epidemic diseases; this need often lead to the abuse of pesticides by farmers. After using pesticides, most of the bottles and packages holding these pesticides are thrown into fields or ponds. According to an estimate made by the Plant Protection Department (PPD), about 1.8% of the chemicals remain in their packaging. These wastes have the potential to cause unpredictable environmental consequences such as food poisoning, unsafe food hygiene and contaminated farmland due to their potentially lasting and toxic chemicals. In addition to this, existing stagnant or unused pesticides and pesticide packages with residue from the original contents poses serious environmental consequence in that they could be stored or buried in the wrong way which may leak or enter the environment through osmosis and thereby affecting the environment. In agricultural production for example, fertilizers play an important role in maintaining the productivity and quality of plants. Inorganic fertilizer is inexpensive and characterized by high productivity. However, many farmers apply more fertilizer to their crops than the amount needed by the plants. The serious consequence of such an excessive application of fertilizer is that it is used to the point of abuse in order to increase the annual agricultural output. The rate of absorption of such fertilizer compounds (nitrogen, phosphorus, and potassium) varies depending on the land characteristics, plant types, and method of fertilization. Among the fertilizer excess, a portion is retained in the soil, a portion enters ponds, lakes and/or rivers as a result of either surface runoff or the irrigation system adopted, which results in the pollution of surface water; a portion enters the ground water, and a portion evaporates or becomes de-nitrated, causing air pollution.

- **Waste from Aquaculture**

The growth in aquaculture has led to an increase in the use of feeds for improved production. The amount of feed used in a system is the most important factor used in determining the quantity of waste generated. The wastes that result from the use of aquaculture feeds are discussed in this section of the report and it is a summary of the information provided by. One of the major wastes generated in aquaculture is metabolic waste which could be dissolved or suspended. In a properly managed farm, approximately 30% of the feed used will become solid waste. Feeding rates are dependent on the ambient temperature. Increase in temperature results in increased feeding which gives rise to increased generated waste. Water flow patterns in production units are important for waste management because a proper flow will minimize the fragmentation of fish faces and allow for rapid settling and concentration of the settle able solids. This can be critical because a high percentage of non-fragmented faces can be quickly captured which will greatly reduce the dissolved organic waste.

AGRICULTURAL WASTE MANAGEMENT SYSTEM (AWMS)

Recently, agricultural waste management (AWM) for ecological agriculture and sustainable development has become an issue of concern for policy makers. The usual approach to agricultural waste management has been discharge to the environment with or without treatment. There is need to consider wastes as potential resources rather than undesirable and unwanted, to avoid contamination of air, water, and land resources, and to avoid transmission of hazardous materials. This will require better use of technology and incentives, a change in philosophy and attitudes, and better approaches to agricultural waste management. The organic wastes, especially manure generated by animals, if improperly managed or left untreated can result in significant degradation of soil, water and air quality. Stagnant wastes provide a medium in which flies breed and diseases are transmitted. Uncontrolled decomposition of organic wastes produces odorous gases as well as ammonia volatilization, leading to acid rain. Because of the intensification of animal production on a small area of land, there are increasing concerns about:

- Water quality resulting from higher nitrogen and phosphorous loadings;
- Pathogens and antimicrobial compounds in the manure;
- Foul odors and air quality from ammonia, methane and nitrous oxide emissions;
- Soil quality because of potassium and phosphorous loading .

An Agricultural Waste Management System (AWMS), according to is a “planned system in which all necessary components are installed and managed to control and use byproducts of agricultural production in a manner that sustains or enhances the quality of air, water, soil, plant, and animal resources”. Such a system is developed using total systems approach, i.e. it is designed to cater for all the waste associated with agricultural production to utilization throughout the year round. The Total Solids (TS) concentration of agricultural wastes is the main characteristic that determines the handling of the material. For excreted manure for example, the following factors affect the TS concentration and they include the climate, type of animal, amount of water consumed by the animal, and the feed type. In most systems the consistency of the waste can be anticipated or determined. The TS concentration of the waste can be increased by adding beddings or other solid waste to the waste, decreased by adding water, and stabilized by protecting it from additional water. The TS concentration is important in that it affects the total volume of the waste to be handled. Liquid waste management systems are often easier to automate and manage than those for solid wastes; however the initial cost of the liquid handling equipment may be greater than that for solid waste systems.

AWMS consist of six basic functions as noted by. These are production, collection, storage, treatment, transfer, and utilization. Production is a function of the amount and nature of agricultural waste generated. The waste requires management if quantities produced is sufficient enough to become a resource concern. A complete analysis of production includes the kind, consistency, volume, location, and timing of the waste produced. Collection refers to the initial capture and gathering of the generated waste from the point of origin or deposition. The AWMS plan should identify the method of collection, location of the collection points, scheduling of the collection, labor requirements, necessary equipment or structural facilities, management and installation costs of the components, and the impact that collection has on the consistency of the waste. The storage function has to do with the temporary containment or holding of the waste. The storage facility of a waste management system provides control over the scheduling and timing of the system functions such as the treatment and application or use of the waste which could be affected by weather or interfered with by other operations. The waste management system should identify the storage period; the required storage volume; the type, estimated size,

location, and installation cost of the storage facility; the management cost of the storage process; and the impact of the storage on the consistency of the waste.

Treatment is any function designed to reduce the pollution or toxic potential of the waste, including physical, biological, and chemical treatment and increases its potential beneficial use. It includes pre-treatment activities such as analysis of the characteristics of the waste before treatment; a determination of the desired characteristics of the waste following treatment; the selection of the type, estimated size, location, and the installation cost of the treatment facility; and the management cost of the treatment process. Transfer refers to the movement and transportation of the waste throughout the system from the collection to the utilization stage either as a solid, liquid, or slurry, depending on the total solids concentration. Utilization is the application of the waste for beneficial use and it includes recycling reusable waste products and reintroducing non-reusable waste products into the environment .

Composting & Biodegradation

Composting is the controlled biological decomposition of organic matter, such as food and yard wastes, into humus, a soil-like material. In this sense, composting can be accepted as another form of recycling. Organic materials inside the wastes start reaction by the help of microorganisms with enough amount of oxygen to form heat and gas. Composting is nature's way of recycling organic wastes into new soil used in vegetable and flower gardens, landscaping, and many other applications.

Composting involves conservation of the organic component of solid waste into humus rich material which is a valuable soil conditioner for both agriculture and gardening. Both aerobic and anaerobic microbial decomposition may be used. Solid wastes are decomposed by manpower in the stations and fresh vegetables; kitchen wastes and such kind of wastes are used for composting. This very rich-in-organism compound, is used for soil improvement by adding nitrogen and phosphate. The source of the organic materials in the city life is the food waste and the fresh vegetables that are remaining of the groceries. Grass chipping and the bushes from the trimming also give a great contribution. Organic materials inside the wastes start reaction by the help of microorganisms with enough amount of oxygen to form heat and gas. This method has been encouraged for home owners as a direct way of recycling and it is a valuable tool already being used to increase yields by farmers interested in sustainable agriculture. Now, professional growers are discovering that compost-enriched soil can also help suppress diseases and ward off pests. These beneficial uses of compost can help growers save money, reduce their use of pesticides, and conserve natural resources. In the poultry industry, composting has also become a cost-effective method of mortality management. It destroys disease organisms and creates a nutrient-rich product that can be used or sold. It has been extended to the larger scale for green waste from parks and gardens and also to municipal solid waste and to sewage sludge. This compost technology is currently being used to restore contaminated soils, manage storm water, control odors, and degrade volatile organic compounds (VOCs), through bioremediation. The compost product can be used for the greenery in the city like parks, street flowering, reclining places, etc. This will also help a closed recycle system within the city by reducing the transportation cost mainly and necessity for pesticides and chemical fertilizers.

The composting process implicates preparation of solid waste, decomposition and product preparation for marketing. The solid waste preparation involves receiving, sorting, separating, shredding; removing of plastic, rubber, leather and the like; and moisture and nutrient addition. The composting activity starts with the decomposition of the wastes; however this decomposition should be controlled different than the deposition at the landfill site. This is achieved by microorganisms, mostly under aerobic condition. The production of compost by

windrows or static piles can take from 6 months to 1 year depending on the environmental controls applied and the composition of the organic fraction, however it can be produced from an in-vessel unit as little as two weeks. The simplest method is windrow composting, in which long piles are prepared that are 1.5-2.0 m high and 2.0-2.5 m wide. The piles are turned regularly to ensure adequate aeration. Finished compost is ready in two to three weeks. Many proprietary composting processes utilize mechanical digesters with forced aeration, seeding, moisture and nutrient adjustment to accelerate compost production to less than a week.

The production of landfill gas from the biodegradation of the organic fraction of wastes such as domestic waste and sewage sludge in a landfill site produces a gas consisting mainly of methane which can be collected in a controlled, engineered way and can be used in a suitable process to form energy and it supplies volume reduction of the organic wastes.

FUTURE RESEARCH DIRECTIONS

Wastes caused by public or industrial activities are harmful to public health directly or indirectly. Uncollected or uncontrolled wastes may create many infectious with the respiration. Refuse disposal by the major towns is crude dumping, and where burial is practiced it is very minimal and does not serve the intended purpose. Site selection is usually based on a minimal understanding of the potential effects on surface and ground water resources. Some dumping affects both water quality, and the health of the people and domestic animals. Much of the rural population still depends on surface streams for drinking water. Rural, urban and peri-urban areas are at risk where uncontrolled dumping occurs because scavengers commonly scavenge for food, or other items useful to them. The possible presence of chemical, expired drugs or spoiled food poses a greater risk. The lack of such services is a cause of ill health. Insufficient control, monitoring and maintenance of many urban areas have had a detrimental effect on the natural environment. Problems of pollution, loss of habitat and visual amenity are evident. In addition, the high rate of population growth poses even greater challenges in the mobilization and utilization of natural resources. This is true for all the categories of settlements in urban, peri-urban and rural areas. The urban population will place increasing demands on existing infrastructure for solid waste management. It is really a pity for the humanity that, every eight seconds a child dies of a water-related disease. Every year more than five million human beings die from illnesses linked to unsafe drinking water, unclean domestic environments and improper excreta disposal. As a result, this problem is not only a matter of environment but also related public health aspect. For that reason, any precautions to be taken should be systematic, environmental friendly and cost-effective. These cost-effective solutions are the key points for the sustainable waste management system.

Waste has financial and legal implications for social life, environment and business life also. In addition to accurate definitions of waste, reporting methods also are required to be uniform. A key element of the strategy is the compilation of accurate data on waste arising. This enables recycling targets to be set and responses measured, and the diversion of different waste types from disposal, etc. to be monitored. If there is trustable data only, it will become possible to choose correct technology with correct time and size, for investment.

The EU Waste Framework Directive defines waste as “any substance or object which the holder discards or intends to discard”. For recycled goods, when they change from being a “waste”, with the consequent legislative and handling requirements expected of a waste, to when they become a recycled product or “good”, is in some cases not clear cut.

CONCLUSION

Environmental problems such as pollution, solid waste, waste water treatment always consume great amount of costs to handle with. However, the technological improvements made it

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possible to benefit from environmental issues with less cost and less problem. Further developments in technology will produce economically sustainable waste management system. Different techniques for treatment are now possible for the same type of wastes, and they can be evaluated easily according to the situation and type, quantity and specifications of waste.

Environmental sustainability means that the options and integration of those options should produce a waste management system that reduces the overall environmental impacts of waste management, including energy consumption, pollution of land, air and water and loss of amenity.

Economic sustainability means that the overall costs of the waste management system should operate at a cost level acceptable to all areas of the community, including householders, businesses, institutions and government. In assessing the most environmentally and economically sustainable system, the local existing waste management infrastructure, such as availability of landfill sites, existing incinerators, the types of waste to be managed, waste tonnages generated, etc., should all be considered. At the center of an integrated waste management system is the collection and sorting of the waste, since this influences the treatment and disposal options of the waste, for example, recycling, composting, use for energy recovery, etc. The source separation for household and industrial waste is almost the key point for lowering the cost of the waste handling. This is the separation of household waste into recyclable and non-recyclable materials in the house. The activities of collection, separation, processing and transformation of solid waste bring great cost to the total management and also it is not possible to avoid or find alternatives for these items from the system. For this reason, source separation is very important that should not be neglected from this process.

The technology gives the alternatives of different treatment systems overall. Alternatives which have a minimal environmental impact and low cost, with a view to recycling or energy recovery with low pollution, have received particular attention. Amongst such technologies are pyrolysis, gasification, combined pyrolysis–gasification, composting and anaerobic digestion. The thermal treatment options of pyrolysis, gasification and combined pyrolysis/gasification systems, are generating increasing interest as viable alternative environmental and economic options for waste processing. These options have a number of advantages over conventional incineration or landfilling of waste. Depending on the technology, the waste can be processed to produce not only energy, but also gas or oil products for use as petrochemical feedstock and/or a carbonaceous char for use in applications such as effluent treatment or for gasification feedstock. The production of storable end products such as a gas, oil or char, enables the possibility of de-coupling the end use of that product, either for energy production or petrochemical use from the waste treatment process.

In order to achieve a sustainable waste management, all types of wastes such as sewage sludge, industrial and agricultural wastes and demolition wastes should be treated in order to embed them to economic life. The well-educated designers can use the advantage of choosing the viable treatment system to make the project feasible. From this, it is clear to understand that waste management is not only a technical issue, but also a political and economic issue.

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EVALUATING THE PRICE VOLATILITY AND IDENTIFYING THE STATISTICAL RISK OF TOP TRADING CRYPTOCURRENCIES IN INDIA

Madhusudhanan R¹ and Dr. D. Senthilkumar²

¹Research Scholar, Department of Business Administration, Annamalai University, Chidambaram

²Assitant Professor, Department of Business Administration, Annamalai University, Chidambaram

ABSTRACT

The impacts of demonetization, transaction cost, the new regulations of Central bank about the minimum balances etc., sufferings altogether uplifter to the new focus on digital currencies. We can say this gives a great insight for the Indian companies to enter in to the digital currencies platform with the help of e-commerce. For the first time in India, the retail giant Reliance introduces the digital currency Jio Coin in 2018. The new avenue started adopting by the Indian companies, that is the digital currencies are started accepting by the companies like Dell, Amazon, PayPal etc., and still more companies are planning for this digital platform for the daily transactions. The question arising here is why the digital currencies are more talkative in short run? The answer is simple and mentioned in the beginning and it has the strong advantages that it eliminates the intermediates between the transactions and end up with lowering the transaction costs. These apparently increase the demand for the digital currencies all over the world. The evident economic theory clarifies the speculative goods are exemption to the demand theory, in the sense the price will be analogous increase with the demand. In the year 2018 the price volatility in the Bitcoin plays a vital role and gives a new insight about the digital currencies among the Indian investors .For this researchers are incorporating descriptive statistics to identify the risk. The out of the paper will clarify the high return earning cryptocurrency and higher risky crypto currency and accordingly the suggestions are suggested.

INTRODUCTION

GENESIS OF DIGITAL CURRENCY

The word digital currency having a mysteries assumption that it means bit coin. It is not true that Bit coin the only a digital currency, there are different digital currency Used in different purpose are follows.

- **E-Gold 1996**

These are a solid evidence traced decade before called E-GOLD which was invented by the person Douglas Jackson an oncologist. On that since over 5 million users of E-gold as per track record of 2009. This was a highly developing digital currencies and it was popularly expected by the merchants too. This became open a channel for criminal and hackers, on that time cyber criminals and money laundering people used this E-GOLD platform for illegal activities then the value of these digital currency was under downfall.

- **WEB MONEY 1988**

After the shutdown of E-gold the web-money was introduced in the year of 1999 it is a digital currency platform which would for the all purposes. There is a Moscow based company which are providing the payment solution also web become a best platform after shutdown of E-gold. It also attracts the equal quantum of users. This service prevent from all legal activities which are possible in the E-gold even in the current scenario the web money is having a goof

international support, the currencies which are popularly used through this web money are GBP (Great British Pounds), USD\$ (United State Dollars), Russian Rubles, Bit coin.

- **LIBERTY RESERVES 2006**

This is a space where the users are allowed to create their own accounts for the money transforms of their business, here the transaction can make through without having with this is Buckskin their reserve. This is also provide the uses to hide the person to whom their transforming over the period for criminals, this give a liberty and space for illegal activities and one laundering, by the year of 2013 the whole platform was shut down by correspondence authority.

TOP TRADING CRYPTOCURRENCIES

- **BITCOIN (BTC)**

BTC is a first decentralized crypto currency. It is a new paradigm in the evolution of crypto currency market, it was traced back in the year of 2009 Jan by Satoshi Nakamoto. The advantage of this invention to eliminate the middleman and banks. It operates in peer to peer network technology and open sources. This may international payment easier and cheap too, because it eliminates the intermediate cost, it may helpful for the investment purpose and process how becomes skyrockets. Through this is an open access to the public, anyone can buy and sell this BTC through BTC exchanges. There are different exchange which deals with BTC with coin based, bit-stand and bitfenix.

- **ETHEREUM (ETH)**

Ether is yet another digital platform to make this smart contracts, this is also operates under the block chain and it also open to the public. Every year almost 18 million ether are mine, fundamentally currency where it used to pay the payment of gas for the consumption so that the main of this currency called ethereum. It has its own public distribution ledger to maintain the security of the transaction. Ethereum block chain application was usually referred as D Apps, they are all based on decentralized ether virtual machine, and Royal bank of Scotland has intimated that to create a smart contract platform based on ethereum distributed ledger, by building its own Clearing and Settlement Machine

- **RIPPLE (XRP)**

Ripple is a crypto currency which was introduced by JED McCaleb it helps for the financial transaction between different currency like crypto to crypto fiat to fiat currency and mixture of both it helps in transferring the amount in the fastest way, As like a bit coin ripple is also the currency which is used for peer-to-peer it also consists of mathematical formulate to disclose the mine the company plans to create 100 billion ripple and half of that done for circulation and remaining of retaining by the company about 7.2 billion has been distributed as per the last update the ripple is the beneficiary in exchange for the, the current market capitalization of ripple is more than 2 billion.

- **CARDANO (ADA)**

Similar to the etherem cardano is also one of the smart contract platforms the architecture of this cardano comprises of regulators and end users. This is an attempt to find to middle group or bancaeses between the privacy and decentralization with respect to the blockchain technology. The haskell platform is used for fault tolerance the ADA being develop in two layers that separates the ledger of account value from the hillson y values ADA settlement layer uses a proof- of-stake consensus algorithm to generate the new blocks and maintain the security of transaction the ADA Computation Layer (CCL) is the second layer at the platform which contains the information on why the transaction occurs.

- **LITE (LTE)**

LTC has successfully released through an open source on Github on October 7th 2011 for the first time, Mr. Charlie Lee has been created the LTC, this is a very similar to the BTC many of called it as BTC silver and best buddies, but it has a more supply more than the BTC, LTC has 84 million of supply and BTC has a 21 million of supplies, lite coin is using software called scrypt (SHA-256) algorithm for mining. The difference between LTE coins and BTC is, LTE is process a block of every 2.5 minutes but where BTC is process a blocks for every 10 minutes, the developers of LTC coins says that LTE has a faster transaction confirmation when compare to BTC. The LTE coin is using expensive programming technology like FPGA (Field Programming Gate Array), it helps to represent the electronic circuit and pictorial circuit the diagram to standardize the symbolic transaction of LTE coins and it improves the complex of digital complex of computation very quality.

1. REVIEW OF LITERATURE

From the article we come to know that the trading of cryptocurrency is considered as the commodity trading. The article clarifies that basics of cryptocurrency and identified the risk and returns. The article identifies the correlations between the digital currencies and the traditional currencies. The significance of the presence of cryptocurrency in the portfolio represented by the cryptocurrency index (CRIX). Comparing the traditional assets the digital currencies are high potential investment opportunity in the portfolio. The theoretical background is strong to understand the block chain mechanism, mining etc.

This article analyses the importance of digital finance in the modern technological era and it gives an insight for the future research in the field of digital finance. The beginning part of this article gives a brief knowledge about the evaluation of digitization of financial sector, the main reason for the rapid growth of digitization is the development in the service sector.

Crypto currency And the Myth of the Trust less Transaction” Mr. Money Moustache. In this article the author attempt to address the criticism part of crypto currencies, it is a negatively viewed paper but rarely to think deeply into the operations, here the author codes the cashless transaction is truth less transaction. So he considered this crypto currencies is myth. This article intricate the operation of block chain and carrying out with bitter result of block chain technology operation. This is a study which result contributes modes to the existing investors and prospective investors. It is really a good lesson for the people who are doing research to the field of crypto currencies.

2. RESEARCH DESIGN

STATEMENT OF THE PROBLEM

The time factor and human evolution needs changes. Now there is a new paradigm called crypto currencies. Any new avenues emerged, it creates more demand in the market with that the investors will search for a space to maximize wealth. The ambiguity of investing in the crypto currencies among the investors is the major problem to conduct this study.

SCOPE OF THE STUDY

This study incorporates various tools like descriptive statistics and chart, which would help the existing and prospective investor's, identify the wealth maximization avenue. This study clearly exhibits the volatility and risk association within and this would give clear picture highly volatile currencies and less volatile currency and risks as well.

OBJECTIVE OF THE STUDY

- To calculate the returns of top five crypto currencies.
- To calculate the statistical risk of top five crypto currencies and ranking the same.

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- To identify the highly volatility and highly risky among top five cryptocurrencies.

SAMPLING

The opening, high, low and closing prices of 365 days are taken as sample for this study, the 365 days of the year 2017 has been taken.

LIMITATIONS OF THE STUDY

The study conduct with the help of the historical data of 2017, available in the website of coindesk.com, the result arrived within the restriction of the time limit. All these interpretation are given based on the fact which is available in the secondary sources.

3. DATA ANALYSIS & INTERPRETATION

Table No: 4.1

CRYPTOCURRENCY	DESCRIPTIVE STATISTICS				
	Mean	Median	Standard Deviation	Kurtosis	Skewness
BITCOIN (BTC)	0.00854	0.00882	0.04997	3.87294	0.44034
ETHEREUM (ETH)	0.01506	0.00391	0.07314	3.95087	1.02654
RIPPLE (XRP)	0.02357	-0.0005	0.14396	66.8865	6.28745
CARDANO (ADA)	0.04235	0.01202	0.24228	14.5053	1.77968
LITE (LTC)	0.01428	0.00251	0.08703	13.3477	2.33005

Source: Compiled from secondary data.

Figure: 4.1.1

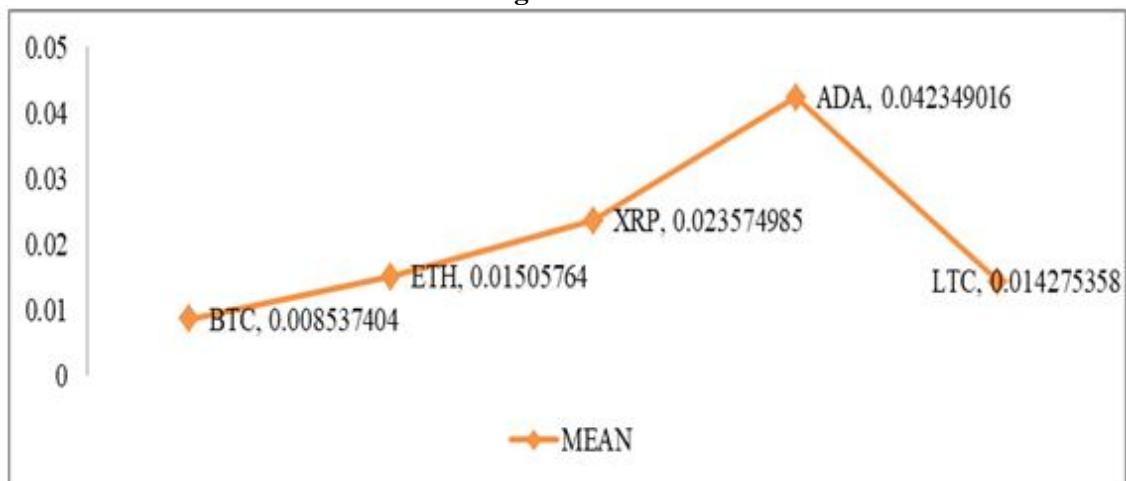


Figure: 4.1.2

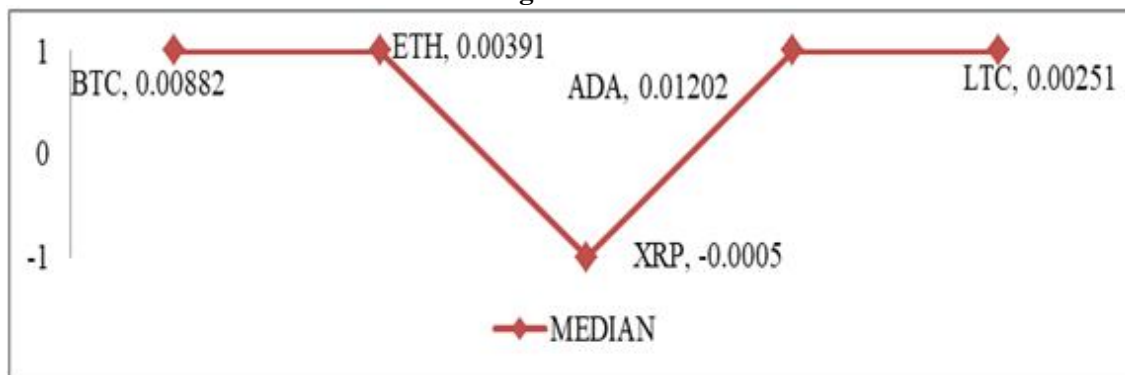
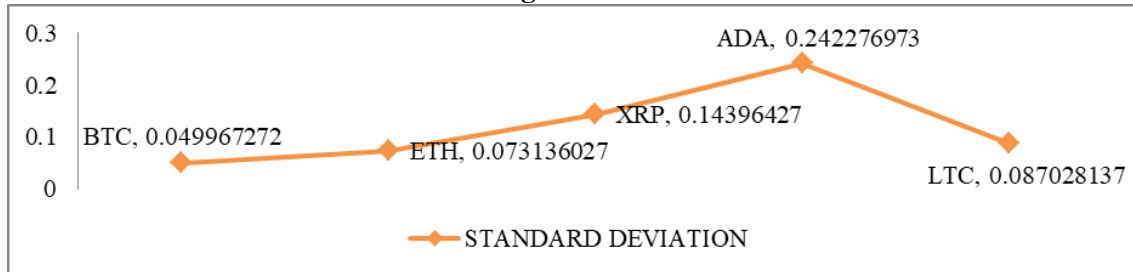
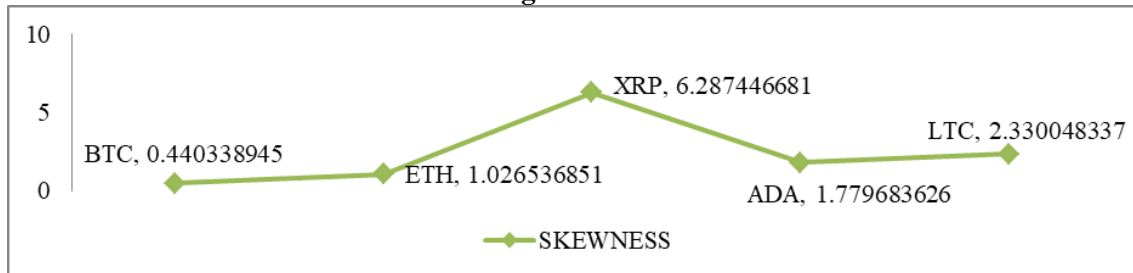
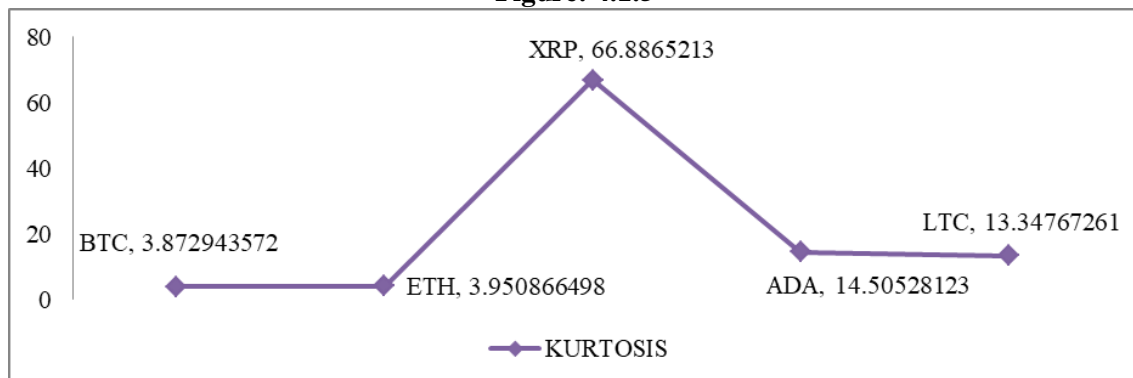


Figure: 4.1.3**Figure: 4.1.4****Figure: 4.1.5**

5. SUMMARY OF FINDINGS

BITCOIN (BTC)
The expected volatility in the returns are between ± 0.05 to the mean value.
The kurtosis is Leptokurtic
The Skewness is Positive, Approximately Symmetric.
ETHEREUM (ETH)
The expected volatility in the returns are between ± 0.07 to the mean value.
The kurtosis is Leptokurtic
The Skewness is Positive and Moderate.
RIPPLE (XRP)
The expected volatility in the returns are between ± 0.14 to the mean value.
The kurtosis is Leptokurtic
The Skewness is Positive, Approximately Symmetric.
CARDANO (ADA)
The expected volatility in the returns are between ± 0.24 to the mean value.
The kurtosis is Leptokurtic

The Skewness is Positive and High.
LITE (LTC)
The expected volatility in the returns are between ± 0.08 to the mean value.
The kurtosis is Leptokurtic
The Skewness is Positive and High.

FINDINGS

- The returns of the top five Cryptocurrencies are calculated
- The volatility is higher in the ADA and XRP
- The statistical risk is higher in the ADA and XRP

CONCLUSION

The increasing in the mean value is a good sign which indicates the prices are moving in the increasing trend. The standard deviation is the measure of risk and volatility. If there is high standard deviation, it indicates the security consist of more risk, by the same time it consist of higher return also. But it depends on the character of the investor. If the investor is risk taker he can reap high payoffs and vice-versa. In converse to this the higher risk may also have an equal opportunity to earn losses to the extent of the expected profits. All the above discussion will gives the fundamental analysis to the investor to maximize as well as to optimize their portfolio creation.

SUGGESTIONS

- The less risky and low pay offs can be compensated by increasing the volume of purchases.
- The high risky and high payoffs can be compensated by decreasing the volume of purchase.
- The optimum portfolio can be the combination of highly risky and low risky to maximize the wealth

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A STUDY ON PAYROLL SYSTEM IN ITS SECTOR

Dayakar Samidi¹ and Dr. S. Sivaraj Murugan²

¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram

²Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram

ABSTRACT

In the digitalized era, Organizations are transforming from traditional human resource management to utilizing HR technology as a key success factor to yield better decisions. Data-driven human resource management systems have become core development which facilitates the leaders, managers and human resource professionals to draw meaningful conclusions on various HR process for better decision making to improve those processes. Talent analytics is a high-priority tool which is implemented in business-oriented organization to enhance their engagement, strategic workforce planning, developing & implementing competency systems and integrated talent management systems to improve revenue and dramatically increase almost every business measure by making better people decisions. Talent Analytics is the application of statistics, technology and expertise to large sets of people data which results in better decisions for an organization. This study helps to understand the concept of talent analytics, its application, insights from practitioners, experts and literature review help us to arrive at the conclusion a tool that companies use to set up for their growth in every business measure by application & evaluation of their analytics practices.

Keywords: Digitalized, Talent analytics HR Technology and Talent management systems.

INTRODUCTION

Talent analytics (TA) is a dynamic and fast-growing field with potential to enrich people decisions in organization's growth and in fact growing, skill and retaining talent using HR technology is a critical competitive advantage for any company. Advanced technologies such as machine learning and artificial intelligence (AI) are still in an experimental phase in HR. Apart from skills and resources, obstacles include the unavailability of clean data which in turn results from uneven quality control or legacy HR systems. Talents analytics could transform the HR function by collecting the information on the skills which are necessary for a given project phase. Talent analytics works on new data related to available workers. So, that HR will be able to mine data more effectively match the talent to task, thereby optimizing performance and enabling HR to take on the new and invaluable role of talent broker.

The digital revolution is redefining the workplace, skills requirement and the whole employer – employee relationship between a more fundamental way than ever before. Organizations are increasingly recognizing the value of big data and data analysis in predicting and dealing with constant change. HR as a function is also moving away from risk-based decisions on more evidence-based decision making. But, the HR Professionals is more concerned towards how effectively HR is leveraging Talent Analytics for taking informed people related decisions.

BACK GROUND OF THE STUDY

Talent Analytics (TA) as a tool for HR talent pools of data set & data science. TA is basically the analysis of HR data; hence it is also called as people analytics, HR analytics, workforce analytics, people research and analytics, and HR business intelligence. It is a business strategy used by businesses to measure talent of employees directly from the talent data by applying techniques of Business Analytics (BA) and Data Mining. Data onto talent analytics helps in

attaining organizational goal by utilizing the best of the talent for human resources. It implements data management in decisions, talent acquisition, compensation, retention, promotion, placement, or planning in workforce or succession. It enables deliberate changes by enacting its ability of being a powerful descriptive tool. Talent Analytics can also be used as a predictive tool and a reliable future caster, since it analyzes the current skills and attributes of high performers which in turn enable organizations to construct a template that can be followed while hiring in the future. Software's built for talent analytics can identify talent that can meet the needs of an organization to by eliminate cost and time-consuming. Moreover Talent Analytics enhances the quality of data onto business scenario and a new reporting structure emerges constantly.

OBJECTIVES OF THE STUDY

- To understand the concept of Talent Analytics in HR.
- To study about Talent Analytics practices in Deloitte consulting.
- To explore the Talent Analytics maturity model.

RESEARCH METHODOLOGY

The study is based on secondary information sources like books, journals, magazines & websites. An extent of review of existing studies has been conducted to identify the significance of existing literature and an attempt was made to gain logical extension of knowledge in the area of talent analytics through the interview method with practitioners of company, academics and consultants with deep experience in talent analytics with their client organizations. A detailed descriptive analysis has been provided with meaningful conclusions.

REVIEW OF LITERATURE

Kathryn Dekas, the head of the People and Innovation Lab at Google, summed up the objective of talent analytics as a means “to elevate problem-solving by making it evidence-based.” This description nicely captures the goal.

In a Q2 2017 article entitled “*Defining Digitalization: Creating a Common Vision*,” Katy Connealy Weber and Michael Hanrahan of CEB’s Corporate Leadership Council indicated that in response to the increasing digitization of products, channels, and operations, fully 68 percent of CHROs “plan to prioritize improving the organization’s talent analytics capabilities.”

In an article “*Setting Priorities for 2017: How to Boost Talent Analytics Impact*.” Read how Prithvi Shergill, the CHRO of HCL Technologies, translated his vision for talent analytics into a successful, working function. Learn about the emerging trend of organizations hiring chief data officers and how this will affect talent analytics.

Human Capital Institute (HCI)-2017 research has revealed the Three A’s of Effective People Analytics: Access, Ability & Action.

Accordingly, to Aaron McEwan, March 27, 2017 HR advisory leader at CEB there are three important challenges that HR needs to address in developing and implementing an integrated and strategic talent analytics program, according to an expert in the area are: criticality, capability and credibility, are common to most organizations, however, they are unique for each business and should be addressed.

Talent analytics in practice at Deloitte

- 1 Analytics is an exciting and fast-growing area in human resources, but many companies are lagging and they address it as a game-changing area of HR to move quickly and methodically into the future. (Josh Bersin, John Houston, Boy Kester March 07, 2014)

- ✓ HR is evolving into a data-driven function, with the focus shifting from simply reporting data to enabling the business to make informed talent decisions, predict employee performance & conduct advanced workforce planning.
- ✓ While 78 percent of large companies (with 10,000 or more employees) rated HR and talent analytics as “urgent” or “important,” enough to place analytics among the top three most urgent trends, 45 percent of the same companies rated themselves “not ready” when assessing their readiness in HR analytics—among the lowest readiness rankings for any of the 12 global trends. Only 7 percent of large companies rated their organizations as having “strong” HR data analytics capabilities today.
- ✓ Companies that successfully leverage analytics and big data will be positioned to outperform their peers in executing their talent strategies.

Mark Little explains *Talent Analytics in an organization* should take following steps to ensure data is complete, accurate, and appropriately documented:

- Define data quality standards for individual datasets.
- Assign designated data stewards with formal responsibility for defining, maintaining, and improving the quality of the data in each dataset, and
- Incorporate measures of data quality in dashboards and reporting that use the data.

At a time when big data is becoming a mainstream strategy in many business functions, HR is playing catch-up. Right now, 86 percent of companies report on analytics capability in the HR function, compared to 81 percent of companies that utilize analytics in finance, 77 percent in operations, 58 percent in sales, 56 percent in marketing and 57 percent of HR teams increased their investment in measurement and analytics in 2013. Companies that are ahead of the game in this area are doubling their improvements in recruiting, tripling their leadership development capabilities, and enjoying 30 percent higher stock prices than their peers. The evolving discipline of talent analytics, however, combines workforce data with business data to help companies make better business decisions about people. Critical questions such as whom to hire, how to manage people, and what drives performance, retention, and customers—can now be understood statistically and answered with data, not just opinion or experience. Over 70% of talent analytics leaders expect to increase the number of resources they devote to talent analytics over the next 3 years.

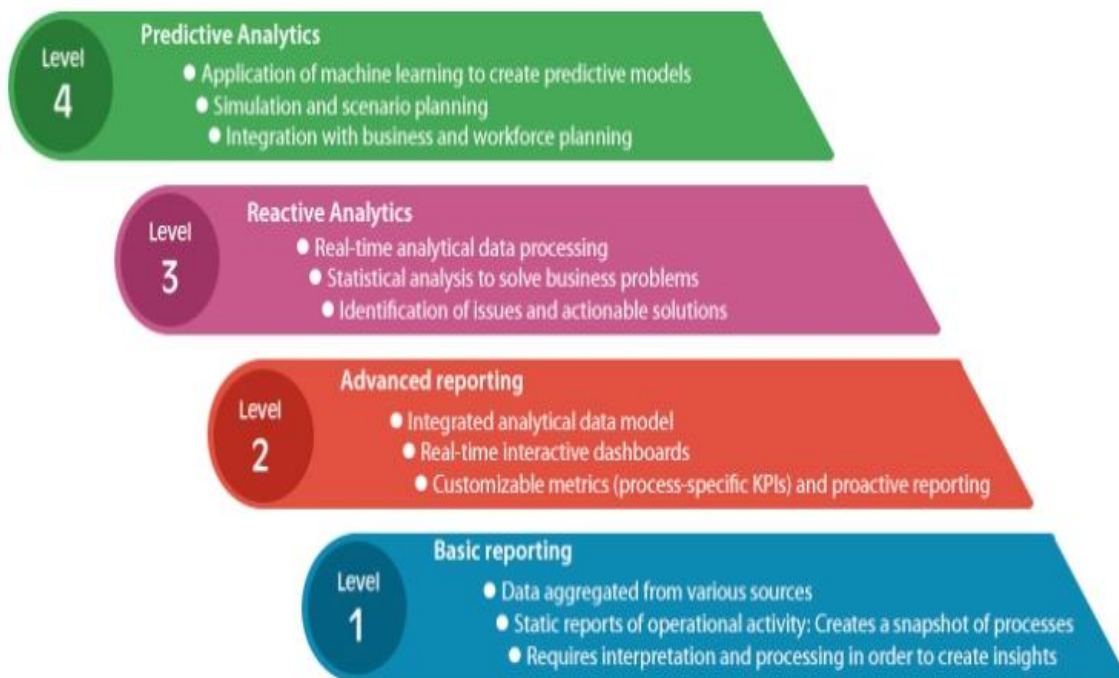
- **High priority of talent analytics towards various strategic HR functions:**

HR Functions	Percentage of Significance
Strategic Workforce Planning/Talent Forecasting	66%
Attrition and Retention	61%
Engagement	60%
Diversity and Inclusion	58%
Talent Attraction/Acquisition	56%
Leadership and Succession Planning	52%
New Hire Quality	47%
Employee Performance Management	47%
HIPO Identification	40%
Learning and Development	33%
Labor Market Assessment/Candidate Sourcing	32%

HR Functional Performance	29%
Compensation or Benefits	29%

Source: CEB 2016 Future of Talent Analytics Survey.

❖ **Talent Analytics Maturity Model:**



Source: Bersin by Deloitte, 2016. (www.bersin.com/library)

FINDINGS

- Successful talent analytics programs require focused investment, dedicated cross-functional teams, and strong partnerships between HR, IT and business operations.
- It has found that 83% of HR functions are currently involved in HR transformation to reduced Cost & increase effectiveness.
- Predictive Talent Analytics (PTA) is being used to optimize HR functions for predicting employee performance, attrition and cost using Big Data analysis. HR metrics such as turnover rates, cost per hire, time to hire, sourcing channel, open vacancies vs positions filled, offer to acceptance ratios etc. are some data points that are used in PTA. "Predictive Talent Analytics is basically the practical application of Big Data tools to HR processes.
- Talent analytics maturity model revealed by Bersin, Deloitte Research shows organizations with High-Impact Talent Analytics realize major financial, Leadership recruitment gains.

CONCLUSION

This paper as is an attempt to understand the role talent analytics & its ability to link business goals directly to talent strategies. Rather than focusing on HR spending and measuring HR metrics alone, talent analytics today has the power to analyze the contribution of people to make business outcomes. The entire essence of Talent analytics can be comprehensively viewed as an attempt to source, select, engage and retain a talent pool which will lead the organization to the achievement of its established goals.

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

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**OPPORTUNITIES AND CHALLENGES FACED BY RURAL ENTREPRENEURS IN
TAMIL NADU****Dr. A. Muthukrishnan¹ and Dr. J. Birabakaran²**¹Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram²Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram**INTRODUCTION**

Rural entrepreneurship is defined in broader sense “as the enthusiastic willingness of a villager to organize his or her economics activity, whatever it may be (a business, a job, an investment etc) with the help of appropriate technology and practices conceived for a sustainable living”. Entrepreneurship in the rural areas looms large to solve the problems of poverty, unemployment and backwardness of India economy. Rural industrialisation is viewed as an effective means of accelerating the process of rural development. Government of India has been continuously assigning increasing importance and support for the promotion and growth of rural entrepreneurship.

It is observed that most of the entrepreneur development policies are designed the needs of the urban entrepreneurs in Tamil Nadu. Such policies will have to be changed by establishing such centres which exclusively deal with the rural communities and provide consulting and research facilities. These centres can then provide a network between the isolated rural areas and bridge the gap between these urban and rural communities. Most of the businesses in rural India are family owned thus providing a firm entrepreneurial base which can be exploited by the establishment of the rural entrepreneur centres. According to a recent study by the Rural Policy, rural areas who just need support to specify their thirst for the welfare of the public.

OPPORTUNITIES OF RURAL ENTREPRENEURSHIP

The entrepreneurs can have their ability to identify and analyse opportunities available in the environment transform them into business proposition by channelizing the resources. Some of the opportunities available to the rural entrepreneurs are listed below:

1. Balanced regional growth in economy
2. Efficiency in productivity
3. Control on migration of rural population
4. Encouragement to innovations
5. Availability of raw materials
6. Minimum establishment cost
7. Low cost of production
8. Improvement in standard of living
9. Social and cultural development

CHALLENGES FACED BY RURAL ENTREPRENEURSHIP

Though Rural entrepreneurship has an important role to play in the development of Indian economy it has its own drawbacks. The problems of rural entrepreneurship are listed below:

1. Lack of infrastructural facilities.

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2. Lack of technical know-how
3. Changes in government policy.
4. Paucity of Funds
5. Marketing network
6. Legal formalities in business.

CONCLUSION

Rural Entrepreneurs play a vital role in converting developing country as a developed one. Economic policy of a state or nation should also enable entrepreneurs to achieve innovation, higher productivity, timely delivery with efficiency. The Government of Tamil Nadu should provide basic infrastructure, easier legal formalities, financial support, intensive training programmes, beneficial schemes and subsidies etc., it is evident that rural entrepreneurship will pave the way to removal of poverty in the state of Tamil Nadu. Hence, the government should take initiative measures live designing policies and projects for a sustainable growth of rural industries across the state.

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EFFECTS OF ADVERTISING ON IMPULSIVE BUYING BEHAVIOUR IN E-TAILING**P. Mahalakshmi¹ and Dr. C. Kathiravan²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Associate Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

Many of the researchers have studied and explored the synergetic impacts of different factors affecting the impulse buying and the factors affected by impulse buying which affect the rate of sales turnover. With the opening up of the economy and the proliferation of mall culture, the economic relevance of impulsive buying behaviour has assumed significance. Impulsive buying behaviour is better understood by examining the impulsive buying tendency that shapes such behaviour, and since consumer behaviour differs across cultures, by incorporating an indigenous perspective in understanding and measuring the tendency. Despite many studies have been proposing factors of impulse purchase in many different advertising medium like website, mobile, traditional retail store, and traditional television; none of the impulse purchase model is dedicated towards impulse purchase tendency for advertising. In the future, we can expect online stores to improve their technology tremendously, allowing for an easier and a more realistic shopping experience. E-tailing is more accessible than it has ever been in the digital era with the introduction of tablets, smart phones, easy checkout systems and more secure systems. As a result, the e-commerce industry is generating higher sales volume.

Keywords: Interactive Advertising, Impulsive Buying, E-Tailing.

INTRODUCTION

Impulse buying is thought of as a sudden, compelling, hedonically complex buying behavior in which the rapidity of an impulse decision process prevents the thoughtful and deliberate consideration to search alternative information and choices [8, 6,]. Impulse buying is unplanned purchase behavior due to a sudden desire to buy the product for self-gratification [30]. Television advertising is an important medium for marketers around the world and it brings new opportunities for the advertisers to reach more consumers (IAB, 2013). In addition, most of the countries show that the advertising on television is an effective way to market products and bring effective strategies for marketing. Moreover, a Track Maven study (2016) found that while social media content per brand rose by 35% across varied platforms from 2014 to 2015, content engagement actually decreased by 17% over that same time period. By the year 2013, more than half of 2.4 billion internet users have become members of and use the services offered by a social network. Advertisement is also a determinant which has been studied by different authors while using different terms i.e., Word of mouth [13], video stimulus, Image & Text Stimuli [2] and television shopping programs [39]. Therefore, these determinants have been categorized under "advertising". According to the "Global Social Network" survey conducted worldwide in 2012, the following statistics were found: in Europe there are 518.512.109 users, Asia has 1.076.681.059 users, Africa has 167.335.676 users, North America has 273.785.413 users, South America has 254.915.745 users and 24.287.919 users at sea. While 50% and 67.6% of internet users were members of a social network in 2012 and 2013 respectively.

2. REVIEW OF LITERATURE

Borah and Tellis (2016) examined the effect of automobile recalls on online consumer engagement. Not surprisingly, news of an automobile recall led to an increase in negative posts on social media about the automobile model being recalled. More importantly, however, the news of the recall also led to an increase in negative posts about related automobile models, both for the affected brand in other segments and for other brands in the same segment. Evidently, consumers have been discovered to purchase products and services that they view on the television (Deloitte, 2011). This reflects the level of interactivities applied and strategies imposed. There are different types of interactive advertising strategies to attract consumers' attention. According to NDS Business Consulting (2000), interactive advertising can be categorized into response, jump, tag, incentive, targeted, viewers' response, and impulse purchase. The retailing availability of the Internet has brought about increased impulse purchase (Madhavaram & Laverie, 2004). Subsequently, impulse purchase accounts for a large volume of products being sold every year (Hausman, 2000). Impulse purchase means, purchase happened without planning and it happened when a consumer experiences positive effects when exposed to stimulus such as the product quality, promotion, brand identifier, and product display (Park & Lenon, 2006). Apparently, by understanding the consumer behaviour regarding impulse purchase will easily influence them to make purchases.

3. OBJECTIVES:

- To explore the dimensions of Advertising medium
- To study the effects of advertising on impulsive buying in Electronic Retailing
- To know the Advertising Perception about Impulse behaviour on Electronic Retailing

4. ADVERTISING EFFECTS ON IMPULSIVE BEHAVIOUR:

4.1 INFORMATION:

Before a consumer develops a liking or dislike towards a product or service, consumers must have sufficient knowledge of the product or service. It is to make consumers aware and understand the core message of advertising. Cognitive strategies emphasize on the presentation of rational arguments or pieces of information to consumers. When a cognitive message strategy is used, the advertisement's key message is about the product's attributes or the benefits. Consumers can obtain these benefits by using the product.

4.2 INFLUENCE

Once the knowledge is obtained and a liking is developed, the advertiser can try to influence the buyer to favour a particular brand or product. Consumers can easily be influenced when it involves on promotion and sales that will attract them directly to buy the product. Conative message strategies are designed to lead more directly to some type of consumer response. They can be used to support other promotional efforts, such as free gift, coupon redemption and offers such as buy-one-get-one-free.

4.3 MESSAGE

Awareness is the stage where advertising can raise audience awareness on advertising message. Choosing the right message strategy is a key ingredient in creating a successful advertising program. To be effective, the message strategy must be carefully matched with the leverage point and executional framework that have been selected as well as with the media that will be utilized.

4.4 EMOTION

Affective component containing the feelings or emotions of a person about an object, idea or topic. Emotional advertising attempts to elicit powerful emotions which eventually lead to

product recall and choice, including trust, self expression, happiness, glamour, luxury, pleasure, romance, and passion. Once the knowledge is obtained, the advertiser can try to influence the buyer by developing a liking for a particular brand or product.

4.5 ATTENTION

The marketing team selects sources or spokespersons based on the individual's attractiveness, likeability, trustworthiness, expertise, or credibility. The more of these characteristics that are present, the better off the advertiser will be. It explains how knowledge of marketers' persuasion tactics affects consumers' response to such tactics. So, tactics such as brand name identifier, slogan and tagline play an important role to attract consumer response.

4.6 STILL MEDIA

The greater emphasis is given on words in some of the advertisements in order to evoke the response from the target market. In contrast, when the likelihood of message elaboration is low, they have lack of motivation or ability to process the information, and people tend to take the peripheral route to persuasion.

4.7 INTERACTIVITY

It is more about leading someone into taking certain actions of their own, rather than giving direct commands. With these different forms of knowledge in place, the persuasion episode occurs in the interaction between the agent's persuasion attempt and the target's persuasion coping behavior.

4.8 ACCEPTANCE

The persuasion attempt encompasses not only the message of the agent, which itself is influenced by the agent's knowledge of the topic, target, the effectiveness and the applicability of different persuasion tactics, but it is also influenced by the target's perception of the agent's persuasion strategy. The marketing team selects celebrities or expertise based on their attractiveness, likeability, trustworthiness, expertise, or credibility. The more of these characteristics that are present, the better off the advertiser will be synergized.

4.9 MOTION MEDIA

In contrast, when the likelihood of message elaboration is low, they have lack of motivation or ability to process the information, and people tend to take the peripheral route to persuasion. The visual imagery is considered to be more effective than the verbal message. Visual imagery is stored both as pictures and words in brain and this dual processing increases recall level.

Hence, the study has been conducted by reviewing the literature of the studies conducted by the various researchers since 2000 to 2017 and the related articles found were 55. Related literature has been searched through Google scholar that is one of the widely-used search engines for academic purposes. The terms searched were: impulse buying, unplanned buying, sudden purchases etc. The papers have been selected by title. After selection of the papers, the authors have gone through the abstracts of the paper. Therefore, the studies for reviewing the literature have been selected with respect to title and abstract. After selecting the paper, different fact sheets are prepared pertaining to the studied impulse buying's dimensions, determinants and outcomes.

5. CONCLUSION

Marketing scholars and practitioners are placing increasing emphasis on understanding how social media impacts buyer-seller relationships. Overall, this study has achieved the objective to identify impulse purchase elements for advertisement and consolidated the impulse purchase elements with advertising theories. It was significant for this study to consider advertising theories as the guidance in determining the impulse purchase elements for advertising. E-tailing

as found to have high impact on youth consumers purchase patterns, the retailers, manufactures, franchisor and website owner have to rethink their positioning strategies for designing effective design and visual effects.

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EFFECTS OF QUALITY ASSURANCE ON HIGHER EDUCATION IN INDIA**Dayakar Samidi¹ and Dr. S. Sivaraj Murugan²**¹Research Scholar, Department of Business Administration, Annamalai University,
Chidambaram²Assistant Professor, Department of Business Administration, Annamalai University,
Chidambaram**ABSTRACT**

Higher education in India has evolved for nearly 70 years in independent India, and various measures have been taken at the governmental level to address the issues of quality and access to higher education. At the end of the twentieth century, India has seen multiple reforms in higher education. It was required to cope up with the current changes and upcoming trends. At the same time, assessing the quality aspects of higher education; both spectrums of quality assessment i.e., external and internal needs to be analyzed. Internal quality assurance refers to those policies and practices whereby academic institutions themselves monitor and improve the quality of their education provision, while external quality assurance refers to supra-institutional policies and practices whereby the quality of higher education institutions and programs are assured. Many authors have studied the impact of quality assessment on colleges as well as universities. Along with the focus has been made on relatedness of quality assurance. Quality assurance enables educational institutions to be at par. So that the aspiring students can really understand the difference between information and knowledge. Through this study author has tried to highlight issues like impact of quality assurance on educational institutions. Another objective is to review literature regarding the quality assurance impact on colleges and universities and to also find out the role of different parties in this quality assurance process. Another thing is to understand meaning of quality by studying different definitions and literature related to it.

Keywords: *Quality Education, Indian higher education, NAAC, NBA, Quality Assurance, Accreditation*

INTRODUCTION

In the context of this intense education dynamism, Indian institutions need to focus on safeguarding their interests and strengthen their global competitiveness. The 21st century promises for progressive environment for human development as it is going to be a knowledge driven century. This requires strengthening of professional education in the country especially management education, as India at this juncture of rapid economic growth also needs competent leaders with right decision making ability so as to compete with emerging new market dynamics. To realize India's vision of becoming the intellectual capital of the world, it is essential to review the quality of management education in the country and efforts made to nurture obsession for quality in institutions offering management education.

Management education is a relatively new discipline in our country. Starting with a humble beginning in the 1960s' when the first IIM (Indian Institute of Management) was started, management education in India has come a long way since then. At present there are around 3000 business schools all over and academics. An environment of openness, nurturing creativity, ethics and values, and professionalism has to be created to make quality the ultimate destination. In this context it becomes essential to re-examine the entire structure, context, purpose and pattern of management education. This is an important pre-requisite for the creation of quality intellectual capital in the country.

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Dr. Rincy V Mathew, Dr. C. Kathiravan, Dr. M. Ramesh & Dr. A. Rajamohan

Education in general and higher education in particular is the subject of a great deal of study. Higher education is the back bone of any society. It is the quality of higher education that decides the quality of human resources in a country. Higher education includes college and university teaching and learning process towards which students march to attain higher educational qualification. Higher education imparts in-depth knowledge and understanding so as to advance the students to new frontiers of knowledge.

Higher education also provides opportunities for lifelong learning, allowing people to upgrade their knowledge and skills from time to time based on the societal needs.

The Concept of Quality Assurance in Higher Education

Internationalization in higher education has resulted in “a growing demand for accountability and transparency . . . [which has] in turn led to a need to develop a quality culture, while addressing the challenges of globalized higher education” (Smidt, 2015, p. 626). In a practical sense, quality assurance reviews provide external, third party, independent, objective insights. Such reviews offer observations about partner institutions, products, programs, services, and processes, and they provide recommendations for improvement. Nonetheless, “the perception of quality assurance is very multi-dimensional and contextual and a gap exists in the view between professionals in quality assurance and academic staff and students” (Smidt, 2015, p. 626). Several key dimensions of quality in higher education include excellence, value, consistency, and meeting needs and expectations; yet no one quality assurance framework can address all aspects of quality, so choices are made about what kinds of quality are assessed (Harvey, 2014; Wilger, 1997).

A common framework for a quality assurance model would provide consistent assessment of learning design, content, and pedagogy (Puzziferro & Shelton, 2008). However, there are many disparate ways to characterize quality in education. According to Barnett (1992), there are two conceptions of quality in higher education. The first is tacit conceptions of value and intellectual property in academia. It is the character and quality of the contributions of higher education's members that are at issue rather than any outcomes. The other conception of quality is the performance conception, in which higher education is seen as a product with inputs and outputs. In this view, the quality of higher education is measured in terms of performance as captured in performance indicators. Another conception of quality in higher education is of faculty-student interaction (Lundberg & Schreiner, 2004; Vincent, 1987).

The literature contains many different definitions of quality assurance in higher education. In examining definitions of quality, Schindler, Puls-Elvidge, Welzant, and Crawford (2015) noted two main strategies for formulating definitions in the literature (p. 4-5). Some authors “construct a broad definition that targets one central goal or outcome” (Schindler et al, 2015; referencing Bogue, 1998; Harvey & Green, 1993). On the other hand, other definitions “identify specific indicators that reflect desired inputs (e.g., responsive faculty and staff) and outputs (e.g., employment of graduates)” (Schindler et al., 2015; referencing Barker, 2002; Cheng & Tam, 1997; Lagrosen, Seyyed-Hashemi, & Leitner, 2004; Oldfield & Baron, 2000; Scott, 2008; Tam, 2010; Vlăsceanu et al., 2007).

The application of quality assurance in the sphere of higher education, while having the same base objectives of defining and recognising quality, is somewhat complicated by the important socio-economic role that education plays in developing local, national and global societies. Quality is the distinguishing characteristic guiding students and higher education institutions when receiving and providing higher education. Quality in higher education, according to Article 11 of the World Declaration on Higher Education published by the United Nations, is a multi-dimensional concept, which should embrace all its functions and activities: teaching and

academic programmes, research and scholarship, staffing, students, buildings, faculties, equipment, services to the community and the academic environment. It should take the form of internal self-evaluation and external review, conducted openly by independent specialists, if possible with international expertise, which are vital for enhancing quality. Independent national bodies should be established and comparative standards of quality, recognised at international level, should be defined. Due attention should be paid to the specific institutional, national and regional contexts in order to take into account diversity and to avoid uniformity. Stakeholders should be an integral part of the institutional evaluation process. Quality also requires that higher education should be characterised by its international dimension: exchange of knowledge, interactive networking, mobility of teachers and students, and international research projects, while taking into account the national cultural values and circumstances. (Friend-Pereira, Lutz and Heerens, 2002) Elassy (2015) highlighted that the concept of quality and quality assurance in the educational context is difficult to define, as the education process is very complicated and includes many elements, such as students, instructors, administrators, curriculum, teaching and assessment methods that work with each other in a complex way. Education deals with students' attitudes, values and minds instead of goods or things; and in the process, students themselves receive and perceive teaching in different ways

All India Council for Technical Education (AICTE)

All Indian Council for Technical Education is the primary body for monitoring technical education in India. The AICTE was set up by an act of parliament in 1945 as national body to inspect and monitor technical education facilities and to promote education in a coordinated and integrated manner. Later, the National Policy of Education (1986) vested the AICTE with the statutory authority for planning, formulating, ensuring, maintenance of norms and standards, assuring quality through accreditation, deciding funding for priority areas, monitoring and evaluation, and maintaining the parity of certification and awards. Thus, it was given broad regulatory control over technical education in India, and the AICTE Act was amended accordingly in 1987. Currently, the purview of AICTE covers programs of technical education including training and research in Engineering, Technology, Architecture, Town Planning, Management, Pharmacy, Applied Arts and Crafts, Hotel Management and Catering Technology. AICTE has become the governing body for every technical course that is taught in institutions. The AICTE sets the norms that colleges need to follow to teach a particular course, down to the exact infrastructure, and qualification of faculty.

National Assessment and Accreditation Council (NAAC)

Accreditation is the result of a review of an education program or institution following certain quality standards agreed upon beforehand. It is a kind of recognition that a program or institution fulfills certain standards. In modern times, educational institutions should become more accountable to the need of student community, parent community and society at large .

The role of accrediting agencies addresses key issues of quality assurance in the accrediting review process According to the Council for Higher Education Accreditation (CHEA, 2007), three factors influence the quality assurance trends in international higher education. First, quality assurance is more competitive and rigorous than ever before. Second, quality assurance is becoming recognized regionally. Third, there is a need for an international quality assurance framework with acknowledgement and reciprocity across countries. effective quality management is a must. There is a healthy movement taking place in the area of quality education. The setting up of the National Assessment and Accreditation Council is a commendable step. The fact that institutions voluntarily come forward to get assessed is another indication of this healthy trend. The criteria on which institutions are judged typically involve expected student achievement, quality of curriculum, faculty, academic support and services for

students, and financial capacity. In India accreditation (unlike in other countries such as the USA and the UK) is performed by government agencies.

The National Assessment and Accreditation Council (NAAC) was set up by the UGC in 1994 at Bangalore to accredit institutions of higher education. The NAAC's assessment is based on pre-determined criteria that combine self-study and peer review. NAAC accredits and certifies for educational quality in institutions based on seven criteria with different weights for each criterion, and for different types of institutions.

National Board of Accreditation (NBA) NBA is a body of AICTE whose role is to assure the quality of the technical education programs. This body ensures the quality of process of the programs by a clearly measurable variable, which has a set of eight different parameters, with the quantification of 1000 marks. After ensuring the process, it accredits the course either for three years or for five years, based on the score. For business schools established through AICTE (All India Council for Technical Education), National Board of Accreditation (NBA) is there to accredit the programs.

Application of Quality Assurance Processes

Quality assurance is a holistic approach covering all the processes in a higher education institution, in order to serve the students and other stakeholders in expected quality standards. The success of a quality assurance system depends on the support of the management. Hence, quality assurance should also cover the strategic management, process management and measuring-monitoring system which interact with each other for enabling the institutions to improve its processes. Furthermore, information systems should be implemented to integrate the quality assurance system with management processes for enhancing the overall success, and to produce assessable information about quality assurance system. In this study, a quality assurance framework supported by strategic information system is proposed for higher education institutions. The proposed strategic information system also integrates the strategic management, process management and monitoring-measuring systems as well as takes into consideration international, national and regional external factors.

The Quality Assurance Agency for Higher Education (QAA), in collaboration with the higher education sector, developed and maintains the UK Quality Code for Higher Education to assure quality standards for higher education institutions in the United Kingdom (QAA, 2014).

Quality Matters (QM) is a leader in quality assurance for online education and has received national recognition for its peer-based approach and continuous improvement in online education and student learning. QM subscribers include community and technical colleges, colleges and universities, K–12 schools and systems, and other academic institutions (Varonism, 2014).

Research on Effectiveness of QA Practices

Since the end of the 1980s higher education (HE) in the UK has been re-shaped, mainly in response to pressures emanating from socio-economic change in society, the opening up of HE to the market through the introduction of student fees, government policies aimed at widening participation, and the application of Computer and Information Technology. The HE response has resulted in a fundamental change - the move from an elite system, to a mass system to which at least 40% of the population has access. The 'market' subjects HE to the needs and aspirations of society and this notion has been incorporated into government policies administered through the funding councils, along with the introduction of student tuition fees to finance undergraduate courses

Higher education gleaned the concept of quality from commercial settings and private industry (Newton, 2002). Methods of quality assurance were introduced in England in the 1980s as part

of the Teaching Quality Assessment (TQA). TQA provided a third party review and assessment at the institutional level and peer reviewers conducted the TQA review (Cheng, 2010). Then, TQA was replaced with subject reviews during the period of 1995–2001. Subject review was replaced by the institutional audit by the Quality Assurance Agency (QAA) for higher education in England (Cheng, 2010).

Cheng (2010) conducted a study using theoretical sampling to select academics from seven institutions in England. The study examined how quality and audit affect the work of academics through capturing their perceptions and experiences of quality audits. The study examined eight criteria for quality assurance mechanisms. Four were internally devised and implemented (peer observation, student course evaluation, annual program review, and the approval system for new and revised programs and units). The other four mechanisms were externally developed: England's QAA institutional audit, two external examining systems, and regulatory bodies. Cheng analyzed the perceived effects of the eight mechanisms on the following aspects of academic work: teaching practices, curriculum development, power relations between faculty and students, and faculty workload (Cheng, 2010).

Success and Challenges in QA

A challenge in Higher Education in India It is our 69th year of independence still our education system has not been developed fully. We are not able to list a single university in top 100 universities of the world. Various governments changed during these six decades. They tried to boost the education system and implemented various education policies but they were not sufficient to put an example for the universe. UGC is continuously working and focusing on quality education in higher education sector. Still we are facing lot of problems and challenges in our education system. Some of the basic challenges in higher education system in India are discussed below:

Enrolment: The Gross Enrolment Ratio (GER) of India in higher education is only 15% which is quite low as compared to the developed as well as, other developing countries. With the increase of enrolments at school level, the supply of higher education institutes is insufficient to meet the growing demand in the country.

Equity: There is no equity in GER among different sects of the society. According to previous studies the GER in higher education in India among male and female varies to a greater extent. There are regional variations too some states have high GER while as some is quite behind the national GER which reflect a significant imbalances within the higher education system.

Quality: Quality in higher education is a multi-dimensional, multilevel, and a dynamic concept.

Ensuring quality in higher education is amongst the foremost challenges being faced in India today. However, Government is continuously focusing on the quality education. Still Large number of colleges and universities in India are unable to meet the minimum requirements laid down by the UGC and our universities are not in a position to mark its place among the top universities of the world.

Infrastructure: Poor infrastructure is another challenge to the higher education system of India particularly the institutes run by the public sector suffer from poor physical facilities and infrastructure. There are large number of colleges which are functioning on second or third floor of the building on ground or first floor there exists readymade hosieries or photocopy shops.

In the past 10 years, heightened interest has been directed toward quality assurance in international higher education (OECD & World Bank, 2007). Historically, quality assurance agencies have not focused their attention on assessing imported or exported academic programs,

with some exceptions. Now, however, an increase in cross-border education has introduced a new challenge in the field of quality assurance. The QA models mentioned in this paper (QM, Baldrige, and OLC) are examples of QA systems, but the higher education sector has mixed views on the appropriateness of quality standards (OECD & World Bank, 2007). For example, there is a range of opinions about the value of international criteria for quality assurance of higher education because such standardization may jeopardize the integrity of the countries' higher education systems and may not necessarily improve the quality of the academic programs (OECD & World Bank, 2007, p. 38–39).

Today there are many problems before management education institutes in India. These include

Involving Students in QA Processes

Involving students in QA processes is an important topic and educational leaders are considering how best to include students in their QA systems. Student involvement in evaluating and enhancing the quality of their higher education institution is carried out through specific activities, such as responding to focus group interviews and questionnaires, participating in QA-related working groups, and involving themselves in QA processes (Elassy, 2013, p. 166).

The quality of educational services provided by a university is a crucial aspect of strategic plans in the student-centered education context. Students' evaluation of the academic programs is a significant assessment instrument used for stimulating quality enhancement in a university (Stukalina, 2014). Carmichael, Palermo, Reeve & Vallence (2001) argue that the perspective of the individual learner should be placed at the core of quality in all areas of education, and, consequently, learners are an essential component of quality assurance programs and processes. Yet, according to the European Association for Quality Assurance in Higher Education (ENQA), some agencies face challenges in finding qualified students to participate in QA processes (2006). For instance, students who do not participate in faculty or institutional boards may lack the necessary tacit competencies to participate in quality assurance evaluations. In addition, language and cultural issues present challenges to the involvement of students in QA initiatives (Alaniska et al., 2006).

Students have a multifaceted understanding of quality in higher education. Another benefit of involving students in quality assurance initiatives is transparency, meaning all participants see the outcomes and subsequent changes. Student participation in QA activities influences the quality of higher education (Palomares, 2014). Including students is key in the QA process because they provide an important lens for quality assurance in higher education.

CONCLUSION

This paper has presented an overview and a brief literature review of the main aspects related to quality assurance in higher education. In reviewing the concept of quality assurance itself, it can be said there is a need for a common framework for a quality assurance model; however, there is no agreement as to a QA definition or a QA model. Furthermore, although quality is the utmost significant concern for accrediting bodies, accreditation structures are decentralized and complex at both the regional and international level. The difficulties and skepticism in choosing one QA model or another can be seen in the various types of services and the quality frameworks the agencies use, which vary from one QA organization to another, and from one jurisdiction to another. Another challenge revolves around the concerns of faculty members and other stakeholders, such as students, about the QA process. Given that students are at the center of higher education, and invest time and money in the system, involving them could improve QA processes.

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ROLE OF INFORMATION TECHNOLOGY ON HUMAN RESOURCE MANAGEMENT

Dr. K. Saravanan

Assistant Professor, Department of Business Administration, Annamalai University

ABSTRACT

Management of human resources is an integral part for every concern. Human resources represents the total Knowledge, talent, attitude, creative ability, aptitude and belief of an individual involved in the affairs of an organization. The field of human resource management has undergone numerous technological advancements over the years. The improved means of communication, technological advancements, computer and internet have brought the horizons closer and changed the functioning of the business world in a great way. Many business functions can be performed speedily and with much more accuracy with the aid of computers and the Internet which made an impact on the overall functioning of human resource department. HR processes and procedures have been supported by everything from complicated file-folder systems to automation, going from usage multiple systems and databases to a single version of the whole system. It has progressed with frequent innovations viz; Human Resource Information System, Virtual Human Resources and Electronic Human Resource Management (E-HRM) etc. IT has significant impact on increasing the efficiency of recruitment, maintenance, development and decision-making functions. The present paper is an attempt to study the impact of information technology (IT) on HR practices.

Keywords: Technology, Information Technology (IT), Human Resource Practices (HR), Recruitment, Training, Development

INTRODUCTION

Human Resources are the most significant and vital for the success of any organization. The roles and skills of HR managers have grown considerably in recent times due to the adoption and use of new technologies. Technology and HRM have a wide range of impact upon each other and therefore human resource professional should be eligible to adopt to the technologies that allow the re-engineering of the HR action, be prepared to maintain organizationally and work project changes caused by technology, and be able to maintain a proper managerial climate for innovative and knowledge-based organizations (Manpreet, Loverdeep, Shiny,& Shivani, 2014). The managers are now able to perform the traditional functions of procurement, maintenance, development and utilization more effectively and efficiently. The human resource managers can now take up more challenging roles in the organizations. The growing use of information technology in human resource has significantly increased the efficiency of HR management activities and processes, increased their speediness and reduced cost. It has created an effective and efficient communication system, employee engagement, talent management, employee development, performance management, training and learning. In addition, the use of HRIT provides value to the organization and raise HR professionals' status in the organization (Ulrich, 1997). The traditional HRM style mainly focused on supportive personnel activities for a company including collecting employee information, monitoring individual performance, and implementing organization policies. The new role of HR manager should understand the business strategy and formulate the corresponding management strategy on human resources to improve delivered service, and act as a strategy partner with top management team (Beer, 1997; Mohrman & Lawer, 1997). HR professionals should adopt technologies that support organizational changes and create a proper developmental climate to develop innovative and knowledge-based organizations.

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REVIEW OF LITERATURE

A number of studies have been made and many books have been written regarding the role of IT on Human Resource Management. The review of literature reveals that:

The role of IT in HRM can be traced back in the last decade of 20th century. Ruel et al. (2008) have explored that the term e-HRM was first used in the late 1990's when e-commerce was sweeping the business world and e-HRM is internal application of e-business techniques. It helps the management in more effective and efficient flow of information and method of doing HRM. Organizations could manage an increasing number of HRM processes in an effective manner with the improved information technology, thereby contributing to the availability of information and knowledge. This in turn helped HRM professionals to play a strategic role in attaining improved competitive advantage.

Attracting, retaining, and motivating employees, meeting the demands for a more strategic HR function, and managing the "human element" of technological change in the future has been enabled by advancements in IT to meet the challenges of HRM (Ashbaugh and Miranda, 2002). HRMSs can meet the challenge of simultaneously becoming more strategic, flexible, cost-efficient, and customer-oriented by leveraging information technology (Snell, Stueber, and Lepak, 2002).

Adewoye, 2012 in his paper "The Impact of Information Technology (IT) on Human Resource Management (HRM): Empirical evidence from Nigeria Banking Sector - Case Study of Selected Banks from Lagos State and Oyo State in South-West Nigeria" has mentioned that the interaction and intersection between IT and HRM lead to the emergence of HRMS. It merged all HRM activities and processes with the information technology field while the programming of data processing systems evolved into standardized routines and packages of enterprise resource planning software.

The Concept of Information Technology

"Technology is a set of processes, techniques, method, equipment, tool, machinery and skills that a product or services are offered by them. Technology is the application of science to industry, using regular and directional practices and research" (Tarogh, 2002). Information technology is a set of the instrument which is created with the goal of re-innovative information systems and disadvantage of information technology are usually caused by the undue use of this system, incorrect and incomplete design of information systems. Undue use of the users (designers and IT engineers) of these systems mostly creates problems and disorders. Information technology is more a type of idea, strategy, thought and an instrument with innovation in human areas. (Ahmadi, 2011). Today's implementation, growth, and protection of information system are as one of the most necessary business evaluation in IT orientation and managers and company are faced with new challenges in this area. Information technology is a set of intellectual and cultural system and it can be called a culture of information construction. Without creating a culture of information construction, therefore, what is information in IT is an information-oriented consideration. Information technology formed from combination and connection of series of useful produced schemes and supercomputers, computers, cables and wires. Information technology means the system of origination and collection of information using society and organization. IT made it feasible to have reached to information from anywhere by making computer programs cheaper, easier and smaller (Mohammad Nejad, 2011)

Role of Information technology in HR

The globalization and liberalization on the one hand and technological advancements on the other require the business organizations to rethink the role of their HR function. The HR professionals should effectively utilize the information technology for developing competencies

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of the people to face these challenges and for the growth of the business as well. The application of information technology can make value-addition and raise the status of the HR professionals as a whole. The business world is becoming more and more competitive and faced with new challenges each day including business environmental change, technological change, customer satisfaction, growing competition and issues relating to reduction in cost and increase in productivity. It is the 'people' who can meet the challenges of the present day market. The technological advancement has been driving force for creating new roles for the HR function to improve their business competence. Human Resource Information technology has made it easier for the HR department to integrate their databases, and provide information on the policies, news, and publications etc. It is the simplest form of implementation of the HRIT which could be accessible by anyone, anytime and anywhere within the organization. It has also enabled the employees to update the information and thus, relieved the HR professionals of the burden of maintaining and storing records.

Technological Tools used by HR Professionals

Technology has played an important role in transformation of HR and its role in business in last two decades. Mishra, Alok and Akman, Ibrahim (2010), in their paper explained the use of various IT tools including application software such as DBMS, spreadsheets, data mining/data functions; information system software such as decision support systems, executive information systems, expert systems; information and communication technologies (ICT) such as LAN/WAN/neural network, internet/intranet, web portals etc. They confirmed the use of computers and IT tools for recruitment functions such as position inventory, recruitment using recruitment tasks Internet, employee selection, employee management and workforce planning; training functions including training and human resource development, and maintenance and performance evaluation, employee turnover, tardiness and absenteeism analysis, management and planning functions like personnel files and skills inventory, benefit and planning management and planning administration, government reports, succession planning and implementation.

Role of Information Technology on Human Resources Function

In the new age of information technology, facilitated communication and data transfer is the third wave of Alvin Toffler in a global society and economic markets are challenged to gain a better share of the global benefits (Davoudi, 1999). Nowadays, every organization use information system and computer technology to discuss everything everywhere. IT and internet are very impressive in organizational learning, effective communication with the employees, for the impressive organizational learning process and of the availability of information anytime and anywhere as manager required this to use their skills and abilities in organization and for timely decrease their weakness and other aspects (Ghorbani and Sangani, 2011). Information technology has changed the organization including human resources following

Role of Information Technology in Training

HR manager trains new staff in the organization in a more efficient manner possibly through the information technology. Trainers work directly with new staff through the information technology and training programs.

Role of Information Technology in Performance Management

HR manager uses information technology to get employee performance and also assess employee feedback to be used for the benefit of the organization. Various hardware and software application available to make it possible for HR manager to examine the employee performance and established the performance standard. HR manager compares the actual

performance of the employee to standard performance and remove the differences and also provide additional training to their employee.

Role of Information Technology in Human Resources Development

Information technology is also necessary for human resources development in the society and organization and it determines development principle of human resources according to the requirement of employees and society. Information technology helps in Human Resources Development by developing human capabilities and quality on a continuous basis. In information technology process, information is always produced, distributed, processed and managed, so information technology will be the solution of problems when the training of employees and human capabilities are combined and thus develop and enhance productivity (Saber and Khademi, 2015).

Role of Information Technology in Idea Management tool

Information technology also plays an important role in idea management tool by providing information regarding how many improvement proposals are submitted by the employee in the organization and also helps in generating a new idea in the organization. It can also provide the cost and revenue information of the organization and also helps in implementation of the new proposal in the organization for future benefit. The main aim of the online information support in idea management is becoming the base of organization strong and provides the opportunity to all employee To present their idea in the companies meetings and decision-making processes. Information technology carries the following advantages like saving the time and reducing the expenses.

Role of Information Technology in Human Resource information system (data storage)

Human resources information system (HRIS) is an integrated system acquiring and storing data to make analysis, make decisions in the field of HR (Hendrickson, 2003). Technology makes the human resource work simple and easier. HR manager now stores and retrieve the companies files in an electronic format (Selvan V, 2015). HRIS provides information about employee's data, job characteristics, employment application requirement, selection and staffing, the procedure of employment, professional and individual improvement, corporate structure, educational costs, performance appraisal, organizing, personal planning etc. (Lippert and Swiercz, 2005).

Role of IT in E-Recruitment

Human Resource Information System (HRIS) is one of the most important Management Information Systems. It contributes to the administrative activities related to human resources of an organisation. HRIS provides vital information on how many people work for (and with) a concern, where they are and what do they do so that one can manage them. Noe (2007) stated that HRIS is used as a computer system that acquires stores, manipulates, analyses, retrieves, and distributes the information regarding human resources. It has become an important tool as it collects, manages and reports information to make decisions. HRIS help organisations to organize most of the HR planning functions including recruitment of employees in an organisation. Recruitment and selection represents one of the core HR activities that need to be planned and conducted in an efficient and effective manner organizations to attain success (Darrag, 2010). Darrag (2010) identified recruitment as a linking pin between the potential candidates and vacant positions in an organization. The use of job centers, employment agencies and databases is done by the concerns to fill the gap. El-Kot & Leat (2008), mentioned a wide range of selection practices which can be used for recruitment i.e. applications forms, psychometric testing, assessment centers, job specific aptitude or knowledge tests, group-based activities etc. Although many researchers have studied recruitment methods in detail yet they

have not focused their attention on how new technology, especially HRIS which can enhance and strengthen the recruitment process of an organisation. Selden (2000) focused on evaluating the effectiveness of human resource information system by offering a framework and methodology. It can be termed as an imperative tool for the organisations to offer good results in recruiting of employees.

CONCLUSION

It is clear from all the dissection that information technology benefits internal operations of the organization to a large extent. Use of computer, printer, and fax machine, telephones, robots etc. helps in the movement of information very quickly. With the help of information technology, HRM plan is made more quickly and job performance becomes effective. Information technology is a set of software and hardware for employee and organization and plays important role in the human resource development (Ghorbani and Sangani, 2011). Information technology has an influence on all the sector of human resources management in terms of planning and management, recruitment, training and development and maintenance functions. Various HR functions of HR can be effectively managed through the use of computers and IT tools. For example, the functions of recruitment, employee selection, employee management and workforce planning are managed through Internet, web portals, video conferencing, data warehouse etc.; training, maintenance and performance evaluation, feedback, employee turnover, tardiness and absenteeism analysis, management and planning functions, succession planning etc. through Internet, Intranet, employee portals, and company portals etc. It appears that the role of technology in HR management is likely to increase in the coming years. The significance of HR function in the organizations has increased much in the last 20 years. New roles are likely to be added with the changing scenario. Talent acquisition, competency mapping, newer appraisal systems like 360 degree feed forward, retention, contractual labour, compensation, employee engagements, rewards etc. are the new roles being added. Newer software and technological tools will certainly help the HR professional in these new assignments. Nevertheless, the role is HR has become more challenging in the organization

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A STUDY ON EFFECTIVENESS OF TRAINING & DEVELOPMENT IN TEXTILE MILLS

V. Palanisamy¹ and Dr. C. Kathiravan²

¹Assistant Professor, St. Joseph University, Virgin Town, Ikishe Model Village, Dimapur, Nagaland, India

²Associate Professor, Department of Business Administration, Annamalai University, Tamilnadu

1. ABSTRACT

*It is any attempt to improve current or future employee performance by increasing an employee's ability to perform through **learning**, usually by changing the employee's attitude or increasing his or her skills and knowledge. This report was designed to study the effectiveness of training and development in textile mills. There are many interesting factors to consider. This report focused on major factors which influence to know the effectiveness of training and development. The most important component in the project to predict the, training and development program for textile mills. . Here we have used primary data and secondary data to measure the effectiveness of training and development in textile mills.*

Keywords: Training and development , Textile mills, Attitude, Learning

2. INTRODUCTION

Textile mills purchase cotton and receive the bales from gin yards or cotton warehouses. These mills start with raw bales of cotton and process them in stages until they produce yarn (fibers twisted into threads used in weaving or knitting) or cloth (fabric or material constructed from weaving or knitting). The first stage in yarn making is done in the opening room. Here, bales are opened and laid in a line on the floor, side by side, near a cotton-opening machine. This machine travels along the line of opened bales, pulling fibers to be sent to a mixing machine and then on to the carding system. Carding is the process of pulling the fibers into parallel alignment to form a thin web. High-speed electronic equipment with wire-toothed rollers performs this task. The web of fibers is eventually condensed into a continuous, untwisted, rope-like strand called a sliver. These slivers then continue to a combing machine.

Here, the fibers shorter than half-inch and impurities are removed from the cotton. This process makes the sliver smoother so more uniform yarns can be produced. The drawing or pulling of this sliver is next. The sliver is drawn out to a thinner strand and given a slight twist to improve strength, and then wound on bobbins (spools wound with the thread-like product for storage). Having completed this process, it is now called roving. The roving bobbins are now ready for the spinning process. Spinning and dyeing or bleaching is the last process in yarn manufacturing. Modern mills draw and twist the roving into yarn and place it on bobbins. They do this quite efficiently. With the use of automatic winding, the yarn bobbins are transferred to larger bobbins called cheese cones. These cheese cones can be stored until they are needed in the weaving process. The manufacturing technology and machinery for cotton spinning and yarn making operation can be obtained from suppliers in Europe and Asia

2.1 Employee Training Techniques

1. Classroom or Instructor-Led Training: Classroom or instructor-led training remains one of the most popular employee training techniques, even with the numerous technological advances in the training industry. Instructor-led training is fun and interactive as employees get the opportunity to compare results and share ideas.

2. **Interactive Training Techniques:** Interactive employee training techniques helps employees engaged, which makes them more receptive to new information. These techniques incorporate group discussions, which is one of the best ways for more knowledgeable employees to pass their skills new employees. In other words, discussions provide open communication among the trainees and with the trainer. Brainstorming is incorporated and any confusion is addressed. Interactive training also uses demonstrations. Demonstrations are powerful training tools as they involve use of tools and equipment to showcase the steps being taught or the main processes being adopted. Other techniques under this category include use of case studies, active summaries, quizzes, Q&A sessions, question cards, participant control, and role playing.

3. **Hands-on Training Techniques:** Hands-on training, also known as experiential training offers various techniques such as coaching, which focuses on the individual needs of an employee and is less formal than other techniques. In coaching, the supervisor, manager, or veteran employees serve as the coaches.

4. **Computer – Based Training Techniques:** Computer-based training is also becoming increasingly ideal as technology becomes widespread and easy to use. Although human interactions will always remain the solid foundation of employee training, technological solutions are effective in enhancing the training. Computer-based training involves use of CD-ROMs, Text-only (self-paced training in a text-only format), Multimedia training materials that provide audio, video, stimulating graphics, or animations, and Virtual reality.

5. **E-Learning or Online - Training Techniques:** Learning training is increasing and it is predicted that it will continue to rise with time. This method of training is becoming more prevalent due to the fact that the internet is becoming increasingly accessible. Softer training methods that are not necessarily needed to convey any information, but are effective in making receiving data or instructions an enjoyable experience.

3. LITERATURE OF REVIEW

A number of authors, scholars and researchers (Melkumyan, 2007; Need, 2006; Miller & Ossineke, 2002; Rajasekar & Khan, 2013) focused and analyzed that employee training & development one of the indispensable part of human resources management with the identification of organizational need, technique and procedure at different industrial perspectives. Employee performance is an individual level variable (Campbell, McHenry, & Wise, 1990) that is the demand of job effect- is the job performance (Jones, Chonko, Rangarajan, & Roberts, 2007) which is the most important dependent variable in industrial and organizational psychology. It means something a single person does (Kehoe & Wright, 2013) and referred as how an individual behave with the duties and responsibilities in his/her workplace at dynamic situation. The conceptualization about employee training and development has been prescribed at different times with different views. Some researchers use the terms “training” and “development” as for the same meaning (Okotoni, & Erero, 2005) but some view the two concepts as being different. Gareth, George and Hill, (2000) believe that training primarily focuses on teaching organizational members how to perform their current jobs and helping them acquire the knowledge and skills they need to be effective performers and employee training (ET) is a process and a planned learning experience designed to bring about permanent change in an individual's knowledge, attitudes, or skills (Campbell, Dunnette, Lawler, & Weick, 1970). In addition, ET is a learning process that involves the acquisition of skills, job related knowledge, ideas, concepts or attitudes, techniques, ways to increase employee performance (Byars & Rue, 1991). Rajendran karuppannan (2012) says that training incorporates a necessary role to play and it's expected to indicate positive changes in information, skills and perspective. Employees' coaching tries to enhance skills so the workers

square measure higher equipped to try to his gift job or to organize him for a better position with magnified responsibilities. Educational program is important during any organization for up the standard of labor of the workers in the least levels notably in a world.

4. OBJECTIVE OF THE STUDY

- To study the effectiveness of the training and development in textile mills
- To understand the organization development through training programs.
- To suggest the new training techniques to enhance the employees skill and knowledge.

5. RESEARCH METHODOLOGY

Research methodology is purely and simply the framework or a plan for study that guides the collection and analysis of data. Research is the specific way to solve the problems and is necessarily used to improve the market potential.

- Research Design: Descriptive research design.
- Sampling Method: Convenience sampling technique is used to collect the data.
- Sampling size: 100
- Data Collection Techniques:

Primary data and Secondary data. Primary data collection through preparation of questionnaire, direct interview with the employees of garment industries. Secondary data is also used for the analysis of the research work from publications, magazines, reference books, and websites of different fields regarding the Training & Development of employees

6. DATA ANALYSIS AND INTERPRETATION

6.1. Table showing the age groups of the respondents

S.NO	PARTICULAR	NO.OF RESPONDENTS	% OF RESPONDENTS
1	21-25	25	25%
2	26-30	28	28%
3	31-35	27	27%
4	35 AND ABOVE	20	20%
TOTAL		100	100%

The above table clearly showing that ,25% of respondents fall between the age group of 20-25. And 28% of them are between 26-30. 27% of them are between 31-35. And 25% of respondents are 35 and above there are a various age groups in the organization.

6.2. Table showing the number of years of experiences of respondents

S.NO	PARTICULARS	NO.OF RESPONDENTS	% OF RESPONDENTS
1	0-5	28	28%
2	6-10	40	40%
3	11-15	20	20%
4	15 AND ABOVE	12	12%
TOTAL		100	100%

As the above table showing that 28% of employees have an experience between 0-5 years. 40% of employees have experience from 6-10 years, 20% employees are between 11-15 years. And 12% of respondents are 15 and above. Majority of employees holding their relationship with the company and they are working since more than 6 and less than 10 years in the company.

6.3. Table showing how respondents are comfortable with their present work

S.NO	PARTICULARS	NO.OF RESPONTEES	% OF RESPONTEES
1	COMFORTABLE	86	86%
2	UN COMFORTABLE	14	14%
3	TOTAL	100	100%

As the above table it is understood that 86% of respondent are comfortable with their present work. Whereas 14% of respondents are uncomfortable with their present work . and there are the most of the respondents who are comfortable with their present work

6.4. After careful observation, the effectiveness of training program is found through the employees.

S.NO	OPINION	% OF RESPONSE
1	EXCELLENT	20%
2	VERY GOOD	67%
3	SATISFACTORY	11%
4	POOR	2%

7. SUGGESTIONS

Based on the data collected through the questionnaire and interactions with the managers of Textiles mills, the following suggestions are made or consideration: The organization may utilize both subjective and objective approach for training programs. The organization may consider deputing each employee to attend at least one training program each year in order to improve efficiency. The internal training program can be beneficial to the organization as well as employees since it will help employees to attend their official work while undergoing the training. The organization should also focus on implementing personality development sessions for the employees. SAP training should be provided to those employees who require. Proper study material should be provided to the employees for the training program and the presentations should be more creative to hold the attention of the participants. The organization can arrange the training programs department wise in order to give focused attention towards the departmental requirements.

8. CONCLUSION

Textile companies should strive to be a learning organization & Training plays a vital role in this regard. This facilitates employees to learn new concepts and practices relevant to new situations. After the survey, it is evident that there are certain strengths and also the weakness in the present Training system, which has to be overcome. The perception of employees regarding the present training system brings out the facts that they are satisfied with the training process that is being practiced in the organization. It is noticed in the survey that the majority of the employees in the organization are aware of Training & Development. Which has made them more competent and professional. The employees want that there training should be organized keeping in mind the organization objective. Training improves interpersonal relationship. After analyzing it was found that maximum respondent are at the level of satisfaction but few are dissatisfied. After the whole analysis it was found that there are also some biases in organization. Training is cost effective in the organization and there should be nominations and assessment of training needs.

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