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Editorial

Work From Home - lessons for future

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Prologue

The new corona virus, COVID-19, caught the human civilisation unprepared. The patient zero is still unidentified and the antidote to the infection is yet to be found. The first report came in Nov 17, 2019 from a hospital in Wuhan, China. Initially, the Chinese Government suppressed the highly infectious nature of the lethal virus until Dr Zhang Jixian decided to blow the whistle on 27th December 2019. China officially reported to the World Health Organisation on 31st Dec 2019 about the Virus. WHO could not initially assess the severity of the infection potential and took two months and 11 days watching the virus spread globally, before declaring it as a Pandemic on 11th of March 2020. By then, the horrific stories about the Virus has been flooding the internet especially in the social media creating a panic that gripped the minds of people all over the World, a phenomenon unprecedented in history of mankind.

The daily bulletins of the WHO have been a subject matter for political

comments and insinuations, causing the top global leadership forum like the United Nations, practically go on a holiday. The collective leadership of the world community has not been able to discuss the ramifications and find a uniform response. The UN security council has all but abandoned its role, unable to look beyond the conventional security concerns. The G-8 leaders have withdrawn from global stage to fight the virus in respective their home turfs, as the biggest threat to their leadership and power. All other issues that were considered important in the agenda of world leaders, before March 2020, have been relegated to 'Not Urgent' category.

The Lockdown

The corona virus has spread rapidly to 200 countries across all continents except the Antarctica. WHO advised 'social distancing' as the only way to contain the virus until the scientific cure or antidote is found. The war against Corona was formally declared by every National Government deciding to impose restriction on free movement or assembly of people.

A new phenomenon was born - "Lockdown". Governments of the World imposed various forms of lock down. The schools, colleges and offices were closed. Rail and Road transport except for movement of essential commodities and security personnel, have been suspended. Airports were shutdown and commercial flights were suspended. The laptop carrying, white collar employees across all sectors of employment switched over to " Work From Home" (WFH) officially, and the employers demonstrated generosity with their public affirmations not to lay off employees during the shutdown. The employers went a step forward by assuring continuity of salary payment to blue collar workers who had to stay at home due to the lockdown decree.

Work From Home - the emotions

These out-of-the-blue restrictions with the first announcement of lockdown amused the public. The Government of India's announcement, asking people to stay at home, and asking employees to work from home (WFH), and direction to employers for facilitating WFH and continuing salary payments, brought solace and positive vibes, all around, especially in India. There was hope that soon, all will be well, and normal life shall resume. Staying put at home for a period of three weeks was received very well by the people as it helped the family rediscover their emotional bond. Working from Home was new for most of the people who were used to work from office. WFH was a challenge for employees, as mastery of

the technology was key to maintain the aura of efficiency and merit, without the opportunity to walk in and explain. There were many ethical concerns at both ends. The employer was worried if the employees should be assessed based on time logged to computer or out put of work for a day, and wondered how to find a good measure of efficiency. The employee struggling with technology worried how to complete the work in time, and found himself over-stretched in time. The work-life balance has a different perspective in this context.

The continuity of WFH-the dilemmas

Emotional stress for WFH employees kept rising as lockdown extended, and there was no firm indication of getting back to work in office. After three months of lockdown, the global economy is hit by the worst recession ever, and the WFH employees' mind is gripped with fear of possible lay off and financial insecurity as news about job-losses around the world, have started trickling down all over the internet. The WFH employees working from home initially spent long hours, stretching up to 12 hours, to grapple with technology, and during the extended lockdown period they continue to overstretch with a mindset of fear and insecurity. Long working hours is not necessarily a reflection of higher productivity, and when it is induced by emotional insecurity, the quality of output could be questionable. There are no universally accepted, established norms to guide or regulate working hours in

WFH mode. Corporate America and Corporate Europe had been partially experimenting WFH with varied observations. The vast majority of people still have a blue collar shirt! The Society needed the services of mostly the blue collared workers, badly during the pandemic induced lockdown, and that is why the rest of the humanity kept glorifying them as Corona Warriors and cheered for them.

The rationale for WFH

The rationale of WFH is important. Human civilization has evolved as a community lifestyle. Work is only a small part of the whole Living experience. The context is all important - why do we work from home? The schools could not discontinue education a few months before the annual examination. All factories could not abruptly close down as there is an elaborate operating procedure before shutting down or restarting. The mobilisation and demobilisation of men at work in the unorganised sector is a mammoth activity. While the Managers could sit at home the day after lockdown, the workers could not. They have to be maintained at temporary shelters with essential provisions and safely deported back to their native homes. The Government offices could close down the shutters but governance had to continue. Only few could work as they have had the wherewithal to continue in WFH mode. Therefore, in the context of a lockdown induced by a pandemic, the assessment of WFH can at best be limited to a small minority of

employees around the world who could work from home. Some people, in the Government, Industry, Commerce, Education had to work from home, to ensure uninterrupted flow of essential services for people confined to their residences during lockdown, and maintain law and order, healthcare and sanitation services for the community during lockdown. The education sector has a huge role to play in WFH mode to extend the classroom to every home and maintain a positive psychology.

The utilitarian perspective of WFH

The utility of WFH can be assessed on two fronts. The WFH proved emphatically that in a situation of near-complete shutdown of all public activities in the World, the orderly governance of the society and minimum activities for healthy living, could be successfully carried out. WFH was tested globally as a solution to pandemic and found effective for survival. However, if WFH was efficient enough to maintain the health of economy, the answer would be different. The main reason of inadequacy was not that only a small fraction of people could work from home, commandeering a tiny force that was out in the field to cover the ground, but because the world was not better prepared for WFH. For example there is no country on Earth which has a regulation in place for WFH though many a companies have been articulating their WFH policies for over a decade. Companies have been asking people to work from home long enough

for regulators to notice and intervene. There was a loud alarm ringing for such a long time but no Government seemed to take notice of it. When the global lockdown happened as country after country started declaring emergency locking down practically everything except hospitals and policing, there was no guideline how to handle continuity of work.

WFH - a reaction or response?

Did we respond or react while switching over to WFH? Everyone took their own time & path. Not all organizations or self employed people have taken the same path. Some have reacted instantly and others have responded, taking a little longer. The availability of technology platform and confidence in handling of available technology, determined the speed of switch over from physical to virtual mode of working. Lets examine in the limited context the impact of WFH. The first comments that came from people was about a quixotic restoration of Work-Life balance. It turned out to be a privately held construct of emotion vs reality. Time with family increased but so did the working hours. Good relations sprouted in family as there was a veiled illusion of more time to meet and talk, though in reality, the television, internet and cellphones had long filled in that space called family-time. WFH women, have had more work as compared to the WFH men.

The positives from WFH

On the positive side, the Technology phobia seems to be gone. PC has become the real personal computer, not just a machine for office. People have realised that It is not all that difficult to learn the keyboard at any age. During lockdown induced WFH, people have got used to work without assistance of domestic help, driver, attendant, receptionist or secretary. People have found out how good and efficient are Alexa and Google, as personal secretaries. There is a new found respect for the blue-collar workers. Everyday people who WFH are learning something new. We see that 24/7 working schedule is possible and it can go with 24/7 commitment to family as well. Commuting time need not be wasted in traffic, and the telecommuting is just fine. COVID-19 enforced WFH has made working people smarter than ever before. Employees of all age groups have realised that Technology adaptation is not a choice but a compulsion, and a matter of survival. Jobs are getting reengineered around new technologies and rate of obsolescence is getting faster. The older people who ignored the technology earlier, are now adapting to ICT faster as midlife crisis is most acute in the job-sphere at the middle, under budgetary pressure to optimize costs. Lifelong learning is not a sermon for the next generation but reality for the existing employees, young or old, alike. Creativity, cyber-skills and agility are the three sought after core competencies in the new job-sphere.

The limitations

However as of now, the positive impact of WFH are limited. Starting from the emotional point, the charm of week-end holidays have completely faded. People are losing count of Saturdays and Sundays and its hard to tell the exact weekday without looking at the calendar. The limits of WFH have been tested. Every work necessary for human existence cannot be done in WFH mode. Robots are yet not ready for all physical work. E-commerce needs a physical supply chain. Amazon cannot deliver a thing without the carriers physically moving the merchandise from factory to doorstep of customer. Laboratories, Hospitals, Farms, Factories can be robot assisted but can't operate in WFH mode. Soldiering, policing, construction, sanitation, etc can't be done without a substantial presence in the field. The handling of logistics, production and distribution, still require physical work. Everything can't be done with a laptop, camera and internet. WFH cannot be efficient without some back up fieldwork. WFH is dependent upon efficiency of computer hardware, software, Internet connectivity and is extremely vulnerable to major power failures, cyber bugs and hacking. There has been concerns raised about security of data privacy.

The alienation

There is a new form of alienation taking shape. Karl Marx was right. New forms of work arrangements under industrial capitalism alienated people from Society, Work and Self. The root of alienation is Work time. The working

class movements in the world during 18th and 19th centuries have been grounded upon large scale alienation of people due to long working hours. From 18 hours of indentured slavery to 8 hours a day, has been a long journey for working class of the World. For over a century working hour regulations have aimed to provide more free-time to labour. Free-time was essentially the Me-time for working people to indulge in pursuits for happiness out of freewill. WFH has shown early signs of annulling the work-time regulations, disguising compulsion as volunteering, and force as freewill. Sans regulation, WFH treads into dangerous consequence of a new form of alienation. Prolonged period of 'social distancing' might crystallise into a habit causing fundamental changes in long establish behavioral patterns in society, adding to alienation.

Education - the silver line

The impact of WFH in the Education Sector brings the most positive outcomes into light. Education usually leads the social change, and steers the society during crisis. One of the biggest challenges before the education system has been the population. This is the only sector which has 100% customer base. The limitation to reach every child and every adult living on earth at any corner of the World, has been a challenge of access or communication. The cause of failure was that either the teacher could not reach the student or the student could not reach the teacher. The resources to build as many schools and provide as many teachers,

as necessary were never there. Distance learning systems and practices was there but as exception, as a supplement and as the least preferred option to get a child educated. WFH has placed distance learning centerstage. The goals of achieving 100% literacy is no longer a dream. Going way beyond, providing skill education to 100% people, looks a real possibility now, from the limited testing of Teaching from Home(TFH) and Learning from Home (LFH). The Virtual class room is as real as Real, in a perfected technological environment powered by Internet and softwares like Zoom and Google Meet. The test run during the Lockdown has been a great learning for the Governments of the World. Education can reach the people, who were unreachable earlier.

Epilogue

Work from Home (WFH) has a contextual relevance. It will always have. Not many research studies have gone into this emerging pattern of deployment. The conventional wisdom for advocating WFH, has been to save on administrative costs per employee attending office, but studies on productivity gains from WFH, has been limited. Stanford Economics Professor Nicholas Bloom mentioned in an interview published in HBR Jan-Feb 2014, about a study conducted at the Chinese Travel Company, Ctrip, over a 9-month period, on productivity of employees who voluntarily opted

to work from home. Among other findings, the study established a positive effect on employee productivity while working from home, apart from the savings on office costs and travel costs. The study was conducted by Prof Bloom along with the co-founder of Ctrip, James Liang. But it emphasised that the productivity is associated with the nature of work. The exceptional pandemic situation under which the WFH flourished should be seen like the response of a rapid action force, nothing more. WFH during the pandemic proved a point or two quite clear. First, its going to comeback, prepared for a long stay. Second, the on-field operations which had to be carried out by some people during lockdown, risking their lives, will have to be replaced by robots as early as possible. Third, all blue collar jobs must be converted to white collar jobs, before the next pandemic breaks out, as the world cannot afford another meltdown of the global economy. Life expectancy of human beings have been rising continuously since the end of the second world war. During the last fifty years, the world has seen more peace and prosperity than ever before in history of mankind but new threats to human existence with potential to wipe out the entire race has been also lurking around in the form of rouge terrorists and rouge viruses with their amazing ability to mutate and grow even after complete annihilation.

Methodology for Service Quality Assessment of Social Programmes: A Framework

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Abstract

The planning and implementation of welfare schemes is the central theme to attend inclusive growth of an economy. The social welfare programmes eventually protect the poor and allow them to participate in the process of economic development. The present article is a part of a project and discusses the methodology adopted to evaluate the government sponsored social welfare schemes from slum dwellers prospective. The study has adopted a multi-dimensional service quality model to assess the perception and satisfaction of service quality of social service schemes. The service quality models used in prior studies focused only on functional qualities (service delivery process). However, the present study extended the service quality model beyond the delivery process and included the technical process (service outcome) that derives the end users' perception and satisfaction. The extended model is more realistic and provides a better result.

Keywords: *service quality models, social welfare schemes, multi-dimensional model*

Introduction:

After independence, the Indian policymakers have acknowledged the importance of promoting equitable economic development in the country. The balancing economic growth has targeted with reduction in inequalities in the society and to provide social protection to unprivileged people. In recent times this growth strategy of the government is called the "inclusive growth". The inclusive growth approach has been highlighted in many official

documents including the latest action plan of the government. The planning and implementation of welfare schemes is the central theme to attend inclusive growth in the economy. Both the high economic growth and inclusive growth are strongly interconnected. The high growth in the economy brings up the people from poverty and generates maximum resources and prosperity. This in turn supports in financing the welfare programmes and thus provides social protection and wellbeing. The welfare schemes ultimately protect the

poor and allow them to participate in the process of economic acceleration. The social protection, social assistance and social welfare are exchangeable terms used in the literature to highlight the activities sponsored by any public authorities to safeguard the life of weaker communities in the society. According to Coatsworth (1996) welfare is described as “*the efforts of modern governments to improve the living standards of individuals or family groups whose incomes would otherwise fall below a level deemed minimal by policymakers and their constituents*”. The living standard encompasses the satisfaction of fundamental human needs such as food, clothes, accommodation, physical and mental health, recreational capability and active pleasurable social participation. The term ‘social welfare’ includes government intervention programs directed into the areas of health, shelter, education, employment guarantee etc.

Most of the social problems revolve around under-privileged group of children, women, old people, and unemployed youth of the society. These communities face challenges for better healthcare, education, maternity, child welfare, employment and working conditions. Some of these problems can be dealt at the community level but other issues like accommodation; health; education; vocational training and assistance to the physically disabled; increased participation in cultural and social life etc. require welfare programs through legislation.

The promotion of social welfare programs is common in every country in the world for the upliftment of the under privileged class of the society. The developing countries in Asia, Africa and Latin America connect social welfare with other social disciplines to address their mass poverty alleviation by using community development programmes. As a welfare state, India is making an uninterrupted attempt to elevate the people belong to the below poverty line. Not only in principles but also through economic planning, India is aiming to meet the vision by ensuring social, economic and political justice to its citizens. India has various social schemes particularly for the deprived section of the society. The target groups of the schemes include- women, children, minorities, senior citizens, unorganized sector, differently-abled, slum dwellers and others. The social welfare programs are outlined in all action plans as a matter of priority. It has offered a constructive approach to social change and equality. In order to provide better standard of living, Government of India has launched several social schemes covering all requirements like affordable housing; subsidized food; transportation; cooking gas; drinking water; sanitation; banking and insurance facilities.

Under the above background, this paper is a part of a project that focused on evaluating the social welfare programmes (PMUY and PMJDY) sponsored by the government of India from slum dwellers prospective.

The new government at the centre (Narendra Modi government came to power in 2014) has launched many popular welfare programme for the wellbeing of the disadvantage group of the society. There are two significant social schemes initiated in order to provide ease and better standard of living of the underprivileged section of the society, i.e. Pradhan Mantri Ujjwala Yojana (PMUY) and Pradhan Mantri Jan-Dhan Yojana (PMJDY). These two social programmes are meant for the below poverty line families those who face hardship in maintaining a comfortable life. The below poverty line families usually use solid fuel like cow dung, fire wood etc. for cooking purposes. These fuel sources create polluting environments in the households and develop chronic respiratory health issues among women members in the family. In order to protect the health disorders among women members, the PMUY scheme was introduced by the government, where free LPG cylinders are given for domestic cooking purpose. As per the latest information, the LPG connections under PMUY have crossed more than 8 crore beneficiaries and the LPG penetration has reached 97.5 percent in the country by April, 1, 2020. Similarly the PMJDY scheme was launched under financial inclusion initiative. Many families in the disadvantage section in the country are not connected with the banking network for their financial transactions. These group of people are not availing the banking and financial benefits meant for citizens. In order to

provide easy banking and associated facilities, PMJDY scheme was initiated by the government during 2014. Under the scheme the families in the weaker section are facilitated to open zero balance bank accounts in any banks in the country. These bank accounts help them to receive direct benefits from the government including subsidies and many more loan and insurance related opportunities.

Literature Review:

There are many studies have been conducted on the performance of social welfare programmes. Saxena (2001) provides an early review of the problems associated with the social welfare schemes in India particularly in the rural sector. El-Zein et al. (2014) also provide an analysis of government spending patterns in the social sector in the 1990s. They emphasize, in particular, the broadening of the conceptualization of poverty reduction from provision of employment and income programs to include a variety of human development outcomes. Nevertheless, there is no commensurate broadening of inputs into the planning and implementation phases of social programs. The social programmes main focus is for a sustainable development of the weaker section of the society those who are to an extent deprived. The sustainable development programmes are characterized as advancement that improves the quality of life. This also enables individuals to live in a healthy and safe environment and heighten the social, economic and

environmental aspect of the present and future generations. This is also described as a harmony between the accessible technologies, procedures of development and the approaches of governments (Volenbroek, 2002). In the same way, (Fricker, 1998) describes it as the non-material aspect of life- the impulsive, emotional, inventive and spiritual that drives the satisfaction among the needy. Sustainable development was described as a dynamic state of equilibrium which can be attained by balancing a long-term environmental, economic and social health (Dempsey et al., 2011).

There is a worldwide experience of urbanization of poverty. The poverty is shifting to the cities and aggravating the socio economic crisis. The rapidly growing informal settlements in the cities are creating insufficient infrastructure and public facilities for the inhabitants. In the developing countries, this condition is acute and forcing economically backward people into poverty and neglect (United Nations, 2006). In Indian cities this informal settlements or slums occupy large land area and showing a fast population growth. These slums accommodate large number of inhabitants in shanty houses without any proper sanitation and infrastructure facilities. The inhabitants of these shanty communities are one of the social groups with a higher need for government sponsored aid programs. They are in a situation of multiple deprivations as well (Clarke, 2006).

The people in these communities face social exclusion and combines with various problems in fields such as employment, education, sanitation, health and the spatial and relational segregations. The prior literature that studied the performance of cooking gas & sanitation and financial inclusion programmes are reviewed in the following section.

According to WHO (2016), almost 60% of Indian population i.e. 789 million people, primarily use conventional cooking fuels such as wood, kerosene, charcoal and coal for cooking. As a matter of fact, these traditional methods of cooking are the main sources of household air pollution (HAP). As per report, there are 481,700 deaths per year caused by household air pollution. The use of fossil fuels and conventional fuel like cow dung, coal, kerosene, firewood etc. causes serious health hazards in women and children. Moreover an enormous amount of time is spent by women in collecting firewood which can otherwise be utilized in some productive activity to generate extra household income. Also, involvement of children in firewood collection poses higher risks. Therefore using Liquefied Petroleum Gas (LPG) for cooking purposes address these health hazards those are occurring from using traditional cooking fuels.

LPG is one of the most clean cooking fuel options available today. It is environment friendly in comparison to other biomass fuels like coal, firewood, crop residue etc. The carbon footprint

of LPG is negligible in comparison to biomass and other fuels and LPG emits negligible amount of black carbon that contribute to global warming (Grieshop, Marshall, and Kandlika 2011). LPG is recognized as a low-carbon, low-polluting fuel by the governments around the world as it improves indoor and outdoor air quality and reduces greenhouse gas emissions. That is why providing clean cooking fuel to all became one of the sustainable development goals by the United Nations. A gradual transition from using less efficient biomass fuel to cleaner and more efficient type of fuel is essential to overcome the adverse effects of conventional energy on human health and the environment. Developed countries already abandoned the use of conventional energy resources and switched to cleaner fuel options like LPG, Solar Power, Electric stoves etc. But in developing countries the transition is going on in a very slow pace due to socio-economic factors.

Many studies have shown the adverse effect of traditional fuel on health of women, children (Holdren et al., 2000; Jerneck and Olsson, 2013; McMichael et al., 2000). Burning of solid and low quality fuels in traditional stoves emits carbon and other harmful gasses and particulate matters which are the primary source of Household Air Pollution (HAP) (Smith & Sagar, 2014). It is shocking that smoke inhaled by women while cooking on unclean fuel is equivalent to burning of 400 cigarettes in an hour (Ahmad et al. 2018). It is

important to understand the household fuel choices and fuel switching behavior in order to frame policies to enhance the transition process. Some research found adoption of LPG is affected by affordability, accessibility and awareness (Kumar et. al, 2016; Ahmad et. al. 2015). However measures are being taken by the governments across the world to reduce HAP and provide clean cooking fuel such as subsidized LPG to the unprivileged section of the society. Developing countries like India, Bangladesh, Cameroon, Nigeria etc. are providing clean cooking fuel at a subsidized rate to promote consumption of clean fuel and better health and environment. Though India is witnessing gradual increase in domestic LPG consumption due to its massive LPG distribution policy, problem of adoption still prevails due to lack of awareness, accessibility (Kumar et al., 2016). Higher level of education and higher level of income were directly associated with adoption of LPG (Ozoh et al. 2018).

Financial exclusion has a close relationship with a series of socio-economic problems like poverty, unemployment, slum settlements with poor housing condition, poor health, high crime rates etc. (Kenworthy, 1999). According to United Nations, "Financial exclusion hampers people's ability to earn, protect themselves in times of crisis, and build for the future". Exclusion from the financial system often results into rising costs which are borne by financially vulnerable people

(Aduda & Kalunda 2012). Several studies have shown that lack of financial inclusion will lead to inequality and an increased poverty level and can trap people into a perpetual cycle of poverty (Banerjee & Newman, 1993; Ackah and Asiamah, 2016). Recent data from UN (2019) shows that 1.7 billion adults remain excluded from access to financial services. Further research asserts that 80% of African household remains financially excluded (Dalal et al. 2009).

Financial inclusion (FI) has the capacity of imparting social transformation and improving standard of living of the people. Several studies have found that financial services are competent in distributing opportunities evenly among the economically backward classes. Therefore, an effective way to eradicate poverty is developing a financial system and making it available and accessible to all the sections of the society. FI is an indispensable element of economic growth and development of the society. Availability and accessibility of a structured financial system will help the less privileged to come above the poverty line and merge in the mainstream. FI has been identified as one of the modern strategies for the development and growth of the economy (Rastogi and Ragabiruntha, 2018; Beck and Demirguc-kunt, 2012; Cull, 2005).

FI not only helps in poverty reduction but also assist in growth, development and prosperity of the

economy (Toindepi, 2016; Bongomin et al., 2016; Rastogi and Ragabiruntha, 2018; Kim, 2016). Therefore, the importance of an inclusive financial system has been widely recognized by several developing countries and seen in their policy circle as a matter of priority. The correlation between financial inclusion and economic growth in developing countries (like India, Bangladesh, Philippines etc.) is found to be positive (Nataliya and Mylenko, 2011; Swamy, 2014). Due to the wide spread impact on society, over 60% of banking regulators of 143 countries are promoting financial inclusion vigorously (Cihak et. al., 2012; Demirgüç-Kunt et. al. 2013).

Many researchers have developed multiple techniques and models to evaluate the customer satisfaction level of various services at different spatial contexts. Quite a few types of service quality models have been derived to measure the satisfaction level of customers of different kind of services. Nordic Model (Grönroos, 1984), SERVQUAL (Parasuraman et. al. 1988), SERVPERF (Cronin & Tylor, 1992), DINESERVE (Stevens, Knutson & Patton, 1995), RENTQUAL (Ekiz, Bavik, & Arasli, 2009) are some of the popular service quality models. An assessment tool namely Service Quality Scorecard (SQSC) has been developed by Swart (2013) to classify the variables which affect service excellence in the business tourism industry (Swart, 2018). Among all the models, SERVQUAL is well accepted

and popular model used one in fields like healthcare, education, banking and insurances, hotels, transports, e-government services, logistics etc.

Due to the multi-dimensional nature of SERVQUAL, it has been constituted with various other decision making approaches such as fuzzy linguistic-SERVQUAL model, Quality function Development (QFD)- SERVQUAL, Analytical Hierarchy Process (AHP)-SERVQUAL and Techniques for order of preference by similarity to ideal solution (TOPSIS) - SERVQUAL for better understanding and analysis of subject matter (Ocampo et. al., 2017). To evaluate service quality of employment related government agencies and to establish critical dimension attributes, Ocampo et. al. (2017) applied a modified SERVQUAL model integrated with AHP-TOPSIS method in Philippines. Similarly Alam and Haque (2018) applied AHP-SERVQUAL model to assess the quality of sanitation services provide by the local authority to facilitate safe, sustainable, environment friendly and hygienic sanitation to the inhabitants in urban slums of Khulna city, Bangladesh.

Paper Objective:

The present paper aims to highlight the methodology adopted to evaluate the service quality dimensions of social welfare programmes like PMUY and PMJDY from slum dwellers' prospective. The households in slum areas are below poverty line people and live in miserable conditions without proper sanitation and infrastructure. It

is the service quality that provides them adequate support and satisfaction. The project was conducted in slum areas of Bhubaneswar, the capital city of Odisha and undertakes several service quality dimensions i.e. functional qualities (delivery process) and technical qualities (service outcome) for evaluation of the social schemes.

Research Methodology:

The existing literature includes numerous studies that evaluate social programmes in different research settings & locations. Parasuraman et al. (1985) developed SERVQUAL model is widely used to examine the service quality of a variety of services. The overall focus of the project is to evaluate the perception/image and the level of satisfaction of social schemes from the prospective of the slum dwellers.

The service quality models (SERVQUAL in particular) used in prior studies focused only on the service delivery process. The model includes five dimensions; reliability, assurance, tangibility, empathy and responsiveness.

- Reliability: the ability of service providers to perform services accurately
- Assurance: the knowledge & courtesy of the service provider, their ability to convey trust & confidence
- Tangibility: the physical appearance of the infrastructure, product & equipment

- Empathy: entails the personalized attention & care towards the consumers
- Responsiveness: the promptness with which services are provided

However, the service quality passes through functional quality (delivery process) as well as the technical quality (outcome) that determines the perception/image of a service and provides some degree of satisfaction to the beneficiaries. Therefore the present study extended the service quality model beyond the delivery process and included the technical process that derives the outcome to the end user. The delivery process targets the service provider whereas the technical process focuses the outcomes to the users. The technical process includes three dimensions; convenience, social connect and economic connect.

- Convenience: the scheme makes consumer convenience
- Social connect: the social impact of the social scheme
- Economic connect: the scheme provides economic benefits

The study therefore incorporates a multi-dimensional model to evaluate the social service programmes. The

below mentioned table includes the different dimensions of the model adopted in the study.

Functional Qualities (Process)

Functional qualities are the delivery process dimensions of the service. It is defined from the service provider's perspective. These include the factors those are important for delivering the service to the customers. The dimensions of functional qualities as per the SERQUAL model are: Reliability, assurance, tangibility, empathy, and responsiveness.

Technical Qualities (outcome)

Technical quality of a service is essentially the service outcomes. It is the end result of any service delivered to the customer. It includes customer's service experience while getting the service and defined as the leftover experience of the end users following the consumption of services (Fassnacht & Koese, 2006; Gronroos, 1984). In accordance to the social service programmes, these qualities include convenience, social connect and economic connect.

These two qualities determine the customer preference towards a service and his/her level of satisfaction. Table-1 summarizes the different dimensions

of the two qualities undertaken in the study. The figure-1 gives the framework of the multi-dimensional model used in the research.

Table No. 1: Multi-Dimensional Service Quality Model

<i>Service Quality Dimensions</i>	Definition
<i>Functional Service Quality Dimensions</i>	
Reliability	The ability to perform the promised service dependably and accurately within the stipulated time period
Assurance	The ability of the service provider to convey trust and confidence through their knowledge, skill and courtesy
Tangibility	The appearance of the physical facilities, equipments, personnel and communication materials
Empathy	The caring attitude of the service provider with personalized individual attention to the customers
Responsiveness	The willingness of the service provider to provide prompt services and always ready to help and address the issues of the customers
<i>Technical Service Quality Dimensions</i>	
Convenience	Reduction of physical effort and time to avail the service. The easily accessible service with seamless transaction
Social Connect	Creating social image in the community and improving status and engagement
Economic Connect	Provide better economic opportunities and potential to extend better standard of living

Source: Compiled by the Researcher

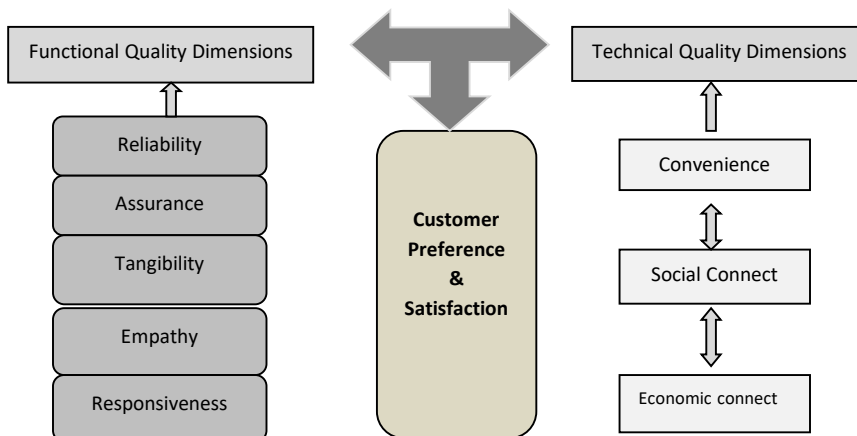


Figure No-1.1: Conceptual Framework of Multi-Dimensional Service Quality Model

Source: Compiled by the Researcher

The multi-dimensional model adopted in the study includes both the functional qualities (delivery process) and technical qualities (outcome process). The figure-1 depicts that the functional and technical quality dimensions determine the perception or image of the social schemes. The functional quality includes 18 questions covering 5 dimensions and there are 21 questions comprise 3 dimensions under technical qualities. The questionnaire designed to collect the primary response from the slum dwellers include these questions and measured with 5-point Likert-scale across multiple quality dimensions. The functional and technical

qualities establish a perception/image towards the social schemes. There are seven different questions put to the respondents to capture their perception towards the social schemes. These questions are also measured with 5-point Likert-scale. The set of questions are different for different social schemes undertaken.

In order to assess the perception towards the scheme, a regression model is applied, where the perception is the dependent variable and the all the dimensions are the independent variable. The dependent variable, the perception is the average score of each respondent to the set of questions covering perception measured in 5-point scale. Similarly the average score of each respondent to the set of questions associated with each

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 \text{ ----- (2)}$$

Where,

- Y : dependent variable, i.e. perception of respondents towards a particular social scheme
 α : the intercept in the model
 X_1, X_2, \dots, X_8 : the independent variables, the eight dimensions including both the functional and technical qualities
 $\beta_1, \beta_2, \dots, \beta_8$: the coefficient of the independent variables

dimension form the independent variable. The regression model equation (1) includes the dependent and independent variables.

Figure-1 gives the conceptual framework of the service quality dimensions

and the customer satisfaction. Like the perception or image of the social scheme, the functional and technical dimensions are also the determinants of customer satisfaction. However, the social schemes are not like any other service (banking/insurance) where the customers' level of satisfaction decides

the success or failure of the service. The difference lies with the mission of the government to launch social programmes for the target group of the society for their wellbeing. Therefore, irrespective of customer satisfaction, the social programmes will continue to be there for the people. The mission of the government is always to provide basic services to the deprived class in the society in order to maintain harmony and equitable development. The social programmes undertaken in the study have similar objective for the target group. The PMUY aims to provide subsidized cooking gas to the under privileged section of the society to prevent them of using other hazardous alternative sources of fuel, that causes chronic disease. Similarly the objective of launching PMJDY is to bring the under privileged people into the banking net and to provide them financial security.

Since the level of acceptance of the beneficiaries not deciding the continuity/success/failure of the social programme, therefore the final outcome of the social scheme cannot be in a binary form (either satisfied or dissatisfied). The beneficiaries' response towards the acceptance of the social programme may either be low or high or neutral. Therefore the outcome or the dependent variable (acceptance or level of satisfaction) is categorical in nature (low or high or neutral). In order to find the impact of explanatory variables (both functional and technical quality dimensions) on these

categorical variables, multinomial logistic model is applied.

The simplest approach to multinomial data is to nominate one of the response categories as a baseline or reference group, calculate log-odds for all other

categories, and $\eta_{ij} = \log \frac{\pi_{ij}}{\pi_{iJ}} = \alpha_j + \mathbf{x}'_i \boldsymbol{\beta}_j$, where α_j is a constant and $\boldsymbol{\beta}_j$ is a vector of regression for $j=1, 2, \dots, J-1$. In the multinomial logistic model it is assumed that the log-odds of each response follow a linear model like equation (2).

----(2)

Where, α_j is a constant and $\boldsymbol{\beta}_j$ is a vector of regression for $j=1, 2, \dots, J-1$. This model is equivalent to a logistic regression model, except that the probability distribution of the response is multinomial instead of binomial and there are $J-1$ equations instead of 1. The $J-1$ in the multinomial logistic regression equations contrast each of categories $1, 2, \dots, J-1$ with category J , whereas the single logistic regression equation is a contrast between success and failure. If $J=2$, the multinomial logistic model reduces to the usual logistic regression.

In the study the beneficiaries' level of satisfaction is measured from the three questions asked related to the social schemes. All these questions are measured with 5 point likert scale. The average score of each respondent to all three questions are summarized, where the minimum and maximum scores are ranged between 1 and 5 respectively. The scores within the range of 1.0 to 2.5 are considered as low category and

denoted with 1. The scores within the range more than 2.5 to 3.5 are taken as neutral category and designated as 2. Similarly the higher scores from 3.5 to 5 are categorized as high and symbolized 3. These three categories i.e. 1, 2 and 3 represent the level of satisfaction and adopted as the dependent variable for the multinomial logit model. The independent variables are the same as taken for earlier perception analysis. The independent variables include reliability; assurance; tangibility; empathy; responsiveness; convenience; social connect and economic connect.

Conclusion:

The social welfare schemes ultimately protect the deprived group of people and drive them to better participate in the process of economic acceleration. The welfare schemes provide all types of assistance to the economically weaker section of the society to fulfill their basic requirements and improve their standard of living. The study is a part of the project that focused on evaluating two social schemes (PMUY & PMJDY) from the Bhubaneswar slum dwellers' perspective. The study undertakes several service quality dimensions i.e. functional qualities (delivery process) and technical qualities (service outcome) for evaluation of these social schemes. The service quality models used in prior studies focused only on service delivery process. However, the service quality passes through functional quality as well as the technical quality that determines the perception/image of a service and

provides some degree of satisfaction to the beneficiaries. Therefore the present study extended the service quality model beyond the delivery process and included the technical process that derives the outcome to the end user. The extended model is more realistic and provides a better result.

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Digital Marketing: Disruption, Expansion and its Impact on Businesses

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Abstract

The research paper is about Digital marketing: disruption, expansion, and its impact on businesses. In this research paper I will discuss about the various types of digital marketing tools used by companies. I will take three tools of the digital marketing and how they help the companies to attract more audiences. I have focused on SEM (Search Engine Marketing), use of websites and use of keywords. As digital marketing has become a useful tool for the companies and help them to lower down their cost of marketing activities therefore correct use of the tools like SEM is necessary for the companies to target the potential audience similarly proper use of websites is necessary to give useful information to the audience and with good content help the companies to draw more traffic, further how keywords are an important tool to increase the ranking of the websites in the search engine result page (SERP). Further I have discussed about the current trends followed by companies during covid-19 pandemic and to know whether digital marketing is a helpful tool to generate revenues for companies during this crisis. For my research I have focused on both primary and secondary data to find out how these digital marketing tools help the companies in their business.

Keywords: Search Engine Marketing, website, use of keywords.

1. Introduction

As we all know marketing is a very wide term which is being used by many companies or say is used in every small or large business. We can also say that marketing refers to the activities used by the companies to promote their products and services. Marketing basically includes advertising of

products, selling of products and delivering of the end product to the consumer and to other businesses.

Professionals those who are involved in a corporate world of marketing and promotion departments in the organization try to seek their key potential audiences via advertising.

Promotional activities are mainly used by the businesses and companies to boost their sale for which they even take the help of celebrities, use phrases and even catchy slogans, take the help of graphic designers to design different and catchy packaging for their products and even utilize the help of all media platforms.

- In marketing there is a term called “marketing mix” which is also known as 4P’s – product, price, place, promotion.
- The main objective of marketing sell the products and services of the company or businesses and try to identify its ideal customers, helps to draw the attention of their customers to the various products and services available for them.

Marketing as a term also means attracting the customers and building a relationship with them, and try to offer them the exact products and services they are looking for and converting their potential customers into permanent, marketing also helps in making their customers a loyal one towards their products and services.

When the company is able to match its products and services with that of its customers wants and needs it make the sale of goods and services and hence increase in the profitability for the company and business.

The four P’s of marketing are- Product, Price, Place and Promotion, collectively they are called marketing mix.

Let’s talk about them a bit.

1. Product

Product generally refers to the first stage and also the first “P” of marketing

mix. It offers the items, goods, and services which the business have for its customers. The product offered the company should be good enough to capture the market and offer what the customer is actually looking for and should also have some distinct features so that it can be differentiated form the other competitors in the market. Before launching the actual product into the market the marketers should properly study the market as to what products are being sold in the market and what the customers have to offer, whether there is a substitute product of the same or not so that a proper marketing companying can be done.

2. Price

Then comes the second p of the marketing mix “Price”, it generally refers to for how much the company is ready to sell its product for. Before finalizing the actual price of the product there are some things which the company should keep in mind like the cost per unit price, its marketing cost and the distribution expenses. The companies should also keep in mind that the prices set by their competitors selling the alternative products so that it’s easy for the customers to switch between the two.

3. Place

Third “P” refers to the place where the final distribution of the product has to be done. For this the company decides various distribution channels like whether to sell the product via physical store, online or both. What should be sold in a storefront, and which type of product placement should be done? And when it’s sold online which digital product placement should be done?

4. Promotion

When we talk about promotion it's the last "P" of marketing mix it involves various marketing campaigns which include activities like advertising, selling, sales promotion, public relations, direct marketing, sponsorships, etc. before promotion the company finalizes the other 3 "P's" and depending on that it promotes the product to the target customers.

Keeping 4P's in mind every organization plans their marketing strategies which can help them to grow their business and create their brand image in the market. Marketing is an important tool for every business organization as with the help of proper marketing they can showcase their products and services in the market and get a suitable position in the market.

When we talk about different marketing methods there are two main forms of marketing that comes in our mind, traditional marketing and digital marketing. As we all know traditional marketing is the oldest form of marketing which is still used by many companies use of newspapers hoardings etc. are some of the traditional marketing techniques used by companies to make people aware about their existence in the market and to attract customers but with the changing scenario and changing techniques companies have changes their marketing techniques and shifted from traditional to digital marketing, digital marketing is a common term which is used now a days by every other business men of organizations, as this is the tool that helps the organizations to reach a wide amount of audience within a less span of time, its comparatively

cheaper than traditional marketing therefore all the small companies try to take full advantage of this marketing technique. Talking further digital marketing give companies a platform to present their products and services on a digital/ online platform as now a days use of internet is very common and every other person has a mobile phone with an active internet connection, this allows companies to advertise their products and services online and target large market.

Digital marketing tools like website, SEO, SEM, etc allows companies to know more about their customers taste and preferences and allow them to offer exactly the same product or service which their targeted audience is looking for. in this research we have mainly focused on digital marketing and some of its tools like use of website in attracting audience's attention, use of keywords that can help companies to attract more traffic and help to show their website on higher level in the Search Engine Result Page (SERP), further we talked about the use of SEM in overall growth of digital marketing.

SEM a great tool in order to boost the company's performances in the digital channels

Further we have also collected the data from which we would be able to identify how much budget does the companies set for their different marketing activities, from which social media platform does companies get more traffic and from which platforms they are able to earn more revenues. In addition to this considering the current situation of Covid19 pandemic, how companies are adapting the changes and is there any change in their

marketing techniques or not. Is digital marketing a better option in this time of crisis to generate revenues for their businesses? And to know which digital marketing trends do they follow.

2.1 Traditional marketing

Traditional marketing is the oldest and very common form of marketing which also encompassing the advertisement that we see and hear every day and can be categorized into four types:- print, broadcast, direct mail, and telephone.

It is also a conventional mode of marketing that helps the companies to reach out semi-targeted audiences with various types of offline advertising and promotional methods.

Traditional marketing is a type of marketing which is very hard to ignore and includes the traditional ads we encounter on a daily basis. Many of the common and most tried offline marketing are as follows:

1. Print which include -magazines, newspapers, etc.
2. Broadcast which include TV, radio, etc.
3. Direct Mail which include- catalogues, postcards, etc.
4. Telephone which include -telemarketing, sms marketing, etc.
5. Outdoor which include-billboards, fliers, etc.

2.2 History of digital marketing

1990s was the year when digital marketing was first introduced. This was the time when internet was introduced and development of Web 1.0 was under process. Web 1.0 use to allow users to find the information they are looking for but it didn't allow

them to share that information over the web. As at that point of time the use of internet was not that much popular as people were still unaware of this term and considering this the marketers were still unsure of the use of digital platform.

The digital era started in the yr 1993 when the first clickable banner went live, and this was then purchased by HotWired for their advertising. By this gradual shift in the marketing methods in the yr 1994 and Yahoo was launched and various companies come up with different technologies for their digital marketing.

In the year 1996 when World Wide Web came into existence on the very first year Yahoo received about 1 million hits. Looking at this companies stated to optimize their websites as they see a lot of change in the digital market space and to increase their search engine rankings. Many other search engines and tools were also launched in the same yr like the HotBot, LookSmart and Alexa.

It was the year 1998 when Google was launched. To compete in the digital market Microsoft launched the MSN search engine and Yahoo come up with Yahoo web search. After the launch of all these two year down the line all the small search engines were wiped out or left behind and all the control was taken over by these big companies. It was the year 2006 when digital marketing saw it's largest rise as the search engine traffic was reported to have grown to about 6.4 billion in a single month. Seeing this to compete with Google and Yahoo Microsoft launched Live Search.

In 2007, Tumblr was launched. Also web streaming service Hulu was also

found in this year. Mobile giant Apple launched its iPhone in the same year.

Spotify launched in the year 2008 and Groupon also went live in the same yr.

Google also launched real-time search engine in the year 2009. With this Google also come up with products like Google Ad Words which helped the companies to show their 3 line ads on the top of the search engine and to get cost-per-click advertisement Ad Sense was introduced. To target its customers Google come up with this technique to show ads to the customers as per their interest and it became a helpful tool in digital business.

Soon Web 2.0 was introduced which allow the people to interact with other users as well as other businesses, people were becoming active users and started to contribute in the digital platform. Internet was also know was 'super information highway' by this information volume also increased and use of digital marketing also increased and internet advertising also increased.



Fig.1 Web 2.0

Then came the social networking sites. MySpace was the first social networking site to arrive in the digital marketing world which was then followed by Facebook. After the launch of all these sites companies realized that the beginning of new era of business has started, as companies found out new

ways to promote their product and brand. With the help of new resources they try to utilize the most form the social networking platforms.

2012 was year of social media, around this yr companies have increased their social media budget up to 65% and Google has also launched it's Google knowledge Graph. As MySpace and Facebook was the most popular social media sites companies thought that it will help them in expanding their business all over the net and promote their products and brand on various channels

The introduction of cookie was also a plus point for digital marketing industries. The first cookie was designed to record user habits which means to track the browsing habits and patterns of users how frequently they use internet so that the companies can promote their products to the users as per user preference. Since then the use of cookies have been altered by the time as of now cookies are used to collect the literal user data.

As we see in the current scenario digital marketing has shown more growth opportunities which can help the business to grow. As we see now a day's more than 180 million people have smartphones and have access to internet are all are active on social media platform therefore it's a huge tasks for the digital marketers to understand the behavior of their customers.

As we all know the main work of digital marketing is very helpful tool used by companies in order to promote their products and brands with the help of various online channels to reach to their targeted and potential customers.

As we all know how the buying behavior of the consumers have changed from the past decades as people have started to move to online and digital markets. This shift of customers from traditional to digital has made the companies to shift their businesses to a digital platform and adapt with the changing scenario.

It is very necessary for the businesses to understand and know how the digital marketing works so that they can form their own marketing strategies and use different digital tools for their marketing campaigns to capture its targeted audiences.

2.3 What is digital marketing?

So when we talk about digital marketing the first thing to know is what is digital marketing?

Digital marketing is nothing but the buying and selling of product and services and promoting brands using different digital channels. Digital marketing helps the businesses to find their target audience and attract customers with the help of internet and other digital platforms.

When we talk about digital marketing there are various technologies used by the companies in order to get their marketing message to the target audiences. When we talk about current scenario it's important for every company to have their own website as we all they need to invest on PPC and display ads, email marketing, use of mobile technology like smart phones, social media, and various other digital mediums to attract their target audiences.

In the current time internet plays a significant role as it affects the buying

behavior of the customers and it's important for the businesses to have a digital platform which also help them to boost their visibility as much as possible.

2.4 How Digital Marketing works?

For the businesses to work the owners need to understand how the digital marketing works so that they make a appropriate marketing decision and helps in making their digital marketing campaigns for all these to work they should understand how it all works and help in reaching their marketing goals.

Website Marketing?

Website can be said as the cornerstone of digital marketing strategy. This is the face of the company where the targeted customers first land and find the useful information which they are seeking for, as this is the place where our potential customers will become the paying one. The main goal of digital marketing is to attract, engage and convert the potential leads into making purchases and for this an attractive website is very necessary.

There is a great saying that "First Impression Is the Last Impression" so according to this companies also try to make their first impression the best one with the help of a website as it's the only platform where the targeted audience will first encounter when looking for goods and services. Keeping this thing in mind the company should pay proper attention in the layout of the site and use of proper design, graphics and colors. According to the data about 8% of the people will stop engaging with the website they find unattractive.

Not only the appearance but your website should be easy to navigate and gives proper guidance for the next step that consumers need to take. And also the website should be fully optimized for mobile devices which help in improving the site experience when using from a mobile device.

Search Engine Optimization

Search engine optimization another big term in digital marketing that helps that helps companies to reach and convert their consumers in this digital age. Investing in SEO and optimizing your site's content so that it appears to the search engines like Google and help's to reach more customers and make more leads. The ultimate goal of the company is to rank higher on the Search Engine Result Page (SERP) so that your website is more visible to your targeted audience and drive more organic traffic.

SEO helps to bring more traffic but also helps in ensuring that the leads that your company is generating are of higher quality, it helps the company to target the right audience who are actively looking for your product and services. By wisely choosing correct keywords and giving proper content in your website you can reach a wide amount audience who are interested in your products and services.

Content Marketing

Another important tool of digital marketing is content marketing, it helps to create and promote content helps to engage people and targeted audience who are interacting with you. It can also be used to create brand awareness of the product and services, increasing leads, retaining loyal customers.

Whichever digital marketing tool you use content is always useful to support your tool as content is used to provide smallest and detailed piece of information to your customer like a "Thank You" mail to your potential customers or a E-Book that describes the challenges faced by the customers when searching online.

Social Media Marketing

As we now days with the use of social media platforms companies try to reach their target audiences it can be used as effective digital marketing tool used by companies. It includes popular channels like Facebook, Instagram, LinkedIn and many more. Social media help companies to increase their brand awareness, help in generating more leads, and even improve customer engagement.

2.5 Difference between traditional marketing and digital marketing

Traditional Marketing	Digital Marketing
1. Traditional marketing is a one way communication.	1. Digital marketing is a two way communication.
2. Traditional marketing is an expensive form of marketing.	2. Digital marketing involves less cost than traditional marketing.
3. Print, TV Ads, Direct mail, and telephone are some examples of traditional marketing.	3. Online advertisement, social media, email marketing and text messaging are some examples of digital marketing.

4. Slow results.	4. Fast results.
5. With the help of traditional marketing it's easy to reach local audience.	5. With the help of digital marketing its easy to reach targeted audience.
6. Traditional marketing is a personal approach.	6. In digital marketing physical presence is not required.
7. In traditional marketing a hard copy of products and services is provided.	7. Digital marketing use all the digital platforms like website videos to provide information.

Table 1. difference between traditional marketing and digital marketing

3.1 Literature review

Digital Marketing industry in India has spread to almost all the business sectors. Some of the important applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management. How digital marketing has changed the total retail and retail E-commerce sales in India (2013-2018), Indians having active internet connections and where digital marketing has the greatest commercial impact, (M. Suginraj) has come up with all these points in his research (Growth of online marketing in India). Further to know more about digital marketing (Hima Vamanan Nair) come up with the research (Digital marketing: a phenomenon that rules the modern world) in which he talked about the meaning of digital marketing its scope for the companies significance and its functioning. Digital marketing not only helps the people in their businesses and corporate sectors but also help in the education sector as well. Digital Marketing has expanded the boundaries of education. In this era of digitalization where every industry is focusing on becoming digital, educational institutions from all over the world are no longer finding

it difficult to market themselves to their audience or suffer from a lack of brand awareness. Due to the big spread of information, educational institutions have the chance to show the opportunities that students could get from the service they provide, not only in the country but in a worldwide market (PATRUTIU BALTES, 2015). To illustrate the impact of digital marketing in Big Choice Group, the researcher (Isidro Fierro) used a case study (Digital marketing: a new tool for international education) in which she compares the digital innovations within the structure of the company. Digital marketing has not only affected the sectors but the people and their buying behavior as well. In the research (Digital Marketing and Its Impact on Buying Behavior of Youth) by (Dr. S. Sivasankaran) has talked about the same how digital marketing has affected Indian markets and the youth. To understand more about digital marketing and to know the difference between traditional marketing and digital marketing and how it has impacted on the sales of a firm (Afrina Yasmin, Sadia Tasneem, Kaniz Fatema) have done the research (Effectiveness of Digital Marketing in the Challenging Age: An Empirical Study) using different

statistical tools to draw the conclusion for the same moving on from sales and difference between different marketing another important point is to built a good customer relation, (Marko Merisavo) in his research(The Effects of Digital Marketing on Customer Relationships) talked about the same. In order to sell more products and services the companies should know the purchase behavior of the people which factors affect them and which attracts them (Mrs. K.R. Mahalaxmi, P.Ranjith) in their research (A Study on Impact of Digital Marketing in Customer Purchase Decision in Trichy) paper talked about the same using different statistical tools and prove the hypothesis by using chi-square test.

With the use of smart phones and active internet connection people are more likely to spend more time with their phone and here comes the role of social media according to (Lindsey Julian) in his research (Using Social Media to Increase Consumer Loyalty to a Brand) companies try to make best use of this opportunity, moreover to see how social media changed the way brands act toward customers and how customers gained power in their relationships with brands (Charles Rupin) in his research (Social media as a new engaging channel in brands' relationship marketing). Use of digital marketing is an important tool for companies to know more about digital marketing and tools involved in it like SEM (Search Engine Marketing) and SEO (Search Engine Optimization) use of website etc. (Achmad Nizar Hidayanto, Moch. Sidhki Adha, Meganingrum Arista Jiwanggi, and Tisha Melia) in their study (Utilization

of Google Tools and Social Network Websites to Improve Performance of Search Engine Marketing (SEM)) talked about the same in their research. To know more about SEO (Search Engine Optimization), its algorithms and how it helps companies to grow their business (Patil Swati P, Pawar B.V and Patil Ajay S) in their study (Search Engine Optimization: A Study) talks about the same. Moreover to get more insights about SEO and SEM and how they work and help companies in making strategy for their business (Achmad Nizar Hidayanto, Moch. Sidhki Adha, Meganingrum Arista Jiwanggi and Tisha Melia) in their research (A study of impact of search engine optimisation to internet marketing strategy) explained the ways how companies can use internet and different web tools to drive more traffic to their sites. SEO techniques are discussed that enterprises, web developers and bloggers can use to increase their site's visibility in SERP's (Raza ul Mustafai, M. Saqib Nawazi, M. IkramUllah Lali) in their research (SEARCH ENGINE OPTIMIZATION TECHNIQUES TO GET HIGH SCORE IN SERP'S USING RECOMMENDED GUIDELINES) talked about the use of SEO and use of proper keywords which can then help the active customers to get what they are looking for another important point that comes here is how SEO helps in the ranking of the pages testing different theories in their research (Karthikeyan, K & Sangeetha, M) talked about and discussed that search engine marketing can contribute remarkably to a web site's search engine visibility, which in turn can bring great value to a web site. (Page Rank based

Design and Implementation of Search Engine Optimization). To know more about SEM and its (Chris Barry and Debbie Charleton) done their research on SEM (In Search of Search Engine Marketing Strategy Amongst SME's in Ireland) and talked about SEM strategies SEO strategies and challenges in SEM. To get a great and healthy traffic it is necessary for your website to be on top with a higher ranking (

Khalil ur Rehman and Muhammad Naeem Ahmed Khan) talked about methods that can help to increase the ranking of their website in their research (The Foremost Guidelines for Achieving Higher Ranking in Search Results through Search Engine Optimization).

4.1 RESEARCH METHODOLOGY

Methodology is a very important part of research as it consists of different steps and concepts which need to be considered before starting the research. The main structure of research is research design which is important to give right direction and angle to the research, it's like a work plan or blueprint which help the research to move in a right path. It is used to answer the initial questions of the problem and also helps in answering the logical questions. It also helps in identifying whether to go for a qualitative research or quantitative and also helps in determining the sample size and whether it will be descriptive or explanatory. Overall it's all about choosing the best way to do the research. In my research I have done data collection and then analyzed the data collected. Analysis of the collected data is important to get the actual

result of the research and to clarify the objectives and to conclude the research.

4.2 Purpose of the study

To know the use of digital marketing by different organizations and tools of digital marketing which can help in the growth of the organization. To know if SEM is a great tool to boot the performance of the company, to know the use of website and is it a great way to capture large amount of people and to know the use of keywords and how they are helpful in targeting a large market. Further to know how companies are using digital marketing in covid-19 pandemic.

The following analysis have been done:

- Correlation
- Regression
- Cross tabulation

Analysis

1) Correlation

Correlation can be described as a tool that helps to indicate the degree of relationship between two variables and also helps in making predictions about future behavior.

Correlation has following values-

- a) 1 means a perfect positive correlation
- b) 0 means no correlation
- c) -1 means perfect negative correlation

2) Regression

Hypothesis is defined as an assumption about something. Hypothesis testing is done to check the plausibility of the given data from a set of population and to check whether the stated hypothesis

is acceptable or not. In the process of testing hypothesis we try to gather as much data as possible to prove our hypothesis.

- Null Hypothesis: this is generally denoted by H_0 .
- Alternative Hypothesis: this is generally denoted by H_a .

P-value is used to test a hypothesis test and help to accept or reject the null hypothesis.

- A smaller p (<0.05), then we reject the Null Hypothesis. This indicates that null Hypothesis is invalid.
- A larger p (>0.05), then we reject the Alternate Hypothesis. This indicates that Null Hypothesis is valid.

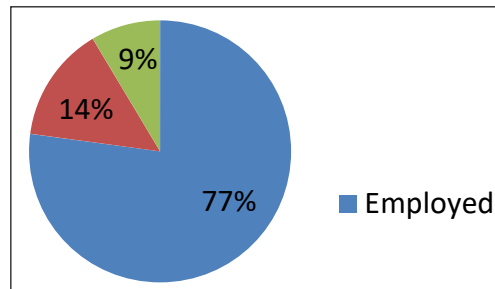
R-square is a statistical tool which helps to measure how close the data is to the fitted regression line. It can also be termed as coefficient of determination, or the coefficient of multiple determinations for multiple regressions.

R-square always lies between 0 and 100%

The problem identified in this research was to know since when the companies are using digital marketing and is SEM a great tool for companies to boost their business, moreover use of websites and keywords are also taken in consideration. In order to understand the use of digital marketing and its tools, questionnaire was prepared in order to know more insights from the companies containing questions about the use of digital marketing and SEM. The demographics were also taken into consideration as controlled variable.

The results of the 105 participants are as follows:

Digital marketing has changed the way of marketing for the companies, switching from traditional to digital



Pie diagram. Demographic

is a big change by the companies. Still many companies still prefer to choose traditional marketing then for digital maybe because they feel it is more convenient and easy to use. As we see from the above pie chart maximum number of respondents are employed (77%) working in a corporate firm using digital marketing for their day to day marketing activities and to expand their business, then comes self employed (14%) who use digital marketing to expand their business and to generate more revenue. Use of different tools and use of SEM (Search Engine Marketing) help the companies to boost their sales using different SEM companies try to target more potential customers. Using websites can help to target more audience and providing them the information they are looking for, with the proper use of keywords can help to increase the visibility if the website and reach wider audience.

Research objective- 1

- Use of Digital marketing helps to lower down the overall cost of

marketing and helps in generating revenues.

1. Correlation between use of digital marketing when launching a new product through digital marketing platform.

Products with the help of digital marketing helps to target your company is using digital marketing		
Launching new products w	1	-0.156396841
Since how long your comp:	-0.156396841	1

Table 2. Correlation Between digital marketing and launch of new products

As we can see from the above table there is a weak negative correlation between the two statements. Which indicate that though the companies are using digital marketing for the betterment of their companies marketing activities and for growth but still they don't prefer to launch their products via online mode, companies still believe that to launch their new products they should go for some traditional methods like TV, newspapers etc. so that people get aware of the product or service and then go on the digital platforms to look for them.

2. Research Hypothesis 1: To test the use of digital marketing helps in lower down the overall cost of marketing activities or not?

Ho- digital marketing doesn't help to lower down the overall cost of marketing of the companies.

Ha- digital marketing helps to lower down the overall cost of marketing of the companies.

P-value	0.038025918
R Square	0.041118411

Table 3 Research Hypothesis 1

As we can see from the above ($0.03 < 0.05$) which means that Alternative Hypothesis (H_a) is accepted and Null Hypothesis is rejected (H_o) this indicates that digital marketing helps the companies in reducing their overall marketing cost.

Moreover R Square value is 4% which is still not more but can be taken into consideration as there are many other factors which affect the marketing activities of the company and should be taken into consideration.

- Since how long your company is using Digital Marketing?

Row Labels	Since how long your company is using Digital Marketing?
0-3 yr	48
3-5 yr	30
5-7 yr	8
7 yr and more	19
Grand Total	105

Table 4. Time period of companies using digital marketing

From the above table we can see that there are total 105 numbers of respondents using digital marketing who have responded to the given questionnaire. Digital marketing is seen as an important tool for companies to grow their business with everything becoming digital companies also try to take their marketing practices digitally. By understanding the importance of digital marketing we can see most of the companies have opted to digital marketing on the span of 0-3 and 3-5 years. Moreover others are using it since a quite long time.

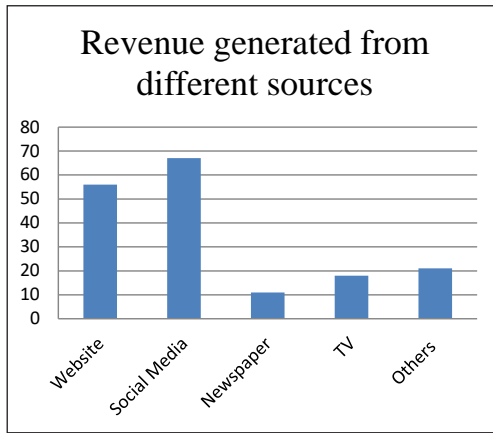


Fig 2. Revenue generated from different sources.

As we see form the above bar diagram we see that the max revenue that is generated from social media channels and website which means that in the changing scenario digital marketing helps the companies to generate more revenue via online channels and promote their goods and services

Research objective 2:

- Using SEM (Search Engine Marketing) to increase sales and bringing healthy traffic to the company.
- 2. Correlation between uses of SEM (Search Engine Marketing) and SEO (Search Engine Optimization) is a helpful tool for business and it helps to target the right audience at the right time and right place.

<i>SEO are useful for the companies to gain mc right time and at the</i>		
SEM and SEO are use:	1	0.603
SEM allows you to re:	0.603	1

Table 5. Correlation use of SEM and getting right audience.

As we can see from the above table there is a strong positive correlation between the two which means companies prefer to use SEM and SEO to target more potential audiences. SEM and SEO are the important tools when we talk about digital marketing so use of them can help companies to promote their goods and services and target their potential customers who are looking for the same. And it also helps to increase the visibility of the websites so that they can be ranked higher in the SERP (Search Engine Result Page). Use of different type of SEM can helps to boost the digital marketing activities of the companies.

- SEM is an important tool to increase visibility of website?

Row Labels	SEM is an important tool to increase visibility of website?
Agree	63
Disagree	3
Neutral	23
Strongly Agree	15
Strongly Disagree	1
Grand Total	105

Table 6. Use of SEM to increase visibility of website

Form the above table we can see that there are total 105 numbers of respondents digital marketing who have responded to the given questionnaire using. It consists of both employed and self-employed people, out of which about 15 people Strongly Agrees that Search Engine Marketing (SEM) is an important tool to increase the visibility of their website, whereas 63

people agrees to it and about 23 people responded neutral. On the other hand only 3 people disagree towards this and only 1 respondent feels that SEM is not a helpful tool to increase the visibility of their website.

- Which type of Search Engine Marketing does your company uses?

Row Labels	Which type of Search Engine Marketing does your company uses?
All of the above	50
Local (Maps)	7
None	12
Organic (Unpaid)	14
Organic (Unpaid), Local (Maps)	5
PPC (Pay-Per-Click)	11
PPC (Pay-Per-Click), Local (Maps)	2
PPC (Pay-Per-Click), Organic (Unpaid)	4
Grand Total	105

Table 7. Types of Search Engine Marketing.

Form the above table we can see that there are total 105 numbers of respondents using digital marketing who have responded to the given questionnaire. When using Search Engine Marketing there are various type of SEM which companies uses in order to increase their visibility and attract their potential customers. As we see 50 respondents said that they involve all the 3 type of SEM in their marketing strategy, they are as following PPC (Pay-Per-Click), Organic (Unpaid), and Local (Maps), whereas 14 respondents go for Organic(Unpaid). Moreover

there are some other ways also which companies and business use to improve their marketing, as we can see 12 respondents have selected None which means they must be using some other techniques or tools for their marketing.

Research objective -3

- Using website is an important tool to gain more audience and to promote goods and services.
3. Correlation between use of website to expand business and timely update in website help to gain more audience.

<i>website is an important tool fodate your conte</i>		
website is an ii	1	0.190
How often do y	0.190	1

Table 8. Correlation between website and update in website

As we can see form the above table we see there is a weak positive correlation between the two. As website is an important tool for expanding businesses as it is the first thing which people look and if the website is attractive enough they'll spend more time in the website and explore different features, and it may help in converting them into a potential customers of the company. Timely update and changing strategies with the changing market is also an important factor. Use of proper keywords also helps to increase the visibility of the website.

1. Research hypothesis 2- To test whether keyword is a helpful tool for websites in increasing their visibility or not?

Ho- keywords are not a helpful tool for websites in order to increase their visibility.

Ha- keywords are a helpful tool for websites in order to increase their visibility

P-value	0.003219894
R Square	0.081179206

Table 9. Research Hypothesis 2

As we can see from the above table p-value is ($0.003 < 0.05$) therefore Alternative Hypothesis (Ha) is accepted and Null Hypothesis (Ho) is rejected, which means keywords are a helpful tool when it comes to increase the visibility of the websites.

Moreover R Square value is 8% which is not more but can be taken into consideration as there are other factors also which effect in the visibility of the website and add into companies digital marketing activities.

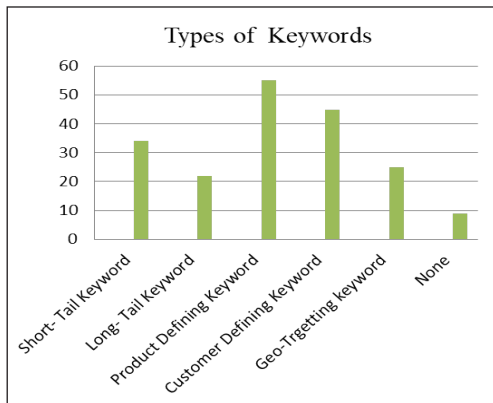


Fig 3. Types of keywords

As we can from above column diagram we see that companies usually focuses on Product defining Keywords and Customer Defining keywords to get the targeted audience and to know to know their potential customers. Then comes the short-tail keywords and Geo-targeting keywords, short-

tail keywords are the small search phrases which consists of only one word whereas geo- targeting focuses on the geographical location it helps the searches to reach to a particular outlet or place which they have searched for.

- Website is an important tool for business?

Row Labels	Website is an important tool for business?
Maybe	12
No	3
Yes	90
Grand Total	105

Table 10. Website is an important tool for business

Form the above table we can see that there are total 105 numbers of respondents using digital marketing who have responded to the given questionnaire. About 90 respondents agrees to the fact that website is an important tool for a business and said yes on the other hand only 3 respondent said no for the use of website for their business, moreover 12 respondents said maybe for the use of website.

- How often do you update content on your website?

Row Labels	How often do you update content on your website?
Daily	22
Monthly	25
Quarterly	6
weekly	50
Yearly	2
Grand Total	105

Table 11. How often do you update content on your website

Form the above table we can see that there are total 105 numbers of respondents using digital marketing who have responded to the given questionnaire. About 50 people responded that they update their website weekly as compared to 25 respondents who update it monthly and 22 respondents who update daily. On the other had people updating their websites quarterly are 6 and yearly are 2. Different companies have different strategies which they use for their business therefore updating website timely can also be considered as a strategy used by companies.

3. Research Hypothesis 3- To test whether Digital marketing helps to lower down the overall cost of marketing for the companies and helps in generating revenues for the same during covid-19 pandemic or not.

Ho- Digital marketing does not helps to lower down the cost and don't help in generating revenues during covid-19 pandemic.

Ha- Digital marketing helps to lower down the cost and help in generating revenues during covid-19 pandemic.

P-value	0.007441953
R Square	0.067495067

Table 12. Research Hypothesis 3

As we can see form the above data we see that the p-value is less than 0.05($0.007 < 0.05$) which means that we'll reject the Null Hypothesis (Ho) and accept the Alternate Hypothesis (Ha).

This means there is a relation between the two and digital marketing is helps lower down the overall cost

of marketing which then helps the companies to properly allocate the amount for different activities and it also helps in generating revenues for the companies during this world crisis and help the companies to do their marketing activities by staying safe and generating revenues.

Moreover R Square value is 6% is not more but can be taken into consideration as there are many other factors which affect the marketing activities of the companies and companies allocate the revenues by considering all factors.

- Companies have changed their way of marketing techniques during Covid-19 pandemic?

Row Labels	Companies have changed their way of marketing techniques during Covid-19 pandemic?
Employed	81
Others	9
Self Employed	15
Grand Total	105

Table .13. Use of Digital Marketing during Covid-19

Form the above table we can see that there are total 105 numbers of respondents using digital marketing who have responded to the given questionnaire. As we can see in the changing scenario whole world is facing problems due to Covid-19 therefore to keep their business to run smoothly all the companies and businesses have changed their way of marketing techniques in order to maintain that stability and can generate revenues in

this situation as we can see from above 81 employed respondents agree to the fact that their companies have changed their way of marketing in this situation similarly 15 self-employed respondents also agreed to this fact and 9 other respondents working as a intern as agrees with this fact.

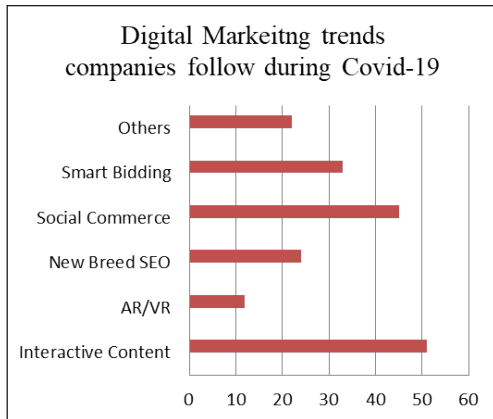


Fig 4 Digital Marketing trends followed by companies during Covid-19

The above bar diagram shows the different Digital Marketing trends which are being followed by the companies during Covid-19 pandemic. As we can see from above companies mainly focuses on Social commerce and Interactive content this means giving more information to the people via website and all the social media channels. Then comes the smart bidding and new breed SEO this means that use of proper keywords in attracting more audiences and increasing the website ranking in the search engine result page.

Findings

Use of Digital Marketing - it was found out that many companies have changed their marketing techniques

and have shifted from traditional to digital whereas there are still many companies or firms who are still using the old methods of marketing and find it more reliable and productive than the digital one.

Use of SEM (Search Engine Marketing) - it was found that SEM is a great tool to be used by companies in order to boost their marketing, it also helps and supports other marketing activities of the companies and helps to reach the right customer at the right time and at right place.

Use of Website - it was found that website is an important tool when it comes to promotion of goods and services as it is the face of the company and it proper and timely update in the website is necessary to hold customers for a longer duration in the website and guide them in becoming a potential customer.

Use of Keywords - it was found that the use of keywords is important to support the marketing activities and help in creating the visibility of the website of the companies. Selection of proper keywords and bidding on right keywords which matches the relevance of the content in the website helps the website to get a higher ranking in the search engine result page (SERP)

Use of Digital Marketing during covid-19 - it was found out that during this time of crisis digital marketing is helping companies to generate more revenues and to run their business with the help of digital marketing. We also found out the current trends which the companies a following during this Covid-19 pandemic.

Conclusion

From the above research it was observed that SEM (Search Engine Marketing) is an important tool to be used in digital marketing which help the companies to target the right audiences, moreover use of website can be said as a beneficial tool for the companies to expand their product and services by reaching wide number of audiences, and use of correct keywords can help to increase the visibility of the website and helps to get a higher ranking in the search engine ranking page (SERP).

Although use of SEM and other tools are necessary in digital marketing, companies are able to earn more revenues via digital medium (website, social media). But still there are firms who are not fully converted into digital they still prefer traditional marketing methods in order to launch their products and reach their audience.

The data from the above research clearly suggest that use of SEM is beneficial for the companies as it supports all the other marketing activities as well and give a clear picture to what steps to be taken next, it also give proper insights of the different marketing activities and helps in allocating budgets to different activities. Similarly it goes for the use of websites and how they have helped companies to increase their brand image and how important it is to timely update the content on the website to attain the customers. Moreover use of correct keywords is also an important tool that can help companies to outlook their competitors and help in driving more traffic to the websites.

As from the above data we say that 0.60 is a strong positive correlation between the use of SEM to target more audience

at the right time and right place. Therefore use of SEM is beneficial for companies to expand their businesses in the right direction and giving the customer the exact thing which he is looking for.

Moreover we have also discovered that digital marketing is a helpful tool for the companies during the Covid-19 pandemic. Using digital marketing to sell products and services, for improving brand image, and helping companies to generate revenues through digital channels. Further we found out different digital marketing trends which companies follow during this pandemic.

Limitations

Due to Covid-19 pandemic the collection of primary data was restricted to some companies only as there were no personal meeting because visiting companies was not possible. Due to covid-19 only some data has been collected of 105 respondents which is the analysed for further study. Due to few numbers of respondents it was difficult to find out the exact situation of the markets and how digital marketing has impacted the markets.

More over internet connectivity was a problem in gathering more information regarding the research, analysis of data has been done using excel and using excel tools as use of other analysis tools was not possible.

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Employee Branding and its Influence on Private Life Insurance Companies with respect to Western region of Tamil Nadu

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Abstract

In this world, human life is more important than anything else. Human life is “priceless”, though it is priceless, difficult to save every human life from uncertainties. To save human life from uncertainties, some trade-off was made which is called life insurance. This study discussed the concept of employee branding in private life insurance companies. Generally, employee branding is how the employees spread the brand image of their respective companies to the market. Here, the employee played a major role as a “brand promoters”. This study covered the Western region of Tamil Nadu as a geographical area, which includes seven different districts. The total sample size is 750 Employees.

The objective of this study is to find out the employees’ perception towards the value proposition and employees’ satisfaction level towards the employee branding components among the private Life Insurance companies. The present study is based on both primary and secondary data. Special care was given to design the interview schedule to collect the primary data. The proportionate Stratified Random sampling technique is used for the study. Data analyzed by using the Chi-square test, Garrett Ranking, Independent-Sample T-Test, Analysis of Variance (ANOVA). This study revealed that employees were working like a rolling stone instead of brand ambassadors. Hence, private life insurance companies have to implement employee branding components. These components could help the industry to create the right opinion about their organization to employees, control the attrition, and improve the employee attraction as well as retention.

Keywords: Employee branding, Employee value proposition, Employee retention, Employee attrition, Life insurance.

Introduction

Indian's are very inclined towards savings and investments. Life Insurance is also one of the financial products, which help and satisfy the needs of the people. With increasing levels of income, higher cost of living and longer life expectancy, the Indian consumer will require innovative financial investment products that will cater to wealth management, protection and retirement solutions. Therefore, Life Insurance is imperative and inevitable. Insurance companies will have to gear up with robust solutions to cater to the need of customers. Today's customers are expecting proper financial advice and services from the companies. It is possible only through the employees of the companies. Employees are the brand ambassadors and first customer for any organization; therefore, employee's needs must be fulfilled by the company. So that employees will forward the company's brand image in the market. Employees who are working in Life Insurance companies are the primary source of a financial advisor for the customers, they need to be trained and satisfied in all terms. Therefore, the employee can transform their organization's brand into the market whole-heartedly. Eventually, the Company-Employee relationship needs to be deepened by satisfying the employee's needs.

Review of Literature

Klayman, Robin (Aug 2000), This study revealed the information related to employee Branding, motivated employees could produce memorable projects yielding desirable results. Employees with a brand deliver inspired performance while aligning

with their organization's brand identity. Branding inside, supports an environment of distinctiveness, inspired performance, and unparalleled contribution. It makes the most of each person's contribution, encourages people to make a difference, and ignites their passions. Branding inside will help organizations win the talent wars because it does not only offer a path of personal growth but also helps organizations achieve their strategic goals more readily and enhance internal and external relationships.

Fram, Eugene H, McCarthy, Michael S (2003), This study revealed internal marketing helps generate higher levels of employee brand loyalty that can translate into incremental boosts in sales and profits. Besides, higher levels of employee brand loyalty may be related to higher levels of employee job satisfaction. The results of the study are discussed that were initiated to address the following things: 1. to the extent employees generally exhibit brand-loyal purchase behavior to their firms and products 2. Loyalty factors are really important and it's related to higher levels of employee's brand 3. Brand-loyal employees are likely to act as brand champions to other firms.

Nicholas ind (2003), This study revealed that the idea of brands being about people is true, it also made clear that the attitude and behavior of employees will be a significant determinant of brand value. If employees want to be executed, clear strategies must be communicated to them, reinforce those values in everything the company does, allow people the freedom to act and trust that they execute consistently with the values. This review suggested that

'living the brand' is about ensuring the linkage of the employee attitudes, behavior and overall business goals. This is the responsibility of management too often an internal focus leads to indulgences that create happy employees but ultimately deliver high for the organization.

Sandra Jeanquart Miles, Glynn Mangold .W (2005), This article discussed regarding the employee branding, prospective employees are carefully screened during the recruiting and selection process to ensure their attitudes and personal values are consistent with the organization's values and desired brand image. Training and development efforts are designed to clarify and reinforce the behaviors and values of the organization. Extensive job training occurring in the employees' departments emphasizes leadership, personal development, and the delivery of positively outrageous service. Compensation is also a powerful tool for sending messages that reinforce the desired brand image. Employees must understand the organization's mission and values, as well as the underlying principles of integrity and care for staff. The feedback loop is a critical component of the employee branding process.

Christine Vallaster, Leslie de Chernatony (2005), This study revealed that employees are a critically important constituent of the service brand and is ultimately responsible for delivering its promise. Employee brand building process becomes more challenging as brands expand internationally; it argued that the success of employee brand building depends on the ability to leverage cognitive, affective, and communicative

differences amongst culturally-diverse employees. Leadership has been identified as a crucial mechanism that mediated between people who differ in the way they think and interpret the environment and how they feel and communicate with each other. The process of employee brand building is people should work together to reduce the gap and employees must be motivated by such role models and become committed; transcending their self-interests.

Jason Ferrara(2005), This article discussed that to beat employee turnover, businesses were creating employee brands designed to attract the right workers the first time around and qualified employees who are a good fit for the company culture. Creating the right employee brand message that will lure quality candidates starts with focusing on what employees look for in ideal work experience, good pay and benefits, a manageable workload, good work-life balance, promising career development and advancement opportunities.

Khanyapuss Punjaisri, Alan Wilson (2007), The objective of this study is to ensure that employees transform espoused brand messages into brand reality for customers and other stakeholders. Successful employee branding engendered employee's commitment and loyalty to the brand. The important role done by the HR department began with selecting and recruiting the right prospects and persons to fit for the organization. To maintain brand standards, an organization should reward employees accordingly. Effective reward and recognition schemes can enhance employee motivation and commitment.

Employee empowerment and employee engagement programs would help the employees to participate more effectively inside the organization.

Ceridwyn King, Debra Grace (2007), This study revealed that employees are better equipped to fulfill the explicit and implicit promises inherent in the brand. This is because the desired brand values; practices and behaviors are clarified and defined, providing a clear direction for all organizational efforts. Without such internationalization, the ability of employees to deliver the appropriate customer experience is unlikely. Without such brand knowledge, employees were unable to transform the brand vision into brand reality.

Kai F. Mahnert, Ann M. Torres(2007), This study revealed that internal branding seeks to achieve consistency with the external brand and encourage brand commitment and the possibility of the brand championship among employees, it is the concerted, inter-departmental and multi-directional internal communications effort carried out to create and maintain an internal brand. Thus, internal branding can be identified as a specific tool and placed in the wider context of internal marketing.

Mike Phibbs (2008), This study revealed, employee branding is essential to keep a competitive workforce and to reduce turnover. Employee branding began at the top level of the organization. The command structure has a responsibility to ensure that employees clearly understand the mission and vision of their organization. To ensure this, frequent, open forums should be held, where questions can

be asked, rumors laid to rest, and the vision continued to be reinforced in the minds of the employees. At mid-level, leaders also have the responsibility to be clear on the mission and vision of the organization. Through organizational and employee branding, organizations would recruit and retain people who more closely fit the culture of their organizations. Recruiters should not be only concerned with filling today's vacancies but be proactive in cultivating the branding image for future recruiting cycles.

Khanyapuss Punjaisri, Heiner Evanschitzky, Alan Wilson (2009), This study revealed employee branding is found to have a positive impact on attitudinal and behavioral aspects of employees in their delivery of the brand promise. The study showed that brand identification is a driver of brand commitment, which precedes brand loyalty of employees. It empirically showed the relationship between internal branding and the behavioral outcome as well as the meditational effects of employees' brand identification, commitment and loyalty. Employee branding has emerged to assist an organization in promoting the brand inside. It aims at inducing employee's behavioral changes to support the delivery of the brand promise.

Khanyapuss Punjaisri, Alan Wilson, Heiner Evanschitzky (2009), This main study is on the employee branding enabled employees to deliver the brand promise during service encounters because it engendered a shared understanding of a brand across the entire organization. In short, employee branding is argued to be instrumental in influencing employee's attitudes and

shaping their behaviors to be aligned with a brand, by creating employees' understanding of brand values and engaging them in living brand reality. The use of internal communication techniques and training programmes are to educate employees about the brand promise. In short, the brand must be so powerfully appealing that not only the organization but individuals within it find self-fulfillment in aligning themselves, and their behavior, towards it. But on one hand, management can use employee branding to directly shape their employee's behaviors. So that, they are in line with the brand values. Therefore, internal communications and training programmes should also be used together to enhance their understanding and knowledge about their important role in the brand delivery

Daniel Wentzel (2009), This study suggested that consumers considered an employee as an exemplar of the brand's workforce or as a relatively unique individual, it may be impossible to predict how brand personality impressions are affected by the employee's behavior. Such, "branding tools" based on social cues, such as an employee's behavior in customer interaction, may differ in important respects from branding tools based on non-social cues, such as advertising messages. As such, the behavior of a frontline employee may be an important driver of consumers' brand personality impressions. That is, before being able to generalize the meaning of an employee's behavior, consumers may first need to decide how to categorize the employee. Hence the studies indicated that managers need to pay close attention to interactions

with employees to develop them and promote the brand in an effective way

Sandra Jeanquart Miles, Glynn Mangold. W, Susita Asree, Jennifer (2011), This study revealed that the purpose of the employee branding process is to manage the brand image of employees' projects to their customers. The internal message systems both formal and informal contributed both to employees' knowledge of the desired brand image and to the upholding of their psychological contracts with their employer. It relied heavily on word of mouth and direct contact between customers and employees as its primary promotional mechanisms. Therefore, employees may have observed few formal messages that were targeted to customers, thereby contributing to the insignificant path between the external formal message systems and employees' psychological contracts.

Sunit Lakra , Susmita sarkar (2011), This study revealed that regarding employee branding is a new twist on identity regulation. Employee branding shaped employees' behavior so that they project the brand identity of their organization's products through their everyday work behavior. Employee branding could influence the perception of the employment experience offered to current and future employees. The command structure has a responsibility to ensure that employees clearly understand the mission and vision of their organization. Messages emanate from various organizational sources such as the systems of organizational staffing, performance management, compensation, effective training programmes, and work culture. Once employees understand brand and objectives, they will be in better

positions to act as ambassadors for the brand. Thus, it could be concluded that employee branding is becoming the concept or mantra of today's business world. Employee branding helps the companies to have a better perspective of their consumers and motivate the employees as well.

Statement of the Problem

It has often been said that the most important asset of any business is its employees. Indeed, people and managing people are key elements of any organization. The importance of people management is a vital source of a competitive global marketplace. Organizations are therefore seeking to understand how their human resources can be managed for sustainable competitive advantage and to make their brand to be strong competition in the market.

Life Insurance is one of the industries, which has been very constant and indispensable. This industry strongly supports for country's economic growth. In the well-developed countries insurance penetration and awareness are good whereas, in India, life Insurance industry awareness and insured people were very low. In the life insurance industry, some issues were prevalence such as Employee retention, Employee attrition, Insurance awareness, Employee stress, Employee job satisfaction level and Employee empowerment. Due to these problems, the life insurance industry is in the shaky stage and the growth is not as expected.

These problems could be solved by an organization by focusing on employee's needs and their growth. Employees will carry forward the organization when

they are satisfied in the workplace. The organization has to understand how to promote their brand through their employees and sustain in the market. Consequently, this employee branding concept has arrived. This concept helps employees to satisfy their needs and organization to reduce employee turnover and improve the productivity of employees. The research of this study revealed that employees issues and to know whether the employees are brand ambassadors of their organization or rolling stones.

The employee's perspective on how they deliver the brand's values externally is very vital. This study will answer to which extent the employee branding would help to the life insurance industry and affirmative action would be recommended to the industry to solve the issues. Employee's satisfaction is not at par with other industry and the attrition level is very high and Employees were feeling that industry is stressful. Finally, this study aims to find whether employees are inspired, motivated, recognized and satisfied by their respective organizations. This study revealed that how the Life Insurance companies improve the satisfaction level of their employees and make their employees become brand ambassadors of their respective organizations through which the company can improve their brand image in the market.

Objectives of the Study

1. To identify the employees' perceptions about Private Life Insurance companies.
2. To identify the employees' satisfaction level towards the employee branding components

among the private Life Insurance companies.

3. To find out the means and ways for better employee branding among private Life Insurance companies.

Research Methodology

The research methodology includes sampling framework, collection of data, Variables, the framework of analysis and limitation.

Sampling Framework of the Study

The investigator has chosen the Western region of Tamilnadu, which consist of the districts of Coimbatore, Nilgris, Tirupur, Erode, Salem, Namakkal, and Dharmapuri districts. To consider both representations of men and women employees' opinions in all districts, in the Western region of Tamilnadu, the present study has applied the proportionate Stratified Random sampling technique. In statistics, stratified random sampling is a method of sampling among the total population. In statistical surveys, when subpopulations within an overall population vary, it is advantageous to sample each subpopulation (stratum) independently. Stratification is the process of dividing members of the population into homogeneous subgroups before sampling.

Here, the Western region of Tamilnadu has been taken as a geographical area, which includes seven different districts where we have used a proportionate stratified random sampling method. From that, the sample size has been chosen. The total sample size includes for the present study is 750 Employees, 608 men and 142 women percentage wise 81.07 are men 18.93 are Women.

Sample size calculation from the District wise in the Western region of Tamilnadu

S. NO	DISTRICTS	SAMPLE SIZE
1	Coimbatore	250
2	Tirupur	69
3	Erode	135
4	Salem	160
5	Namakkal	53
6	Dharmapuri	45
7	Nilgris	38

Collection of Data

The present study is based on both primary and secondary data. The secondary data related to the Life Insurance Industry collected from various websites. The majority of the data were collected from the primary source. Special care was given to design the Interview schedule to collect the primary data. A pre-test was conducted among 50 employees in Coimbatore, 25 employees in Tirupur. Based on the feedback of the pre-test, certain modifications, additions and deletions were carried out. The final draft of the schedule was prepared to collect the primary data.

Framework of Analysis

The collected primary data were processed with the help of appropriate statistical tools. The selection of statistical tools rests on the nature of the scale of data and objectives of the study focused. The details of statistical tools and their usage in this study are summarized below.

Chi-square test

Garrett Ranking

ANOVA

Independent-Sample T-Test

Variables: Employee branding is considered as a Dependent Variable. Independent Variables are Employee perception, Leadership, Organizational culture, Employee retention, Employee engagement and employee attrition.

Hypotheses

The following hypotheses have been formulated to study the impact of Employee branding through independent variables.

H1: There is a significant influence on employee perception on employee branding

H2: There is a significant influence of leadership on employee branding

H3: There is a significant influence of organizational culture on employee branding

H4: There is a significant influence of employee retention on employee branding

H5: There is a significant influence of employee engagement on employee branding

H6: There is a significant influence of employee attrition on employee branding

Results & Discussions

Table 1 - Demographic wise opinion regarding Employee Perception

		Mean	SD	Mean %	F/t	p
Gender	Male	19.61	2.03	78.45	1.36	0.173
	Female	19.36	1.80	77.44		
Age	< 30	19.85	2.05	79.42	5.11	0.002**
	30-35	19.40	1.92	77.60		
	35-40	19.13	1.81	76.54		
	> 40	19.81	2.21	79.23		
Department	Training	20.86	2.46	83.43	11.12	< 0.001**
	Operation	20.03	2.36	80.10		
	Sales	19.41	1.85	77.66		

Table 2 - Demographic wise opinion regarding Leadership

		Mean	SD	Mean %	F/t	p
Gender	Male	21.57	4.39	61.63	2.31	0.021*
	Female	20.67	3.20	59.05		
Age	< 30	22.27	4.98	63.63	9.15	< 0.001**
	30-35	20.95	3.68	59.86		
	35-40	20.24	2.51	57.82		
	> 40	21.19	3.71	60.55		
Department	Training	25.14	5.39	71.84	42.51	< 0.001**
	Operation	23.84	6.12	68.11		
	Sales	20.75	3.34	59.28		

Table 3 - Demographic wise opinion regarding Employee Retention

		Mean	SD	Mean %	F/t	p
Gender	Male	24.41	9.22	48.83	2.24	0.025*
	Female	22.58	6.68	45.15		
Age	< 30	25.60	10.36	51.20	5.78	0.001**
	30-35	23.03	7.74	46.06		
	35-40	22.58	6.21	45.17		
	> 40	23.68	7.66	47.35		
Department	Training	33.93	10.89	67.86	57.76	< 0.001**
	Operation	29.63	11.47	59.25		
	Sales	22.52	7.27	45.05		

Table 4 - Demographic wise opinion regarding Organization Culture

		Mean	SD	Mean %	F/t	p
Gender	Male	19.40	6.00	55.42	2.25	0.025*
	Female	18.18	4.73	51.95		
Age	< 30	20.07	6.77	57.35	4.81	0.003**
	30-35	18.60	5.08	53.14		
	35-40	18.16	4.31	51.88		
	> 40	19.10	5.27	54.56		
Department	Training	24.43	6.41	69.80	51.71	< 0.001**
	Operation	22.97	7.84	65.62		
	Sales	18.18	4.79	51.95		

Table 5 - Demographic wise opinion regarding Employee Empowerment

		Mean	SD	Mean %	F/t	p
Gender	Male	14.16	3.53	56.64	2.11	0.035*
	Female	13.49	2.74	53.97		
Age	< 30	14.59	4.03	58.37	5.42	0.001**
	30-35	13.70	2.93	54.79		
	35-40	13.38	2.37	53.51		
	> 40	14.00	2.98	56.00		
Department	Training	18.29	4.49	73.14	51.53	< 0.001**
	Operation	15.80	4.64	63.19		
	Sales	13.49	2.75	53.97		

Table 6 - Influencing Factors on Employee Attrition

Factors	Mean	Garrett Score	Garrett Rank
Heavy pressure	1.33	78.53	1
Poor organization culture	3.65	59.47	4
Industry in downtrend	6.88	42.50	7
Respect low in society	3.52	60.15	3
Lacking in Company strategy & Planning	7.48	38.89	8
Employee poaching	9.18	24.85	10
Poor leadership	6.00	46.89	6
Mentally frustrated	2.86	64.65	2
Nepotism	8.93	27.95	9
Work-life balance	5.14	51.22	5

From Table 1, it could be noted from the table 1 that to study the effect of Gender regarding the employee perception mean value of male is 19.61 with mean% of 78.45 and mean value of female is 19.36 with the mean% of 77.44. Above the table, there is no significant relationship between Gender and Employee Perception. Hence, the null hypothesis is accepted.

To study the effect of Age, mean value of <30 yrs is 19.85 with the mean% of 79.42, mean value of 30-35 yrs is 19.40 with the mean% of 77.60, mean value of 35-40 yrs is 19.13 with the mean% of 76.54 and mean value of >40 yrs is 19.81 with the mean% of 79.23. Above the table, there is a significant relationship between Age and Employee Perception. Hence, the null hypothesis is rejected.

To study the effect of the Department, the mean value of the training department is 20.86 with the mean% of 83.43, the mean value of the Operation department is 20.03 with the mean% of 80.10 and mean value of sales department is 19.41 with the mean% of 77.66. Above the table, there is a

significant relationship between the Department and Employee Perception. Hence, the null hypothesis is rejected.

From Table 2, it could be noted from table 1 that to study the effect of Gender regarding the leadership mean value of males is 21.57 with a mean% of 61.63 and the mean value of females is 20.67 with the mean% of 59.05. Above the table, there is a significant relationship between Gender and Leadership. Hence, the null hypothesis is rejected.

To study the effect of Age, mean value of <30 yrs is 22.27 with the mean% of 63.63, mean value of 30-35 yrs is 20.95 with the mean% of 59.86, mean value of 35-40 yrs is 20.24 with the mean% of 57.82 and mean value of >40 yrs is 21.19 with the mean% of 60.55. Above the table, there is a significant relationship between Age and Leadership. Hence, the null hypothesis is rejected.

To study the effect of the Department, the mean value of the training department is 25.14 with the mean% of 71.84, the mean value of Operation department is 23.84 with the mean%

of 68.11 and mean value of sales department is 20.75 with the mean% of 59.28. Above the table, there is a significant relationship between the Department and Leadership. Hence, the null hypothesis is rejected.

From Table 3, it could be noted from the table 3 that to study the effect of Gender regarding the leadership mean value of male is 24.41 with mean% of 48.83 and mean value of female is 22.58 with the mean% of 45.15. Above the table, there is a significant relationship between the Gender and Employee retention. Hence, the null hypothesis is rejected.

To study the effect of Age, mean value of <30 yrs is 25.60 with the mean% of 51.20, mean value of 30-35 yrs is 23.03 with the mean% of 46.06, mean value of 35-40 yrs is 22.58 with the mean% of 45.17 and mean value of >40 yrs is 23.68 with the mean% of 47.35. Above the table, there is a significant relationship between Age and Employee retention. Hence, the null hypothesis is rejected.

To study the effect of the Department, the mean value of the training department is 33.93 with the mean% of 67.86, the mean value of the Operation department is 29.63 with the mean% of 59.25 and mean value of sales department is 22.52 with the mean% of 45.05. Above the table, there is a significant relationship between the Department and Employee retention. Hence, the null hypothesis is rejected.

From Table 4, it could be noted from the table 4 that to study the effect of Gender regarding the organization culture mean value of male is 19.40 with mean% of 55.42 and mean value of female is 18.18 with the mean% of 51.95. Above the table, there is a significant

relationship between the Gender and Organization culture. Hence, the null hypothesis is rejected.

To study the effect of Age, mean value of <30 yrs is 20.07 with the mean% of 57.35, mean value of 30-35 yrs is 18.60 with the mean% of 53.14, mean value of 35-40 yrs is 18.16 with the mean% of 51.88 and mean value of >40 yrs is 19.10 with the mean% of 54.56. Above the table, there is a significant relationship between the Age and Organization culture. Hence, the null hypothesis is rejected.

To study the effect of the Department, the mean value of the training department is 24.43 with the mean% of 69.80, the mean value of the Operation department is 22.97 with the mean% of 65.62 and mean value of sales department is 18.18 with the mean% of 51.95. Above the table, there is a significant relationship between the Department and Organization culture. Hence, the null hypothesis is rejected.

From Table 5, it could be noted from the table 5 that to study the effect of Gender regarding the employee empowerment mean value of male is 14.16 with mean% of 56.64 and mean value of female is 13.49 with the mean% of 53.97. Above the table, there is a significant relationship between the Gender and Employee empowerment. Hence, the null hypothesis is rejected.

To study the effect of Age, mean value of <30 yrs is 14.59 with the mean% of 58.37, mean value of 30-35 yrs is 13.70 with the mean% of 54.79, mean value of 35-40 yrs is 13.38 with the mean% of 53.51 and mean value of >40 yrs is 14.00 with the mean% of 56.00. Above the table, there is a significant relationship between Age

and Employee empowerment. Hence, the null hypothesis is rejected.

To study the effect of the Department, the mean value of the training department is 18.29 with a mean% of 73.14, the mean value of the Operation department is 15.80 with the mean% of 63.19 and mean value of sales department is 13.49 with the mean% of 53.97. Above the table, there is a significant relationship between the Department and Employee empowerment. Hence, the null hypothesis is rejected.

From Table 6, it could be noted from the above table that among the ten factors pertain to employee attrition “Heavy pressure” was ranked first. It is followed by the “Mentally frustrated”. “Respect low in society” was ranked third.

Discussion

Based on the above results, the study confirmed that the following variables such as Employee perception, Leadership, Organization culture, Employee retention, Employee engagement and Employee attrition are significantly influencing the employee branding variable in the private life insurance companies. Based on the aforementioned framed hypotheses, Employee perception is significantly influencing the employee branding, which means hypothesis (H₁) is supported. Leadership is significantly influencing employee branding, which means hypothesis (H₂) is supported. Organization culture is significantly influencing employee branding, which means hypothesis (H₃) is supported. Employee retention is significantly influencing employee branding, which means hypothesis (H₄) is supported.

Employee engagement is significantly influencing employee branding, which means the hypothesis (H₅) is supported. According to the employee attrition variable, among the ten factors “Heavy pressure”, “Mentally frustrated” and “Respect low in society” secured the first, second and third rank respectively, which means employee attrition is also influencing the employee branding. Therefore, Hypothesis (H₆) is supported. Eventually, the study has proved that variables such as Employee perception, Leadership, Organization culture, Employee retention, Employee engagement and employee attrition are significantly influencing the employee branding variable.

Managerial Implications

This research observed that employee branding is an essential component for each organization. In the workplace, employees are the first customer. Hence, employees’ needs and wants should be considered and they must be fully satisfied by the organization. So that, those employees can contribute more to the organization.

Now, the Life insurance market is emerging in India. Hence, the Life insurance industry has to implement good human resource practices, which include well planned strong talent acquisition process, very effective training programs, good employee career growth and implement well leadership practices to the employees. In India, employees were feeling that the work environment in the life insurance industry is highly stressful. Hence, employee retention is very difficult and attrition also very high. So, the life insurance industry has to concentrate more on employee value

proposition like monetary and non-monetary rewards, good employee engagement programmes, and give more empowerment to the employees. Organization culture must be kept on monitoring and industry has to create a stress-free work environment. Eventually, the organization has to implement the employee branding components which would help the organization to perform smoothly and effectively and also to improve the business in a better way.

Limitations and future research

According to the study, some limitations have been brought for future research. First, the study focused only a few districts in Tamil Nadu, not the entire state or country; so, the future researcher can focus on a broad perspective. Second, the study only on private life insurance companies with respect to western region of Tamil Nadu. Therefore, whatever results were identified may not apply to other industries. Hence, further study can concentrate on some other sector as well. Moreover, the results are only applicable to the Indian context not from a global perspective. Therefore, it can't be generalized. Hence, I would like to recommend, further study can be done from a global perspective.

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Determinants of Agricultural Exports of India: A Commodity Level Analysis

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Abstract

The export opportunity allows the agricultural sector to expand productive capacity to the full extent. An attempt is made in the present study to specify and estimate the factors affecting agricultural exports of India at the commodity level. The major exportable crops used in the study are rice, wheat, tea, coffee, sugar, cotton lint and tobacco. The literature surveyed clearly shows that Indian exports are influenced by a number of factors. A double log-linear regression analysis has been carried out to understand the role of different factors in affecting agricultural exports across commodities from 1980-2010. Examining determinants of agricultural exports at commodity level is critical for proper allocation and effective utilisation of resources.

The findings of the study validate the hypothesis that the impact of various factors on agricultural exports may not be the same for all commodities. The export determination models suggest that agricultural exports of India are affected by a number of demand and supply side factors. In a nutshell, the empirical findings reveal the predominance of factors like lagged export, production and world income in determining agricultural exports of India. For rice and wheat rather than production, stock with the government influences export to a large extent. Because of semi government interventions in cereal market, actively for mandatory PDS, exports are not allowed on regular basis for many tradable commodities like wheat, therefore, much depends on demand and supply. The findings of the study are relevant to design public policies in the external sector.

Keywords: Agricultural Exports, OLS Regression, Determinants, Trade Liberalisation, WTO.

Contribution/Originality: This research paper is one of only few studies that have investigated the determinants of agricultural exports of India at a commodity level. The empirical findings of the study may be used as important inputs for designing agricultural export policies in India. There is fundamental evidence of originality in the work; therefore, its authenticity, credibility and novelty are not in doubt.

1. Introduction

Theories on international trade supports that trade plays an important role in the development of a country. Nayyar (1976) examined that international trade leads to development of a country. Balassa (1982) suggested that countries applying outward oriented development strategies had a better performance in terms of exports, economic growth and employment whereas countries with continued inward orientation lead to increasing economic difficulties. Duru and Siyan (2019) argued that exports have potential to boost economic growth. They stressed on the need for diversifications in order to sustain export-led growth strategies. The importance of international trade deals with the proper allocation and efficient use of resources. World Development Reports have also shown that outward-oriented trade policies have been more successful in promoting economic growth compared to inward oriented trade policies. The importance of international trade is also explained at the sectoral level in many studies. In the context of agricultural trade, important literature shows that exports can be of much potential benefit to the rural sector, as it removes the restriction on productive output imposed by the low domestic demand for food. It also provides the economic incentives to establish and improve the infrastructure in the rural areas (Sachdev, 2000). The export opportunity allows the agricultural sector to expand productive capacity to the full extent.

Over the last seven decades of Indian planning and trade policies, the perception about the importance

of external trade in economic development has gone through several changes. During the 1950s, the period of First and Second Five-Year plans, foreign trade in agriculture was considered to be almost irrelevant for economic development in India. During the next two decades, i.e., until the mid-1970s, limited export capacity was seen as a constraint on growth and India followed a moderately-outward-looking economic policy (Bhattacharya, 2004). The external sector was therefore given importance from the early 1980s. India initiated liberalization measures from the mid 1980s but it was only from 1991 that reforms gathered pace. The Uruguay Round Agreements, which came into effect from January, 1995 quickened the process of India's integration with the global economy. Since then, considerable changes have been made in the export-import policy in consonance with the provisions of the WTO. Tariff rates and Non-Tariff Barriers (NTBs) have been reduced for several commodities. Export promotion measures have been initiated through notification of agri-export zones in major states along with a removal of restrictions with respect to licensing and other regulations. Attempts have also been made to reform domestic trade by abolishing and simplifying physical and regulatory measures on private trade under the aegis of price, legislative and institutional measures (Bathla, 2011).

There has been a substantial increase in agricultural exports in the era of economic liberalization. Today India is a major supplier of several agricultural commodities like tea,

coffee, rice, spices, cashew, oil meals, fresh fruits, fresh vegetables, meat and its preparations and marine products to the international market. Indian agricultural export basket has also become diversified. India is observed to have exported about three dozen principal agricultural commodities. India has emerged as a leading producer of agricultural commodities, endowed with rich natural resources and favourable soil and climatic conditions. India has huge potentiality in agricultural exports but overall potentiality has not been exploited. However, in the era of trade liberalization, agricultural export has been increasing but share of agricultural exports in total exports has steadily declined over the years. In addition, agricultural exports are quite volatile and there is large year to year fluctuations in export growth. This has damaged India's image as a stable exporter (Bhalla, 2004).

As far as global competitiveness of agricultural commodities is concerned, there are a number of commodities where India has lost market share substantially. These are mainly cashew kernels, fruits and vegetables, pulses, spices, sugar, tea and tobacco. Loss in market shares reflects reduced global competitiveness, which include both price and non-price factors. The country faces fierce competition from other major players in the field, both the existing and new entrants. Ironically, the major challenge is from within Asia itself where countries like China, Malaysia, Philippines, Thailand, Singapore and Indonesia among others pose a big threat to

Indian agricultural products (Shinoj and Mathur, 2008).

Literature suggests that there is buoyancy in the exports of agricultural products in the post-liberalisation era. Although, there is an increase in the absolute quantum of agricultural exports, there is persistent decline in the percentage share of primary products in total export from about 30 per cent in 1980 to about 10 percent in 2010. This indicates a slow rise in agricultural exports in comparison to national exports. Despite considerable increase in agricultural exports, India is still a marginal player in the world agricultural trade. India's share of agricultural exports in world agricultural exports was about 1.20 percent in 1980. In the post-WTO regime, share of agricultural exports in world agricultural exports increased to 1.70 percent in 2010. In the wake of global slowdown and growing protectionism, agricultural exports of India have also declined. Further, weak global demands have further added volatility to the export basket. These issues pose considerable challenges before the government to take necessary steps to augment agricultural exports. In this context, an examination of determinants of agricultural exports at the commodity level is crucial for designing public policies while dealing with challenges of the external sector.

2. Review of Literature

Riedel (1984) emphatically argued that the typical demand function of exports yields biased estimates of the parameters if the supply side variables are not taken into account. Therefore, in the literature, an economic analysis

of export performance entails both demand and supply factors to be considered as determining variables in the export function. The important literature on the subject suggests that agricultural exports in India are influenced by multiple factors which vary across the commodities. Kumar and Mittal (1995) examined factors affecting tea exports and found that tea exports are insensitive to price incentives and to changes in the world demand and decrease with increasing share of domestic consumption. Kumar (2004) analysed export performance of Indian fisheries. World export and exchange rate were found to be positively associated with fishery exports of India. Domestic prices have theoretically consistent sign of coefficient. However, world prices do not play an important role in explaining exports of fisheries products from India. Kumar et al. (2007) examined the determinants of livestock exports. Ratio of production to consumption, ratio of world export to world output, exchange rate and removal of quantitative restrictions have positively affected livestock exports. However, relative prices did not play important role in influencing overall livestock exports.

Kumar and Rai (2007) examined determinants of tomato exports of India. World export and relative prices have positive impact on tomato exports. However, domestic production had a negative impact on tomato exports from the country. In this context, the authors put forth the arguments that increase in domestic production had coincided with the increased international production, causing depressed international prices and hence lower exports from India.

Gulati and Kelly (2001) and Bathla (2011) found that exports of agricultural commodities are determined by a host of factors, varying from commodity to commodity. In the case of wheat and rice, production, stock and government policies matter.

Examining determinants of agricultural exports at commodity level is critical for proper allocation and effective utilisation of resources. The present study aims to examine the factors that explain variations in exports of major agricultural commodities.

Objective

To examine the factors that affect exports of major agricultural commodities in India from 1980-2010.

Hypothesis

The impact of various factors on agricultural exports may not be the same for all commodities.

3. Data and Methodology

Geographically, the investigations were carried out at the all-India level and separately for seven important tradable commodities, viz., rice, wheat, tea, coffee, cotton lint, sugar, tobacco. The choice of these crops was determined by their increasing share in external trade. The analysis covered a time span of three decades from 1980-2010, broadly representing the pre-WTO period from 1980-1995 and post-WTO period from 1995-2010.

Data were collected from secondary sources and converted at 2004-2005 prices. Data on agricultural exports and production were taken from Food and Agricultural Organisation of the United Nations (FAO) trade database. Data on world income/GDP was taken

from World Bank database. Rice and wheat stock data were taken from RBI database on Handbook of Statistics on Indian Economy. The data on domestic and international prices of agricultural commodities were taken from various sources. Domestic wholesale prices have been taken from FAO database. International price data has been taken from World Bank pink sheet database, UNCTAD database and IMF's International Financial Statistics. Real Exchange Rate was calculated from the Report on Currency and Finance, RBI. Wholesale price index for all commodities at 2004-05 prices was extracted from the website of ministry of economic advisor, Government of India.

3.1. Specification of the Model

Exports from any country are influenced by both demand and supply factors. A traditional export demand function at the aggregate level is expressed as $X = f(P, Y)$ where X is export demand, P is relative export price and Y is real income of importing countries. The relative export price is measured as the ratio of home country's export unit value index to a weighted average of competing countries unit value indices, the weights being the relative export shares. The income variable Y is often represented by world demand or world exports to explain export performance. The export function is generally specified in a log-linear form and estimated applying the ordinary least squares (OLS) technique.

To identify the factors that affect agricultural exports, double log-linear regression analysis was carried out in the study. The agricultural export function was specified as follows:

$$\ln \text{Export} = \beta_0 + \beta_1 \ln \text{Export} (-1) + \beta_2 \ln \text{Production} + \beta_3 \ln \text{WP/DP} + \beta_4 \ln \text{REER} + \beta_5 \ln \text{World Income} + \beta_6 \ln \text{Openness} + \epsilon_i$$

Where,

$\ln \text{Export}$ = Natural logarithm of export of i^{th} commodity in thousand tonnes

$\ln \text{Export} (-1)$ = Natural logarithm of export of i^{th} commodity in thousand tonnes (one year lagged)

$\ln \text{Production}$ = Natural logarithm of production of i^{th} commodity in thousand tonnes (one year lagged)

$\ln \text{WP/DP}$ = Natural logarithm of ratio of world price to domestic price of i^{th} commodity in rupees per ton at 2004-05 prices

$\ln \text{REER}$ = Natural logarithm of real effective exchange rate (REER) at 2004-05 prices

$\ln \text{World Income}$ = Natural logarithm of world income in thousand rupees at 2004-05 prices

$\ln \text{Openness}$ = Natural logarithm of percentage of domestic agricultural exports to world agricultural exports (values in thousand rupees at 2004-05 prices)

While explaining factors affecting agricultural exports, alternative equations have been tried, also to avoid the problem of multicollinearity. In case of rice and wheat stocks with the government has been taken into consideration.

4. Empirical Results and Discussion

The empirical literature surveyed on export determination model shows that agricultural exports in India are mainly determined by production,

lagged export, relative prices, exchange rate, world export, world income, openness and policy variables like removal of quantitative restrictions. Theoretically, all these variables are expected to have a positive sign. If external price is higher than domestic price i.e., relative price ratio is greater than one and is increasing, it will positively influence the level of exports and hence, bears a positive sign. It also indicates competitiveness of a commodity in the world markets. On the contrary, if external world price is less than the domestic price i.e., the relative price ratio is less than one, then there is no incentive to export and the variable may be insignificant with positive or negative sign (Bathla, 2009). Beside relative price movement, production can also explain exports because with an increase in output more marketable surplus can be utilized for export purposes. Exchange

rate depreciation is expected to increase exports. Economic literature suggests that an increase in the world income also leads to an increase in exports. In addition, sometimes export also depends on its lagged exports. Further, a greater openness of economy through reduction in export barriers is likely to create a positive environment for export growth. The impact of this variable is captured to the positive openness made to world trade, indirectly captured through India's share of agricultural exports in total world agricultural exports. Dummy variable was used to capture differences in agricultural exports during pre and post-WTO periods. However, it was dropped due to errors in estimation.

The determinants of seven major agricultural exports namely rice, wheat, tea, coffee, sugar, cotton and tobacco are provided as follows:

Table 1: Determinants of Rice Exports

Outcome Variable: Rice Export		
	Equation 1	Equation 2
Explanatory Variables	Coefficients	Coefficients
Constant	-1.33	-22.20**
Export (-1)	0.59***	0.51***
Govt. Stock (-1)	0.75**	0.67**
WP/DP	-.10	0.13
REER	-.58	—
World Income	—	0.69*
R-squared	0.84	0.86
D-W	2.19	2.20

Note: ***, ** and * denote 1, 5 and 10 percent level of significance respectively.

Table 1 shows that the explanatory variables in the equation 1 and equation 2 could explain 84 percent and 86 percent respectively of the

total variation in the exports of rice. The coefficients for most of variables indicate that different factors influence the exports of rice differently.

The export function (equation 1) shows rice exports to be positively influenced by lagged export and lagged stock. These variables bear the expected signs and are statistically significant. Ratio of world price to domestic price and real exchange rate have negative signs, however these are statistically insignificant. Therefore, it could be concluded that real exchange rate and ratio of world price to domestic price have not played any significant role in the exports of rice from India during

1980 to 2010. In equation 2, instead of REER world income was added in the model because of the problem of multicollinearity. The coefficient of the world income is statistically significant. It shows 1 percent increase in world income leads to 0.69 percent increase in rice exports. The coefficients of lagged export and lagged stock are also positive and significant. Ratio of world price to domestic price has positive sign, however insignificant.

Table 2: Determinants of Wheat Exports

Outcome Variable: Wheat Export		
	Equation 1	Equation 2
Explanatory Variables	Coefficients	Coefficients
Constant	-10.53	-90.48
Export (-1)	0.37**	.35*
Govt. Stock (-1)	2.48**	2.63**
WP/DP	1.70	3.53
REER	-2.21	—
World Income	—	2.42
R-squared	0.27	0.28
D-W	2.23	2.19

Note: ** and * denote 5 and 10 percent level of significance respectively.

In table 2, estimates of equation 1 shows that like rice lagged export and lagged stock are positively and significantly associated with wheat exports. A 1 percent increase in lagged stock leads to 2.48 percent increase in wheat export. Ratio of world price to domestic price does not play any role in affecting wheat export, as the coefficient is insignificant. Because, domestic price of wheat is higher than the world price so increases in world prices do not play important role in increasing wheat export of

India. A negative sign of coefficient was expected; however, it is positive but insignificant. Real exchange rate is negative but insignificant. In equation 2 of the model, real exchange rate has been dropped and world income was added, because real exchange rate and world income are highly correlated to each other. The coefficient of world income is positive but insignificant. Lagged export and lagged stock have major role in affecting wheat export of India.

Table 3: Determinants of Cotton Lint Exports

Outcome Variable: Cotton Lint Export			
	Equation 1	Equation 2	Equation 3
Explanatory Variables	Coefficients	Coefficients	Coefficients
Constant	-20.49 ^{***}	-25.19 ^{**}	-24.20 ^{***}
Export (-1)	0.32 [*]	0.33 [*]	0.26
Production	3.02 ^{***}	2.17 ^{***}	3.45 ^{***}
WP/DP	.83 [*]	—	—
REER	—	2.54 [*]	—
Openness (share)	—	—	1.90 ^{**}
R-squared	0.51	0.51	0.56
D-W	2.15	2.02	2.09

Note: ***, ** and * denote 1, 5 and 10 percent level of significance respectively.

From table 3 of equation 1 it is obvious that cotton lint export is determined by lagged export, production and ratio of world price to domestic price. All the variables have positive and significant signs of coefficients as expected. In equation 2, real exchange rate was added, which is also positive and significant. It shows that 1 percent increase in exchange rate leads to 2.54 percent increase in cotton lint exports of India. Therefore, exchange rate adjustments have major impact on cotton lint export. In equation 3,

openness was included in the model to see the integration of domestic economy into the world economy. The value of the coefficient is positive and statistically significant. One percent increase in openness leads to 1.90 percent increase in cotton export. This shows economic liberalization and post-WTO agreements have positively affected cotton exports of India. The included explanatory variables could explain 51 percent to 56 percent of the total variation in cotton lint exports.

Table 4: Determinants of Sugar Exports

Outcome Variable: Sugar Export			
	Equation 1	Equation 2	Equation 3
Explanatory Variables	Coefficients	Coefficients	Coefficients
Constant	-25.28	-25.39 ^{**}	0.78
Export (-1)	0.64 ^{***}	0.66 ^{***}	0.68 ^{***}
Production	2.12 ^{**}	2.83 ^{**}	2.37 [*]
WP/DP	0.80	0.40	0.60

REER	1.70	—	—
Openness (share)	—	1.57	—
World Income	—	—	-.75
R-squared	0.47	0.49	0.46
D-W	1.71	1.70	1.72

Note: ***, ** and * denote 1, 5 and 10 percent level of significance respectively.

Table 4 shows that sugar export mainly depends on lagged export and production as it is visible in the estimates of the equations. Both the variables are positive and statistically significant. Ratio of world price to domestic price is insignificant in all the three equations. A negative or insignificant value of WP/DP was expected, as is the case, because domestic wholesale prices have been higher than the international prices. Therefore, international prices of sugar

do not influence Indian sugar exports. Bathla (2009) analyzed that wholesale price of sugar was higher than the world price from 1980/81 to 1988/89 and then from 1997/98 to 2002-03. Exchange rate and openness also do not seem to affect exports of sugar. World income also does not play any role in influencing sugar export. The value of the coefficient is negative however insignificant. The value of the R-Squared varies between 46 and 49 percent.

Table 5: Determinants of Tobacco Exports

Outcome Variable: Tobacco Export			
	Equation 1	Equation 2	Equation 3
Explanatory Variables	Coefficients	Coefficients	Coefficients
Constant	-2.38	-.70	-31.53***
Export (-1)	0.42***	0.45***	0.26
Production	0.65*	0.64**	0.68***
WP/DP	-.39***	-.51***	—
REER	0.36	—	1.79***
Openness (share)	—	0.28	—
World Income	—	—	0.80***
R-squared	0.72	0.74	0.75
D-W	2.52	2.59	2.30

Note: ***, ** and * denote 1, 5 and 10 percent level of significance respectively.

Results for tobacco are presented in table 5. Equation 1 of the model shows that export of tobacco is determined primarily by lagged export and production. The values of the coefficients are 0.42 and 0.65 respectively. The coefficient of ratio

of world price to domestic price is negative. This shows that prices do not play important role in increasing tobacco exports. The possible reason may be that the products like tobacco are price insensitive and demand for such products are inelastic in nature

with respect to price. The coefficient of real exchange rate has positive sign but insignificant. The explanatory variables explain 47 percent of variations in tobacco exports.

In equation 2 also relative prices negatively affect domestic tobacco exports. Openness was included in the model. The sign of the coefficient is positive but insignificant. The dependent variables together could explain 74 percent of variation of total tobacco export. In equation 3, real exchange rate positively and significantly affects tobacco exports. It

shows 1 percent increase in exchange rate leads to 1.79 percent increase in tobacco exports. Production is an important determinant with expected positive sign of coefficient. World income was included in the model. It shows that Indian tobacco export is very much guided by changes in the world income. The value of the coefficient of world income is positive and significant at 1 percent level. 1 percent increase in world income leads to 0.80 percent increase in Indian tobacco export. The explanatory variables together could explain 75 percent of total variations in tobacco exports.

Table 6: Determinants of Tea Exports

Outcome Variable: Tea Export		
	Equation 1	Equation 2
Explanatory Variables	Coefficients	Coefficients
Constant	-.22	0.26
Export (-1)	0.35**	0.36**
Production	0.51*	—
Openness (share)	0.23**	—
WP/DP	—	0.25
REER	—	0.27**
R-squared	0.39	0.38
D-W	2.08	1.99

Note: ** and * denote 5 and 10 percent level of significance respectively.

From the statistical evidence furnished in table 4.6 of equation 1, it is quite clear that Indian tea exports are influenced by lagged export, production and openness. A 1 percent increase in production leads to 0.51 percent increase in tea exports. Tea export is positively influenced by openness. The value of the coefficient of openness is 0.23. It is positive and significant at 5 percent level. Given a relatively higher world price of tea than the domestic price, one would expect export to

positively respond to price incentives. In equation 2, the analysis reveals elasticity estimate of exports to relative price is positive, however insignificant. Tea export also depends on its lag. The value of the coefficient of lagged export is 0.36, which is significant at 5 percent level. Real exchange rate is another determinant of tea exports. Therefore, exchange rate adjustments have important role to play in determining tea exports. A 1 percent increase in exchange rate leads to 0.27 percent

increase in tea exports of India. The included explanatory variables could explain around 39 percent of the total variation in the exports tea.

Table 7: Determinants of Coffee Exports

Outcome Variable: Coffee Export			
	Equation 1	Equation 2	Equation 3
Explanatory Variables	Coefficients	Coefficients	Coefficients
Constant	1.36	2.12	-8.67
Export (-1)	0.38***	0.30***	—
Production	0.73***	0.65***	0.66***
WP/DP	0.11	—	0.12
REER	-0.53***	-0.50**	-0.11
Openness (share)	—	0.07	—
World Income	—	—	0.37**
R-squared	0.91	0.90	0.88
D-W	1.97	1.74	1.41

Note: *** and ** denote 1 and 5 percent level of significance respectively.

Table 7 shows estimates of coffee exports function. Three equations have been specified and estimated. From the estimates of equation 1 it is clear that coffee exports depend on lagged export, production and exchange rate adjustments. A 1 percent increase in production leads to 0.73 percent increase in coffee exports. The sign of coefficient of relative price is positive but insignificant. It shows that relative prices have not played important role in influencing coffee exports. The real exchange rate did not have theoretically correct signs. It shows that 1 percent increase in exchange rate leads to 0.53 percent fall in coffee exports. The possible reasons may be that exchange rate anticipation is quite common. Therefore, the export decisions also depend on possibilities of exchange rate changes in near future. Secondly, other countries in the world have also devalued their currencies frequently in the last three decades, thirdly, frequent occurrence of financial and economic

crisis in the world over. Fourthly, tea has also emerged as an important substitute to coffee and changes in the prices of substitute products have important implications on export decisions. Fifthly, till 1987, India did not import any coffee, however from 1988 onwards India has been continuously importing coffee and it has gone up tremendously in recent years. In this context, Bhalla (2004) found that exchange rate adjustment does not necessarily lead to higher exports. In equation 2, openness is included which is positive however, it does not play important role in influencing coffee exports. The value of the coefficient of world income is positive and significant in equation 3. It shows that a 1 percent increase in world income leads to 0.37 percent increase in domestic exports of coffee. R-squared is quite robust. The included explanatory variables could explain 88 to 91 percent of the total variation in the exports of coffee.

5. Conclusions

An attempt is made in the present study to specify and estimate the factors affecting agricultural exports at a disaggregated level from India. The literature surveyed clearly shows that Indian exports are influenced by a number of factors. A double log-linear regression analysis has been carried out to understand the role of different factors from 1980 to 2010. The major exportable crops used in the model are rice, wheat, tea, coffee, sugar, cotton lint and tobacco. For each commodity, various equations are specified to examine their influence on exports. Alternative equations have been tried in the model mainly to avoid estimation error and multicollinearity.

The estimated equations for rice shows that lagged export lagged stock and world income played a predominant role. In the case of wheat, as India does not export much of wheat and there is wide year to year fluctuations, it is mainly affected by lagged export and lagged stock with the government. Like wheat, sugar export is also influenced mainly by lagged export and production. The estimates of cotton lint reveal that it is affected by a number of factors like lagged export, production, relative prices, openness and exchange rate. However, world income does not play important role in affecting cotton exports. Factors like, lagged export, production, world income and exchange rate affect tobacco export positively and significantly. Tea export is influenced by lagged export, production, openness and exchange rate. In case of coffee, lagged export, production and world income play the dominant role in affecting coffee exports of India

and the coefficients have theoretically consistent signs.

Hence, the findings of the study validate the hypotheses that the impact of various factors on agricultural exports may not be the same for all commodities. In a nutshell, the empirical findings reveal the predominance of factors like lagged export, production and world income in determining agricultural exports of India. For rice and wheat rather than production, stock with the government influences export to a large extent. Because of semi government interventions in cereal market, actively for mandatory PDS, exports are not allowed on regular basis for many tradeable commodities like wheat, therefore, much depends on demand and supply.

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Annexure A.1: Detailed Data Description and Sources

Variables	Brief Description of Data	Data Sources
Agricultural Exports (All Commodities)	To estimate the determinants of agricultural exports, export quantities taken in thousand tonnes.	Food and Agricultural Organisation of the United Nations (FAO) trade database
Agricultural Production	Agricultural production taken in thousand tonnes.	FAO Trade Database
Value of Agricultural Production	Value of agricultural production in thousand rupees	National Accounts Statistics (NAS), India
Wholesale Price Index	Ministry of Economic Advisor, Government of India.	
Government Stock	Rice and Wheat stock in thousand tonnes	Handbook of Statistics on Indian Economy, RBI
World Income/GDP	Converted in thousand rupees	World Bank database
Openness	India's share of agricultural exports in total world agricultural exports (values) is taken as a proxy of openness	
Real Exchange Rate	Exchange rate is given in Rs/US \$ in nominal terms and the series is extracted from the Report on Currency and Finance, RBI. Nominal exchange rate is converted in real exchange rate using 36-currency basket REER index prepared by RBI by the method of deflator at 2004-05 base.	
Domestic Prices	Domestic wholesale prices	FAO
Unit Value Index	As a proxy of domestic prices for Tea, calculated by dividing production value to production quantity in rupees per ton.	
International Prices	Price unit is in rupees per ton at 2004-05 prices.	
Rice, Wheat, Tobacco Unmanufactured	United Nations Conference on Trade and Development (UNCTAD) Statistics.	
Tea	International Financial statistics, IMF Data.	
Coffee, Cotton, Sugar	World Bank, The Pink Sheet.	

Note: All the variables are converted at 2004-05 prices.

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Personality Traits and Work Engagement: A Case Study on Female Bank Employees in Banking Sector

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Abstract

The purpose of the present study is to explore whether there is any qualifying relationship between personality traits and work engagement, also, the level of work engagement and big five personality traits among female employees in Himachal Pradesh. Relevant data through questionnaire was collected from 150 female employees working in 3 different Public sector banks namely State Bank of India, Punjab National Bank and UCO Bank in the state of Himachal Pradesh. The results of the study specified that there was a significant positive relationship between work engagement and big five personality traits. Extraversion, Agreeableness, conscientiousness, and openness were significantly related to work engagement and its dimensions namely vigor, dedication and absorption whereas neuroticism was found to be negatively related to the work engagement and the three dimensions of it. The level of work engagement was high in public sector whereas extraversion, conscientiousness, neuroticism and openness were average except the agreeableness trait of personality was high

Keywords: Personality traits, work engagement, vigor, dedication and absorption

1. Introduction

Organizational agility is continuously looking out for the employees who bubble, sparkle or effervesce with dynamism, enthusiasm, energy,

employees who believe in themselves and their abilities Bakker and Schaufeli, (2008). This implies that in order to achieve competitive edge organization need to have engaged employees who are willing to put in that little bit extra

for business. Bleeker & Roodt, (2002); Schaufeli & Bakker, (2004) stated the importance for managers of fostering the growth of work engagement as disengagement or alienation is the central problem of workers' lack of commitment. Literature highlighted that research on work engagement has been done in various professions like nursing (Montgomery et al., 2015) police officers (Storm K. & Rothmann S. (2003) & Louw G.J 2014), school principals, teachers (Hakanen et al., (2006); Zaidi et al., 2013 and Manikandan K. & Sarath P (2014), including banking personnel (Koyuncu et al., 2006).

The issues in work engagement among banking personnel specially the female employees has received important responses these days because of the economic pressure of inflation, the acts upon of other women's movement and the psychological need to spring up one's self identity.. This brings us to a very important question as to why certain female employees show signs of work engagement while others exhibit no signs of work engagement. Personality plays a significant role in the engagement process and it can be considered as an important variable to affect the engagement level because individuals enter the workplace with their own sets of personality characteristics. Therefore, it becomes important to study the relationship between personality traits and work engagement.

1.1 Work Engagement

Engagement is an important concept to study and analyze because it is associated with the positive individual and work related outcome as focussed by Maslach et al., (2001). Engaged

employees confirm themselves quickly to changes in their surroundings, and pass easily from one activity to the other as compared to their counterparts Laangelaan et al., (2006). It is defined as a "positive, fulfilling work related state of mind that is characterised by vigor, dedication and absorption" (Schaufeli, Salanova, Gonzalez-Roma & Bakker, 2002, p. 74). Vigor pertains to high levels of vim, dynamism, zip and mental exuberance while actively engaged in work. Vigor perhaps, is delineated as a pool of energy possessed by the employees and that could be used when dealing with demanding and stimulating situations (Shirom 2007 p. 86). Dedication refers to an intense work involvement and comprehends feeling of self-respect and personal worth, pride, enthusiasm, significance and challenge. Absorption, which is the last variable of work engagement is characterised as being totally focused on one's work as the time appears to pass quickly and one finds it increasingly hard to detach oneself from work. In short, engaged employees work hard; they are passionate about their work; and are fully plunged in their work activities (Bakker and Demerouti, 2008).

1.1.2 Personality Traits

Personality refers to cognition and perceptual structure of behaviour that depicts constancy or stability throughout time and across situations (e.g. Cattell 1965)

Extraversion is a personality trait, which is characterized by warmth, assertiveness, gregariousness, talkative, enthusiastic, active,

energetic, expressive etc. (Costa & McCrae, 1992). This variable consists of two components, Ambition (initiative, surgency, ambition and impetuous) and Sociability (social, exhibitionist and expressive) (Hogan 1986).

Neuroticism represents individual differences indicating general tendency to be anxious, tense, hostile, impulsive, vulnerable, self-consciousness etc. (Costa & McCrae, 1992). Any individual who scores high on Neuroticism indicates that a person is prone to have irrational ideas, being less able to control impulses, and is grappling badly with stress Rothmann et al., (2003).

Agreeableness is the propensity to be sympathetic, kind, generous, modest, compliant, altruism, considerate etc. (Costa & McCrae, 1992). Agreeableness is required to work in peace and to conclusively settle the conflicts. (Ozgun Ongore, 2014).

Conscientiousness individuals are efficient, responsible, self-disciplined, compliant, organized, and reliable (Costa & McCrae, 1992). Hence, individuals who scores high on conscientiousness should report more engagement in their work due to their sense of duty towards every role they take on. Openness to Experience is qualified by being artistic, introspective, and curious and values and intellectual matters. (Costa & McCrae, 1992). It includes traits such as imagination, curiosity, and creativity (Goldberg, 1993).

2. Literature

2.1 Work Engagement: Several research studies have been conducted by

various research groups who provided thorough insight for understanding work engagement in conceptual terms.

Enumerate research has been done to examine the potential antecedents and consequences of work engagement Koyuncu et al., (2006), Oliver (2007) and Burke et al., (2010 & 2013). Only one variable of work engagement i.e. vigor has been focussed by Shirom (2004, 2010), Sonnentag et al., (2008). Someone who's suffering from burnout have less mitigating resources like social support than those who execute their duties vigorously Geritt J. Louw G.J. (2014). The creativity and charisma among female leaders and the role of resources and work engagement among 84 female school principals and 190 teachers were examined by Bakker et al., (2013). Job resources facilitate employees' sense of self-efficacy and resiliency, and consequently foster work engagement Bakker et al., (2013).

2.2 Big Five Personality Traits:

Managers who are emotionally stable, open to experience and agreeable tend to perform better than those who measured lower on these dimensions Rothmann et al., (2003). Bakker et al., (2006), examined the relationship between burnout and big five personality traits: extraversion, agreeableness, conscientiousness, emotional stability, and intellect/autonomy whereas openness to experience was not included in the study. A large number of studies have been done on personality traits and burnout Kim et al., (2007); Kaja et al., (2015); Alarcon et al., (2009); Zellar (2000); Joseph et al., (2011). The relationship among conscientiousness, neuroticism and burnout in healthcare staff of private

hospitals was examined, leaving out the remaining three personality traits (extraversion, agreeableness, openness to experience) which was not included in the study Azeem S. M. (2013).

2.3 Work Engagement and Personality traits:

Ongore (2014) investigated the relationship between personality traits and job engagement. Rantanen (2008) explored the relations between personality, role engagement and four dimensional typology of work life balance. Woods et al., (2013) examined the association of personality traits with work engagement. Relevance of the variables of big five taxonomy when studied in relation with engagement is yet to be determined.

For Instance Langelaan et al., (2006) considered only two of those whereas for Kim et al., (2009) considered conscientiousness to be significant.

Inceoglu & Warr (2011). Langelaan et al., (2006) studied whether burnout and work engagement could have been differentiated based on Eysenck's two-dimensional model of personality which included extraversion and neuroticism whereas agreeableness, conscientiousness and openness to experience have not been included. Kim et al., (2009) focused on the relationship between job burnout, job engagement and the big five personality dimensions, which included Extraversion, Agreeableness, Conscientiousness, Neuroticism and openness to experience. Bozionelos (2004) explored the relationship between the big five personality and work involvement. Individuals suffering from burnout have less mitigating resources like social support

that those who execute their duties vigorously (Louw G J. 2014).

Neha & Venkatesh (2015) investigated the relationship between personality and work engagement. The interactive effect of personality and employee engagement on organizational citizenship behavior has been investigated.

3. Objectives

1. To measure the level of work engagement and personality trait among women employees in banking sector.
2. To find out the relationship between personality traits and work engagement

3.1 Hypothesis

H01: There is no relationship between work engagement and extraversion.

H02: There is no relationship between work engagement and neuroticism.

H03: There is no relationship between work engagement and agreeableness.

H04: There is no relationship between work engagement and conscientiousness.

H05: There is no relationship between work engagement and openness to experience.

4. Method

4.1 Respondents

A survey was conducted to collect the data from 150 female employees working in three different public sector banks in the state of Himachal Pradesh namely State Bank of India, Punjab National Bank and UCO bank. The

respondents were given standard based questionnaires comprising questions related to personality traits and work engagement.

4.3 Measures:

Respondents filled out the questionnaires containing statements related to work engagement and big five personality traits respectively. Work Engagement was assessed with the validated 17-item Utrecht Work Engagement Scale (UWES), whereas the big five personality traits was evaluated with the Big five Inventory (BFI). The scale characterizes big five personality traits i.e. Extraversion, Agreeableness, conscientiousness, neuroticism and openness to experience, it included total of 44 statements. Demographic attributes such as name, age, marital status, job experience, designation, salary and total work experience were measured in the first section of the questionnaire.

4.3 Cronbach's alpha: To measure the validity and reliability of the variables of work engagement cronbach's alpha were used. The cronbach's alpha for work engagement and big five personality traits lies between $\alpha = .84$ to $.61$

4.4 Statistical analysis:

Firstly, mean and standard deviation were calculated for work engagement and personality. These measurement tools helped in finding the level of the work engagement and its three dimensions namely vigor, dedication and absorption, and also of the big five personality traits namely extraversion, agreeableness, conscientiousness, neuroticism and openness. Further, Pearson correlation method was used

to explore the relationship between the work engagement and its three variables namely vigor, dedication and absorption with the big five personality traits.

5. Results:

Results of the present study suggest that five factor model can be used as an important tool to find out the levels of work engagement. The hypotheses were tested with the help of bivariate correlation method.

5.1 Descriptive statistics

Table 1 depicts the descriptive statistics of vigor, dedication, absorption, work engagement, extraversion, agreeableness, conscientiousness, neuroticism, openness and personality traits of women employees of public banks. The above table explicit that for public banks, average value of vigor is 22.75 with standard deviation 3.92, average value of dedication is 20.64 with standard deviation 3.68 and average value of absorption is 23.63 with standard deviation 3.78. Whereas mean of work engagement for public banks is 67.02 with standard deviation 10.10. While for public banks, average value of extraversion is 28.07 with standard deviation 4.60, average value of agreeableness is 36.58 with standard deviation 4.21, average value of conscientiousness is 35.83 with standard deviation 5.33, average value of neuroticism is 20.24 with standard deviation 5.63 and average value of openness is 38.97 with standard deviation 4.36.

However, mean and standard deviation of personality traits for public banks are 159.69 and 11.57, respectively.

Table 2 depicts the descriptive statistics giving information about level of work engagement, personality traits and its variables among women employees of public banks. From table 2, we can conclude that majority of women employees of private banks i.e. 35.3%, are highly vigorous. Similarly, majority of 41.3% women employees of public banks are highly dedicated. Whereas 37.3% women employees of public banks, averagely absorbed in their work in banking sector and 36.7% women employees had high level of work engagement in banking sector. However level of extraversion in banking sector is average, according to 42.7% women employees of public banks. According to 35.3% women employees their level of agreeableness in banking sector is high. Although according to 37.3% women employees of public banks their level of conscientiousness in banking sector is average. Similarly, level of neuroticism in banking sector is average; according to majority of 36.7% women employees. Likewise, according to majority of 42.7% women employees of public banks, level of openness in banking sector is average. Level of personality traits in banking sector is average; according to majority of 36% women employees of public banks. Thus, it implies that overall level of work engagement is high and personality traits in public sector bank are average.

5.2 Hypothesis Testing: Correlation between Personality Traits and Work Engagement: The Pearson correlation method is used to find out the correlation between the work engagement and the various personality traits using SPSS statistics 23.

5.2.1 Work engagement and Extraversion.

The above table signifies the correlation values between the variables of work engagement (vigor, dedication, and absorption) with one of the variable of big five personality traits namely extraversion of public sector banks. Vigor is significantly positively correlated with dedication, absorption, work engagement and extraversion with coefficient of correlation 0.746, 0.680, 0.914 and 0.395, respectively i.e. ($p < 0.001$). Similarly, dedication has positive relationship with absorption (0.621, $p < 0.001$), work engagement (0.886, $p < 0.001$) and extraversion (0.425, $p < 0.001$).

There is a significant positive relationship between extraversion and work engagement with correlation coefficient 0.447, $p < 0.001$. Absorption is positively correlated with extraversion and work engagement as the correlation of coefficient is found to be 0.864 and 0.373, respectively i.e. ($p < 0.001$).

5.2.2 Work engagement and agreeableness.

The correlation values between the variables of vigor, dedication, absorption, work engagement and agreeableness of public banks. Agreeableness is positively correlated with vigor (0.368, $p < 0.001$), dedication (0.260, $p < 0.001$), absorption (0.398, $p < 0.001$) and work engagement (0.386, $p < 0.001$). Absorption had a significant positive relation with both dedication and vigor as their coefficient of correlations was found to be 0.621 and 0.680 respectively i.e. ($p < 0.001$). There is a significant positive relationship between dedication and vigor with correlation coefficient 0.746, $p < 0.001$.

However work engagement is positively correlated with vigor, dedication and absorption with coefficient of correlation 0.914, 0.886 and 0.864, respectively i.e. ($p < 0.001$).

5.2.3 Work engagement and conscientiousness.

The correlation values between the variables of vigor, dedication, absorption, workout engagement and conscientiousness of public banks. Vigor is significantly positively correlated with dedication, absorption, work engagement and conscientiousness with coefficient of correlation 0.746, 0.680, 0.914 and 0.369, respectively i.e. ($p < 0.001$). Similarly, dedication has positive relationship with absorption (0.621, $p < 0.001$), work engagement (0.886, $p < 0.001$) and conscientiousness (0.363, $p < 0.001$). There is a significant positive relationship between conscientiousness and work engagement with correlation coefficient 0.400, $p < 0.001$). Absorption is positively correlated with conscientiousness and work engagement as the correlation coefficient is 0.335 and 0.864, respectively i.e. ($p < 0.001$).

Work engagement and Neuroticism.

The correlation values between the variables of vigor, dedication, absorption, work engagement and neuroticism of public banks. Neuroticism has negative relationship with vigor (-0.342), dedication (-0.303), absorption (-0.215) and work engagement (-0.323). On the contrary work engagement has a significant positive correlation with vigor, dedication and absorption with coefficient of correlation 0.914, 0.886 and 0.864, respectively. There is a significant positive relationship

between dedication and vigor with correlation coefficient 0.746. Absorption has significantly positive relationship with dedication and vigor with coefficient of correlation 0.621 and 0.680, respectively.

5.2.4 Work Engagement and Openness to experience.

The correlation values between the variables of vigor, dedication, absorption, workout engagement and openness of public banks. Vigor is significantly positively correlated with dedication, absorption, work engagement and openness with coefficient of correlation 0.746, 0.680, 0.914 and 0.385, respectively i.e. ($p < 0.001$). Similarly, dedication has positive relationship with absorption (0.621, $p < 0.001$), work engagement (0.886) and openness (0.389). There is a significant positive relationship between openness and work engagement with correlation coefficient 0.424, $p < 0.001$. Absorption is positively correlated with openness and work engagement as correlation coefficient is 0.355 and 0.864, respectively i.e. ($p < 0.001$).

5.2.5 Work Engagement and Personality Traits.

The correlation values between the variables of vigor, dedication, absorption, workout engagement and personality traits of public banks are presented by table 3. Personality traits had a positive relationship with vigor (0.439, $p < 0.001$), dedication (0.430, $p < 0.001$), absorption (0.476, $p < 0.001$) and work engagement (0.505, $p < 0.001$). Likewise Absorption is significantly positively correlated with dedication and vigor with coefficient of correlation 0.621 and

0.680, respectively i.e. ($p < 0.001$). Work engagement has positive relationship with vigor, dedication and absorption with coefficient of correlation 0.914, 0.886 and 0.864, respectively i.e. ($p < 0.001$). There is a significant positive relationship between dedication and vigor with correlation coefficient 0.746, ($p < 0.001$).

Conclusion:

The present study was conducted in banking sector which is one of the emerging and an impressive sector for the youth of country especially the females but the tremendous change in the sector has developed a need to study work engagement and the role played by the big five personality traits. The result of the present study suggests that there is a significant positive relation between work engagement and big five personality traits. The level of work engagement was found to be high in the banking sector which implies that the female employees working in this sector are satisfied with their job and are fully vigorous, dedicated and are absorbed. Though the level of personality traits were average but agreeableness was found to be high which implies that the respondents are more motivated and positive towards resolving the conflicts. Thus, the present study may help in future reviews and this study in other institutes need to be done.

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Table 1: Mean and Standard Deviation

	N	Mean	Std. Deviation	Minimum	Maximum
Vigor	150	22.75	3.92	12.00	30.00
Dedication	150	20.64	3.68	10.00	25.00
Absorption	150	23.63	3.78	13.00	30.00
Work Engagement	150	67.02	10.10	38.00	85.00
Extraversion	150	28.07	4.60	16.00	39.00
Agreeableness	150	36.58	4.21	25.00	45.00
Conscientiousness	150	35.83	5.33	14.00	45.00
Neuroticism	150	20.24	5.63	8.00	34.00
Openness	150	38.97	4.36	29.00	50.00
Personality Traits	150	159.69	11.57	129.00	184.00

Table 2: Level of Work Engagement & Personality Traits

Variables	Frequency	Percentage	Normal Range
Vigor	Low	45	30.0%
	Average	52	34.7%
	High	53	35.3%
Dedication	Low	41	27.3%
	Average	47	31.3%
	High	62	41.3%
Absorption	Low	43	28.7%
	Average	56	37.3%
	High	51	34.0%
Work Engagement	Low	46	30.7%
	Average	49	32.7%
	High	55	36.7%

Extraversion	Low	41	27.3%	Below 26
	Average	64	42.7%	27-29
	High	45	30.0%	Above 30
Agreeableness	Low	49	32.7%	Below 34
	Average	48	32.0%	35-38
	High	53	35.3%	Above 39
Conscientiousness	Low	46	30.7%	Below 33
	Average	56	37.3%	34-37
	High	48	32.0%	Above 38
Neuroticism	Low	52	34.7%	Below 17
	Average	55	36.7%	18-22
	High	43	28.7%	Above 23
Openness	Low	42	28.0%	Below 37
	Average	64	42.7%	38-41
	High	44	29.3%	Above 41
Personality Traits	Low	47	31.3%	Below 154
	Average	54	36.0%	155-161
	High	49	32.7%	Above 162

Table 3: Correlation between Work Engagement & Personality Traits

	Vigor	Dedication	Absorption	Work engagement	Extraversion	Agreeableness	Conscientiousness	Neuroticism	Openness	Personality
Vigor	1	.746**	.680**	.914**	.395**	.368**	.369**	-.342**	.385**	.439**
Dedication		1	.621**	.886**	.425**	.260**	.363**	-.303**	.389**	.430**
Absorption			1	.864**	.373**	.398**	.335**	-.215**	.355**	.476**
Work engagement				1	.447**	.386**	.400**	-.323**	.424**	.505**
Extraversion					1	.266**	.461**	-.475**	.306**	.591**
Agreeableness						1	.560**	-.295**	.346**	.714**
Conscientiousness							1	-.593**	.405**	.711**
Neuroticism								1	-.238**	-.172*
Openness									1	.695**
Personality										1

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

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

Socio-Demographic Factor and Selected Buying Behavioral Attributes of Purchasing Convenience Food: Multiple Correspondence Analyses to Explore the Relationship

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Abstract

The objective of the study is to establish the relationship between socio demographic factors and buying behavior attributes towards convenience food. The present study is cross sectional in nature. Correspondence analysis method has been used to explore the relationship between socio-demographic factor and attribute associated with packaged food buying behavior. The correspondence analysis helps in evaluating the consumer preference of numerous qualitative parameters. The socio-demographic characteristics includes education, occupation, household size, age and income. The study was conducted in Bhubaneswar and the primary data was extracted from 711 respondents. The data is nominal in nature. The respondents are student, service people, businessmen and few housewives. The entire data was collected through Google form. The results of correspondence analysis suggest that there is significant relationship between socio-demographic factor and food preference attributes towards convenience food depicted through correspondence map. The young and less educated people prefer taste n flavor, variants, convenience, affordability, quick preparation and higher shelf life in packaged food item. On the contrary people with high age and in high income bracket prefer healthiness, food safety and strictly observe food labeling while purchasing. Such people prefer home cooked meal.

Keywords: Convenience food, Multiple Correspondence analysis, buying behavior, Socio-demographic, Active margin

1. Introduction to Convenience food

The convenience food was first coined in the 1950 by Charles Mortimer, president and CEO of General food. It refers to foods that were easy to buy, store, open, prepare and eat (Moss 2013). Some researcher defined the term by the amount of preparation outsourced to food processor (Harrison, 1997), while others focus on different methods of processing (Parks & Capps 1997; Costa et al, 2001). They have categorized the convenience food into four groups with non ready to eat required more effort to cook, restaurant meal being a little more convenience but not as convenient as ready to eat or fast food (Iiya Rahkovsky, Young Jo & Andrea Carlson, 2018). The ready to eat defined as food that can be consumed cold, at room temperature or heated in microwave. RTE food does not include food that required a sharp knife to prepare. This definition can also be combined with Okrent & Kumcu (2016) ready to eat (e.g. canned fruits, yogurt, soda, candy etc) and ready to cook (e.g. frozen meals & instant mix) and ready to serve categories (e.g. beverage, juice). The convenience food are fully prepared or partially prepared food item, where some of the culinary skill get transferred to food processor (Capps, Tedford & Havlicek, 1983). Forbairt (1998) defined them as product undergone into secondary processing including ready to eat, processed meat, pizza pie, savoury product, ice-cream & confectionary product, desserts, soup & other prepared consumer ready products. According to Traub & Odland (1979) convenience food are fully or partially prepared processed food in which a great deal

of work, time, energy & culinary skills transferred from the home kitchen to the processor. The manufacturer & marketers added certain convenience features to the food which have not been added at home by home makers. Paulus (1978) clearly categorized the food into five phase 1) ready to process 2) ready to kitchen process 3) ready to cook food 4) ready to heat 5) ready to eat foods. Some study also segregated convenience foods into five different categories are canned, ambient, frozen, chilled & dry (Newman, Henchion & Mathews, 2001). Convenience food also called as processed food where high level of culinary preparation help to save time & effort compared to less processed product (Makala 2013; Babiez- Zielinska 2011). Convenience food along with genetically modified food, organic food, ethnic food and functional/fortified food belongs to the category denominated as novel food (Dabrowska, Babicz-Zielinska, 2011). They categorized convenience food into three groups

- a) Traditional food- Meals prepared from fresh product that is already prepared (e.g. pre-packaged salad ingredient).
- b) Semi- Convenience food- Prepared from pre processed product (Delight chicken of Reliance brand)
- c) Convenience food – ready to eat, ready to cook and ready to serve and it also include food taken in restaurant, pub and fast food outlet (Soup, noodles, chips & snacks, fruit juice, desserts etc).

Martine de Boer et al (2004) argue that convenience food encapsulate all product undergone into secondary & tertiary processing including

readymade meal, processed meat, pizzas, soups etc. These food products obtained as a result of processed raw material through sophisticated technologies practices. According to KS Premavalli (2000) convenience are a class of foods which impart convenience to the consumer by way of little or no requirement of major processing or cooking before their consumption. It requires minimum handling, mild heating, warming for ready to eat or rehydration in hot and cold water for dehydrated foods. The complexity of convenience food depends upon composition, shape, size and degree of processing. The additional features of convenience food include other features like shelf life, good quality, reduction in weight, availability. The study classified convenience food are classified into two groups

- a) Ready to eat – The Convenience form of processed food under ready to eat. It has generally the shelf life of one year and can be extended to 3-4 months by the adding of antioxidants. The fried products have the shelf life of 1 to 2 days and undergo into microbial spoilage due to the high moisture in the product e.g. chips, wafers, snacks, soups desserts etc
- b) Ready to cook – It is generally in dry form need to mix with water before consumption. These are pre cooked & dehydrated foods which need rehydration later to bring them into cooked forms, ready to be eaten e.g. instant mix, juice etc.

The convenience food not only saves time, energy and effort but also defined by degree of processing. Thus in this study the convenience food are taken in

terms of the degree of processing hence includes ready to eat, ready to cook and ready to serve.

2. Socio-Demographic influence on Convenience food

Sociological influences on food choice or eating behavior are important. The notion of social influence on human's food choice behavior suggests such behavior is a collective characteristic of society, the expression of culture and religion, or the influence from family members and peers (M. Nestle et al., 1998; Patricia Pliner & Mann, 2004; Rozin, Fallon, & Mandell, 1984). For example, family play an important role of developing human's eating pattern as it is a basic part of the social environment (Taylor, Evers, & McKenna, 2005). Other peoples eating behavior can influence our dieting preference and food choice (Birch, 1980). Food choice behavior and food consumption may also be influenced by other social attributes such as gender, age, educational level, and income (Ares & Gámbaro, 2007; Verbeke & Lopez, 2005). As a result, researchers have found out how differences in attitudes toward food and purchase intention are related to socio-demographics. One study reveals there are significant differences in attitude towards fruit consumption depending on the participant's gender and age. This study also concluded that age and gender also have significant effects on the consumption of sweets, chocolate, fruit, and chips (Dennison & Shepherd, 1995). Another study investigated customers' attitudes toward organic food and revealed that educational levels affect buying behavior (Maria, Anne, Ulla- Kaisa Koivisto, Lars, & Per-

Olow, 2001). However, Grogan, Bell, and Conner (1997) claimed that there was not a significant difference in sweet snacks consumption behavior between genders. Further, Meulenberg and Viaene (1998) corroborated that there was not a strong correlation between education and food consumption behavior. Some studies suggested that the important attributes which trigger the demand of convenience food are a) Individualistic lifestyle b) increase in disposable income led to higher expenditure on time saving and effort less food products c) women active participation in labor market (Senaver, Asp & Kinsey 1998; Newman, Henchion & Mathews 2001). The socio demographic attributes plays very vital role in food choices. The age, gender, income and occupation impact the actual buying behavior. The proliferation of dual income family spurred the demand of convenience food apart from taste, lifestyle, modernization etc (Ahuja 2011). The gender plays very important role in food choices. The male and female have different perception, motive, cognitive ability and consideration which make them totally different (Hernandez et al 2011). Previously shopping was generally done by female consumers which have been changed now. Currently male are also actively engaged in food purchasing (Otnes and Mc grath 2001; Buttle 1992). The behavior of the people changes with age. Young people tend to consume more convenience food than older people. For young they seek fun, pleasure and taste in food item but for mature people seek health benefits in food item. In the previous study it has been found that female consumers with age 30-45 having children and high income are willing to spend on quality

food item (Chambers et al 2008, Dettmann and Dimitri 2009). Young people splurge on more lifestyle food item than aged people. In some studies it was found that aged people prefer less energy dense food like sweets and fast food and consume more value added food product which is made up of like vegetables and fruits etc (Drewnowski and Shultz 2001). An aging population in Great Britain and decrease in average household size triggers the demand of smaller packaged food items (IGD, 2001). The people who live alone often require such packaged foods that require very minimal clearing time hence time is very imperative attributes for convenience food definition (IGD 1998). The impact of psycho-social, sociodemographic, lifestyle, nutritional knowledge, employment status, marital status and indeed the stages of life cycle are some of the plausible attributes which impact the growth of convenience food (Veenma et al 1995). Occupation of male and female plays major role in buying food item. The choice behavior of the people is based on occupation. Housewife, service holder, businessmen and people engaged in different profession have different opinion towards food item. The surging demand of convenience food is mainly due to the women actively participating in labor market (Ahuja 2011). The demand of packaged food item growing at the break neck speed due to changes in socio- economic patterns, increase in urbanization, buying power & awareness about health food , changes in meal pattern and desire to taste new food (Manohar 2005). The active participation of female workers in Great Britain spur the demand of packaged food item (Senauer et al 1991,

Somogyi, 1990) and long working hours (Geest 2001). The study found a very weak correlation between the meal preparers working status and convenience food consumption and this was due to that convenience food not offering enough convenience (Candel 2001). The demand of convenience food is increasing due to the increment of salary, education and also due to globalization & worldwide trade. Consumers with higher income buy more convenience food than less income consumer (Louriero et al 2001; Govindaswamy and Itlia 1999). Educated consumer purchases more convenience food than less educated consumer (Dettmann and Dimitri 2009). Marital status also play critical role in purchasing food item. In previous study it is found that student spend 45% of their money in buying convenience food (Sen and Antara 2018). The study revealed that the burgeoning of nuclear family, impact of media, increase in foreign destination, fusion of ethnic foods with the local food habit and desire to get quality food led to the demand of convenience food (Manohar 2005). The other attributes which contributes to the demand of convenience food is the proliferation of aspiration middle class family which is rising consumption community of the country. They are newly educated and expose to global lifestyle (Ramaswamy 2003). Extensive surveys were conducted to establish the relationship between family characteristics and expenditure of convenience food. The outcome of research state that the age, education of family head, number of children under age 6, wife active participation in labor market and area of living are some of the salient attributes determined the demand of

convenience food (Jae et al 2000). The food pattern of unmarried, segregated, widowed and divorced is varied with respect to those male and female who live with their family. The single living male and female prefer ready to eat food because of their own personal reason or they don't have zeal to cook food or might be they are saddled with huge work pressure in life and so forth (Muktawat and Varma 2013). The social impact has great influence on human food choice behavior and behavior is a collective characteristic of society, the expression of culture & religion and keen influence from family member peers (M. Nestle et al 1998; Patricia Pliner & Mann, 2004). One study revealed that age & gender played occupation role on the consumption of sweets, chocolates, fruits & chips (Dennison & Sphepherd 1995). The consumer attitude towards organic food product is very much impacted by the education level of the people (Maria, Anne, Ulla-Kaisa Koivisto 1999). A study examined the importance of the influence of demographic attributes on sensation seeking & food neophobia. The age and gender and nationality have significant impact on sensation seeking on food neophobia (Lorch & Donohew, 2002). The disquisition of social influence on food choice behavior above highlights the potential interaction between social attributes and other variables in this study like gender; age, income, educational level, and nationality are selected to examine their influence on food choice. The present aimed to identify the relationship between socio- demographic variable and attributes influencing the buying of convenience food

3. Buying behavior of Convenience food

According to Blackwell, Miniard & Angel (2019) elucidated that buying behavior of consumer is very intricate and often changes with the time. The consumer buying behavior as an act involved when an individual extract information, uses & disposes economic goods, services that comes before buying behavior and . Consumer behavior is the holistic process which entails stimuli, action undertaken by consumer in buying & using a product or a service including those who connect them (Goodhope, 2013, Dullaert et al 2016).. The consumer choice behavior is the conscious & sub conscious state in the mind of consumer while buying any product (Fitzsimons and Shiv, 2001). Bora & Kulshrestha (2015) find out that nutritional valuation is a pertinent consideration for selection of foods, as it is implying that rich fiber products are good for nutritional value and to be a good source of minerals. Horst, Brunner, & Siegrist (2010) conclude that cooking skills was an important predictor for healthy eating as well as buying for ready-meal products, as it possible cooking skill will gradually waning in future. Moreover, Jana et al. (2015) research found that sometimes previous buying experience of a customer influence the brand value. One studies categorically stated the role of retailers in influencing the consumer behavior. The retailers can trigger the impulse buying in consumer. Retailer assisted the buyers to find the right products by using focused merchandising, store lay out, design and othervisualeffectonmerchandising (Baker, Levy and Grewal 1992). To

understand consumer buying behavior will help the manufactures to gain competitive advantages over their rival firms and they can apply this information to bring some innovation in their products to satisfy consumer need and want (Kotler & Keller 2016). Consumer all over the world are more educated, sophisticated and besides price they consider other attributes such as service, location, experience, ambience, aesthetic etc when making decision to purchase from a particular store (Diallo 2015; Hinson , Anning-Dorson & Kastner, 2012, Pandey et al 2015). The most vital attributes which enhances the demand of convenience food is time and proximity (Heider & Modeller, Zairis & Evangelis 2014), quality of product, shopping hours, bulk purchasing benefit (Han, ye, fu & chen 2014) and an ample opportunity to interact & socialize with people (Pandey et al 2015). Hence focusing on consumer behavior is very onerous and onus for company to perform in competitive market (Furajii, Latuszynska 2012). One study refers that consumer buying behavior are rational, passionate & physical activities undertaken by consumer while making a decision to acquire, use & dispose products and services that meet their need needs and wants (Priest, Carter & Stat 2013). Some studies also defined consumer behavior as the extensive search for information, choosing a product and post experience (de leeuw &Dullaert , 2016). The consumer buying behavior hover around three elements user, payer & purchase (Furajii et al 2012). In numerous marketing literature there are four major dimension associated with consumer behavior i.e. psychological, economic, social and cultural. The economic attributes

include household income, price & quality and psychological attributes include attitude, perception, image and previous experience and socio- cultural includes education, social class (Diallo et al 2013). The study examined that store Attributes, price and brand image influence consumer intention to purchase and in some cases the store environment spur impulse buying behavior among consumer (Ergil, & Wu, Yeh & Hasio 2011). The study also argued that price & store image impact consumer attitude and buying behavior towards store brand (Diallo 2015). In food industry a strong and significant correlation exist between economic attributes & consumer buying behavior of food products (Shashikiran & Madhavaiah 2015). The social aspect plays major role in buying behavior of food products. This attributes includes reference group, family size & composition, social value of the product, friends or social groups and its leader (Joshi & Rehman 2015). The strong affection of people towards each other and acknowledge of its existence among them impacts consumer buying behavior (Burnaz 2014). Some study emphasized that social team leader's impact the buying behavior of their group members towards new food products (Kwon & Song 2015). While in convenience food industry social attributes leaves indelible impact on the consumer (Shashikiran 2015). Earlier consumer preferred fresh and non convenience food over convenience food & packaged food, however the drastic changes in the consumption pattern of middle and high income groups open ample opportunity for convenience food segment in country (Ling et al 2004, Chengappa et al 2005, Deninger & Sur, 2007). Over the last

few year consumer on both developed and developing nation broached the importance of food safety issues which keenly impacts the consumer buying behavior towards food products (Umali Deiningner and Sur 2007). Consumer buying behavior for food is very much influenced by good taste, convenience and health enhancing properties of food and also due to fast mushrooming of food retail supermarket which is the most preferred destination of consumer while buying packaged food item (Narhinen et al 1999; Hansen, 2005; Jones et al 2006; Bruhn, 2008; Hudson 2012). Due to rapid proliferation of food borne disease and increasing problem of cardiac attack, diabetes & obesity the consumer are becoming more health conscious about their food intake. Hence increasing health consciousness & changes in lifestyle among people coupled with awareness about the functional benefit linked with wellness food products beget significant changes in the consumer behavior towards health food product consumption (Quah & Tan 2009; Gofton et al 2013, Goetzke & Spiller 2014). The other important attributes which influence the consumer buying behavior of packaged food products are rapid urbanization, rise in disposable income, and globalization of food market, changes in family structure and changes in lifestyle (Yun & Pysarchik 2010). In today's scenario consumer prefer health & wellness food product because it has psychological benefit which bolster health, prevent a disease, or ameliorate physical or mental performance via an added functional ingredient, processing modification or biotechnology (Solan, 2000; Divine and Lepisto, 2005; Green, 2006). Perceived health benefits are vital attributes in consumer mind while

buying convenience food (Urala and Lahteenmaki 2007). Consumer attitude and preference towards healthy convenience food have strong nexus to demographic variable such as age and gender (Tuorila et al 1998; Roininan et al 2001). In many studies it has been expatiated that women comply with strict dietary guidelines compared to man while buying convenience food (Bogue et al 2005). The older consumer groups are very diet conscious and keenly scout for healthy convenience food compared to younger adults who are more oriented towards unhealthy food items (Wansink et al 2003). For consumer buying behavior the marketers should understand the nutritional needs and preferences of different consumer groups and tailoring products to meet these needs would increase products concept effectiveness & lead to increase acceptability and probability success of the final products (Grunert & Valli, 2001, 2010). In food products people don't show credibility of health claim which are major barriers to buying behavior (Grey et al 2003). Consumer purchase food products until unless they deliver the health benefit claimed (Siegrist et al 2008). A study unveiled that Finnish and German consumer intend to buy health food products as they exhibit strong preference towards health claim on the product claim (Saba et al 2010). The pertinent attributes of convenience food considered for this study after going through the literature review based on the consumer buying behavior towards convenience food are, affordable price, convenience, taste and flavor, variant, brand image, product labeling, offers & promotion, advertisement, quick preparation, shelf life, healthiness and food safety.

4. Material and Method

4.1. Research Approach

The present study is cross sectional in nature and it used the multivariate technique i.e. correspondence analysis to explain the relationship between socio demographic attributes and salient attributes responsible for the buying behavior of convenience food.

4.2. Sampling method and size of the study

The purposive sampling method is used because of the unavailability of sample frame. The total sample size is 711 and all the information were gathered from Bhubaneswar city. The majority of sample unit comprised of adult participant between the ages of 25 to 40 years. Most of the respondents are graduated and they are belonged to student category.

4.3. Data collection

The data is primary in nature. The entire survey was done through online Google forms and the survey started on March 2020 and ended on June 2020. Generally the questionnaire took ten minutes to complete. During data cleaning process there were certain missing data or improper responses were omitted which resulted in response to 711 usable questionnaire. The survey introduced the participant to a definition of convenience food based on Martin De Boer (2004), stating that this term implies to food product obtained through sophisticated technological advances and can be quickly prepared alone or in the combination with other processed component of safe meals. A respondent not acquainted with convenience food term were omitted. The overall

structure of the survey instrument was based on nominal responses which are categorical in nature.

4.4. Data analysis

Data is analyzed through SPSS 20 software package for windows. The

correspondence analysis technique was used to examine the relationship between socio demographic variable and salient attributes responsible for the buying of convenience food.

4.5. Socio demographic profile of the respondent (N= 711)

Table 1

Socio demographic data	Type	Frequency	Percentage
Gender	Male	465	65.4
	Female	246	34.6
Marital status	Married	290	40.8
	Unmarried	421	59.2
Types of Family	Joint	273	38.4
	Nuclear	438	61.6
Household members	Up to 3	148	20.8
	3-5 members	376	52.9
	More than 5	187	26.3
Age	Up to 30 years	441	62.0
	30 – 40 years	192	27.0
	More than 40 years	78	11.0
Income	Up to 5 lakhs	442	62.2
	5 to 10 lakhs	195	27.4
	More than 10 lakhs	78	10.4
Education	High school	7	1.0
	Graduate	192	27.0
	Post graduate	476	66.9
	Ph.D	36	5.1

Occupation	Services	361	50.8
	Housewives	40	5.6
	Business	27	3.8
	Students	252	35.4
	Others	31	4.4
Purchase frequency	Daily	129	18.1
	Weekly	199	28.0
	Twice in a week	104	14.6
	Monthly	94	13.2
	Twice in a month	140	19.7
	More than twice in a month	45	6.3
Preferred Outlet	Organized	166	23.3
	Un organized	46	6.5
	Both	499	70.2
Monthly expenditure on convenience food	Up to Rs 2000	342	48.1
	Rs 2000 – 4000	261	36.7
	More than Rs 4000	108	15.2

From the table it is evident that male respondent is 65.4% and female respondent is only 34.6%. About 59.2% respondents are unmarried and 40.8% are married and most of the respondent belonged to joint family which account to 61.6% and the 38.4% belonged to nuclear family. Majority of respondent 62% were up to 30 years of age, 27% belonged to 30-40 years of age and 11% of respondent were more than 40 years of age. In terms of education 66.9% of respondent were post graduated, 27.4%

were graduated and only 5.1% belonged to higher education. In terms of income 62.2% of respondent earned up to 5 lakh rupees and they prefer convenience food, 27.4% earned 5-10 lakh rupees and 10.4% earned more than 10 lakhs. About 50.8% of respondent belonged to service class, 5.6% housewives, 3.8% businessmen and 35.4% student. Additionally 18.1% but convenience food daily, 28% buy weekly, 18% buy daily, 13.2% buy monthly and 19.7% buy twice in a month. About 48% of

respondent splurge up to Rs. 2000 on buying convenience food, 36.7% spend Rs 2000-4000 and 15.2% spend more than Rs. 4000 on buying packaged food.

5. Results Analysis & Discussion

5.1. Correspondence Analysis

The correspondence analyses were conducted to delve the relationship between socio-demographic attributes and the attributes responsible for the buying of convenience food. The correspondence analysis is an explorative data reduction and compositional method that looks for pattern in categorical data using two way or multi-way table with each row & column becoming a point on multidimensional graphical map or bi-plot (Hair & Anderson, 2010, Greenacre, 1984; Hoffman & Franke 1986). The output of correspondence analysis are shown graphically in a two – dimension map where the similar object are plotted close together and different object are plotted farther (Bendixen, 1986). It is also attributed based approach where respondent have to rate the object

based on the combination of attributes. The main objective of correspondence analysis (CA) is to explain the variance in the data (inertia) using the smallest number of dimension. Many marketing & tourism studies have applied correspondence analysis to understand the relationship between product, brand or destination and their correspondence features or attributes (Arimond & Elfessi, 2001; Kaciak & Louviere 1990). The correspondence analysis has three best advantages. Firstly it is used as data reduction method. Secondly method is very flexible regarding data requirement, where input data is dichotomous in nature and very feasible to obtain when many variable are inducted in study. Thirdly it reveals a map very useful and insightful consumer preference. The technical discussions regarding correspondence analysis are mention in article by (Canol, Green & Schaffer, 1987; Greenacre, 1984, 1986).

5.2. Correspondence Table between education and attributes responsible for the buying of convenience food.

Table 2

Attributes	Education				
	high school	Graduate	PG	Ph.D	Active Margin
Affordable price	6	138	303	20	467
Convenience	2	90	225	12	329
Taste/Flavor	6	173	419	25	623
Variant	4	102	209	9	324
Brand image	6	153	362	16	537
Product labeling	2	50	117	4	173
Offer/promotion	1	87	196	12	296
Advertisement	1	55	117	5	178

Quick preparation	1	70	150	9	230
Shelf life	2	91	104	8	205
Healthiness	5	137	363	25	530
Food safety	2	144	321	19	486
Active Margin	38	1290	2886	164	4378

The first statistically significant correspondence analysis explored relationship between education of respondent and different buying attributes of convenience food ($\chi^2 = 58.48$, $df = 33$, $p = .023$). The relationship between education and different buying attributes of convenience food are shown in figure 1

Figure 1: Two dimensional biplot relationship between education and buying attributes for convenience food.

The figure 1 shows as people climbed to higher level of education their propensity to purchase convenience food dwindle. The respondent with Ph.D background gave more preference to food safety, healthiness and offer/promotion. However post graduated respondent seek for brand image, affordable price, taste n flavor, variant and convenience attribute. While the graduate students look for quick preparation, taste n flavor and persuaded by product advertisement while buying convenience food.

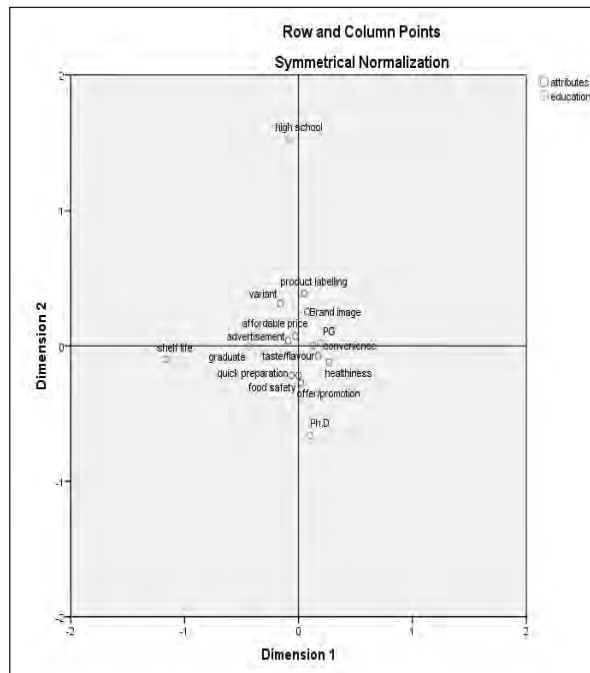


Fig 1: two dimensional biplot relationships between education and buying attributes for convenience food

5.3. Correspondence Table between Occupation and attributes responsible for the buying of convenience food

Table 3

Attributes	Occupation					
	Service	House-wives	Business-men	student	others	Active Margin
affordable price	222	23	18	182	22	467
Convenience	169	17	13	119	13	331
Taste/Flavor	313	35	26	219	30	623
Variant	162	20	14	117	11	324
Brand image	277	33	18	184	23	535
Product labeling	87	8	6	65	7	173
Offer/promotion	133	6	9	129	19	296
Advertisement	82	14	4	73	5	178
Quick preparation	119	14	5	86	8	232
Shelf life	129	17	11	101	7	265
Healthiness	287	30	19	175	19	530
Food safety	260	30	21	163	19	493
Active Margin	2240	247	164	1613	183	4447

The second statistically significant correspondence analysis explored the relationship between occupation of respondent and different buying Attributes of convenience food

($\chi^2 = 59.14$, $df = 44$, $p = .027$). The relationship between occupation and different buying Attributes of convenience food are shown in figure 2

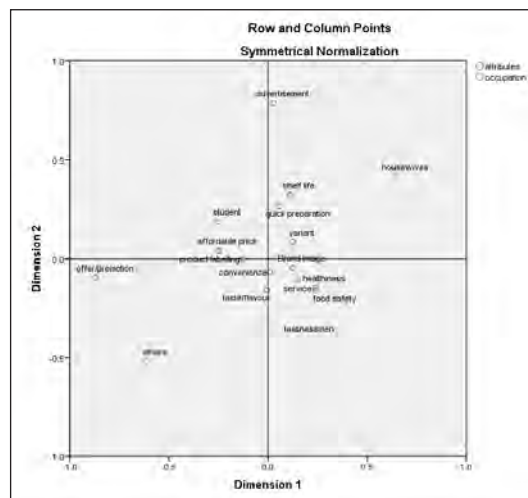


Fig 2: two dimensional biplot relationships between occupation and buying attributes for convenience food

The figure 2 shows that people hailing from service and business side look for brand image, healthiness, food safety and taste n flavor in their food product. The major segment which consume food product is student. They prefer affordable price and quick preparation.

Both student and housewives equally look for higher shelf life in their food products.

5.4. Correspondence table between household size and attributes responsible for buying convenience food

Table 4

Attributes	Householdsize			
	up to 3	3-5	more than 5	Active Margin
Affordable price	88	251	128	467
Convenience	56	187	88	331
Taste/flavor	123	328	172	623
Variant	62	181	81	324
Brand image	110	289	138	537
Product labeling	35	92	46	173
Offer/promotion	62	165	69	296
Advertisement	26	94	58	178
Quick preparation	37	126	69	232
Shelf life	61	138	66	265
Healthiness	107	279	144	530
Food safety	98	270	125	493
Active Margin	865	2400	1184	4449

The third statistically significant correspondence analysis explored the relationship between household size of respondent and different buying attributes of convenience

food ($\chi^2 = 44.84$, $df = 22$, $p = .048$). The relationship between household size and different buying Attributes of convenience food are shown in figure 3

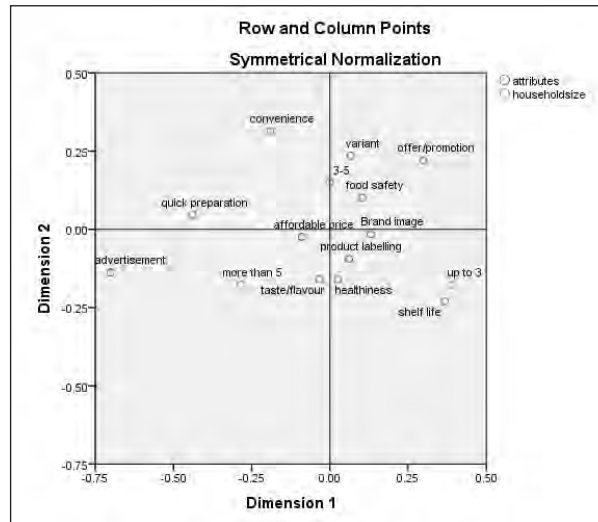


Fig 3: Two dimensional biplot relationships between household size and buying attributes for convenience food

The figure 3 shows that family comprised of 3 to 5 member purchase food product with high food safety norms, coming in different variant and keenly observe offers and promotion. The family which has more than five members look for certain attributes like taste n flavor, healthiness and affordable price. Both the family with 3 to 5 member and more than 5 members

were not interested with the brand image of the food product. The family up to 3 members keenly interested in only one attribute i.e. higher shelf of the product.

5.5. Correspondence table between age and attributes responsible for buying convenience food

Table 5

ATTRIBUTES	AGE			
	up to 30 year	30-40 years	More than 40 years	Active Margin
Affordable price	312	103	52	467
Convenience	214	85	30	329
Taste/flavor	392	160	71	623
Variant	200	92	31	323
Brand image	334	145	58	537
Product labeling	113	46	14	173
Offer & promotion	207	63	23	293
Advertisement	116	50	12	178

Quick promotion	151	55	21	227
Shelf life	173	66	26	265
Healthiness	315	158	57	530
Safety	306	133	51	490
Active Margin	2833	1156	446	4435

The fourth statistically significant correspondence analysis explored the relationship between age of the respondent and different buying attributes of convenience food

($\chi^2 = 49.328$, $df = 22$, $p = .035$). The relationship between age and different buying Attributes of convenience food are shown in figure 4

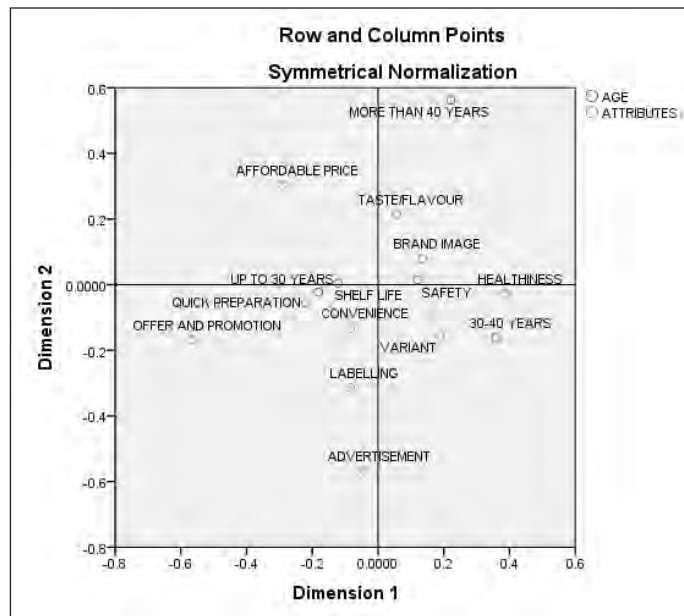


Fig 4: two dimensional biplot relationships between age and buying attributes for convenience food

The figure 4 shows that as the age advances the proclivity to consume convenience food products decreases. The young age people who are in up to 30 years of age consume a lot of convenience food. They intensely look for quick preparation, higher shelf life, different taste n flavor, convenience and offers n promotion while buying. The people who are in middle age like

30-40 years seek for specific attribute like healthiness, food safety, and various variant and also observe food labeling while buying. The mid age and young age people equally notice the brand image of the food product. The higher age people i.e. more than 40 years deter taking packaged food product because of health reason.

5.6. Correspondence table between monthly expenditure on convenience food and attributes responsible for buying convenience food.

Table 6:

Attributes	Monthly expenditure on convenience food			
	up to Rs. 2000	Rs. 2000-4000	Rs. more than 4000	Active Margin
Affordable price	225	168	84	477
Convenience	144	135	52	331
Taste/ flavor variant	294	234	95	623
Brand image	147	140	37	324
Product labeling	256	201	80	537
Offer/promotion	77	70	26	173
Advertisement	126	112	58	296
Quick preparation	82	77	19	178
Shelf life	104	88	39	231
Healthiness	119	111	39	269
Food safety	257	192	81	530
Active Margin	230	190	73	493
Active Margin	2061	1718	683	4462

The fifth was not statistically significant correspondence analysis which explored the relationship between monthly expenditure on convenience food and different attributes related to buying of

convenience food ($\chi^2 = 25.95$, $df = 22$, $p = .528$). The relationship between monthly expenditure and different buying Attributes of convenience food are shown in figure 5

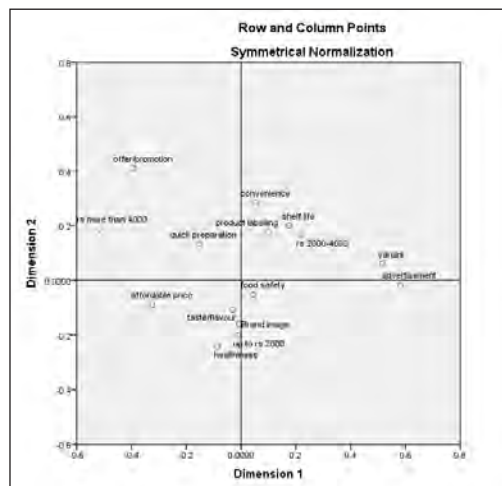


Fig 5: two dimensional biplot relationships between monthly expenditure and buying attributes for convenience food

The figure 5 reveals that the results are not significant relationship between monthly expenditure and buying attributes for convenience. This is due to almost no variation observed in the monthly expenditure on buying of processed food. This indicates

the stable pattern of consumption of convenience food in the sample household in Bhubaneswar.

5.7. Correspondence table between income of the respondent and attributes affecting buying of convenience food

Table 7

Attributes	Income			
	up to 5 lakh	5-10 lakh	more than 5 lakhs	Active Margin
Affordable price	319	107	41	467
Convenience	211	91	27	329
Taste/Flavor	389	172	62	623
Variant	216	72	36	324
Brand image	334	143	60	537
Product labeling	115	50	8	173
Offer/promotion	190	80	26	296
Advertisement	118	40	20	178
Quick preparation	160	51	19	230
Shelf life	179	64	22	265
Healthiness	319	160	51	530
Food safety	311	140	71	522
Active Margin	2861	1170	443	4474

The sixth statistically significant correspondence analysis explored the relationship between income of the respondent and different attributes related to buying of convenience food ($\chi^2 = 1004.95$, $df = 22$, $p = .000$). The relationship between income of the respondent and different buying Attributes of convenience food are shown in figure 6

The figure 6 show that people belonged to higher income bracket look for only one attribute i.e. food with high safety norms. The people belong to 5 to 10 lakh income bracket look for healthiness, taste n flavor, product labeling, convenience and strong brand image. However, people with low income bracket i.e. up to 5 lakh prefer higher shelf life, affordable price, quick preparation, offer n promotion and variant and advertisement while purchasing.

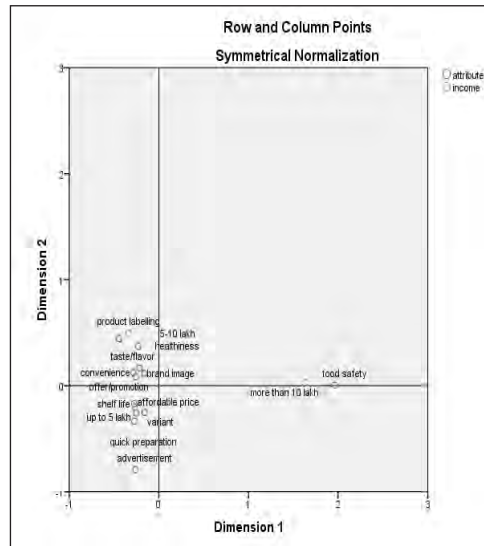


Fig 6: Two dimensional biplot relationships between income and buying attributes for convenience food

6. Conclusion and Future direction

In summary the research explored the relationship between socio-demographic factor & buying behavioral attributes responsible for the buying of convenience food. The graduate and post graduate student are very fond of packaged food. As the level education increases the consumption level of packaged food decreases because people are acquainted with the side effect of food products. The student prefer convenience food due to myriad of reason like tasty than home cook meals, comes in various variant, low price point and very accessible and affordable. The service and business class people are mild consumer of processed food but they consider specific attribute in food product while purchasing. These attributes are healthiness, strong brand image, food safety norms and carefully observe food labeling. The families with large member size also consider the same

attributes enumerated above. The family with two or three member gave more importance to the shelf life of the food product because for them cooking is grueling task hence it saves time and effort. Generally food product company target young people especially student & young working professional who is bachelor because for them consuming packaged food item is new experience, fun and pleasure and suit in their hectic lifestyle. The high income people never compromised with their health so they prefer low sugar n fat packaged food item. They critically observe the food labeling and food safety norms emblazoned on the food packet while purchasing.

The limitation of this research suggests directions for future research. The study can also be extended to other categories of complex convenience food product like functional/fortified food, proprietary food, energy drinks etc. We can also extend this study to

other growing city of Odisha. Besides the use of structured questionnaire, focus group or depth interview can also be conducted which provides depth insights about the relationship between socio-demographic factors and buying behavior attributes of convenience food.

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Business Excellence: Exploring Key Performance Indicators and Suitable Business Model

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Abstract

Business excellence or BE is a path to success for any enterprise that has started its new journey in this era of highly competitive market for almost any industry. It is a way to achieve a certain level of competitive advantage over other organisations. But what could be done in times of economic crisis. Some of the industry experts believe that if the organisation stopped considering a time of recession as a crisis and instead as an exploiting opportunity, it not only helps the organisation to survive but also strengthen their position in the industry. The crux of the matter would be to somehow come up with an effective improvement in the strategic plan that would not only help in satisfying the customer and stakeholders but will also help the organisation in overcoming the economic crisis factor. And to work towards this target there should be high involvement of the management and optimum level of use of all the human resources.

The business community or the top management can use the results of this research to achieve business excellence through strategic planning improvements and can withhold their stand in the industry. There has been not much research before connecting the strategic operational planning during the time of economic crisis.

The main takeaway of the study is to somehow save on the extra costs, improve business processes, sustain quality, and improve the level of performance of the staff and management. All of these could be easily achieved if the enterprise can effectively implement these operational business concepts in their own business: Total Quality Management (TQM), Six Sigma and Lean manufacturing system.

Keywords: Business Excellence, Total Quality Management (TQM), Six sigma, Lean manufacturing.

1. Introduction

The environment in which organisations operate is can be characterized into 2 major elements, intense competitiveness and periodic advent of recession cycles.

It is clear that the operations are the main revenue model of almost any organization. Without operations, there will be no revenue. So, improving the business process and making strategic operational changes in the organisation at the time of economic crisis. It will help the organisation in achieving business excellence. It can not only just save the organisation but also strengthen the position of the company in the industry. An exertion is made to uncover the significant components that add to development and soundness in times of monetary emergency, the correct way toward this objective and the activities and duties all things considered. To check these presumptions, an overview is directed among undertakings that display solid duty to the standards of Total Quality The board and business greatness, as a survey comprising of 11 various decision and two elucidating questions. The factual investigation of the finished test demonstrated solid intelligence between the members' thoughts and the hypothetical edge of established researchers.

Quality management has for quite some time been set up as a significant procedure for accomplishing upper hand. The point of the organizations may contrast, yet the significance

of clients involves regular intrigue. The capacity of the associations to adjust to new client necessities in a globalized showcase is of indispensable significance for long haul achievement. Conventional quality activities, for example, measurable quality control, zero deformities, and all out-quality administration, have been key activities for a long time. In most recent two decades, Six Sigma developed as another quality management activity and now numerous associations are progressing in the direction of its execution.

2. Literature Review

In this era of competitive advancements, and multidimensional environment, organisations sometimes faces a lot of challenges in terms of achieving their goals and strategic significances. Most of the organisations sooner or later reach onto a stage of financial instability and unknown financial conditions, in which conditions, the organisation should either make changes and transform in order to survive the condition or to just decline to change and disappear (Dervitsiotis, 2005). In order to achieve prosperity and business excellence, there are some major parameters on which the organisation should target their focus, like to aim at innovation, empower and optimum use of the human resources, improve on all their procedures, services or products, customer focus and trying to exceeding the customer expectations. In short, Business excellence is nothing just the flexibility to make changes

and innovate and to provide better outcomes than their competition, in regard of their stakeholders, customers and the company itself (Mele and Calurcio, 2006).

Before creating a plan of action, firstly, it is essential to understand what conditions could be considered as economic crisis. So, it is crucial to determine the impact of the economic crisis before determining the strategy. Setting a plan of action before determining the influence of the crisis will probably have a questionable result. According to the previously conducted research, the following significant conclusions about the implications of economic crisis can be drawn:

- A. Macroeconomic environment:
 - a. Stock market downfall (Sakbani, 2010, p. 94)
 - b. Unemployment (International Monetary Fund, 2012)
 - c. Shrinkage of GDP (International Monetary Fund, 2012)
- B. Micro economic environment:
 - a. Significant amount of decrease in profitability and net turnover (Toporowski, 2009)
 - b. Reduction and capital funding through banking system (financial review, Alpha Bank, 2009)
 - c. Reduction of FDI
 - d. investment plans getting postponed (Campello et al., 2009)

It is very much important that under critical economic conditions. The organisations need to evaluate their strategic plan in order to achieve their targets. A study proved that TQM is one of the most important criteria for Business Excellence (Ghicaianu, Irimie, Marica, & Munteanu, 2015). Analysing the conditions and determining the necessary strategy needed to achieve BE is a task of higher management and proper leadership is necessary to achieve those targets and effectively implement the new strategic plan and operational changes.

Most of the organisations aim for cost saving policies, to make changes in investment plans and to restructure the business through cost cutting techniques. This may have an immediate impact on the organisation but may not be able to help in the long term (Haluk Koksaland Ozgul, 2007). Because interrupting the investment cycles and restructuring the business will affect the operations of the business, which is the main revenue model for the organisation. So, the ideal path for long term results and securing the future of the organisation is to make changes to the operations of the organisation. For some, recession may be an opportunity to consider and applying these necessary changes in order to achieve business excellence.

The first step most of the organisations take is to secure adequate amount of resources, especially liquid assets. But this defensive strategy is proven to be just prolonging the inevitable and

Constructs	Related constructs
Quality leadership (QL)	The role of top management leadership (Saraph et al., 1989), top management support (Flynn et al., 1994), top management commitment (Ahire et al., 1996), management leadership (Yusof & Aspinwall, 2000), leadership (Sila, 2007)
Customer focus and satisfaction (CFS)	The role of quality department (Saraph et al., 1989), customer involvement (Flynn et al., 1994), customer focus (Ahire et al., 1996), customer orientation (Rao et al., 1999)
Quality information and analysis (QIA)	Quality data and reporting (Saraph et al., 1989), quality information (Flynn et al., 1994), quality information and availability (Ahire et al., 1996), information and analysis (Sila, 2007)
Human resource development (HRD)	Workforce management (Flynn et al., 1994), employee training (Ahire et al., 1996), education and training (Reed et al., 2000), support for human resource development (Sila, 2007), human resource management (Parast et al., 2006)
Strategic planning management (SPM)	Process design management (Saraph et al., 1989), process management (Flynn et al., 1994), design quality management (Ahire et al., 1996), strategic planning process of quality management (Parast et al., 2006)
Supplier quality management (SQM)	Supplier involvement (Flynn et al., 1994), supplier quality management (Ahire et al., 1996), supplier quality (Parast et al., 2006; Rao et al., 1999), supplier quality assurance (Yusof & Aspinwall, 2000), supplier management (Sila, 2007)

Table 2.1: Constructs Proposed in previous literatures

will not necessarily bring satisfactory results (Reeves and Deimler, 2009). Sooner or later, either the organisation will have to dissolve or make necessary changes to sustain in the market.

Some of the basic strategies discussed in previous research that were adopted by various organisations during an economic crisis:

2.1. Introduction to new products or services

Introducing new products and services during an economic crisis might be a right choice even if the resources are scarce only if you have proper data and surveys on the consumer behaviour proving the fact to be true. This might

be a success if the product or the service have great utility for customers according to Schafter and Roper, 2007.

2.2. Marketing and differentiation strategy

During an economic crisis. It is not the only the businesses that are being affected. Individuals are also being affected at these critical times. So as the income of the individuals and consumers decreases, it is very much essential to keep the hold of the existing customers and maintain as much of the market share as possible. This can only be achieved by differentiating the policies of your organisation from the competitions (Young, 2009), by increasing the marketing funds.

2.3. Pricing, Placement and Promotion policies

It is proven that a good pricing strategy could be a beneficial strategic plan (Reeves and Deimler, 2009), but reducing the prices during an economic crisis is very difficult especially with reduction in the resources and we are not sure when the recession will be over. Revoking the reduction in price after the exit from the crisis is also not very helpful neither very easy (Haluk Koksaland Ozgul, 2007).

In terms of placement, it is conclusive that the organisation should withdraw from the markets where the organisation are not the primary players and should focus their effort and resources on the markets which are competitive and the organisation holds the primary market share (Haluk Koksaland Ozgul, 2007).

An organisation can only cut down on its advertisement budget only if there is a corresponding reduction in the pricing policy of the product or service. Then only the organisation might have a positive effect. And the limitation here is that the organisation can only reduce their promotions and advertisement fund if the other competitive organisations are not increasing their promotional activities, otherwise the organisation cannot reduce their promotional activities advertisement budgets.

2.4. Strategies related to Research and Development (R&D)

According to the study conducted by Bigelow and Chan (1992), there could

be two major strategies that could be implemented in terms of R&D during an economic crisis:

- Reduce the funds on specific projects related to R&D and discontinue all the projects which had the least or very less chances of success. This strategy should only be applied after proper analysis of all the projects
- Increase the funds for R&D. This is a very aggressive strategy to be adopted only by the organisations in highly competitive environment with a lot of competition in the market.

2.5. Financial Planning

The financial structure of any organisation is the main reason of welfare of any organisation. Its proper planning also is very essential. It is very crucial that the organisation has necessary funds to finance their investment plans and maintain the operations and working of the organisation. In the survey of the most recent 2008 crisis conducted, shows that most of the organisations reserve significant amount of liquidity (Wilson and Eilertsen, 2010). The organisation may make a profit even during an economic crisis, but it is more important to maintain a good level of liquidity and collateral funding.

2.6. Cost reducing policies

- Reducing the stocks of the company: Sometimes for survival during very harsh times, the

company starts selling its stocks and to reduce their stocks through sales. This would contribute to liquidity. Organisations may also adopt to methods of stock reducing through JIT (Young, 2009).

- Cutting the expenses: Securing the viability of the organisation is the first outlook for any management. And the first step the organisation take toward this goal is to reduce the human resource, reduction in overall costs, transform all the procedures and improve all business aspects. This could and should only be done in the business sectors which does not influence the market share or the competitive edge of organisation (Bigelow and Chan, 1992).

2.7. Collaborations

Once the organisations understand the criticality of these harsh environment, the organisation follow policies of collaborations and try to decrease the costs of procurement and transactional processes (Reeves and Deimler, 2009). In order to shape the environment according to their best interests, obtain a collaborative style, organisations find various ways of cooperation like joining on some social networks and asking their customers on how to reduce their costs (Looking forward in recession, 2009)

2.8. Investment policies

One of the biggest opportunities during a time of economic crisis is that it gives us

opportunity to explore our investment options (Business as usual, 2010). The main objective of the organisations should be to have adequate investment plans for advertisements, marketing and Research and Development, which contributes some value addition to the organisations. Although the organisations should focus on various defensive policies, it could be an opportunity to position themselves in better market position, introduce new and innovative products/services, recruiting new talents, mergers and acquisitions, etc. (DeWaal and Mollema, 2010). According to the survey by Kambil, 2008, of Fortune 500 companies, the organisations which somehow accelerated or retained their investment plans would thrive even further.

There has been various research of small and middle level organisations if what strategies could be adopted by these organisations in order to maintain their position in the market or accelerate in times of economic crisis.

But almost all the research fails to be adopted in upper level organisations or are too specific to be applied in all kind of businesses. It is evident that in modern era of high competition in all industries, various challenges faced by the organisations, most of the organisations can somehow withstand the crisis. But all of that is very dependent upon the people running those organisations, especially the higher management and leadership executives (Faustenhammer and Gossler, 2011). It

is similarly important the dedication and quality of work being delivered by the remaining human resources. Most of the researches also neglect this fact, whereas it is also evident that if we can make proper and optimum use of the human resources, the organisation attains a level of competitive advantage, also giving significant profits for the organisation (Rao, 2009).

Just like TQM, Lean and six sigma also has proven to be enhancing operational performance of the organisation through various strategies (Laureani & Antony, 2017). So simply putting it, successful implementation of a strategic plan to accelerate in times of economic crisis requires the top management to be effectively take decisions and it is crucial to be fully committed to the goals of leadership. Customer satisfaction is also should be kept in mind and it is evident that TQM also contributes to increased level of customer satisfaction (Anil & Satish, 2019). So, always try to think from the perspective of customers.

3. Research Methodology

3.1. Research objectives

The main objectives of the study are:

- To identify the Key Performance Indicators for achieving business
- To propose a business model consisting of strategic and operational changes to achieve business excellence.

3.2. Methodology adopted

Below mentioned steps have been used in research work:

- Extended Literature review to conduct a qualitative research study. Various research papers, articles, company research reports have been reviewed and a combined strategic approach has been proposed through the study.
- Company data analysis to prove the efficiency of Lean process management

A few small cases have also been analysed and discussed to validate the objectives.

4. Business Excellence Cases

Business excellence issues can be understood well through these cases listed below:

4.1. Case Study: Dell

Dell is an American multinational computer technology company that develops, sells, repairs, and supports computers and related products and services. The major reason of Dell's success has been because of its correct and highly effective implementation of Lean manufacturing and its principles throughout their operations. Within a year of lean manufacturing implementation, company's share price rose from \$20 to \$148.75, a spiking increase of 643.8%. In just 6 months, Dell created a highly popular image in PC retailer on the web. Just like other lean

manufacturers, the company expanded the lean manufacturing concepts to its supply chain. The organisation keep all computer components are just minutes away from their manufacturing site and it is the job of company's suppliers to keep them stocked. The company started working on the concept in 1993 and adopted the strategy completed in year 1995-1996, from which year the growth has been shown in the **Fig. 4.1**. It can be clearly seen that the growth of the organisation has increased significantly ever since.

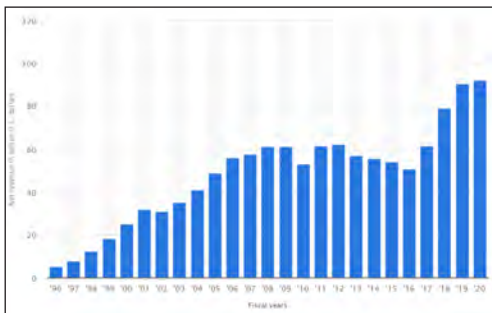


Fig 4.1: Dell Net revenue from year 1996-2020

*Source: Statista Dell Technologies' net revenue from 1996 to 2020

<<https://www.statista.com/statistics/264911/dells-net-revenue-since-1996/>>

Until 1995, Dell used to carry over 13 weeks of inventory, which reduced to just 1 week of inventory by the year 2001. The strategy has proved very beneficial for the organisation, of which the proof is that the organisation is still using the same strategy ever since, with just a few minor changes.

4.2. Case Study: Production System at Toyota

The automobile giant, Toyota was perhaps the first major player to adopt this lean system in their manufacturing processes, initially calling the method the Toyota Production System. According to the company's own prospectus, "Toyota not only have the organisation eliminated waste, but the organisation has also mastered the techniques required to minimize faulty products that do not meet customer needs. Toyota works with two primary processes that allow these goals to be reached. The first is a process called Jidoka, which translates roughly to "mechanization with the help of humans." This means that although some aspects of the job are automated, humans are continually checking the quality of the product. There are also programs built into the system that allows the machines to shut themselves down if someone spots a problem. The second part is known as the Just In Time or JIT model. This ensures that the next step of a process is only started once the previous phase is completed. This way, if there is a flaw in the assembly line, no extra and unnecessary work will be completed. This lean manufacturing technique has paved the way for dozens of other companies to follow in their footsteps". Toyota has been working on the concept of Just in Time and lean manufacturing since 1953, but was able to successfully implement and was able to notice a significant growth after the year 1970. The **Fig. 4.2** clearly shows

how Toyota grew in net revenue after the year 1970. The growth is very clear and significant.

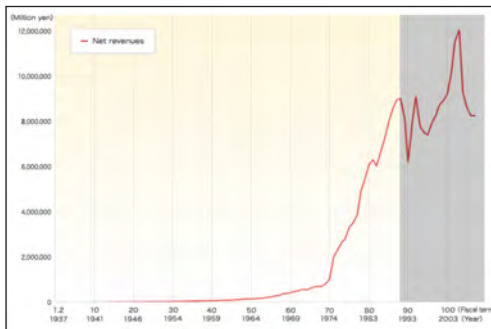


Fig 4.2: Toyota net revenue showing history from 1937-2016

*Source: Toyota Global Website, Toyota motor corporation unconsolidated data

<https://www.toyota-global.com/company/history_of_toyota/75years/data/company_information/management_and_finances/finances/income/1937.html>

4.3. Case Study: John Deere

John Deere has also adopted a lean manufacturing approach to their business. Many of their quality control mechanisms are fully automated meaning that more parts can be checked for defects in a shorter period.

The world's largest manufacturer of agricultural machinery in 2003 spent \$100 million on transforming its Iowa, US, operation from mass production to lean manufacturing. Project Manager Kallin Kurtz said: "This project transformed our manufacturing engineering mindset. We have put a great deal of effort into identifying non-value-added activities and eliminating them where possible." The Fig. 4.3 shows the sales and net revenue of John

Deere from year 2001, and it can be clearly seen that the growth after 2003, when the organisation implemented the Lean management, the growth is very significant.

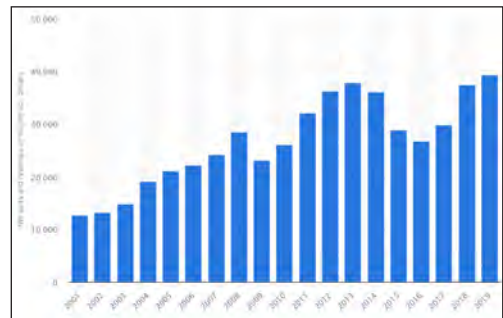


Fig 4.3: John Deere Net revenue based on sales from year 2001-2019

*Source: Statista Global net sales and revenues of John Deere from 2001 to 2019

<<https://www.statista.com/statistics/271865/john-deere-net-sales-and-revenues-since-2001/#:~:text=John%20Deere%2C%20the%20agricultural%20equipment,sales%20and%20revenue%20in%202019>>

4.4. Case Study: Nike

The acclaimed shoe and garments mammoth have also adopted lean manufacturing practices. Lean manufacturing was shown to reduce poor labour practices in their foreign manufacturing plant by up to 15%. This was mostly because of lean manufacturing esteeming the labourer more than past work rehearses. It gave increasingly critical incentive to a representative and thus higher incentive to the organization

Nike's lean approach experienced defect rate 50% lower than facilities that didn't adopted to lean manufacturing.

Delivery lead times from lean factories were about 40% shorter. Lean factory productivity increased 10%-20%, and the time to introduce a new product to a factory was reduced by 30%.

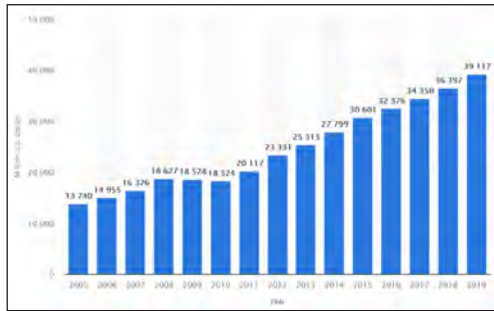


Fig 4.4: Nike Net revenue from year 2005-2019

*Source: Statista Nike's net income worldwide from 2005 to 2019

<<https://www.statista.com/statistics/241685/net-profit-of-nike-since-2005/>>

4.5. Case Study: Intel Corporation

Known for their PC processors, Intel embraced the lean manufacturing practices to give a better item to an industry that requests zero mistakes. This way of thinking has decreased an opportunity to make a microchip to the industrial facility from over 3 months in the past to under 10 days. With things so careful and specialized, Intel immediately understood that delivering a higher amount of lower quality was not the best approach to improve benefits and increment consumer loyalty. Rather, by executing quality control factors and waste decrease strategies, the two gatherings' advantage. This is considerably more so obvious in the tech business where

items are changing and being updated so often. Joe Foley, factory manager at Intel Fab Operations in Leixlip, Ireland, said: "Five years ago, it took us 14 weeks to introduce a new chip to our factory; now it takes 10 days. We were the first Intel factory to achieve these times using Lean principles."

Intel, in order to bring more value started working on lean-agile practices on 2005 and were able to completely adapt to it by 2012. In the Fig. 4.5 the growth after successful implementation of lean in intel is very much significant.

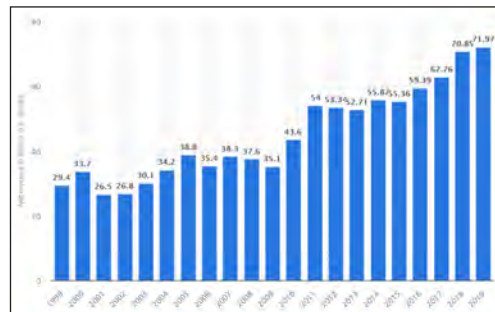


Fig 4.5: Intel corporation Net revenue from year 1999-2019

*Source: Statista Intel's net revenue 1999-2019

<<https://www.statista.com/statistics/263559/intels-net-revenue-since-1999/#:~:text=This%20statistic%20shows%20the%20net,approximately%2072%20billion%20U.S.%20dollars>>

5. Analysis and Discussion

After in depth literature study, some evident key takeaways are:

Author	Factor	Findings	Focus area
Kanji (1998)	<ul style="list-style-type: none"> • Leadership • Teamwork • People make quality • Continuous improvement • Prevention 	A structural model has been used for the measurement of business excellence where 14 interrelated latent variables are introduced	Business excellence
Liker et al. (1998)	<ul style="list-style-type: none"> • Component characteristic • Supplier technical • Buyer–suppler relationship • Use of CAD 	Involving supplier at early design stage is associated with greater contributions of cost reduction and higher quality	Automotive design
Ahire and Dreyfus (2000)	<ul style="list-style-type: none"> • Design management • Quality training • Product design • process quality • External, internal quality 	Design and process management have positive impact on TQM	TQM
Narasimhan and Nair (2005)	<ul style="list-style-type: none"> • Quality expectations from supplier • Information sharing and trust with supplier 	Quality expectations and information sharing and trust between buyer and suppliers have a positive influence on supply chain	Supply chain
Hemsworth et al. (2005)	<ul style="list-style-type: none"> • Supplier quality • Personnel management • Cross-functional coordination • Management commitment • Benchmarking 	Quality management has a direct impact on information system and purchasing performance	Information system in purchasing
Rohani et al. (2006)	<ul style="list-style-type: none"> • Commitment Management • System and Procedure • Culture • Training • Deployment • Recognition • Team 	Propose theoretical model between SPC and improvement in quality performance	Statistical Process Control (SPC)
Grobler and Grubner (2006)	<ul style="list-style-type: none"> • Quality • Delivery • Flexibility • Cost 	Finds mostly cumulative effects between the manufacturing capabilities	Manufacturing strategy
Suradi et al. (2007)	<ul style="list-style-type: none"> • Commitment from top • Customer focus • Campus facility • Communication • Course delivery • Learning environment • Continual assessment 	There is a direct effect between some of education services in quality technical education	Quality in education

Table 5.1: Key takeaways and findings based on literature study and analysis

Taking a clear look at the **Table no 5.1**, the last column clearly describes all the key focus areas which should be focussed upon for the acceleration of the business during an economic crisis.

Author(s)	Measure	Variables
Lin et al. (2005)	Organisational performance	<ul style="list-style-type: none"> • Satisfaction level • Business result
Prajogo and Sohal (2004)	Organisational performance	<ul style="list-style-type: none"> • Quality performance • Innovation performance
Jun et al. (2006)	Human resource performance measure	<ul style="list-style-type: none"> • Employee satisfaction • Employee loyalty
Sila (2007)	Performance measure	<ul style="list-style-type: none"> • Organisational effectiveness • Financial results • Market results
Lakhal et al. (2006)	Organisational performance	<ul style="list-style-type: none"> • Financial performance • Operational performance • Product quality

Table 5.2: Key variables to be focussed upon in order to achieve BE during economic crisis

In the above **Table no 5.2**, key variables are shown which should be focussed in order to achieve business excellence during a crisis time.

So, according to the help of extended literature study, and surveys conducted and discussions with the industry experts, through the research, 7 Key Performance Indicators of Business Excellence during a time of economic crisis can be identified:

- Customer loyalty & satisfaction
- Market share
- Efficiency
- Time-to-deliver
- Cost
- Quality of product/service
- Financial benefits

Until now, the research has successfully established these things:

- It is clearly possible to achieve business excellence during an economic crisis.
- TQM and six sigma play an important role during an economic crisis
- Lean manufacturing has proved to be very beneficial strategic and operational system which has proved to have brought significant growth in manufacturing industry.
- Key performance indicators of business excellence during the time of economic crisis.

Now, integration of all these 3 concepts and bring upon a new strategic and operational plan, that could be followed

during an economic crisis to bring about the changes needed to achieve business excellence.

The Fig. 5.1 describes the integrated business strategic model of TQM, six sigma and Lean process management.

This describes all the key elements and main processes involved in the business model. It also explains that it contributes to the Organisational performance acceleration through improving these 7 specific key indicators.

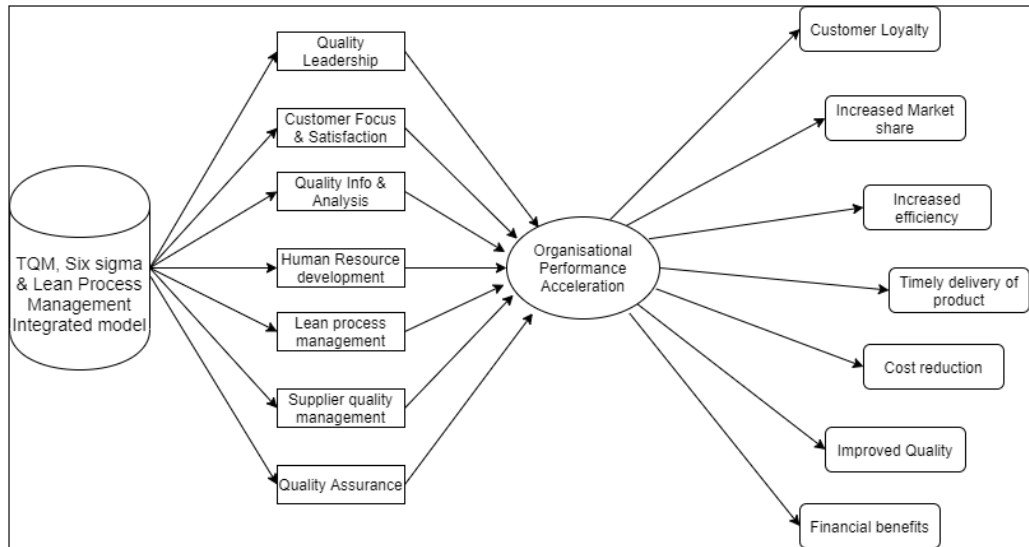


Fig 5.1: Proposed Integrated Business Excellence model

In the proposed strategic model, 3 major operational practices have been chosen and based on previously established 7 KPIs, an integrated model has been created that would focus on these 7 operational and Strategic changes:

- **Quality Leadership:** Decisive, problem-solvers, passionate, humble, accountable, give credits where due, helps people grow, communicate effectively, confident, not-afraid of unknown and challenges, trustworthy.
- **Customer focus & satisfaction:** If we can improve on the 7 KPIs,

the customers will be satisfied automatically. We just need to always try to exceed the expectations of the customers. All competitors are meeting the customer expectations, but exceeding the expectations is what brings trust and value to the organisation.

- **Quality Info & Analysis:** It is essential to not only have a proper and effective Quality Control but also the proper information and its analysis. There are many statistical tools, software, dashboards which can be used to analyse the quality data. The organisation should make

proper use of them to have best of the efficiency.

- **Human Resource development:** Without proper HR department, policies and practices, employees cannot have the maximum throughput and will lack motivation to work. It is the task of HR department to ensure maximum performance of employees, create healthy environment and provide quality leadership and ensure motivation in the employees. Here are a few best of the HR practices:
 - Safe and Healthy workplace
 - Open book management style
 - Performance linked bonuses
 - 360 degree performance management feedback
 - Knowledge sharing
 - Rewards
 - Training and Development programs
- **Lean Process Management:** This is one of the most important factor in this strategic model. Because it enhances a lot of performance and focuses the most on **Cost reduction**
- **Supplier Relations and Quality management:** If the organisation wants to effectively implement Lean manufacturing and process management, Raw material supplier relations and Quality management are two most major factors. The organisation needs to build proper relationships with their suppliers

and work on an effective Just-in-time manufacturing or inventory management system. Here the best thing that the organisation can do is, the organisation can create a warehouse of raw materials within minutes distance of the manufacturing site, and they should build relations with suppliers that keeping the warehouse stocked up is suppliers' job. This is one of the best Lean manufacturing implementations suitable for large automotive industry organisations.

- **Quality Assurance:** We all understand how critical quality assurance is. It ensures that each product leaving the factory is of the highest quality and the same as all those items that came before it. It keeps costs down, for starters. Investing in high-quality products might seem like an expensive move, but it can save you money in the long run. A product that's lacking in quality control, especially in the automotive industry, can trigger expensive recalls. Products that are dangerous can cause car accidents and be hazardous to drivers.

6. Conclusion

The research study conducted using the extended literature review, expert survey and company data analysis proves that it is very much possible to accelerate during the time of economic crisis. And not only that, some industry experts believe that it might be an opportunity to consider to some strategic and operational changes in

order to improve the organisational performance as an economic crisis gives the organisation an opportunity to gain some competitive advantage if the organisation can retain their position and especially if the organisation can thrive during this harsh environment.

The research makes use of three evidently proven business and strategic concepts and analyse the key performance indicators in order to analyse what new business model should be beneficial to the organisations during the economic crisis. Using these KPIs as the basis, the research also proposed an integrated business model, if can be adopted and implemented in the organisation during an economic crisis would prove to be helpful in achieving Business Excellence.

Although some of these strategies might seem that would require a huge amount of funds and cost to be implemented, but in the long run these would provide most cost benefits and overall cost reduction.

The major working and revenue model of automotive manufacturing organisations is their Operations, so if we can improve on the Operations process and transform the essential parts of the Process into the Lean process management. In the long run, these would help in most effective cost reduction and would reap most of the benefits.

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Role of Primary Agricultural Credit Societies towards upliftment of Scheduled Castes and Scheduled Tribes

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Abstract

The present empirical study looks at the role of primary agricultural credit societies (PACS) towards empowerment of the Scheduled Castes and Scheduled Tribes. The investigation based on data from 2012-13 to 2017-18 on selected regions reveals the poor role of PACS. The result on aspects like number of PACS, growth in membership and borrowers, rise in the membership and borrowers from the SC and ST community shows the passive role of PACS. During the study period, there is a decline in performance in majority of the regions. However, there is a growth in respect of average borrowings per head. The overall findings show a lot more can be done by these institutions.

Keywords: PACS, SC, ST, Membership, Borrowers, Growth

1. Introduction

The backbone of our Indian economy is agriculture as even today almost 70 percent of the rural population is directly or indirectly dependent upon agriculture for the livelihood (Census, 2011). This unorganized sector also provides employment directly or indirectly to a huge populace of the country. As per the last census, of the total worker strength of 490 million engaged in different sectors, almost 90% is engaged in the unorganized

sector with the agricultural sector bearing the highest share. The employment in agriculture stood at 58.2 percent of the total employment in India as per the Census Report, 2011. Of the share in rural employment, agriculture takes the burden of 64.1 percent (Chand et al., 2017). It is true that the role of agriculture towards the remarkable development, growth and employment in the country cannot be denied. However, the sectoral contribution to the country's GDP shows a steady decline over the years.

But, at the same time the contribution to the GDP is declining as it was 14.1 percent in 2011-12.

In India, the agricultural sector is considered as the biggest private enterprise. The households which are engaged in agriculture feel the dearth of funds even though the banking sector has been playing a key role in supporting the farmers of the country by providing agricultural loans. The farmers feel the need for more financial support that can be used for making investment in the purchase of seeds, fertilizers, agricultural equipments, implementing modern irrigation methods, employing latest technologies etc. to improve the productivity and output levels. The agriculturists face a lot of hurdles in their farming activities due to the insufficient supply of funds from the banking sector. This is where the role of the lowest tier institution in the cooperative sector viz. the Primary Agricultural Credit Societies (PACS) comes into play. These rural-based institutions have been playing a key role in promoting the agricultural activities in increasingly and financially more inclusive growth through agricultural activities. They fulfill the needs of the farming households by offering loans at a low rate of interest from the deposit fund that is created by them.

If one glances through the cooperative structure, it will be observed that the cooperative sector has been playing a crucial role in the overall development of the rural economy. The cooperative credit structure in the country has

a three-tier structure with the State Cooperative Banks (SCB) at the apex level in each state, the District Central Cooperative Banks (DCCB) at the middle level (or district level) and Primary Agriculture Credit Societies (PACS) at the lower level. Each of these institutions has different areas of focus with different functions. The State Co-operative bank stake control over the three tier co-operative credit structure in the state where the bank operates and provides funds to the DCCBs in each state. This apex bank plays a key-position because the financial assistance from the RBI and National Bank for Agriculture and Rural Development are invariably routed through them to flow down to the lower tiers. The District Co-operative Banks (DCCB) which operate at the middle level of the co-operative credit structure generally provide the normal banking activities in the District headquarter and also provide funds and other technical guidance and administrative support to the PACS. The formation of DCCBs actually meets the mutual help between DCCBs and PACS. The Primary Agricultural Credit Societies (PACS), which is the focal point of this study work at the lowest level of the co-operative credit structure and thereby lays the foundation to the cooperative structure of the country. They are mainly organized to provide the short-term and medium-term credit facilities among the rural people according to their needs at very cheap and easy terms and also provide funds to the rural farmers for agricultural purpose. Thus,

the role of these institutions towards the development of the rural economy is very significant in the Indian context as it produces 95 percent of the total agricultural produce of the country and not surprisingly contributes 35.3% of the non farm output and almost 50 percent of the non-farm employment (Chand et al., 2017). The importance of PACS for the rural economy is rightly pointed in the study by Yogarani & Padhmanaban (2019).

In respect of the functioning of PACS, it is seen that the share capital of PACS is contributed by the members and the main source of fund is the members' deposits. Apart from these two, the borrowings from the district level banks form an important element of working capital of PACS from where it issues loans to its members as per their requirements and credit worthiness. Thus, it is evident that these credit institutions have been playing a crucial role to ensure the prosperity of rural India which is considered to be the driver of India's economic growth.

2. Review of previous studies

The researchers look into the previous literatures that help to understand the areas already explored and also highlight the research gap. There are several contributions on different institutions of the cooperative sector (Jain, 2001; Basak, 2009; Babu & Selkhar, 2012; Soni & Saluja, 2013). The overall problems of the rural credit structure are pointed in the academic study by Bansal and Thakkar (2012). A summary

of the previous literatures on PACS as well as cooperative banks is discussed below. There are studies that look into the performance, financial viability and efficiency of the cooperative banks which gives an idea about the position of liquidity, operations, productivity and profitability. The studies point to less than desirable performance which calls for the need to tackle the mismanagement of funds and improve recovery performance (Asher 2007; Basak 2009; Chander & Chandel 2010; Das 2013; Dutta & Basak 2008; Rachana, 2011; Singh & Sukhmani, 2011). There are other set of studies that assess the performance of these institutions using various ratios under the heads of liquidity, productivity, profitability, working capital, total outstanding loans, business turnover, overdues, net worth and loans to weaker sections. The studies reveal the need to improve the performance of PACS in respect of owned funds, deposit mobilization, deployment of funds and diversification of lending, management information system and marketing arrangements (Chalam & Prasad, 2007; Kulandaiswamy & Murugesan, 2004; Mukherjee, 2011; Shah, 2007; Selvaraj, 2013; Thirupathi, 2013; Varkey, 2014). The performance analysis from the viewpoint of viability of PACS is seen in the contribution of Shah (2007). Bhaskaran and Josh (2000) study the recovery performance of PACS. Some of the contributions during the present decade also hover around the issues of management of non-performing assets and performance assessment

of the cooperative banking arena. The explorative studies point to the need for providing adequate and timely disbursement of finance and sound recovery of loans in order to reduce the need for creating provisions in the income statements for the impaired assets (Rakshit & Chakrabarti, 2012; Ratna & Nimbalkar, 2011). The identification of problems with regard to the performance is several studies. (Rachana, 2011; Agrawal & Solanke, 2012)

Research gap

Based on the understanding of the previous contributions, it is evident that the extent of focus on PACS in general is very low despite several research papers contributed in the area of cooperative banking. Moreover, there is least focus to understand how the PACS have been playing an important role for the upliftment of the tribal community. Hence, this empirical research aims to plug this gap by focusing on the role of PACS in empowering the economically and socially backward community (scheduled castes and schedule tribes). The present study is based on the region-wise analysis of the role of PACS in the empowerment of SCs and STs in India by looking at how these credit institutions have been supporting these backward communities in the Indian context.

Objectives of the study:

- (a) To identify the growth rate of PACS in different regions of India.

- (b) To identify the relative growth in participation of SC and ST groups in PACS as members and borrowers.

3. Research design

The success and correctness of results in line with the objectives depends on the appropriateness of the research design. The study uses secondary data for the period 2012-13 to 2017-18 which is collected from the reports published by the National Federation of State Cooperative Banks Ltd.

in different years. The researchers consider zonal data to see how much growth has taken place in the different zones. It is pertinent to mention that data is not collected for two regions, Central and Eastern due to incorrectness of the data.

For the computation of growth rate, the dependent variable is log-transformed in order to fulfill the normality criterion. Then, the growth rate is computed using the following semi-log method is applied:

$$\ln(Y_t) = a + b.t,$$

where, Y_t is the variable of interest, a is constant, b is the coefficient which represents the growth rate and t represents time ($t = 1$ to 6).

4. Analysis of the study:

The present study is analyzed with the help of trend analysis. The researchers determine the growth rate for different heads using the semi-log growth equation.

4.1 Growth rate in the number of PACS

The following table gives the growth in the number of these lowest-tier institutions in four zones of the country.

Table 1 : Growth rate in number of PACS

Region	Total PACS	
	Growth	t-stat
NEZ	- 0.31%	1.016
NZ	4.49%	4.066**
SZ	-0.541%	1.541
WZ	-0.197%	1.131
All India	0.514%	2.355*

Source: Computed by the researchers

*** 1% significance level, ** 5% significance level, *10% significance level.

Note: NEZ - North-Eastern Zone; NZ - Northern Zone; SZ - Southern Zone; WZ - Western Zone.

The growth in the number of PACS in different regions across the country

shows that except in the North Zone (with 4.49% growth), all the other zones experience a negative growth. The all-India performance shows a positive growth of a minimal 0.514% during the study period. Thus, the performance in the country is not at a commendable level. In fact, it is really disappointing.

4.2 Growth rate of membership in PACS

The aspect of membership is a key to success in the case of the cooperative sector. This is because members contribute certain amount and make deposits which thereby improve the financial stability and liquidity position of the institutions. Since, the focus of the study is not just on PACS but more particularly on the tribal community, the growth across regions is computed for total membership and also for scheduled castes and scheduled tribes.

Table 2 : Region wise Growth Rate of Membership in PACS in India

Region	Total membership		SC membership		ST membership	
	Growth	t-stat	Growth	t-stat	Growth	t-stat
NEZ	2.32%	1.011	4.41%	1.592	-3.99%	1.079
NZ	3.53%	1.509	-20.77%	5.286	-11.05%	3.721
SZ	-0.452%	0.334	-5.41%	2.572	-3.69%	0.774
WZ	-0.241%	0.389	-1.21%	1.601	2.55%	5.218
All India	0.557%	0.750	-5.63%	5.644	-1.39%	1.324

Source: Computed by the researchers

From the above table 2, it is apparent that the importance of PACS at the country level seems to be declining due to which the membership strength of these institutions is growing at a

minimal rate of 0.557% which is even less than one percent. The Northern and North-Eastern zones witness a growth rate of 3.53% and 2.32% respectively, whereas the membership

growth in the Southern and Western zones show a decline as per the records with NAFSCOB. Out of the total membership, the growth rate in SC membership is highest in the North-Eastern Zone (at 4.41%) and the rest of the regions of the country and the country as a whole experience a negative growth rate. In the case of ST membership, all the regions excepting

Western Zone (2.55%) show negative growth rate. At the all-India level also, the ST membership de-growth stands at 1.39%.

4.3 Growth rate of borrowers & borrowings

The rise in the number of borrowers and borrowings is an important aspect for PACS also as for banks.

Table 3 : Region wise growth rate of Borrowers & Borrowings in PACS in India

Region	Total borrowings		Total borrowers		Avg. borrowings	
	Growth	t-stat	Growth	t-stat	Growth	t-stat
NEZ	-0.681%	0.166	-4.63%	3.93	3.95%	1.167
NZ	17.02%	8.215***	-11.12%	4.153	28.14%	11.506***
SZ	5.93%	4.585***	7.26%	3.452	-1.33%	0.452
WZ	6.20%	4.357**	-28.03%	3.782	34.24%	3.922**
All India	7.15%	9.017***	0.787%	0.760	6.36%	5.563***

Source: Computed by the researchers

*** 1% significance level, ** 5% significance level, *10% significance level.

The above table (no. 3) reveals that the growth in total borrowings in different regions across the country except North-Eastern Zone (-0.681%) is positive which is also true at the country level. The Northern Zone that has the agricultural states of Punjab, Haryana and Uttar Pradesh show the maximum growth of 17.02% which exceeds that of the other regions with Southern (5.93%) and Western (6.20%) being distant followers. This is a trend that shows the contribution of PACS to the agricultural farmers of these states which has resulted in a substantial rise in the borrowings. However, an interesting point that we

observe from the table is that though borrowings is on the rise in a few cases, the number of borrowers is on the decline. The table shows that in terms of borrowers, the negative growth is quite high in the case of Western region (minus 28.03%) followed by the Northern zone (minus 11.12%). The comparison of the column for total borrowings and total borrowers show that per head amount of borrowings is on the rise which may be because of the rising cost of agricultural production or less willingness on the part of the banks because of loan defaults by this section of borrowers. The overall growth in respect of borrowings is at

a satisfactory level of 7.15%. In case of average borrowings, the highest growth rate is experienced in the Western Zone (34.24%) followed by Northern Zone (28.14%) which surpasses the overall average borrowings growth rate of 6.36% that is seen at the all-India level.

4.4 Growth rate in SC and ST Borrowers in PACS

The following table makes an important discussion on the number of borrowers from the economically and socially backward groups, viz. the scheduled castes and the scheduled tribes who access these lowest-tier institutions for meeting their financing needs.

Table 4 : Region wise growth rate in SC and ST Borrowers in PACS in India

Region	SC borrowers		ST borrowers	
	Growth	t-stat	Growth	t-stat
NEZ	-1.76%	0.362	-4.50%	0.799
NZ	-43.85%	7.661***	-36.35%	2.881
SZ	4.62%	1.437	5.32%	8.17
WZ	-5.07%	6.395***	-4.05%	1.484
All India	-6.43%	3.529**	-2.84%	2.568*

Source: Computed by the researchers

*** 1% significance level, ** 5% significance level, *10% significance level.

From the immediately earlier table, it is seen that the total number of borrowers has seen a decline excepting in the Southern Zone in which borrower strength grew at the rate of 7.26%. At the all-India level also, the growth rate in number of borrowers stands at 0.787% which is a very low rate. In order to see whether the members from the SC and ST groups also show the same trend, the researchers look at the overall trend in the rise in loanees from these two groups. The participation of the two economically backward groups in respect of number of borrowers also shows an unsatisfactory growth. In the case of SC borrowers, except in the Southern Zone (where growth

is 4.62%), all the others including all the regions combined show a negative growth rate at minus 6.43%. The ST borrowers also reveal a similar trend with a decline in all regions except the Southern Zone which shows a growth of 5.32%. At the all-India level, the number of ST borrowers shows a declining rate of 2.84%.

5. Conclusions

The sustainability of the cooperative sector depends on all the three tiers of the pyramidal structure which has the state cooperative banks at the top level, district cooperative banks in the middle and primary agricultural credit societies in the lowest tier. The strength

of the sector depends on the action and performance of all the three levels which, though have different roles to play have a vital responsibility in the growth of the rural belt of the country, especially the agricultural sector. The present empirical study looks at the contribution of the sector in terms of empowering the people from the SC and ST communities by looking at their participation in the activities of PACS as members and borrowers. Though, the government realizes the importance of these institutions, in terms of growth in their number in different regions of the country, the picture looks far from satisfactory. Of the four regions covered in the study, three of them show a decline in number; only the northern zone shows a rise. Consequently, the picture at the country level looks bleak. The appraisal in terms of growth in membership also shows disappointing results except in a few zones like the North and North-Eastern Zone. The highlight of the paper is to see the role of PACS in empowering the people from the socially and economically community that includes the SCs and STs. With respect to the growth in SC and ST membership, the picture is equally dark as three of the four zones show a decline in membership. In respect of SC and ST category, the rise is seen in the north-eastern and western zone respectively. Thus, it implies that there are barriers in the financial system that does not facilitate the movement of these community members to join PACS as members. The other

important angle looked at in the study is the rise in SC and ST borrowers as it gives an idea about their willingness and the supportive mechanism in the system that support their joining as members. It is seen that though the amount of borrowings show a rise in all but one region, the number of borrowers have come down with the maximum in the western zone. A possible reason is the more active role of the commercial banks in this part of the country and also the drought conditions that have been affecting the state of Maharashtra over the years that affect the capability of farmers to resort to funding during these times of crisis. The per head amount of borrowings shows an increase is on the rise which may be because of the rising cost of agricultural production or less willingness on the part of the banks because of loan defaults by this section of borrowers.

The overall growth in respect of borrowings is at a satisfactory level of 7.15%. In case of average borrowings, the highest growth rate is experienced in the Western Zone (34.24%) followed by Northern Zone (28.14%) which surpasses the overall average borrowings growth rate of 6.36% that is seen at the all-India level. Since the focus is on the SC and ST community, the investigators assess the status of number of borrowers from the community. It finds that the extent of participation of this section in the 'borrowers' category is missing as evident from the huge decline in the

number of loanees. The empirical investigation on this aspect of the study shows that the extent of empowerment of the scheduled castes and tribes is not a satisfactory one. With the government offering several schemes for the upliftment of this section, it is expected that these lowest-tier institutions should be playing a more important role for improving their status, both socially and economically. So far, the performance of PACS is not at a commendable level and thus these institutions should play a more proactive and efficient role that will facilitate the improvement of the condition of SCs and STs in the country.

6. Limitations of the study and scope for further study

The key limitation of the study is the improper data support that the researchers received even after collecting the annual reports of NAFSCOB which are published in various years. The data inadequacy limited the researchers to restrict to this analysis. The inability to include all the six regions due to data incompleteness and incorrect data acts as a limitation. Thus, in the future efforts in this line of study, it is necessary to cover all the six regions and work on new dimensions like employment scope for SCs and STs, income rise through PACS, repayment aspects, non-performing loans and the like.

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Annexure

Table 1 : Growth rate in number of PACS

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All India	0.514%	2.355*

Source: Computed by the researchers

*** 1% significance level, ** 5% significance level, *10% significance level.

Table 2 : Region wise Growth Rate of Membership in PACS in India

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Source: Computed by the researchers

*** 1% significance level, ** 5% significance level, *10% significance level.

Manufacturing Excellence Model To Solve Operational Risks Due To Product Demand Variations

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Abstract

The dynamic product demand impacts the manufacturing supply cycle by creating some operational risks like high inventories, excess manpower, and underutilization of machines, etc. Business firms or companies get impacted financially due to the dynamic product demand with issues like rising finish goods, raw material, and in-process stocks or inventories, inefficient usage of resources like machines, water, and people, and excess or less manpower or job cuts.

We studied the lean manufacturing principle in a literature survey to understand the concept of the manufacturing excellence at the product manufacturing and its deployment to solve the above-listed issues due to product demand variations. Further, in research methodology, we considered the independent variable as dynamic product demand and the dependent variable as operational risks like high inventories, excess manpower, and underutilization of machines. We plotted the value stream map for the selected product manufacturing with daily demand 25 and 40 numbers to understand the operation risks that occur after changing the demands.

We proposed consolidated manufacturing excellence models for solving the operational risks and after deployment of them; we again plotted the value stream map for the selected product manufacturing with daily demand 25 and 40 numbers. We got gain of in the case of the daily 25 demand, total lead time reduced from 14.6 to 7.82 days that is 46.44% for in-house product manufacturing and in the case of the daily 40 demand, total lead time reduced from 26.18 to 15.18 days that is 42.01%. Total lead time in both cases is reduced by +40% that helped product manufacturing.

We conclude this research study as our manufacturing excellence models are successful in delivering the expected results at our selected product manufacturing.

Keywords: - VSM, Lean, Manufacturing Excellence Model, Inventory, Operational Risks.

Introduction

Background

The dynamic product demand impacts the manufacturing supply cycle by creating some operational risks like high inventories, excess manpower, and underutilization of machines, etc. Business firms or companies get impacted financially due to the dynamic product demand with issues like rising finish goods, raw material, and in-process stocks or inventories, inefficient usage of resources like machines, water, and people, and excess or less manpower or job cuts (Kenge, Rohit. & Khan, Zafar, 2020). We are addressing this statement of the problem by finding a consolidated business development model for manufacturing operation scope and standardizing it.

Definition

An actual manufacturing process consists of four parts that are man, machine, material, and method. Lean manufacturing is focused on detecting, preventing, or reducing, and eliminating waste in the process. The standard lean tools application at the manufacturing process involves five steps that are,

- a. Defining customer value or requirement.
- b. Value stream mapping for the defined value by considering all

the steps, further identify and eliminate the non-value-added process in it.

- c. Designing the value stream by eliminating all the waste in the process which will reduce the overall lead time (James P Womack and Daniel T Jones. March 1, 2003).
- d. Customer Pull deployment in the complete value stream.
- e. Standardize all the improvements done in the process.

Six Sigma, Lean manufacturing, and TQM that is total quality management are some of the tools used to manage manufacturing operations (D. Rizzardo and R. Brooks, 2003); (Hoyle, David, 2007). While each tool has a distinct set of actions, they all try to remove the wastage from the manufacturing process by optimizing the resources availed (Kokemuller, Neil, 2020).

Objective

To analyse the different operational risks caused by the product demand variations and provide a consolidated business excellence model for manufacturing to reduce it.

Literature Review

The framework of the customer to customer manufacturing operation

A framework of the customer to customer manufacturing operation is explained in figure 1 as below,

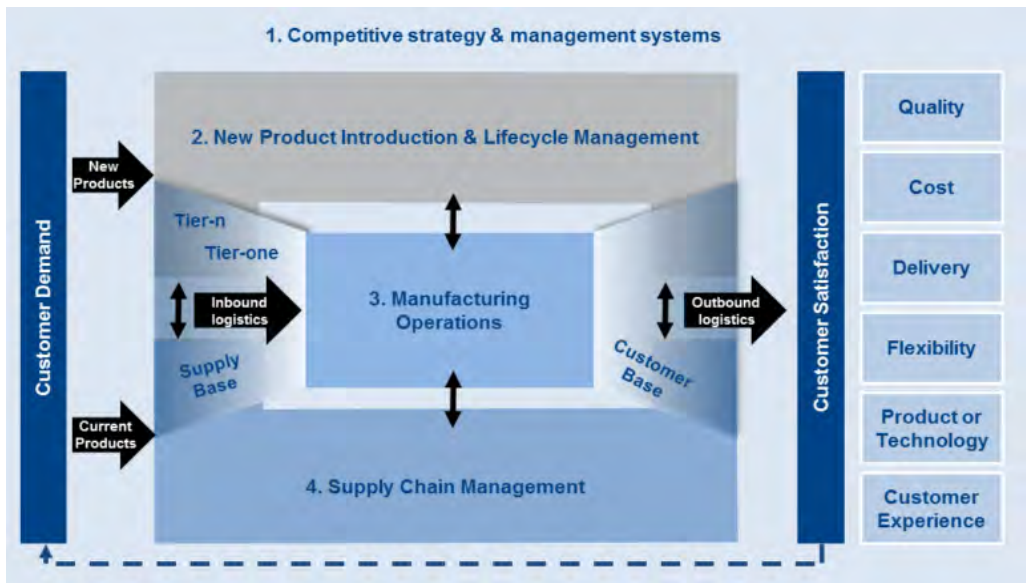


Figure 1: Manufacturing Operation Cycle (Industry forum, 2020)

Lean Manufacturing implementation

Lean manufacturing implementation involves key techniques namely Waste Elimination in the complete value chain (Merrill Douglas, June 2013), Continuous improvement i.e. Kaizen, Human respect, Production levelling i.e. Heijunka, Just in Time i.e. JIT, Single piece flow, Built-in quality, Mistake proofing i.e. Poka-Yoke, and Detecting defects through automation i.e. Jidoka (Page, Julian, 2003). Let us discuss the nine Lean manufacturing tools in detail as below,

Waste Elimination

Lean can be termed as “with as little waste”. Common Waste in the product manufacturing process is high inventory, not required resources, big size workstations, as it requires

higher travel time between the workstations, Bottleneck operations, Excess manpower is deployed at a limited task, and process automation lacking (Christine Wheeler, Feb 17, 2014). The workflow is tracked from station to station and each work station is analyzed to reduce the above-mentioned types of wastage. Total process waste elimination is difficult in one go, however continuous improvement can be deployed to eliminate most of it (Tanya, February 12, 2019).

Kaizen that is Continuous Improvement

The process improvement first step is tracking and documenting the complete station to station of the production process. We need to identify wastage, gaps, and

inefficiency in our documented production processes and continuously improve it. Hence, continuous improvement and waste elimination work together (Rever team, January 29, 2019). An employee who is working at the analyzed station tells problems and possible improvement solutions for continuous improvement (Mika, Geoffrey L, 1999).

Human respect

The third lean technique is human respect that ensures a provision of the best work experience to employees for getting a consistent performance. Some examples of best practice provision are No overwork allocation to any of the employee, proper work training to all employees, allocation of the work targets aligned with their work purpose, targets review should be practiced for accountability, target achievements and gaps in it need to be found out with probable causes, also communicate individually to each employee for the closing of the gap with fewer disputes and to perform their work easily, further allocate challenge in their allocated work by rotating them to have variety in work. If we give our employees respect, they will give the best quality work output.

Heijunka that is Production Levelling

Production levelling states that every day our output will be the same. Based on our regular order booking status, every day we need to produce

80% the same output of the total booked order plan. On a day if excess quantity produced over the levelling plan, it can be moved to “fluctuation stocks”, and on a day if we produce lesser quantity, we can utilize this fluctuation stock (Villanovau, Feb 6, 2018). Stock is considered as waste in the lean principle, but “fluctuation stock” reduces the in-process WIP by a big amount. The production rate must balance the dispatch rate to prevent the high FG inventory. Heijunka that is production levelling is applied to the products having a longer lead time of production and delivery or complex in sizes, also for the make-to-stock products. In make to stock case our “fluctuation stock” allow us to cater to the sudden booked orders (Jamie R. Friddle, 2020).

JIT that is Just in Time

JIT means no excess production. The final goal of JIT is minimum raw material inventory, WIP, and FG inventory. Production managers must plan a strategy to fight with sudden problems namely machine breakdown, absenteeism of manpower, and late raw material supply (Martin Murray, October 12, 2020). Make to order product suites to JIT than production levelling, as “fluctuation stock” in levelling immediate consumption is not predictable (Cleartax, Jun 05, 2020).

Single Piece Flow

Single piece flow is an action to reduce the in-process WIP and bottlenecks

in the production. As a single piece flow itself is one WIP at a time that eliminates the in-process WIP and improves the product quality as the focus is increasingly on a single piece (Ottomators, Aug 24, 2017). Travel time gets reduced between stations to the station as the distance is zero (Ben Mulholland, January 5, 2018).

Built-in Quality:

The process must be capable of producing defects less and built-in quality products. Process defect types are manual error, machine breakdown, or wrong product supplied on an assembly line (Kanbanize, 2020). These defects may be prevented or eliminated by either Poka-Yoke or Jidoka that is automatic detection of defects on the line.

Poka-Yoke that is error proofing

Error proofing is the prevention of errors in three systematic ways (RNA Automation, 2020) at source error identification, prevention, and elimination.

Jidoka that is the automatic detection of defects on the line

The machine is checking the product to detect or prevent the occurrence or passing of the defect to the next station without a manual check. After detecting the error machine alarms the worker who is working at that machine, further, he gets to know that some error has happened.

Methodology

An Empirical Hypothesis statement three

The dynamic product demand impacts the manufacturing supply cycle by creating some operational risks like high inventories, excess manpower, and underutilization of machines, etc. We assumed the above condition in the following way,

- Independent Variable: Dynamic Product Demand
- Dependent Variable: Operational risks like high inventories, excess manpower, and underutilization of machines, etc.

Primary Data Collection

We are going to plot the Value stream map (Manos, Tony, June 2006) for the complete product manufacturing cycle for the sample original electrical products manufactured at the Nasik District to understand the different operational risks caused by the dynamic product demand. We plotted a value stream map for in-house Product manufacturing with the daily demand of 25 Numbers as shown below in Figure2,

Next, we plotted a value stream map for complete Customer to Customer Product delivery with the daily demand of 40 Numbers with as shown below in Figure3,

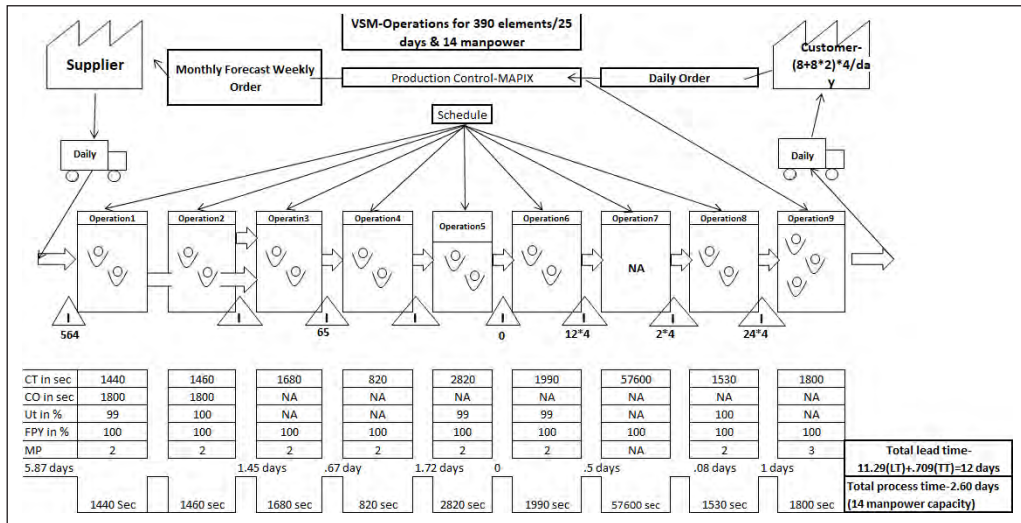


Figure2: Value Stream Map for Product with the daily demand of 25 Numbers

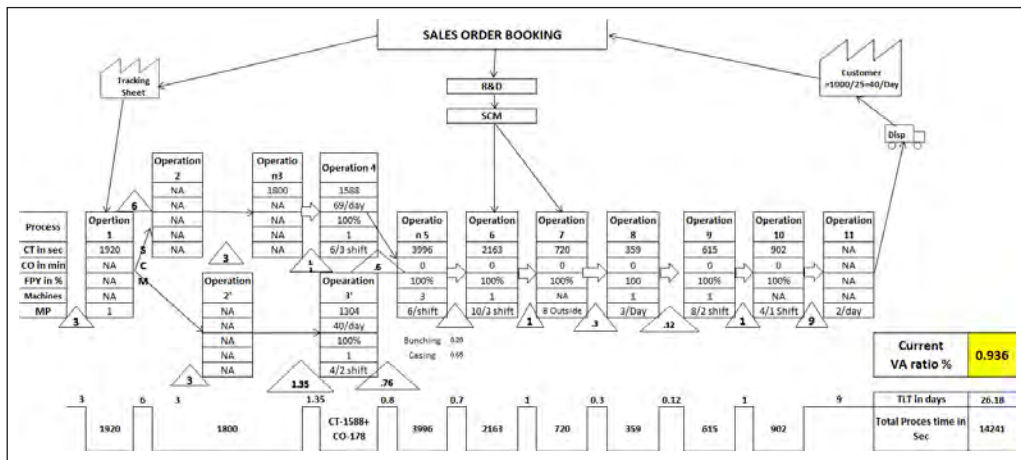


Figure3: Value Stream Map for Product with the daily demand of 40 Numbers

Analysis of the collected Primary VSM data

We analysed the following key operational risks from the above two Value Stream Mapping data for the same product with daily demand 25 and 40 numbers,

1. Inventory level increases for the lower daily demand for the same product manufacturing.
2. Total lead time increases as the inventory between station to station increases in days.
3. Higher inventory's results in higher space consumption, it may

further lead to safety issues for the operator’s working at the work stations within reduced space than earlier.

4. Raw Material quality may degrade as waiting time is higher in case of the lower daily demand.
5. Manpower excess issue occurs for lower daily demand if demand changes suddenly.
6. Machines utilization or overall equipment efficiency for lower demand is not good.


The solution to answer the above operational risks due to changing demand

1. Industry 4.0 improves employee work-life, their productivity, and reduces the operation cost in mass manufacturing processes (Padovano et al, January 1, 2018). Industry 4.0 may be a boon in the CORONA pandemic by the deployment of its key principles

like digitization, networking, and internet use. It also tries to deploy automation that communicates in real-time (Kenge, Rohit. & Khan, Zafar, 2020).

2. SCM 4.0 is the consolidation of big data, IoT, and AI by deploying internet networks, sensors, and data analysing tools at the process for consumer satisfaction (Mckinsey, October 27, 2016). The Supply chain overall efficiency improves by eliminating digital waste in the process. SCM 4.0 try’s a granular, faster, efficient, flexible, and digitized manufacturing process. The SCM 4.0 principles create a change in manufacturing agility, capital cost, and service (Kenge, Rohit. & Khan, Zafar, 2020).

From the above data, we proposed the following model number 1 and model number 2 for deployment at the product manufacturing to answer the operational risks we listed,

Market Support-Customized Business	Objective-Reduction of response time @15% in 1st attempt
	Key focus area Identified-FMS Implementation
	Flexible Manufacturing system application strategy
	Develop customer response system (IT solution)
	Implementation of FMS to improve response Time
	
Product Quality	Objective-Quality defect reduction
	Analysis of Existing process
	Identifying the actions for each Workstation improvement and Plan for Implementation of action defined

	Organization post Go-live (Responsibilities/escalation)
	Six Sigma deployment
↓	
Lean knowledge platform	Objective-Lean Six Sigma deployment at internal stakeholders
	Selection of stakeholder
	Study and make a proposal
	Workshop for Implementation
	Lean platform-Preparation of Knowledge database
	Lean Platform database ready online
↓	
Digitization under Industry 4.0 and SCM 4.0	VSM
	Flow Levelling
	Standardization
↓	
Supplier Portal	Define Team
	Group strategy on SRM tool
	Finalization of potential vendors from the purchase side
	Group SRM functionality availability & assessment
	Alternate at the local level to be explored

Table1: Manufacturing excellence model1

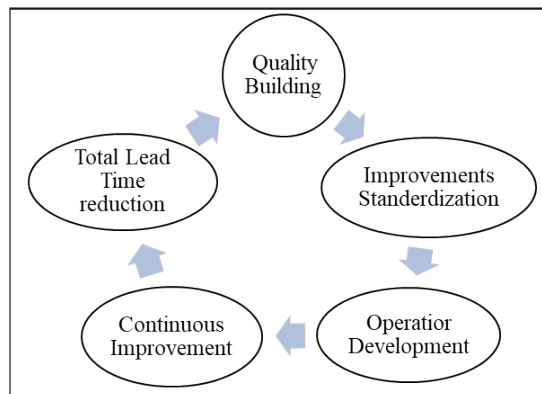


Figure4: Manufacturing excellence model2

We deployed both these manufacturing excellence models at our product manufacturing as per the sequence proposed and redrawn the value stream map for our selected product manufacturing for comparing the results with earlier VSM plotted.

Results

We are going to plot the Value stream map for the in-house and the complete

product manufacturing cycle for the sample original electrical products manufactured at the Nasik District to understand the different operational risks caused by the dynamic product demand.

We plotted a value stream map for in-house product manufacturing with the daily demand of 25 Numbers as shown below in Figure5,

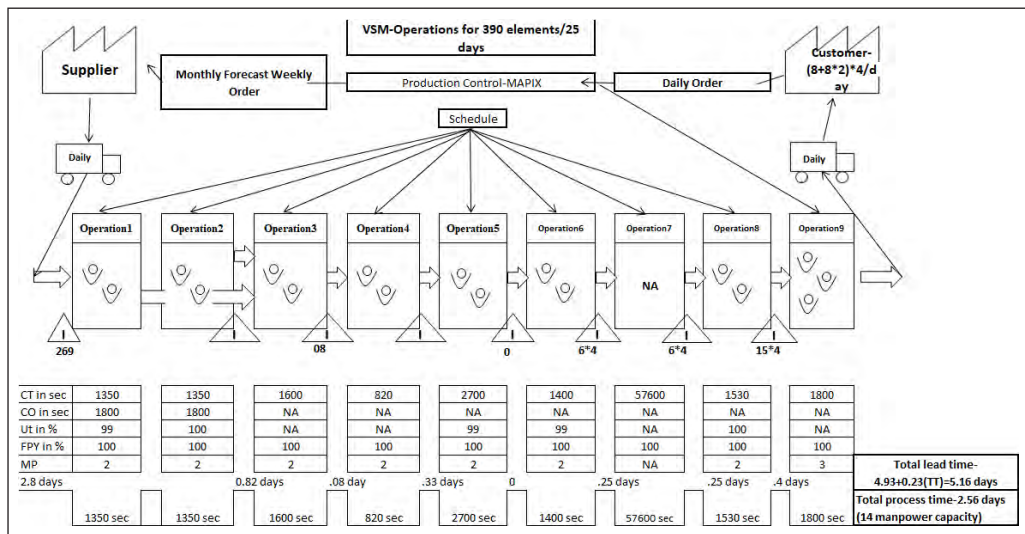


Figure6: Value Stream Map for Product with the daily demand of 25 Numbers after improvements

Next, we plotted a value stream map for complete Customer to Customer Product delivery with the daily demand of 40 Numbers with as shown below in Figure7,

After deployment of both the manufacturing excellence models, we quantified the gains from the above value stream mapping as below,

1. In the case of the daily 25 demand, total lead time reduced from 14.6 to 7.82 days that is 46.44% for in-house product manufacturing.
2. In the case of the daily 40 demand, the total lead time reduced from 26.18 to 15.18 days that is 42.01%.

Total lead time in both cases is reduced by +40% that helped the product manufacturing by following ways,

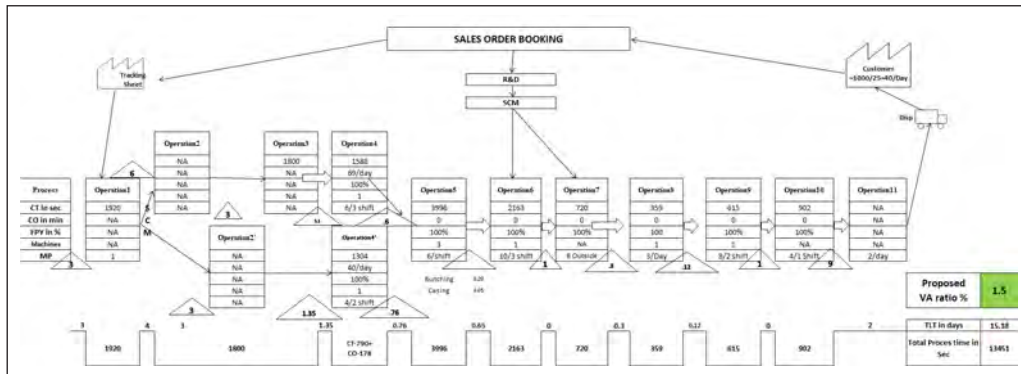


Figure7: Value Stream Map for Product with the daily demand of 40 Numbers after improvements

1. Inventory level between stations to the station is reduced drastically.
2. Total lead time was reduced by half.
3. Space consumption is reduced, which may prevent the probable safety issues for the operator's working at the workstations within reduced space than earlier.
4. Raw Material quality rises as the shelf life of inventory on the shop floor is reduced.

Conclusion

The dynamic product demand impacts the manufacturing supply cycle by creating some operational risks like high inventories, excess manpower, and underutilization of machines, etc. Business firms or companies get impacted financially due to the dynamic product demand with issues like rising finish goods, raw material,

and in-process stocks or inventories, inefficient usage of resources like machines, water, and people, and excess or less manpower or job cuts. We addressed this statement of the problem by finding two consolidated business development models for manufacturing operation excellence. After deployment of these two models at selected product manufacturing, we got gain of in the case of the daily 25 demand, total lead time reduced from 14.6 to 7.82 days that is 46.44% for in-house product manufacturing and in the case of the daily 40 demand, total lead time reduced from 26.18 to 15.18 days that is 42.01%. Total lead time in both cases is reduced by +40% that helped product manufacturing.

We conclude this research study as our manufacturing excellence models are successful in delivering the expected results at our selected product manufacturing.

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Opportunities for Tribal Entrepreneurship Development in Jharkhand to Combat Post COVID -19 Challenges

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Abstract

The COVID -19 pandemic affected almost all the dimensions of our ecosystem and the worst affected one is the economical aspect. The complete shut-down of many economic activities forced the migrant laborers to be back to their home state/town/village and look for the local livelihood options. The present article with a help of primary and secondary sources is an attempt to analyze the situation of entrepreneurship development among the tribals of Jharkhand. The paper present the case studies to show that entrepreneurial education and focused area approach with proper government policy is the need of the hour for more and more local job creation for the tribal community of Jharkhand.

Keywords: Tribal Entrepreneurship, Entrepreneurial Development, Tribals of Jharkhand

1. INTRODUCTION

The pandemic 2020 of COVID -19 has severely impacted the world economy. For reducing the spread of disease Government of India has also opted for 'lockdown' to maintain the distance between people. This lockdown process which started with closing of non - essential economic activities has badly impacted the Indian economy (The

Economic Times, 2020). The migrant workers, daily wage earners and labor force of unorganized sectors are the worst affected ones. This also started the return migration within India. If one side it resulted into the shortage of labor for industries and agricultural activities and impacted the production process on another side it became a crucial concern for government

to provide livelihood options to the people specially the returned migrants. The state of Jharkhand is among one of those states in India who witnessed the heavy inflow of returned migrants. It is important to note that Jharkhand state government was the first in the country who took initiative to bring migrants. On 1st May 2020 first train from Telangana came to Jharkhand with migrant workers also Jharkhand government was the first to take initiative of airlifting the migrants from Ladakh region (Barik, 2020; Indian Railways, 2020).

The state of Jharkhand formed in the year 2000. The state is known for its rich flora-fauna and mineral resources and at the same time it is also one of the EAG (Empowered Action Group) state. On one side 40% of Indian mineral resources are found in Jharkhand and another side 39.1% of Jharkhand population is living below the poverty line (UNDP, 2011). According to census 2011, Jharkhand has a total 8,645,042 ST (Scheduled Tribe) population which is approximately 26% of the Jharkhand total population and 8.29% of Indian total tribal population. There are total 32 Scheduled Tribes in Jharkhand out of these 9 are Particularly Vulnerable Tribal Groups (PVTGs). However more than 90% of tribal population resides in rural areas in Jharkhand where 24.05% of Jharkhand total population lives in cities and rest 75.95% in rural area as per census 2011. The RBI (Reserve Bank of India) Handbook of Statistics on Indian Economy and Economic

Survey of India 2010-11 reported that the contribution of Industry to the NSDP (Net State Domestic Product) of Jharkhand in 2009-10 is more than double of agricultural contribution. In year 2009-10, the agriculture contributes 16.68% to the NSDP and industry contributes to the 35.82% while the contribution of service sector is highest with 47.50% (RBI, 2011). Although the state of Jharkhand has such a huge reserve of resources but the situation of employment for labor force is very poor as revealed in the Jharkhand Economic Survey 2016-17. Report pointed out that the ratio of main workers to total workforce in Jharkhand is 52.05% against the national average of 75.23% in year 2011. This ratio witnessed a sharp decline as in 2001 it was 63.77% in Jharkhand. It is clearly mentioned in the report that the reason behind the sharp decline of more than 10% is related to the availability of employment opportunities in the state. The report further stated that regular employment opportunities are insufficient in Jharkhand and the available workforce is also not capable to grab the available additional employment opportunities in the state (GoJ, 2017). However government of Jharkhand along with the central government launched many schemes for skill enhancement like Model Career Centre, Pradhan Mantri Kaushal Vikas Yojna (PMKVY), Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), Saksham Jharkhand Kaushal Vikas Yojna (SJKVY), Craftsman Training Scheme and Skill Development

Mission. Most of these schemes have creation of wage employment as focus area and in year 2013 there are approximately 93000 MSME (Micro, Small and Medium Enterprises) units in Jharkhand providing employment to more than 3 lakhs people. However 95% of MSME units are concentrated in only 6 sectors. These sectors are Food Processing, Textile/Hosiery, Wood, Mechanical, Glass and Ceramics and Metallurgy. It has been observed that the skill development alone is bringing the regional wide disparity in the state in terms of rural versus urban as well as among districts and blocks. For example approximately 85% of the skill development institutes are concentrated in 8 districts of the State resulted into disparity in training capacities between districts. Infrastructure related to vocational training is also unevenly spread over in the state. The 92% of training has been directed towards only 3 trades – Electrician, Fitter and Mechanic (Diesel) (NSDC, 2013) Recognizing the significant contribution of MSME business units in employment generation, government of Jharkhand has also started focusing on entrepreneurship development in the state. The vision and action plan 2021 document set the target of establishment of incubation centers across all 24 districts under 'Stand Up India' and 'Start Up India' initiatives. Jharkhand state government has also planned for Entrepreneurship Hub establishment in the state (GoJ, 2018). It is also remarkable that Jharkhand jumped from 7th position

in 2017 to 4th position in 2018 on 'Ease of Doing Business Index' prepared by Department of Industrial Policy and Promotion, Government of India and World Bank (GoI, 2018). The importance of MSMEs is also recognized in the 'Atmanirbhar Bharat' mission as it is included in the first phase of the mission (National Portal of India, 2020). The Atmanirbhar Bharat mission is the step taken by Government of India after announcement of un-lockdown phase – I with a vision of making India self – reliant and mitigating the threats posed by COVID-19 pandemic on Indian economy.

2. LITERATURE REVIEW

Economic development is the most desired indicator by any group, community, or country affecting the industrial growth in the region. Entrepreneur is visualized as one of the key figure and entrepreneurship as an innovative activity (Schumpeter, 1934), as one of the necessary conditions (Parsons and Smelser, 1956), as dynamic forces (Sayigh, 1952) for desired economic development due to its multitasking role. Entrepreneurs are considered as critical contributors towards the economic growth of a country (Kuratko and Hodgetts, 2004). It is important to note that there is no definition of "entrepreneur" which is uniformly universally accepted among the researchers as well as in the literature (Carlock, 1994; Grant & Perren, 2002). Different perspectives have been adopted by different schools

of thought to define entrepreneurship and entrepreneur (Kruger, 2004). There are two clusters of thought which have been identified on entrepreneurship theoretical framework. One cluster focused the meaning of entrepreneurship based on the characteristics of entrepreneurship like uniqueness, growth and innovation, while other group based their approach on the outcomes of entrepreneurship like the value creation (Sharma and Chrisman, 1999).

Entrepreneurship has been defined by the National Knowledge Commission of India (2008) as the “professional application of knowledge, skills and competencies and/or of monetizing a new idea, by an individual or a set of people by launching an enterprise de novo or diversifying from an existing one (distinct from seeking self employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good” (Goswami, 2008). However Entrepreneurship definition is always associated with the capability of entrepreneurs to discover, evaluate and exploit the opportunities in order to introduce new goods and services, their ways of organizing, production process and marketing strategies that earlier had not existed in the economic market (Venkataraman, 1997; Shane & Venkataraman, 2000).

The role played by entrepreneur is an important dimension in defining the type of entrepreneurship and the emerging benefit from them.

An entrepreneur can be a leader, manager or just a coordinator (Kruger, 2004). The blend of social, cultural, economical, psychological, political as well as environmental characteristics makes the entrepreneurship concept multidisciplinary in nature. The common behaviors and traits expected from entrepreneurs are: Locating a business opportunity, able to accumulate resources, knowledge of marketing products and services, skills for producing the product, leader and managerial quality to build an organisation, and quick in responding to the environment (government and society) (Gartner, 1985). This very nature of entrepreneurship concept opens it to various conceptual framework approaches. Many scholars of various disciplines gave theories to define and categorization of entrepreneurs and entrepreneurship development.

Multiple factors have been responsible for evolution and development of entrepreneurship. It is better to take an integrated or holistic approach to analyze the entrepreneurship for a target group specially the disadvantageous groups like rural areas, tribal societies. Economic backwardness, mass poverty with low literacy, unemployment, inadequate infrastructural and administrative facilities forces the tribal community for having a low level of living standard. Traditional Tribal community is having 03 major occupational sector as agriculture, forestry and handicrafts and similar to barter economy which

must be supported to convert into a market economy with the help of the process of entrepreneurship. The increasing population size, poor skilled population is resulting into disguised employment in agriculture sector. The pressure on available land is increasing day by day, in tribal area limited arable land aggravate this situation. The development of major dams, mining activities are also alienating the tribal community from the land. Hence, it is imperative to think of new income sources and ways of livelihood to reduce the incidence of poverty in tribal dominated regions. Study shows that Canadian Aboriginal communities adopted and successfully implemented the strategies of promoting the forest and their uses along with entrepreneurship development to enhance their socio - economic condition (Anderson and Giberson 2004; Anderson et al. 2005; Wyatt 2008). Self-employment is described as the only feasible way through which people belonging to indigenous tribes and lower caste groups in India can be found jobs. The ownership of small enterprises can effectively empower these marginal people (Harper, 1991). The role of local community is very significant for entrepreneurial environment development (Morky, 1988). For example, close relatives can help in locating and accumulating of resources for entrepreneurs (GnYawali & Fogel, 1994). It has been noted down that projecting the stories of successful tribal entrepreneurs and treating them as role model is very efficacious

in development of entrepreneurial environment in tribal regions. The Factors affecting the establishment, development and expansion of business activities in tribal economy includes 'need for motive', resources availability, entrepreneur's skills, social - political support system (Rao, 1975). Self-employment has proven as a way out to get rid of quasi - permanent state of poverty as well as unemployment situation. Development of self - employment - oriented entrepreneurship is the need for achieving the balanced regional sustainable development and for economic power decentralization.

3. RESEARCH GAP

Since independence Government of India has launched various schemes for industrial development in the country. On 12th May 2020, Prime Minister Narendra Modi launched the mission of 'Atmanirbhar Bharat' during the announcement of economic package related to Covid -19 pandemic. Various sectors have been identified with special focus on providing job options to returned migrants. In the state of Jharkhand Chief Minister Hemant Soren already announced 03 schemes in the 1st week of May 2020 for reviving rural economy and providing livelihood options to the locals. But will this be sufficient enough in providing employment to the 6 Lakhs returned migrant workers (Till June 2020) of Jharkhand (Mukesh, 2020)? What will happen to the youths of Jharkhand who

are in the queue to get a job? Here private industries can play a role up to some extent in providing job opportunities to the locals. But what are the available options to the tribal youths who want to take a risk to get into a business, who want to be an entrepreneur? What are the opportunities for the tribal youths of Jharkhand in the identified sectors under 'Atmanirbhar Bharat' mission? This paper is an attempt to search for the solution for these unanswered questions of tribal entrepreneurs.

4. RESEARCH OBJECTIVES

- ❖ To examine the linkage between tribal economy and industrial development in Jharkhand.
- ❖ To analyze the available entrepreneurship options for tribal youths in Jharkhand.
- ❖ To know the current situation of employment options available to Jharkhand returned migrants in COVID -19 pandemic.
- ❖ To explore various sectors for development of tribal entrepreneurship in post COVID -19 era in Jharkhand

5. RESEARCH METHODOLOGY

This paper is developed during COVID -19 pandemic time period by using the primary as well as secondary data sources. Telephonic interview is used for primary data collection and content analysis has been done for analyzing the case study from secondary data sources. Various articles

on entrepreneurship, tribal economy, industries of Jharkhand are used to gather the relevant information. Secondary sources also includes reports of different agencies like Indian central ministries and state ministries reports on skill development, their policies related to entrepreneurship, tribal and small scale industries development, articles from reputed national and international journals, web pages etc.

6. ANALYSIS & DISCUSSION

The vision of 'Atmanirbhar Bharat' mission targets the development of 05 major areas known as 'five pillars': Economy, Infrastructure, System, Vibrant Demography and Demand. The developments in these segments are targeted through five phases of Atmanirbhar Bharat. The very first phase started with the focus on 'Businesses including MSMEs'. The second phase has 'Poor, including migrants and farmers' as prime focus and Agriculture in 3rd phase (National Portal of India, 2020). The Women Self - Help Groups (SHGs) are encouraged for economic activities under the Pradhan Mantri Garib Kalyan Package (o2) by increasing the limit of collateral free lending to Rs. 20 lakhs from Rs. 10 lakhs (GoI, 2020). This is a very good opportunity for a state like Jharkhand which has a sizeable tribal population of more than 26% as per census 2011. Traditionally forest produce, agriculture and livestock are 03 major economic activities for a tribal household along with some crafting techniques. Various

studies pointed out the impact of forestry on tribal household economy and role of women in it (Yadma & et al. 1997). However the low knowledge level of mainstream economic market system and limited access and control of traditional resources excluded the tribal women and hampered the overall development of tribal community (Panda, 2017). Nowadays with various schemes and policies government and Non – Governmental Organizations (NGOs) are putting effort in developing the small businesses among the tribal women especially with the help of SHGs. Some examples of successful enterprises run by SHGs in Jharkhand are as follows:

Case 1: Lac based Livelihood model of Udyogini:

Many NGOs worked towards the livelihood promotion for non – timber forest products (NTFP) among the tribal women through SHGs. The Lac based project was started by Udyogini in partnership with Poorest Areas Civil Society (PACS) Programme in Gumla district of Jharkhand. The project became very successful due to its inclusive strategy and adopted by many NGOs. It comprises of five components. It starts from introducing scientific practices for lac cultivation to the producers. After supporting the producers with proper technology and training the project also have a separate component which focuses on Lac Business Development Service Providers (LacBDSPs) for training and monitoring of Package of Scientific

Cultivation of Lac (PSCL) applications. The next step includes the Brood Farm promotion and then the crucial part of establishing the Village Level Service Centers (VSLCs). These centers empower women in marketing and work for the capability enhancement of the women. The project last step is to institutionalization of lac production through Cooperatives (Goud, 2016). This model proves that by focusing on a single product with proper training and guidance a hamlet can become a production hub and tribal can get additional income from NTFPs.

The phase – 1 report of Atmanirbhar Bharat already pointed out that due to COVID -19 marketing and liquidity are the major problems for MSMEs. The presentation suggested for the promotion of e-market linkages as trade fairs and exhibitions are completely shut due to COVID situation (Covid-19 Inter ministerial notification). It has also been recommended by researchers that for the diversification of their business government should provide entrepreneurial education to the youths (Khakhalary, 2017).

The agriculture (including livestock farming, horticulture and sericulture) along with forestry and handicraft skills are traditional income sources or livelihood options for tribal community in Jharkhand. Apart from these, dense forest as wild animal's habitat, variety of flora and fauna, mountains, falls, rivers make Jharkhand a rich bio – diversity state. The eco –tourism, healthy organic food production and herbal medicine

are some of the sectors associated with Jharkhand historical heritage and traditional knowledge base. These sectors can be good ventures for tribal entrepreneurs with skill enhancement training. The various products based on the usage of Mahua has already proven as a significant livelihood option for the tribal people and forest dwellers in Jharkhand (Kumar & et al 2018).

Case 2: Chandra Mani Kunkal (A Lorry Woman): The owner of Kunkal Enterprises

Chandra Mani Kunkal born in 1967 as a daughter of a crane operator father in Jamshedpur and get a chance to have quality education. After completing her post – graduation she did not get a job as per her qualification. For almost one decade worked she worked as a school teacher and part –time insurance agent. She get associated with an NGO who worked for tribal rights. The group is a strong supporter for the affirmative policies compliance for natural resource dependent sectors like mining. Tata Group has wholeheartedly implemented this and many tribal entrepreneurs became vendor of Tata Group starting from labor supplier in construction work to transportation of coal and other materials. In November 2011, Chandra Mani Kunkal became the transportation vendor of Tata Group and in financial year 2018-19 her company Kunkal Enterprises registered a turnover of 15 crores. She made her way out in a male dominated transportation sector owning more than 50 large trucks and giving

employment to more than 300 persons (Dalit Enterprise, 2019). She is a perfect example where a tribal woman started from scratch and with proper policy support became a successful job giver.

Jharkhand is known for its rich coal and mineral resources. The above mentioned case study can be taken as a role model for upgrading the employment and compensation policy in Jharkhand mining industry. The local tribals should given priority not only into jobs but also in string up the small enterprises associated with the allied sectors of mining industry like transportation and construction works.

Case 3: Didi Café:

Poonam a resident of Kutte village of Nagri Block of Ranchi district owns Didi Café in the Jagganathpur area . The café which had a business of just Rs. 145 at first day, now doing a business of Rs. 15,000 on a daily basis. The Didi café idea was supported by Jharkhand State Livelihood Promotion Society (JSLPS) by giving loan to the SHG. JSLPS make sure to check the market viability for the idea proposed by SHG in their respective business area or villages or panchayats. It reduces the risk for entrepreneurs (Kislaya, 2019).

This case is the role model for the women entrepreneurs and also for the agency looking for successful model for tribal entrepreneurship development in a particular region. It shows that a proper feasibility study of business idea, enterprise location and market situation helps in reducing the level

of risk for the entrepreneurs. The capital support and monitoring from government can turn new ventures into successful sustainable enterprises.

A geographical region may become isolated due to poor infrastructure development and it reduces the economic activities opportunities in the area. Studies have shown that tribal dominated area one side having the poor infrastructure and tribal entrepreneurs often failed due to financial challenges like Start-up and working capital problem, difficulty in borrowing fund etc. (Pravesh, 2016).

Case 4: Nirja Nikki: She is the shining example of first generation tribal entrepreneur. She belongs to a very well educated family. Her father was an engineer and mother was a school teacher. She received a high quality education in English medium. She worked for more than 10 years in apparel industry in Delhi and moved back to her roots i.e. in Ranchi. She became an entrepreneur along with her husband and currently owning 'White Blossom Bridal Wear'. She perfectly used her educational qualification and experience of Apparel industry in making her business successful. Apart from full time employees she also outsources many of her work orders (Dalit Enterprise, 2019).

This case study put forward an example of impact of quality education on the empowerment of tribals which enable them to take risk and be a successful entrepreneur.

Case 5: Santosh Hembram:

The founder of 'AMICI Tech Solution', Santosh Hembram is the living example for many tribal entrepreneurs who want to venture into emerging industrial sector. Santosh was born in year 1986 at "Kitajhor" of Jamtara District of Jharkhand. His family was displaced for Damodar Valley Corporation (DVC) project and fortunately his father invested part of the received compensatory amount towards the education of their children. But the saved amount was not sufficient enough to provide quality education to 02 sons of the family. Santosh elder brother sacrificed his higher education for him. He completed his graduation in computer technology but did not get job satisfaction. So he decided to be an entrepreneur, and founded the company 'AMICI Tech Solution' with two other partners. Due to sudden death of one of the partner, the company was unable to complete orders on time and but with support of his wife he able to reestablish the company in the market. His wife is working with United Bank of India and always supported him. (Dalit Enterprise, 2019) The success journey of Santosh shows that with little bit patience and family support a knowledgeable tribal person can be entrepreneur in emerging economic sectors also.

We are living in the era of knowledge society filled up with the modernization thoughts and digital technology. So it is very significant that government should modify and upgrade their

policy and programs which will be helpful for tribal entrepreneurs in venturing into the '2E' market i.e. being E-preneur ('E' for Electronic platform i.e. e-commerce) and Eco-preneur (Environmental friendly products and services) (Khakhalary, 2017).

Case 6: Doman Tudu:

Taking forward the tribal heritage of knowledge with proper integration of modern techniques and market oriented steps can define only a part of the empire established by Mr. Tudu. Rusicaa's a well known brand, has been the fruit of Mr. Tudu's hard work after leaving his job as a Quality Control Manager in a big brand company over an quality dispute. He is an alumnus of National Institute of Fashion Technology, Bangalore. Mr. Tudu is also the president at Dalit Indian Chamber of Commerce and Industry. His efforts are appreciated by US ambassador to India as well and many big names have been the partner to his brand. His brand Rusica Trends Pvt. Ltd. started in year 2013 and gets recognized by Govt. of Jharkhand (GoJ) also and special support for infrastructural development has been announced by the GoJ. He is also the mentor for more than 100 entrepreneurs under the start up India mission. (From Primary Sources)

7. RESEARCH FINDINGS

The data gathered from the secondary sources shows that MSMEs sector have given positive result from tribal entrepreneurship point of view. The

selected case studies represented into the analysis and discussion section strengthen the idea of having a supporting policy developed on considering the tribal knowledge base and regular government monitoring system could be helpful in having more number of tribal entrepreneurs in the state.

The focus of entrepreneurship development should be based on the local available resources, the rich bio-diversity of Jharkhand and on the location benefit. For example in dense forest and hilly area eco-tourism should be given priority. For this government can provide training related to hospitality industry to the local youths. Similarly in mining sector MSME of mining allied sector should be promoted by the government as well as by the private companies (Case 2). The entrepreneurial education and capital support is always helpful in risk reduction and motivating the youths to start up their business (Case 1 and Case 3). The knowledge of the selected sector and market linkage is helpful in handling the ups and down in the business and making the enterprises sustainable in long run (Case 4, Case 5 and case 6).

8. CONCLUSION

The COVID -19 pandemic has severely impacted the economy. The more number of job creation especially on local area basis is among the prime priorities area for government. Jharkhand state with a sizeable 26%

of tribal population needs to stimulate the tribal entrepreneurship in the state to have more number of job givers. Researchers have pointed out the problem of poor infrastructure, low level of credit linkage accessibility and difficult position of tribal entrepreneurs due to low exposure to technical knowhow. MSMEs in agriculture (including the horticulture and sericulture), NTFP, mining, eco-tourism based allied sectors should be encouraged and supported by the government of Jharkhand. The entrepreneurial education is also one of the most required dimensions for tribal entrepreneurship development in the state.

9. RECOMMENDATIONS

- Entrepreneurial educational institutions and skill training institutes should be located in different regions in order to make it accessible for the youths and to motivate them for starting up new businesses. It will also be helpful in reducing the regional disparity in the state.
- Awareness program with the help of successful tribal entrepreneurs as role model should be carried out to reduce the social stigma towards taking up new businesses in the tribal community.
- Capital support and market linkage should be regularly given and monitored by the government.

- Agriculture, forestry and mining based allied sectors should be promoted for entrepreneurial activities in order to have optimum utilization of available rich bio - diversity in the state.

10. SCOPE FOR FUTURE RESEARCH

The main focus area of this paper is to analyze the situation of tribal entrepreneurship in the state of Jharkhand. Therefore it further opens up the area to do the similar studies in other states of India. This paper also contribute towards building the basic information platform for various entrepreneurship opportunities available to the tribal youths which can help the other researchers in doing the in-depth study of tribal economy and its changing scenario in the post COVID -19 pandemic period. It also opens up new areas of study related to the employment of returned migrants in Jharkhand.

11. LIMITATIONS

The analysis done in this paper is purely based on the secondary data sources which put a question on the reliability of mentioned data. This limits the effectiveness probability of the given recommendations. The mentioned areas of entrepreneurship development also demand the feasibility study before any action.

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Social Inclusion of older adults During COVID 19 pandemic

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Abstract

Many people, during this COVID – pandemic ‘forced lockdowns’, are currently restricting themselves in their indoor areas. Though all age groups are affected, elderly people are suffering more severely with this infectious pandemic. As social distancing is the new norm, ‘distanced-socially’ is a new threat to the seniors or elderly people. When young adults and working professionals remain busy in their daily activities, done mostly through internet, the elderly people in same family feel isolated and distanced.

The present paper examines the social inclusion issues of elderly people, particularly during COVID pandemic, and discusses the role of internet based social applications, in helping social inclusion of elderly people.

Keywords: Social Inclusion, COVID pandemic, mobile applications, digital inclusion

Introduction

The Corona-Virus Infected Disease, 2019 (COVID-19) pandemic is believed to be the worst global health calamity of the century and a great challenge for human civilization. World Health Organisation, WHO,

named this respiratory disease, with reported origin from Wuhan (China) as COVID-19. (Chakraborty, I et.al 2020). According to the World Health Organization, as end of May 2020, the COVID-19 outbreak affected over 5.5 million people of 216 countries of the World. There is no report of any clinical

approved vaccine for this virus which is effective to cure this COVID-19.¹

In response to this COVID-19 pandemic, the Prime Minister of India, Sri Narendra Modi has declared lockdown on 24th March 2020 and forced almost 1.3 billion people to work effectively by using electronic tools and maintaining social distancing to fight with COVID-19. (Lee, K. et.al 2020). Many people are currently restricting themselves in their indoor areas. Though all age groups have been affected, elderly people are suffering more severely with this infectious pandemic. (Baker, S. R et.al 2020). According to UNICEF Report (2020) In Europe, 95 percent of people from among the age group of 80 years and above died due to this COVID-19.² 80 percent of deaths were from the 65 age group in the United States.³ In China, approximately 80 percent of deaths occurred among adults aged 60 years and older.⁴ In India, 42 percent elderly died due to this disease. This report shows direct as well as indirect challenges for the elderly people.¹

Impact of Social Distancing on elderly:

Social Distancing is a key measure to fight with this COVID-19 outbreak. For this reason, People are restricting themselves in their homes and communicating with their nearest one through different technological tools. This social distance has affected mostly to the elderly people. The elderly people are less comfortable with this virtual solution as compared to adults.⁵ At the same time, physical distance makes elderly socially isolated and this social isolation among the seniors brings depression, stress, anxiety and decreases the anti-immune response. (Lambert, N. M et.al 2013). According to the World Health Organisation (WHO) older adults those in isolation and with cognitive decline became more anxious, angry, stressed and restless.¹ The effect of it may further increase the susceptibility to COVID-19. Health care system and physician's advice to maintain social distancing to the elderly people. (Drageset, J, et.al 2011) Social distancing itself can represent

¹ "Coronavirus disease (COVID-19) - World" <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>. Accessed 17 Jul. 2020.

² The Impact of COVID-19 on older persons - United Nations" <https://unsdg.un.org/sites/default/files/2020-05/Policy-Brief-The-Impact-of-COVID-19-on-Older-Persons.pdf>. Accessed 17 Jul. 2020.

³ "CDC: 80 percent of US coronavirus deaths are people 65 and" 18 Mar. 2020, <https://thehill.com/policy/healthcare/public-global-health/488305-cdc-80-percent-of-us-coronavirus-deaths-are-people-65>. Accessed 17 Jul. 2020.

⁴ "LitCovid - NCBI - NLM - NIH." <https://www.ncbi.nlm.nih.gov/research/coronavirus/publication/32214079>. Accessed 17 Jul. 2020.

⁵ "The impact of social distancing on older adults during COVID" 23 Apr. 2020, <https://news.csu.edu.au/opinion/the-impact-of-social-distancing-on-older-adults-during-covid-19>. Accessed 17 Jul. 2020.

a huge hazard for the physical and mental disorder for them. As the elderly people have previous chronic health conditions, it becomes more complex due to this virus. (Fokkema, T. et.al 2017)

Various forms of Social connections are associated with the many well being measures. A study report shows that the social support and intimation (social inclusion) make older people's life meaningful whereas social exclusion and banishment have shown to reduce the insight which makes one's life meaningless. (Hacihasanoglu. R et.al 2011). The spread of COVID-19, not only increases the loneliness and social isolation feeling but also creates another disease among the elderly people. (Baker, Ö. E. et.al 2011). At the age of 60-80 most of the elderly are physically not abled and using drugs. (Hawkey, L. C. et.al 2010) They are physically not active with various illnesses, loss of close ones, mental illness, lack of income, (Van Deursen, A. J et.al (2015), staying away from their daughter and son, neighbours, low self-respect, not being comfortable with the living space and being completely dependent on others. (Niehaves, B. et.al 2014). These are the factors, which help to promote or increase the level of stress or tension among the elderly people during this pandemic. This social isolation and loneliness create the feeling of social exclusion as well as physical distance fetch the mental disorder, low self-esteem, sleeplessness and hopeless among the elderly. (Şar, A. H et.al 2012)

Social Inclusion of elderly through Internet during the COVID-19 outbreak:

According to Hawkey and Cacioppo (2010) Social distancing increases social isolation, but it is more rising when we will find the absenteeism of social networks or the Internet. (Joan M Kiel (2005). During this pandemic with having social-physical distancing, ICT (Internet communication and technology) became an Actor. Though elderly persons are not much capable and find it more difficult to use advanced technology in comparison to adults, the elderly people are much interested to learn to use it. (Ryan, T et.al 2011) But during this time, the elderly as well as the other group people are using it continuously to increase social inclusion and decrease the negative thoughts that come into their minds. (Şar, A. H et.al 2012)

Sar Ali Haydar et.al (2012) stated that there are many ways to reduce the feeling of exclusion, but the use of computer and internet is the best way to increase the potential of friendship and interaction and reduce the feeling of exclusion or the negative thoughts. Through the internet they get important and valid information from the internet via e-mail, and from different social network sites, the lives of older people become more efficient. Francies and Jin Jiang (2017). Another study report analyses that older people mostly access social network like Facebook, those who are basically deprived from others and socially isolated. (Ryan and Xenos (2011)

The Internet helps to get cognitive therapies through online which decrease the feeling of loneliness and improve wellbeing. (Cotten, S. R et.al 2013). The internet enhances quality of life and involves elderly in the social activities of those who use it.(Bond et.al (2010). With this Francis and Jinjiang (2015) define that socialisation is the activity of mixing socially with others. Since social participation relates to socialisation, they specifically focus on the ICT media which involves socialisation or participation of the elderly people. The Internet is a unique solution to take care of problems that elderly are facing during lockdown.⁶ (Choi, M.et.al 2012). During this pandemic, older adults are using video chat because of social distancing. Use of video conferencing apps like skype, WhatsApp video call which significantly helps them to reduce the risk of mental and psychological disorder than those who do not use the advanced technology. It helps them to connect with their close family members, daughter and son who specifically staying far away from them and enhances the well-being of older population moving forward (Flip Laneiro and et.al (2016)They also use Google duo, WhatsApp video call to increase their interpersonal communication skills which enhance the social inclusion or social support. Elderly get regular contact, care and companionship over the internet.

(Tsai H,H. et.al 2010) The use of the internet and advanced technology e.g.- telecare or telehealth are helping in maintaining or establishing social contact. The effect of social media, high technology apps like skype, WhatsApp, Snapchat etc help them to increase the social inclusion feeling and reduce social exclusion of elderly. (Chen and Schulz 2016).Because of this advanced technology many elderly people have changed their lives and have more opportunities to use computers in their daily lives by communicating with their old friends through various apps like banking, shopping, health maintenance and seeking leisure activities. (Forsman, L.R (2018). There might be physical distancing, but the internet performs the effective way for the promotion of their health condition and through different internet based applications and also helps to promote social contact. (Dirk Richter et.al (2013). Many literature based studies identified that internet may help to increase the social inclusion feeling among the elderly by becoming a part of social group, and getting cognitive behavioural therapy by different video conferencing by the health care group. (Olga Stavrova et.al 2016)

Although there might be a difference among the elderly to use or to access the advanced technology they mainly use frequently telephone contact to their close family members, friends, and this intercommunication provides

⁶ "LRJJ present at the ICICKM Conference at Hong Kong Polytech." <http://www.lrjj.cn/en/news/lrjj-icickm-conference-hong-kong-polytech/>. Accessed 17 Jul. 2020.

peer support throughout the period of isolation.⁷ Cacioppo, S et.al (2016) stated that involvement in social media and the internet which provides cognitive behavioural treatment helps to decrease the perceptual changes that go with the sentiment of depression. Lindra Reneland forsman (2018) found that social inclusion can be understood as a self-sufficiency and the part of the society and Community arrangement model which helps to access knowledge to use the internet and it promotes social inclusion among them. Dirk Richter and et.al (2013) study result shows that social inclusion is associated with both internet use and social networking sites. Because of these two reasons, elderly people are more socially included and their mental depression can be converted into positive wellbeing as a part of the society.

Older adults use the internet and communication applications more than adult people and the internet provides better services regarding health and education. It helps to build a social cohesion among the elderly people. However, ICT has potential to increase social interaction and also improve quality of life. It also helps them to access learning activities, gives them

evidence and provides a new way to communicate with friends and family members. (Banskota, S et.al 2020) A survey conducted by Vodafone Spain foundation on “ICT and older people-connected to the future” shows that the age group between 57-70 years prefer to use new technologies which implies them to reduce exclusion. (Singh A et.al 2006) Another Study report shows that elderly people are very much acquainted with the Facebook applications. With this, they mostly prefer to use health related applications and also home care, everyday job-related apps etc. (Francisco J. et.al 2013). Therefore, mobile technologies and apps can be useful to the elderly people, by fulfilling their needs like contacting their loved one and also have access to meal delivery service, and help them to access the healthcare provider to see their chronic health conditions. Loneliness and isolation can be a risk of depression and factor for cardiovascular disease for the Older adults (OAs).⁸ Most older adults are using Video-chat including skype and FaceTime apps which help them to decrease their symptoms of depression, stress and unease. Nursing homes and health care systems frequently contact them through this virtual solution.⁹

⁷ “The Little Data Book on Information and Communication ... - ITU.” https://www.itu.int/en/ITU-D/Statistics/Documents/publications/ldb/LDB_ICT_2013.pdf. Accessed 17 Jul. 2020.

⁸ “Medicare Telemedicine Health Care Provider Fact Sheet - CMS.” 17 Mar. 2020, <https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet>. Accessed 17 Jul. 2020.

⁹ “Blog | Digital Divide in the Time of COVID-19 - United Nations” <https://cs.unu.edu/news/news/digital-divide-covid-19.html>. Accessed 17 Jul. 2020.

Conclusion

Digital divide splits its ugly head within the ongoing COVID-19 pandemic. With this situation most of the people are looking for information through internet communication and technology (ICT) to connect uncertainty and work with negligible disturbance. All the companies and institutions are forced to do work by various productivity and conferencing tools. School classes are converted into online classes. More specifically the current situation shows that the change of these extraordinary circumstances is far different from the earlier life. It is significantly difficult for those who have no knowledge to access internet.⁷

In this perspective, the older people face so much difficulty to access the internet because of their lack of knowledge and unaware about the advanced technology. Due to the age-related cognitive problem, physical decline and other health issues they may not be comfortable or being complex to use ICT. Those who do not

have knowledge to access the internet they frequently use telephone to contact significantly others as well as to their family members.¹⁰ The impact of digital divide becomes a disadvantage for the older adults than the younger one. Due to this digital divide older adults might be excluded from society, because of quarantine and isolation life.⁷ According to TechCrunch around 40% older adults do not have the basic knowledge regarding the internet.¹¹ Due to this COVID-19 pandemic, most of the older adults are to maintain distance from the other people and also from their close friends, relatives. With this perspective, those who are familiar with the internet get advantage from this virtual solution. But those who are not able to access the internet might suffer from depression, anxiousness, and also sorrowfulness over their loss of independence and connection to the family and friends. Due to this it increases the feeling of social exclusion which may result in different types of diseases. (Francisco J et.al 2013)

¹⁰ "Older Adults Perceptions of Technology and Barriers to ... - NCBI." 4 Oct. 2017, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5649151/>. Accessed 17 Jul. 2020.

¹¹ "COVID-19 Updates | TechCrunch." <https://techcrunch.com/pages/covid-19-updates/>. Accessed 17 Jul. 2020.

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Women working from home during COVID-19 : An Analysis

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Abstract

Purpose: This paper reviews different media sources to understand the experiences of Indian women working from home between March, 2020 and September, 2020 during the Covid-19 induced lockdown in India.

Methodology: A systematic search was conducted on Google search engine using keywords like Indian working women, work during Covid-19, work from home during pandemic, etc. Relevant data and information from 52 online print media outlets were selected to be included in this review.

Findings: After careful analysis of the selected articles, three main themes emerged and were found to be repeated with gradual development across the seven months (March, 2020 - September, 2020).

Originality/Value: It is hoped that this thematic and chronological analysis will help in giving a clear outlook on the problems women are facing while working from home during the pandemic, and suggest effective measures that can be taken in the coming future to resolve the same. Based on our research, such an online print media based analysis has not been conducted by other studies. This paper tries to reach out to the very core of the chosen topic by looking at online media because actual problems of real women were reported there. It tries to feel the pulse of the Indian society and the challenges that the women are facing everyday during the Covid-19 pandemic.

Keywords: Indian working women, work-life balance, work during Covid-19, work from home during pandemic, working during lockdown

Paper Type: Review Paper

Introduction

Covid-19 was first identified in Wuhan city of China as a respiratory disease in December, 2019. By March, 2020, it was declared as a global pandemic by WHO because it had severely impacted several countries across the world (Sahin et al., 2020). Isolation, quarantining, and social distancing were some of the precautionary measures which these countries followed to avoid the disease (Leonard and Lo, 2020). According to the World Health Organization, these measures were suggested due to the unavailability of specific treatment so as to contain the spread of the virus. Keeping these protocols in mind, organizations and companies started following work from home to ensure the safety of their employees (Zhang et al., 2020). Even though many countries have lifted their lockdowns presently, social distancing and work from home continues globally (Kramer and Kramer, 2020). India Inc. is also following this global practise of isolation, and working from home has become the new norm in the Indian workforce (Grover et al., 2020).

India went in for a complete lockdown on 25th March, 2020 for three weeks which kept getting extended synchronously with the rising number of Covid-19 cases. Many organizations and businesses stepped back a little or stopped functioning in their offices because of orders given by the government, concern for their employees, and unavailability of customers (Lancet, 2020). Social distancing and stay-at-home measures resulted in a sharp

decrease in commuting to workplaces, and a considerable increase in working remotely. Some people were able to transition to this work from home mode relatively easily but for many individuals, especially women, performing regular work activities from home was rather stressful, and nearly impossible. Working remotely was a different experience for women in comparison to men (Pulla, 2020). This paper aims to analyse how this work from home concept has panned out for women in India in the past seven months between March, 2020 and September, 2020. It looks at how this pandemic has increased or decreased the gender gap that women have been fighting against for decades now. It further tries to probe into the question as to whether working from home has been easier for them or whether the past seven months have been a strenuous and demanding journey.

At the very beginning of the lockdown, working from home might have been the ideal situation but the scales of domestic responsibility slowly started tipping more and more towards women. Though parents today are simultaneously juggling paid work with care-giving demands, the work involved in child rearing and family care has historically fallen on women (Jungari, 2020). With husband, kids and elders at home, and domestic help being inaccessible due to social distancing, responsibilities outside of office work has been weighing down heavily on women in specific. This added workload apart from their

professional life is taking up a lot of time and effort. Along with the uncertainty and fear of living in the pandemic, many women are seeing their performances at work slip, putting their long-term career goals in jeopardy. In many cases, women are being forced to quit work altogether (Gausman and Langer, 2020).

There is seemingly nothing new about working from home and it has been around for a considerable amount of time (Olson and Primps, 1984). It was certainly not the pandemic that made working from home a reality. Many companies and organizations followed it even before the outbreak of Covid-19. Several industries function in a flexible manner wherein people can work remotely from the comfort of their homes and still attend meetings and complete tasks amongst other things (Russell, O'Connell, and McGinnity, 2009). With work from home becoming the need of the hour and the Indian government making rules and regulations in its favour, this pandemic induced necessity might outlive the crisis itself. It could definitely be one of the key takeaways that will shape the upcoming future of working remotely. The question is how differently it will be affecting male and female employees in the time to come.

The Indian society in general has always seen women in a particular role as a mother and a home maker, thereby having certain expectations from them. Women too have obliged without any questions and moulded themselves into these roles (Crump, Logan and

McIlroy, 2007). Prior to the Covid-19 pandemic, there were many women who worked from home to balance both their work lives and familial obligations (Stone and Lovejoy, 2004). However, with the onset of the pandemic, the difference between regular employees and employees who worked from home ceased to exist. With the initiation of the nationwide lockdown, many women who were regular office-goers suddenly faced a shift in their routine. Due to stay at home and work from home orders, and the unavailability of domestic help, they now had to learn to distribute their time between work and family (Power, 2020). This paper tries to look into how these women fared after these protocols were implemented, and how the pressure on them increased because of the same. It is hoped that this paper can bring out the struggles and challenges that women have faced and are continuing to face during the Covid-19 pandemic, and how families and organizations can support them through this journey. During any pandemic or economic crisis, working women have always faced more obstacles than others (Kim and Voos, 2007). Therefore, this study tries to highlight certain issues, and hopes that it will assist organizations in creating favourable policies for women keeping their familial responsibilities in mind. It further aspires to create awareness amongst women and their families and amongst society in general to share domestic responsibilities and support women in their job and career goals.

Methodology

A systematic search of online print media outlets, magazines, news websites, journals, and surveys such as *The Times of India*, *Economic Times*, *Entrepreneur*, *The Logical Indian*, *Mint*, *Quartz India*, etc. was done using a combination of keywords like 'Indian working women'; 'work-life balance'; 'work during Covid-19'; 'work from home during pandemic'; 'working during lockdown,' etc. This search was conducted using the Google search engine and the keywords were used concurrently so that important information and data were not missed out on. Keeping the current circumstances in mind, online media was considered to be the most important source of information for this paper as the pandemic had only accelerated India's path towards digitalization.

A seven month time period from March, 2020 to September, 2020 was taken into consideration so that information and data were relevant and up to date. The search results from Google had to be filtered and refined further by reading each article manually. Finally, a total of 52 articles were chosen which were applicable to this study.

The following criteria were chosen for the articles to be included in this paper:

1. They had to deal with women working from home during the Covid-19 pandemic
2. They had to deal with working women's experience during the lockdown

3. They had to be published within the chosen time frame of March,2020 to September,2020

This paper has chosen the month of March, 2020 as the starting point because that is when the nationwide lockdown was announced in India and working from home norms became stricter in Indian organizations.

Literature Review: Facts and Analysis

After reviewing and analysing the selected articles, several themes emerged with respect to women working from home during the pandemic. All these themes were not discussed consistently across the chosen time period from March, 2020 to September, 2020. However, after meticulous scrutiny, three main themes relevant to the three criteria were found to be covered repeatedly across the time frame of seven months. The three themes are as follows:

1. Work from home and work at home
2. First to be laid off
3. Violence and Harassment

A detailed analysis of all three themes is given below:

Theme 1: Work from home and work at home

This theme includes articles that discuss how women had to juggle both job and home related responsibilities simultaneously. With work from home becoming the new normal, the fine line between personal and professional space got blurred. Women often found

their office work overlapping with their home responsibilities.

March, 2020

According to *shethepeople* (23 March, 2020), the lockdown was expected to affect women in a disproportionate manner as women are primarily seen as caregivers, and now they were having to shoulder double the responsibilities owing to work from home norms. As per an article in *Scroll* (27 March, 2020), the pandemic came with a gender dimension because there was an unequal distribution of work between male and female members at home due to which women were facing extra mental and physical exertion.

April, 2020

As per a survey in *Entrepreneur* (21 April, 2020), Indian women felt that a majority of care giving responsibility was falling on them. This survey also says that 27 per cent of working mothers felt like their employers failed to understand this additional burden. Further, an article in *The Diplomat* (27 April, 2020) revealed that women in India perform unpaid work for nearly 6 hours in comparison to men who do the same for 52 minutes only (Organization of Economic Cooperation and Development). *Scroll* (1 April, 2020) says that regardless of whether a woman is employed or not, she is expected to look after the domestic chores.

May, 2020

As per *The Wire* (2 May, 2020), *The Indian Express* (17 May, 2020), and *Femi-*

nism India (5 May, 2020), the ongoing pandemic has severely affected the household dynamics. In the absence of house-help, responsibilities like cooking and cleaning have fallen on women. With closure of schools and increased care needs of elderly members at home, the amount of work for women has ballooned disproportionately. Further, juggling demands for both work and home is very taxing, and it is difficult to take paid leave as people are already working from home with pay cuts.

June, 2020

According to the *New York Times* (9 June, 2020), The Covid-19 lockdown in India has only increased the hurdles that women face on a day to day basis. The amount of work that women do is about three times that of the global average. *The Print* (17 June, 2020) and *Deccan Chronicle* (3 June, 2020) lay further emphasis on these issues by adding that all the progress that women had made so far has been pushed back by years due to the lockdown. Those working from home are on a “double double shift” and their lives look very similar to the lives of their grandmothers, in an earlier age when the movement towards women’s equality had not gained the momentum that it has today. The crisis has brought back the traditional gender roles of men as the earning members, thus, pushing women into domestication duties.

July, 2020

For very many years, women have fought for their places in the outside

world and claiming those spaces has been very liberating and important. As per *Scroll* (17 July, 2020), the ongoing pandemic has snatched that independence away from many women. They now have to meet deadlines at work and demands at home simultaneously. In an article in *Economic Times* (20 July, 2020), a survey conducted by *Pink Ladder* (July, 2020) revealed that four out of 10 women were facing stress and anxiety due to the new normal of work from home. The survey further found that while 67 per cent of the managers respected work timings, around 33 per cent did not. Women were now falling victims to something called the “double burden syndrome.”

August, 2020

As per a survey in *The NEWS Minute* (14 August, 2020), it was found that 79 per cent of women were cooking at home in comparison to the 55 per cent before lockdown. This article also mentioned about a petition requesting Prime Minister Modi to address men in his next speech, asking them to share household work equally. Global estimates report that if a monetary value were to be assigned to the amount of unpaid work that women do, then it would make up for a number between 10 per cent and 39 per cent of a nation's GDP (Mehta, 2020). This bigger burden due to the combined pressure of ‘work from home’ and ‘work for home’ may result in women being forced to drop out of the labour force on account of domestic work being the priority (Mehta, 2020).

September, 2020

According to *Mint* (10 September, 2020) and *News 18* (10 September, 2020), about 31 per cent working mothers are providing full-time childcare, in comparison to 17 per cent working fathers, as per the Workforce Confidence Index on LinkedIn (). The findings also show that over 46 per cent of employed mothers report working late into the night to make up for lost time, while 42 per cent are unable to concentrate on their jobs with their kids at home. Also, the lockdown is negatively affecting their mental well-being. Further, as per *Quartz India* (11 September, 2020), Indian women are facing higher levels of stress in comparison to men due to the ongoing pandemic. This follows from being members of heteronormative households.

Theme 2: First to be laid off

This theme includes articles that discuss how women were the first to be laid off with the onset of the pandemic; how working from home with added responsibilities might put them at risk of being laid off in the near future; and how more women have been laid off in comparison to men so far.

March, 2020

As per *Catalyst* (26 March, 2020), it was predicted that women would lose their jobs at a rapid pace owing to the ongoing crisis, and will be unable to gain back their positions quickly as the economy recovers. According to *Economic Times* (31 March, 2020), “women will end up bearing a big brunt” as the

Covid-19 pandemic might make them lose their jobs, or they might leave it voluntarily owing to family responsibilities. It was further said that this will only slow down the process to achieve gender parity which women have been fighting for, for many years.

April, 2020

As per *The Diplomat* (15 April, 2020) and *Business Insider* (8 April, 2020), whenever there is a crisis, women face greater financial instability. A report by Bain & Company and Google (2019) had shown that women were predominantly affected by the unemployment crisis going on in India. Prior to the lockdown, the Indian unemployment rate was at 7 per cent, but for women, it was already at 18 per cent. According to The Department of Labour, India (2020), over 701,000 jobs were lost in a time span of two months due to the pandemic. On further analysis by the Institute for Women's Research Policy (April, 2020), it was seen that women experienced 60 per cent of those losses.

May, 2020

The *Indian Express* (17 May, 2020) predicted that the economic fallout due to Covid-19 will result in fewer job opportunities for women. This is because women are usually given smaller or unimportant tasks which are often the first ones to go when firms automate.

As per *Feminism India* (5 May, 2020), work from home and social distancing protocols have had bigger effects on women than men. Almost 70 per cent of women are part of the informal econ-

omy, have less job security, and even earn or save less. With unemployment showing a sharp rise, it will be difficult for them to absorb the economic shock. Further, in a survey in an *Outlook* (15 May, 2020) article, women (26.3 per cent) have lost more jobs in comparison to men (23.3 per cent).

June, 2020

According to *The Print* (17 June, 2020), the rising unemployment of women will have a detrimental effect on the economic recession, which is already being called 'She-cession.' Research conducted by Ashoka University (2020) has shown that women's careers have been the bigger casualty of the economic slowdown in India as their fields of profession (retail, hospitality, personal care and day-care services) have taken the hardest hit.

Deccan Chronicle (3 June, 2020) says that even though the economy is declining and having a negative effect on the job market, the actual brunt of job loss and wage-cuts will be faced by women due to the existing disparity in the workplace.

July, 2020

An article in *The Hindu* (4 July, 2020) showed a survey by Azim Premji University (June, 2020) of 5,000 workers which was conducted across 12 States, of whom 52 per cent were female workers. It was found that women were worse off than men. For example, among rural casual workers, 71 per cent of women lost their jobs while the figure stood at 59 per cent for men.

As per *Scroll* (11 July, 2020), India's multi-million dollar garment industry, wherein a vast majority of workers are women have been left with no option but to leave their jobs. This has put a lot of women with young babies in a grave situation.

August, 2020

As per *Hindustan Times* (7 August, 2020), a report by McKinsey Global Institute (July 15, 2020) said that the presence of women in the Indian workforce that stood at about 20 per cent, has dropped down by about 17-23 per cent due to the Covid-19 crisis. The Indian society is a patriarchal one which is why men are picked over women for jobs. Women are considered to be unfit for the job roles or they are said to be under-qualified.

As per *Financial Express* (19 August, 2020), Indian women will have to bear blow after blow due to the pandemic as gender inequality, wage gap, and unemployment will happen to them very soon.

September, 2020

The Logical Indian (2 September, 2020) reported that a huge number of female domestic workers from Kancheepuram, Chennai, Tiruvallur and Chengalpattu had assembled together keeping the social distancing protocols in mind and had asked the government to roll out orders for their employers to hire them back. As people were scared of the infection spread due to Covid-19, more and more domestic helpers were being laid off. The female domestic workers

who were still working complained that they could not travel to their employers' houses due to lack of transport as many parts of the country were still in lockdown.

India.com (3 September, 2020) says that women are losing their jobs and are unable to provide for themselves and their families - thereby, suffering the most due to the Covid-19 crisis. There are no separate social protection schemes for them either. Further, it is being said that the crisis will dramatically increase the poverty rate for women.

Theme 3: Violence and Harassment

This theme includes articles that discussed the sharp rise in domestic violence cases ever since the country went into a lockdown. There was a noticeable increase in the number of complaints received from women during the pandemic.

March, 2020

According to *The Print* (24 March, 2020), the lockdown brought a new set of challenges for women. In fact, news articles predicted that lockdown and social distancing would act as the perfect excuse for perpetrators to exercise control over their female partners. As per *Time* (18 March, 2020), while the lockdown might protect people from the Novel Corona Virus, it will simultaneously trap women with their abusers in the house.

April, 2020

The *Hindustan Times* (11 April, 2020) reported that 2446 cases falling under

the category of “women” were recorded by the Delhi Police. To state things more clearly, over 2500 women had called the helpline numbers that goes straight to the Emergency Response Support System of the Delhi police. Out of all the calls, around 600 fell into the category of women abuse, 23 fell into the category of rape, and a majority number of 1612 reported cases of domestic violence.

As per *The Diplomat* (25 April, 2020), apart from a surge in domestic violence calls, a new trend was being observed - married women were asking for help for being rescued from parental homes as mothers, fathers, step brothers, and siblings were being accused of Domestic Violence.

May, 2020

As per *The Wire* (7 May, 2020), gender based violence in India doubled due to the pandemic as reported by the National Commission for Women (NCW). The NCW received around 257 calls in the last week of March in comparison to 116 calls during the first week. Not to forget, that the real numbers of these cases are actually much larger than the number being reported. An article in *Mint* say that almost 99 per cent of cases pertaining to sexual assault in India are not reported. Further, it is said that women have a greater chance of being assaulted by their own husbands.

The *South Asia Journal* too showed a sharp increase in the number of cases pertaining to violence against women. Between 23 March, 2020 and 16 April,

2020, a 94 per cent jump was observed by the NCW. Agencies apart from NCW were also reporting the sudden spike in domestic violence cases across the country.

June, 2020

As per *Deccan Chronicle* (8 June, 2020), due to the number of domestic violence cases being doubled, top level meetings were held by the Delhi high court and the government of Delhi to discuss this alarming issue and find a solution to curb the number of domestic violence cases

Further, *BBC News* (13 June, 2020) showed that the lockdown had changed everything with how women experienced domestic abuse. They were scared of being in isolation with their husbands and living in constant fear of what would trigger their moods. On the other hand, the abusers kept feeling frustrated due to the restrictions imposed by the lockdown, which later came out on women - physically, emotionally, or sexually.

July, 2020

As per an article in *The Indian Express* (24 July, 2020), studies conducted by researchers showed that in every district that fell under the red zone (Hotspots with high number of Covid-19 cases), the average number of domestic violence complaints per month was below 1.5 in March, 2020. By May, 2020, this number almost went up to 2. This number hovered around 0.3 in the green zone (areas with zero Covid-19 cases) districts during the lockdown period.

According to a UCLA research (2020), it was found that “Domestic abuse” and “domestic violence helpline” were used as search terms on Google and had shown a significant rise in the middle of March. It peaked on 19th April, 2020 and 10th May, 2020 in India. Further, as per *Web Foundation* (14 July, 2020), 52 per cent of women were also facing online harassment. They were receiving unsolicited images and threatening messages.

August, 2020

Northeast Now (25 August, 2020) said that the government helpline number in India had received about 92000 calls on violence and abuse in a time span of 11 days since the country wide lockdown was announced on March 24, 2020. Besides, this number was only expected to rise.

The spike in the number of domestic violence cases in India was noted by *Oxfam India* (21 August, 2020). The NCW showed an overall reduction in the number of complaints received during the lockdown in comparison to the beginning of 2020 (Complaints received: January: 538, February: 523, March: 501, April: 377). However, the gradual relaxation of the lockdown saw a subsequent surge in the complaints. While 552 complaints were recorded in the month of May, June saw over 730 complaints. While the concern of a rapid increase in the domestic violence cases during the lockdown was valid, the instances were not actively reported.

September, 2020

As per *The Times of India* (9 September, 2020), an article said that women had to fight the virus outside, and at the same time, also fight against the male abuser at home. The social distancing and lockdown had put them in confinement with their abusive partners who took out their frustration on women, both on a physical and emotional level. This increase in the number of domestic violence cases worldwide was described by the UN as the “shadow pandemic” alongside Covid-19. Further, as per *Open Democracy* (23 September, 2020), sexual harassment at the workplace has moved online. Male bosses and colleagues were calling at odd hours in the night or sending inappropriate text messages to female employees. These male managers were also found to wear unprofessional clothes during online video meetings and use vulgar language on work related video calls.

Limitations

Though this paper has tried to study the impact of Covid-19 and lockdown on working women, it is not without its limitations. Some of the limitations and scope for future research are as follows:

1. This paper looks at Indian working women only, and therefore it does not offer a global view on how the pandemic has affected working women.
2. There are not many research papers on how the pandemic has affected

working women which is why this paper resorted to taking information from online print media, journals, newspapers, magazines, and surveys.

3. This pandemic has affected urban and rural working women in varied ways. It has also impacted women working in different organizational sectors differently. However, this paper looks at Indian working women as a whole, and this can be considered as a limitation of the study.
4. Though several underlying sub-themes were found while researching for this paper, the information on them was very scarce, and therefore they could not be developed further and presented in this study. Hence, this paper has focused on the three main themes only.

If future research considers the above limitations, then a more extensive and richer literature can be created, and the discussion on this topic can be taken further. However, keeping the above constraints in mind, this study tries its best to portray a clear and concise picture of the various hardships that women are having to shoulder during the Covid-19 induced lockdown in India.

Discussion and Conclusion:

The ongoing pandemic has brought about a dramatic change in remote working which will become the new normal in many Indian workplaces even after the pandemic is over. Or-

ganisations have now been cornered into looking at their workers and employees not just as professionals, but as 'individuals' who have a personal life apart from their jobs. The world is going through a test and towards the end of it, it will be left to be seen how organisations and society cooperated and adapted in these crisis times.

This paper has taken information from online sources due to paucity of research papers and relevant literature on the topic. The Indian media has done a fair coverage of the trials and tribulations facing the working women and hence this paper has reviewed the same to present the case of women working from home during the Covid-19 pandemic in India. Using a combination of relevant keywords, a total of 52 online print media articles were selected and sorted into three distinct themes as these themes were found to have a strong presence through the different months that this review covers.

The first theme talks about women being overworked because of the fact that they are both working from home and working at home. With the implementation of work from home norms in most organisations of India, it can be seen that women and men are doing the same amount of work with respect to their jobs, but when it comes to household responsibilities and childcare, a major chunk of the work falls on women. This review showcases that neither organizations nor families are sensitive to this issue and expect women to fulfil all her domestic responsibilities even if

she is working from home, just like her spouse is. Women have been fighting to achieve gender equality for many years, but the current pandemic has pushed back the momentum gained in this movement, thereby drastically slowing down their progress. Recovering from this setback will take a long time and needs both society as well as organisations to become sensitive and support working women who are simultaneously managing both work and household responsibilities.

The second theme highlights that women are losing their jobs at a rate much higher than men, during the layoffs induced by the Covid-19 pandemic in India. Historically too, women have always been the first to lose their jobs whenever a crisis situation has come up, across all nations and more so, in India. This is because women are seen as expendable resources in an organization. This thought process follows from beliefs and expectations that society has about working women. This psychological bias ingrained in the mindset of our society fails to see women in roles beyond the one that involves domestic responsibilities. In fact, some women themselves agree with these beliefs and consider 'working' to be a luxury for women but a necessity for men. If a husband loses his job, it becomes a matter of shame, but if a woman loses her job, it is just another day. It is due to this biased psychological mindset that organizations would rather take up women's jobs than men's during any situation of crisis or layover, like the

one the current pandemic has brought about. This very mindset ingrained deep in the societies, its individuals, and ultimately its organizations, needs to change. Women are as much entitled to having jobs as men are and both women and men need to be aware and educated of this fact. Only then can true change be brought about and women's job during any crisis, now or in the future, be protected.

The third theme brings to the forefront the case of increased domestic violence and online harassment that Indian women are facing. Even though this problem is not exclusive to working women or stay at home women, this paper highlights this theme as irrespective of their station in life - whether they are working women or not, women are being mentally and physically tortured by their spouses, partners, in-laws and even their managers during this lockdown. Ever since the lockdown was initiated, a lot of women have been confined with their abusers who too have nowhere else to go. The frustration caused by the pandemic, loss of jobs, loss of recreation, etc, is all being taken out on women - physically, emotionally, and sexually. Women who are working from home are also facing online harassment in the form of improper messages, uninvited images, and calls at odd hours from their male colleagues and bosses. Women are going through an arduous time during the pandemic and their emotional and physical well-being is taking a toll.

For change to be seen and felt, organizations, families, and society need to see things in a different light. They need to change the mindset that women are meant for working inside their homes and they are being given a privilege when they are 'allowed' by their families to work outside their homes. As per society, woman's first priority is supposed to be her family and children while career comes second at best, if it comes at all. This biasness is the root cause of a lot of the problems women face on a daily basis - and especially the ones they are facing during the pandemic. Women who do not conform to these pressures and expectations are considered to not follow societal norms. As women are considered, weak, inferior and expendable, they are the first to be asked to leave the organization and the first to be harassed physically and sexually when a crisis hits the fabric of daily life.

Even though women are facing such challenging times, there are no extensive reports on it. There is limited literature that highlights their grievances and the news articles that this paper quotes are the few places where their problems are being talked about. Because the world is going through a severely challenging time, the issues faced by working women are being brushed under the carpet and ignored. However, when these trying times are

over, it will come to light as to how organisations and families have treated their women members. This paper looks into these gaping wounds of the Indian society and shows the bare reality facing women who are working from home in the current scenario. This paper addresses the gap that very little studies are looking into so that organisations and individuals can be aware of the problems that female employees are facing on a daily basis. It is hoped that such awareness would help organisations create a family friendly workspace in the virtual world, wherein the women's familial responsibilities can be kept in mind when work is allotted to her and deadlines are given. Similarly, it is hoped that such a review can create a change in the mindset of family members and society in general, so that they share domestic responsibilities and support women in the perusal of their jobs and careers. Finally, women need to realise that their jobs are as important as their husbands', and they should continue to fight the battle that they have been fighting for all these years. Pandemic or no pandemic, this is not the time to give up but rather, put the issues and problems they are facing out in the open so that necessary measures can be taken to resolve the same. This paper hopes to help women in taking this journey forward.

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CASE SECTION

Boardroom Battle at Otsuka Kagu: The Shareholder's Dilemma

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Abstract

Japan's oldest furniture retail chain, Otsuka Kagu Ltd. witnessed significant turmoil in 2015 with the company's founder and Chairman Katsuhisa Otsuka (Katsuhisa) and his daughter and President of the company, Kumiko Otsuka (Kumiko), fighting for boardroom control. Both of them differed over the strategy of the company with Katsuhisa favouring the business model developed by him, catering to the affluent customer base in Japan. But Kumiko contended that the business model was not in tune with the times and was leading to losses for the company. She pushed for the discontinuation of the old membership-based business model and opened small and cheaper outlets to boost the sales. The fight for boardroom control between the father and the daughter had spilt over to the public domain, with both blaming the other for the company's misfortune. In a shareholder meeting, both of them prepared contrasting strategies for the company and presented them before the shareholders. The shareholders now had the onerous task of deciding who should be given control of the troubled company. The case provides an ideal opportunity to the participants for evaluating the two strategic approaches threadbare with the Suitability, Acceptability and Feasibility criteria or using criteria like internal consistency, external consistency and dynamic consistency, as part of a Strategic Management curriculum.

Introduction

*“Old man, your daughter is pretty smart. I think she really cares about the company... I would put an ad in the paper, with the two of you shaking hands and saying you’re sorry, and promise to sell furniture for the best price,”*¹² said a frustrated shareholder of Otsuka Kagu Ltd., to Katsuhisa Otsuka (Katsuhisa), Founder and Chairman of Japan’s oldest furniture retail chain. It was March 27, 2015, and around 200 disappointed shareholders were in the assembly hall. The meeting witnessed a face-off between Katsuhisa (71) and his daughter and President of the company, Kumiko Otsuka (Kumiko, 47), as they differed over the strategic direction that the company should take. The shareholders assembled at the meeting to decide who should be given the control of the troubled company.

Otsuka Kagu and the Japanese Furniture Market

Otsuka Kagu was founded by Katsuhisa in 1969 in Tokyo and since then it had established itself in the market for luxury furniture. Otsuka Kagu operated large-scale retail stores primarily in urban areas through a unique ‘membership system’ introduced by Katsuhisa in 1993. In that system, when the customer entered the showroom, they were required to fill an information form and sign a membership form at the desk. Then, an attendant who had rich

product knowledge, was assigned to each group of the customers to escort them throughout the showroom. The attendant while communicating with the customer determined their needs, introduced the items, and provided advice regarding the purchase of furniture. All the products at the stores were labelled with two prices, member’s price and non-member’s price - the member’s price was guaranteed to be the lowest and competitive price in Japan. The membership card was valid for lifetime and customers could avail heavy discount only if they purchased through card. The rationale behind the membership system was that people bought furniture once in a lifetime. In Japan, when two people get married, the family of bride buys all the furniture. Otsuka Kagu’s business model helped the couples to manage their purchase. Due to the membership system approach the company witnessed rapid growth in 1990s. Katsuhisa, firmly believed, that without the membership system the company would be just another store which would not appeal to the affluent consumers.

But as soon as recession hit Japan, the disposable income of youth became unstable; they started looking for other cheaper options. As a result, Otsuka Kagu’s business was affected (*See Exhibit 1 Key Financials of Otsuka Kagu and Exhibit 2 for the Key Statistics Related to its Stores*). The interior retail market in Japan

¹² “Daughter Bests Father in Feud at Japan Shareholder’s Meeting,” www.reuters.com, March 27, 2015.

dropped to ¥3 trillion in 2011 from ¥4.5 trillion in 2001.¹³ In 1973, the figure of new housing starts was 1.94 million units which declined steeply but was above 1.0 million units in the 1990s. But in 2009, because of the change in the Japan's population structure and global recession the new housing starts figure fell below 1.0 million units.¹⁴ Traditionally, during a marriage, bride's family purchased three-piece furniture set which consists of a wardrobe, a Japanese-style chest of drawers and a dressing table. Due to the shortage of housing space for newlyweds, the demand for the furniture decreased. Simultaneously, the apartment houses started to be developed with closets that could be used for storage purposes. There was also a continuous decline in the marriages in Japan from 798,000 in 2000 to 668,000 in 2012.¹⁵

Moreover, the customers' needs were catered by other furniture retail chains which were in their growth phase like IKEA, Nitori Holdings Ltd, and Mujirushi Ryohin (Muji) (*See Exhibit 3 for Otsuga Vs. Key Rivals in the Japanese Market*). These stores offered all the products made specifically according to the modern

integrated in-house style. IKEA re-entered Japan's furniture market in 2002 and opened its first showroom in 2006. It targeted the young customers with less disposable income and increased desire of self-expressions. By 2015, it had eight stores in Japan and by 2020 it planned to open six more stores in the country. According to Minoru Fuduka of Roland Berger Strategy Consultant, consumers now preferred to buy the simple furniture which was appropriate for their lifestyle. Fuduka added, "*When you look at IKEA, they don't just display their products, they show IKEA's uniqueness through the displays, so it interests consumers.*"¹⁶ Nitori established its furniture store in 1967 and by 1972 it founded two Nitori wholesale furniture stores. As of 2014, it operated 313 stores in Japan. In comparison to 2009, Nitori generated an increase of 17.3% sales and 39.6% income in 2010, with ¥ 286 billion and ¥47 billion respectively.¹⁷ Muji was founded in Japan in 1980. It believed in 'no brand' strategy.¹⁸ It believed in the simple shopping experience and 'anti brand movement' therefore spent a little amount on the advertising and totally relied on the word-of-mouth.

¹³ Philip Brador and Masako Tsubuku, "Outdated Otsuka Kagu Business Model is at the Root of Family Feud," www.japantimes.co.jp, April 11, 2015

¹⁴ www.asean.or.jp/ja/trade/lookfor/top/market/pdf/Japans%20Market%20for%20Interior%20Furnishing%20Products.pdf/at_download/file (Accessed on December 2016)

¹⁵ "Handbook of Health and Welfare Statistics 2013," www.mhlw.go.jp.

¹⁶ Kazuaki Nagata, "Otsuka Kagu Familial Feud Nears Climax," www.japantimes.co.jp, March 25, 2015.

¹⁷ <http://www.nitori-intl.com>.

¹⁸ <http://www.muji.eu>.

Trouble at Otsuka Kagu

Katsuhisahad handed over the position of President to his daughter Kumiko in 2009, while he remained the Chairman of Otsuka Kagu. By 2011, Kumiko renovated the stores and cut the prices of the products. She moved the reception desk to the back and launched a line of stores offering lower-priced products.¹⁹ She implemented strategies to deal with competition aroused by IKEA, Nitori and Muji. She then simplified the expensive policy of the company of appointing sales staff for every customer and dropped the mailed advertising. For cheaper offerings, she opened small shops which specialised in Scandinavian furniture. Some industry observers credited Kumiko with restoring the image and profit of the company by shifting from the high-end business strategy of her father. To compete with its rivals, she emphasized on the need to broaden the customer base, selecting more middle class customers. She further believed that the business strategy 'membership sales model', which her father introduced, was no longer applicable in the changed economic environment. She wanted Otsuka Kagu to be more

store like experience rather a more casual business style. She stressed to make Otsuka showrooms handy to the general public without memberships and until and unless customer asks for a staff for help, no staff would be trailing them.²⁰

But as she launched the new business model, in July 2014, Katsuhisa dismissed her from the post and appointed himself as Chairman and President of the company as he felt that Otsuka Kagu was struggling under Kumiko. He reintroduced his business model, brought back the membership forms, and reinstalled the big service counters at the stores and closed the low-priced stores. According to Kumiko, her father was also not comfortable with her push for adding independent directors to the Otsuka Kagu board. "*We often had a clash of opinions and I saw that clearly in early 2013 when we were welcoming three directors from outside,*"²¹ she recalled.

Katsuhisa insisted that Otsuka Kagu returned its focus to the high-end customer service and membership structure. He considered the discounted prices as the mistake by his daughter.²² Katsuhisa said, "*Employees*

¹⁹ <http://www.wsj.com/articles/family-feud-splits-japanese-furniture-chain-otsuka-kagu-1426715809>

²⁰ Philip Brasor and Masako Tsubuku, "Outdated Otsuka Kagu Business Model is at the Root of Family Feud," www.japantimes.co.jp, April 11, 2015

²¹ Atsuko Fukase, "Kumiko Otsuka Says Corporate Governance at Heart of Dispute With father," <http://blogs.wsj.com/japanrealtime>, March 19, 2015.

²² <http://www.wsj.com/articles/family-feud-splits-japanese-furniture-chain-otsuka-kagu-1426715809>

came to me. They think that only I can revive the company.”²³ Bearing in mind his old business model, he said, “It’s extremely important that our employees with deep knowledge of such products and customers’ purchase history offer proper consulting to our customers.”²⁴ He contended that the business strategy of IKEA or Nitori was different from the business they were doing and therefore to follow them would be a mistake

In December 2014, Otsuka Kagu witnessed the loss for the first time in four years. Sales declined from ¥56.23 billion in 2013 to ¥55.50 billion in 2014.²⁵ Looking at the sales figures, in a meeting of Board of Directors in January 2015, the majority of the members decided to re-appoint Kumiko as the President of the company.

What Next?

The fight for boardroom control transformed into a public spat between the father and the daughter as they blamed each other for the company’s problems. In March 2015, the sales of Otsuka Kagu dropped by 37.8% compared to the March 2014.²⁶ Otsuka Kagu’s shareholders believed that people would be less inclined to buy furniture, which is usually associated with a happy occasion, from a company a father and daughter were fighting over. They expressed anger and dismay over the situation and suggested that the father and daughter work together. In the general shareholders meeting, both Kumiko and Katsuhisa presented their contrasting proposals to the 200 shareholders, as all efforts at reconciliation went in vain (*See Exhibit 4 for the Strategy and Forecast by Katsuhisa and Kumiko*). The dilemma before the shareholders was who should be given the reigns of the company.

23 Kazuaki Nagata, “Otsuka Kagu President Prevails in Bitter Family Feud,” www.japantimes.co.jp, March 27, 2015.

24 <http://www.wsj.com/articles/family-feud-splits-japanese-furniture-chain-otsuka-kagu-1426715809>

25 <http://www.corporateinformation.com>.

26 Philip Brasor and Masako Tsubuku, “Outdated Otsuka Kagu Business Model is at the Root of Family Feud,” www.japantimes.co.jp, April 11, 2015

Exhibit 1**Key Financials of Otsuka Kagu Ltd. (2005-2014)**

(In ¥ Million)	2005	2010	2011	2012	2013	2014
Net sales	69,649	56,912	54,366	54,520	56,230	55,501
Gross profit	38,591	31,064	30,551	30,848	31,069	30,598
SG&A expenses	33,240	31,197	29,401	29,664	30,226	31,000
Transportation	1,648	1,636	1,537	1,478	1,521	1,550
Advertising	5,649	3,524	3,036	3,138	3,417	3,860
Personnel	9,551	10,243	10,150	10,402	10,686	11,009
Rents	11,997	11,743	10,735	10,492	10,175	10,161
Operating income	5,350	132	1,150	1,183	843	402
Net income	3,649	255	203	640	856	473
Current assets	29,403	23,867	25,393	25,334	26,595	30,312
Fixed assets	29,079	18,846	16,358	16,390	21,062	16,398
Total assets	58,483	42,714	41,751	41,725	47,657	46,710
Current liabilities	11,399	7,982	8,069	7,849	8,433	9,518
Long-term liabilities	3,960	711	1,015	1,076	2,973	2,527
Net assets	43,123	34,019	32,666	32,799	36,250	34,665
Total number of shares issued and outstanding [1,000 shares]	21,600	19,400	19,400	19,400	19,400	19,400

Adapted from *Trends in Business performance*,
<http://www.idc-otsuka.jp/company/e-ir/e-zaimu.html>.

Exhibit 2**Key Statistics Related to the Otsuka Kagu Stores (2005 – 2014)**

	2005	2010	2011	2012	2013	2014
Number of employees	1,611	1,678	1,673	1,673	1,749	1,749
Floor Space [m ²]	2,07,060	1,77,590	1,56,796	1,53,751	1,53,751	1,54,055
Number of Showrooms	16	17	16	15	15	16

Adapted from *Trends in Business performance*,
<http://www.idc-otsuka.jp/company/e-ir/e-zaimu.html>.

Exhibit 3**Otsuga Vs. Key Rivals in the Japanese Market (FY 2011)**

Name	Sales (In ¥ Million)
Nitori	331,016
Nafuko	220,247
Shimachu	158,982
IKEA	67,500
Otsuka Kagu	54,376

Adapted from Global Strategies in Retailing: Asian and European Experiences, 2014

Exhibit 4**The Strategy and Forecast by Katsuhisa and Kumiko**

	Katsuhisa	Kumiko
Sales (¥ million)	66,000	59,400
Operating profit (¥million)	2,640	1,900
Strategy	<ul style="list-style-type: none"> * High value added marketing with premium products * Promoting consulting service while shopping * Having a wide variety of furniture at large stores * More advertising 	<ul style="list-style-type: none"> * Marketing more mid-priced products * Strengthening B-to-B * Large stores and shops designed to sell specific categories of furniture * Making stores more inviting for customers

**The forecast was for 2017*

Adapted from Kazuaki Nagata, "Otsuka Kagu President Prevails in Bitter Family Feud," <http://www.japantimes.co.jp>, March 27, 2015

Narrative Research In Entrepreneurship: Khirode Parida of Access Odisha

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Abstract

Each entrepreneurial journey is unique. The intention and context of starting any organisation varies widely. This case study documents an entrepreneurial journey, which started at a later stage of career.

A narrative research methodology was used to deconstruct the events and relate it to the existing theory of entrepreneurship. Often, the lived experience of the entrepreneur, resource reconfiguration and challenges to intention is best captured through narrative research because of huge diversity.

In this particular case, a possible combination of existing customer base, relationships, and a professionally difficult situation were the motivations. These motivations were amply supported by prior personal qualities of teamwork, commitment to quality, and empathy.

The attempt in this article is to inspire, educate and call upon students and researchers of entrepreneurship to use similar methodologies.

This study is also a tribute to the entrepreneur who succumbed to Covid19 during October 2020.

Keywords: Entrepreneurship, Uninterrupted Power Supply (UPS), Odisha

Introduction

India's energy need is galloping to match with requirements for development. The electric energy is beset with challenges like insufficient fuel availability for power generation, lack of transmission and distribution infrastructure and losses, as well as market inefficiencies. Though, the

government claimed 100 percent availability of electricity to rural households, electrified areas do have frequent power outages (*International - U.S. Energy Information Administration (EIA)*). The Indian Government has been trying different policy reforms over a period of time to ensure the availability of electricity and growth of the sector

(Kanitkar et al., 2020). The need to reduce CO₂ and chloro-fluoro-carbon (CFC) emissions have necessitated the substitution of fossil fuel based generation with the regenerative and renewable sources (Kumar et al., 2020). Overall, the Indian electricity sector is improving in the energy security and sustainability dimensions (Sarangi et al., 2019). Given the importance of this subsector, a detailed study indicated the energy storage roadmap for India and emphasized the importance of such technologies (*Energy Storage System- Roadmap for India: 2019-2032*, 2019).

Even with the gradual improvements, the electricity availability has remained a concern. The peak power supply and demand indicated a deficit of 0.7 in the year 2019 (*Power Sector at a Glance: All India*, 2020). At one end of the spectrum, un-electrified consumers feel high monthly cost of electricity as a barrier (Tripathi & Jain, 2017). On the other hand, even the small organisations are ready to pay twenty percent more for uninterrupted power supply (Ghosh et al., 2017).

The following section discusses the role of uninterrupted power supply (UPS) and related technologies in India and its market.

UPS industry in India

Inevitably, the electricity deficit remains the *raison d'être* for UPS technologies and companies. In addition to providing uninterrupted power supply, the UPS gives safety

protections to equipment. The growth of information technology (IT) and IT enabled services (ITES) sector, banking financial services and insurance (BFSI) and manufacturing sector has driven the demand for UPS. Similarly, the growth in the usage of electronic gadgets and equipment also has fuelled additional demand (July, 2020). UPS is also required in case of solar energy storage and subsequent transformation. A report from Research on Global Markets, expects the Indian UPS market to be 99.83 billion INR by 2023, with a compounded annual growth rate of 11.97 per cent (July, 2020).

Indian UPS market is price sensitive and fragmented. Though there are about 800 UPS companies in India, they do not possess right technology. As a result, most of the components are imported from China or Taiwan. The market is segmented by product capacity, technology and industry usage. The online double conversion, line-interactive and offline (usually called battery backup) are the three major types of configuration of UPS systems. These configurations define how power transfers through the unit.

The aforementioned discussion indicates that the UPS market is technology intensive and competitive. A new entrant or an entrepreneur needs substantial experience to cater to diverse industry segment. Following section discusses the methodology and the case study in light of the context discussed above.

Methodology

The interview was conducted on 26th May 2018 at Vignapan's office (an organisation which develops industrial directory of Odisha). Additional information from secondary sources were collected on the industry. A purposive literature review is presented for the case study discussion. The objective of the narrative study is to appreciate the role of the context to trigger entrepreneurial intention.

Literature Review

There are several factors responsible for the entrepreneurial intentions (Kar et al., 2014, 2017; Kar & Tripathy, 2016). Often, these factors interact with each other in a complex manner to result in a go or no-go decision for entrepreneurship. In this narrative research, we limit our literature review to the perceived job loss as a motivation to take up entrepreneurship.

Entrepreneurial intention continues to be researched upon for its significance to the field (Bird, 2015; Fayolle & Liñán, 2014). Shapero and Sokol's entrepreneurial events theory (Shapero & Sokol, 1982) indicated that social variables, social and cultural environment shape an entrepreneurial event. The entrepreneurial event includes initiative, resource consolidation, and risk-taking. The event also includes situational, social, and individual variables associated with the event. The entrepreneurial action depends upon the desirability, and feasibility.

Involuntary job loss is one of the important entrepreneurial events. In such cases, individuals evaluate the social status and institutional climate to take up entrepreneurship (Abebe & Alvarado, 2018). The event influence changes in personality traits, particularly openness and is driven by level of education (Anger et al., 2017).

On the other hand, the threat rigidity theory indicates that the threat of job loss impairs the innovativeness of an employee through increased irritation and decreased concentration (Van Hoote gem et al., 2019). An impending layoff is also found to adversely affect employees entrepreneurial intention which is mediated by entrepreneurial self-efficacy and gestation action (Mwangi & Rotich, 2019).

However, it is found that the firms formed by such displaced employees from are more viable, although they show modest growth in employment, turnover and operating profit (Nyström, 2020). The necessity entrepreneurship increases in the event of a involuntary job loss or unemployment. Contrary research finding also indicate that firms founded by these entrepreneurs display lower financial and innovative performance compared to firms formed by opportunity entrepreneurs (Conti & Roche, 2019).

The following section is based on the narratives of the entrepreneurs as lived experience, and related to the purposive literature review outlined.

Family Background and Education

Khirod was from Astarang in Puri district, he studied in the village school, completed matriculation in the year 1983. He studied in the Buxi Jagabandhu Bidyadhar (BJB) College, Bhubaneswar for +2 and studied for 6 months in Samanta Chandra Sekhar (SCS) college, Puri. During his study in SCS college, he took initiative to get the hostel renovated. He took initiative to install a submersible water pump for drinking water, provision of fans in each room and purchase of new kitchen utensils. His maternal grandfather Sura Nayak (a veteran political leader), helped in these activities. The hostel inmates took approval from public works department (PWD) and General Administration Department. People remember Khirod's work until today. The hostel administration even offered a permanent room in his name whenever he visits, but Khirod politely refused the offer, and he used to be invited to any get together in the hostel.

Khirod's family is well known in the locality. The family had a grocery shop, a public distribution shop for kerosene/ rice and was quite popular. The shop was started by his grandfather. Kirod's father was a school teacher and expired in the year 1994 due to a snake bite. Khirod is the eldest and has 2 brothers and a sister. The younger one is a high school teacher and the youngest is in central reserve police force (CRPF). His sister is married and stays in Delhi. Khirod's only daughter completed her post graduate diploma in management (PGDM),

a gold medallist from Asian school of Business Management, and working in In2IT in human resource (HR) department. His wife is a home maker.

Early career

Khirod completed electrical engineering in the year 1993 from Associate Member of Institution of Engineers (AMIE) and joined in Public Health Engineering Department. He quit that contractual job after about a year. He switched to private sector companies. The first one was Numeric, the second one was Fiscass (a French company), and the third one was Aplab. All these companies were uninterrupted power supply (UPS) companies. In all these companies, the place of posting was Bhubaneswar. Khirod worked for Aplab for 17 long years from 1997.

Entrepreneurship

Aplab had industrial products, chemical industry products such as measuring instrument, educational equipment, fuel dispensers for petrol pumps. Khirod rose up the ladder in Aplab and by the time he left he was responsible for the overall business for Odisha. The company manufactured good quality products and it was the market leader in Odisha. The problem started after the chairman became little old and the management was taken over by his son.

Khirod thought of starting his own organisation. It was a proprietorship organization in his wife's name. He quit around the year 2012-13. The

organization is a private limited company now. Khirod was in a very senior position in Aplab and could have switched to another good company. But, he decided to build his own organisation. He says “Actually, to get into a senior position, one has to leave his home state, and go out. Also, one has to leave the customer base created with lot of effort. I had a great network here.”

Over the years people knew Khirod for UPS and the company (Access Odisha) stuck to that line of business. In the first year the company put around 400 UPS. There was a relationship base from the earlier experience. This was Khirod’s customer base.

Over the years, the company has put more than 1200 UPS in different parts of Odisha. It sells a varied range of UPS: from high range products for industrial, diagnostic, hospital, education and government offices to small domestic UPS. The capacity varies from 1 to 4900 KVA. The product range also varies for multiple UPS, parallel UPS. The unit can be stand alone, multiple or parallel. Access Odisha also manufactures UPS (up to 10 KVA). The company does not do basic transformer winding. They get the parts and assemble it. The parts are usually procured from Bangalore. There are very few OEMs. Rest all assemble according to the requirement.

Khirod asserts that the company has never cheated, maintains the quality and delivers the actual product specification. The customer spread is

good. Khirod proudly claimed “You go through any road in Odisha, you will get our product. Usually banks, hospitals and diagnostic centres have our UPS”

Managing Competition

On the question how could he manage the competition from the earlier company, which was much bigger, he said “The customers were known personally and it was quite a long association. In a service industry, the service is delivered by individuals. Customers knew me individually for my service quality and ability.” Access also adopted good service quality features. It gives 24/7 support. There is the customer relationship management software where the service requests are created, service persons are assigned and call closures are monitored. Almost every activity can be monitored. The follow up is quick, easy, and the decision making is fast. There are 13 employees in the organization giving sales and support to the customer. The growth of the organization has happened only with referrals. However, now the company has started looking for marketing resource from UPS and related areas experience. Our workforce already consists of engineers with ITI, Diploma and B.Tech. degree. There are service locations at Berhampur, and Sambalpur. The growth is quite fast in this segment.

The Market

There are about 8 or 10 suppliers in Odisha in the UPS segment. There are

also small players who just put their stickers and sell. Khirod says “We don’t want to be in that segment.” Access Odisha has executed projects with value ranging from 1 lakh rupees to one crore rupees. Initially the profit was not a major concern. The major concern was to enter into the market and ensure a good presence for publicity as well as customer acceptance. Customers from Bombay and Bangalore have come and asked for Access Odisha’s service. Till date there has not been a single case of return, because of the quality of product and service.

Innovation

Many times the customers have specific requirements and we have to give unique solutions. It requires huge creativity. Khirod says “We are all technical persons. We need creativity to differentiate our product and service. We are asked to make sure that machines can work even in case of earthquake.”

Exemplary Service

During Phailin cyclone, Mr Parida had given services to the State Bank of India (SBI). He made sure that SBI is able run their machines. It was very satisfying for both the customer and him. Subsequently, SBI awarded the annual maintenance contract (AMC) to Access. “It was great achievement because SBI is a very big organization, for them to give work directly to a small organization is not usually possible,” he said with a big smile on his face.

Difficult Times

Khirod narrated three difficulties he faced. The first one was personal. He narrates “When I quit job at Aplab, I did not have savings even of single penny. One of my friends gave me Rs 5000 as loan. I barely survived on that money. My daily diet was a frugal meal of rice, dal and potato (he becomes emotional). Subsequently I got a bank loan of Rs 5 lakhs and gradually the business grew. I maintain honesty and never cheated. I think people have supported me because of that.”

The second problem was related to bank merger between the State bank of India with the Bank of Hyderabad. The accounts related issue took some time to be sorted out.

The third challenge he faced was that many times the company was not able to take up or execute problems due to lack of fund. He narrates “We got a solar project worth Rs 2 crores, but could not execute it because of lack of capital. We then started solar household rooftop projects because we realized that most of the suppliers cheat by installing less solar panel capacity for the intended battery and the customers don’t get full benefits.”

Future Plans

In the future Access wants to produce or manufacture UPS units here to make it more cost effective. The transportation cost is one of the major cost components. The prices are bit premium, but it matches with the service.

Access is planning to diversify and work on substation automation. One of Khirod's friends who worked with Schneider came and joined him. The company is working for panel-relay protection equipment and services. But, right now they can only consider being a subcontractor to large players.

The name of the company 'Access Odisha' was given by one of his acquaintances. The UPS business and 'Access Odisha' name is a little different. Many times, the company gets mails intended for the government departments. People mistake the name for a government program.

Access Odisha revenue is growing around 20 percent year on year since inception. The revenue was 2.56 crore in 2017 and rose to Rs 2.86 crore in 2018.

Conclusion

This narrative research brings out the role of self-efficacy, customer relationships, involuntary job loss scenario, commitment to quality, and social network on entrepreneurial intention and growth.

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Hacker, D. (1997). *Research and documentation in the electronic age*. Boston: Bedford Books. Retrieved October 6, 1998, from <http://www.bedfordbooks.com/index.html> Morse, S. S. (1995). Factors in the emergence of infectious diseases. *Emerging Infectious Diseases*, 1(1). Retrieved October 10, 1998, from <http://www.cdc.gov/ncidod/EID/eid.htm>

Smith, E. E. (2001). Internet term paper mills: The case for mandatory expulsion [Electronic version]. *Journal of Crime and Punishment*, 6, 123-139.

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