EDITORIAL

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Parivartan-Journal extends the heartfelt thanks to all the contributors and readers for their continuous support and critical analysis for its continuous growth.

Ms. Shakti Awasthi
Editor

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Two-Thirds Gender Rule in Appointments And Promotions of Staff in Public Universities in Kenya

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Abstract

The study attempts to analyze compliance with two-thirds gender rule in appointments and promotions of staff in new public universities chartered in 2013. Specifically, the study determines the gender composition of staff appointed or promoted after the provision of the gender rule in the constitution and the challenges faced towards implementing the rule. The study uses the survey research design that has a population of 15 public universities elevated in 2013 and a sample size of six. Interview schedules were used to collect data from the sampled universities. Data contained gender of staff per staff division and staff level in appointments and promotions made in 2011, 2012 and 2013 and analyzed using percentages. The findings show that in total, men largely dominated appointments at senior level (66% males to 34% females) although there is no big difference in appointments at the middle level (51.2% males to 48.8% females) and support staff level (56.6% males to 43.4% females). Under teaching staff, men were the majority (64.6% males and 35.4% females) while no major discrepancy is noted in the non-teaching staff (56.8% males to 43.2% females), at the support staff level (76.5% males to 23.5% females), and in promotions at the middle level staff which stands at 44.2% males and 55.8% Overall, 59.8% males and 40.2% females were appointed in the five universities in 3 years. Just like in appointments, promotions of senior level staff dominated by men (69.5% males to 30.5% females). Promotions in the teaching staff were skewed towards men at 70.9% males and 29.1% women while it was almost gender balanced in the non-teaching staff at 51% males and 49% females. Overall, 65.3% males and 34.7% females were promoted in the five universities in 3 years. In conclusion, the two-thirds gender rule is complied with in the consolidated appointments and promotions of staff in the five universities. However, when appointments and promotions are broken down into various units such as staff levels and divisions, non-adherence is observed. Lack of adequate applicants from either gender, female gender particular with location and environment, and failure to meet the minimum requirements were mentioned as the major challenges that recruiters face in attempt to comply with the gender rule. The study recommends that when appointing and promoting staff, the gender rule consideration should be done per section and units rather than for a whole unit.

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INTRODUCTION

Universities are institutions of higher learning chartered by the Commission for University Education in Kenya. They are usually funded by the government and ran by government appointed personnel. These personnel draw their remuneration from the public coffers and as such they are expected to adhere to government regulations and regarding public service. This also requires them to comply with various guidelines and laws that have been put in place in order to foster the expectations of both the public and the government. The government has several roles of which it uses public organizations and institutions to implement. Some of these roles include and not limited to enhancing gender equity in serving its citizen.

Gender equality has been an issue in many public and private institutions. Many a time, one gender –mostly the feminine gender has always felt discriminated, under-represented and dominated by the other-often the masculine gender (Herbling, 2013, Kiura, 2010). This has triggered a lot of protest and activism to challenge the vice. Many conferences have been held where women were informed of their rights and encouraged to rise against the vice. Indeed it is from such workshops; activism and campaigns that women get the guts to show their ability and also challenge the status quo. As noted by Onsongo (2006), women activism in the world all over, has been successful in creating the legal framework and constitutional changes that have enabled women to attain positions of power and leadership. Subsequently, this activism has seen some women being elevated to positions that were initially assumed as 'men's only Club' jobs. Onsongo (2006) further says that the 'women jobs' were mostly perceived to be inferior, less prestigious besides being lowly paid. She says that this happened despite the woman having the same qualifications, skills and experience required in carrying out the tasks of the job. This encouraged further activism and gender diversity campaign to the current situation we are in, where legislation has been enacted to ensure gender representation and equity in the work place.

The constitution of Kenya recognizes gender representation as one of the values and principles of public service. Paragraph (i) of article 232 states, "the values and principles of public service include affording adequate and equal opportunities for appointment, training and advancement at all levels of the public service, of- (i) Men and women, (ii) members of all ethnic groups; (iii) and persons with disabilities" (Constitution of Kenya, 2010).

To this end, to satisfy part (i) above, all public organizations and institutions are expected to consider gender equality when making appointments and promotions among other personnel functions.

Gender representation is further enhanced by provision in the constitution of a gender diversity clause which states that no more than two-thirds of employees of any public organization should be of the same gender (Constitution of Kenya 2010, Article 27(8)). Although the two-thirds gender rule is silent on the beneficiaries of the clause, it is certain it benefits women most as they are

the ones mainly underrepresented. The rule ensures their consideration in situations in which they would not have been considered was it not for the rule. This being part of the law; all appointing authorities in these organizations are expected to comply with the rule.

Nonetheless as noted by Onsongo (2006), it has been very difficult to achieve equity without direct intervention from the government, even where, as in the case of South Africa, the constitution and other regulations make provision for women to be given equal rights to job opportunities and positions of power. In other words, regulations and legislation does not imply direct implementation of gender equity. This means that despite the provision in our own constitution that no more than two-thirds of appointments shall be of the same gender, scrutiny of the public institutions may proof otherwise.

In closer look on implementation of the rule in some public sectors, non-compliance has greatly been noted. For example in elective positions where the rule was supposed to apply, it failed to work as was evidenced in the general election held on 4th March 2013. Analysis from Independent Electoral and Boundaries Commission indicated that only 16 women were elected for the post of Member of The National Assembly compared to 274 men elected for the same positions. This put as a percentage, there was only 6% women elected as members of The National Assembly and 94% men elected to this position. The percentage is much below the two-thirds or 33% provision in the constitution. It is important to note that there was no woman elected for

both the senatorial and the gubernatorial seats, (Esipisu, 2013). In the matter of the principle of Gender representation in the National Assembly and the Senate raised by the Attorney General (on behalf of the government of Kenya), to the Supreme Court for advisory the court observed that the two-thirds gender principle could not be immediately realized neither could it be enforceable in the two houses until August 2015 (Kenya Law Reports, 2012).

In the same vein, the County Representative contest displayed the same failure to meet the two-thirds gender threshold as only 77 women were elected (representing 6%) compared to 1,393 men (94%) elected to the same position (Esipisu, 2013).This means that despite the legislation, it is still difficult to ensure gender representation in public organizations.

Looking at other findings of other public sectors, the same failure in gender representation appears. According to Herbling (2013), the boards of Kenyan listed companies were out of step with the constitution requirement on gender.

Worse still, the report indicated that more than a third of the companies listed at the Nairobi Stock Exchange did not have women directors by March 2013. The report further showed that only 20% of seats in the state-owned companies enlisted in the bourse were occupied by women. In a study report done in February 2013 and titled 'Bringing the other half to the board' Muturi (2013) as cited by Herbling (2013) said that there was no deliberate effort in gender consideration and that the process of appointment seemed to be gender blind. This is despite the

government's legislation on two-thirds gender rule.

Moving on to appointments made by the government especially the cabinet Secretaries, all was not lost as report showed that the president ensured the two-thirds threshold was met. However the appointment of the Principal Secretaries did not meet the constitutional provision on two-thirds gender rule (Burrows, 2013) and that of the media team was faulted by the Gender and Equality Commission which said that its composition was biased towards men ("Uhuru faulted", 2013).

A few years ago, the government elevated technical colleges and campuses of universities to University Colleges and finally to full –fledged Universities. There are currently fifteen new public Universities that were approved by Commission for University Education and awarded charters in 2012 and 2013 (CUE Brochure, 2013). As a result of change of status, the Universities made many appointments and promotions in various positions. Most of these appointments were made after the promulgation of the constitution of Kenya (2010) which provided for the implementation of the two-thirds gender rule. This study wanted to know whether the findings on gender noted in the public sectors mentioned above were consistent with public universities' staffing. The study therefore analyzed compliance with the two-thirds gender rule in appointments and promotions of staff in public universities chartered in 2012 and 2013 and determined the challenges the institutions faced in trying to implement the rule.

Statement of the Problem

The two-thirds gender rule is a new policy that was enshrined in the Kenyan constitution of 2010. Research has shown that despite a country having laws, regulations and legislations on gender, they are not adhered to and hence gender diversity not achieved (Herbling, 2013, Kiamba, 2008, Onsongo, 2006, McCall, Liddell, O'Neil and Coman, 2000). Due to the change of status of the newly established public universities, there was increased recruitment to fill vacancies that came up. In addition there was no study to ascertain the prevailing status of gender composition in these Universities. The study thus determined the true position of the two-thirds gender rule compliance in public universities chartered in 2012 and 2013 and the challenges these institutions faced towards implementation of the rule.

Objectives

1) To determine the gender composition and the status in compliance with the gender rule in appointments and promotions of staff in Public universities chartered in 2012 and 2013.

2) To determine the challenges which impede adherence of two-thirds gender rule in appointments and promotions of staff in public universities chartered in 2012 and 2013.

Literature Review

Two –thirds gender principle is enshrined in the Kenyan constitution to enhance gender equality in the work place. Gender

equality has been globally accepted as a necessity for sustainable development and poverty reduction for women and men, and for improving living standards. According to International Labour Organization (2009), gender equality is a matter of social justice. During ILO's 98th conference, it was noted that when all actors of society can participate, there are much better chances for social justice and economic efficiency, as well as economic growth and development (ILO, 2009). Mikola & Miles (2007) noted that gender equality is a catalyst for development and inequality is counter-productive to progress. In other words, gender diversity is very essential towards development of a country. As a result of the importance placed on gender diversity, the United Nations Millennium Development goals include gender issues among the top priorities. Further in support of gender, United Nations Development Program (UNDP) and the World Bank have done extensive Research on gender and development (Mikola &Miles, 2007). Gender equality ensures that all people (men and women alike) are treated as equals in dignity and rights. For purposes of this study, gender equality will be used in regard to fair and equal opportunity to access to job, positions and promotion at any given job.

At the ILO's 98th conference, it was reported that progress had been made in advancing gender equality in the world of work. Such progress was noted in many countries where national policy and legislative frameworks, as well as enforcement of laws, had been improved (ILO, 2009). Indeed gender law was legislated in the Kenyan constitution after several local and international gender parity meetings had been held. This affirms the global desire for gender representation in social economic and political environment. Further at the ILO's 98th conference it was stated that, although greater improvements in gender representation had been observed, women were still underrepresented in the work place. It was also noted that despite advances in women's levels of education, women were overrepresented in low paying jobs, underrepresented in executive, management and technical positions. The findings tend to imply that women are the ones that are usually affected by gender when it comes to employment. This is despite the many studies and reports that show the several advantages of having women in the work place especially in the executive positions (Davidoff, 2013). It has been noted that women are underrepresented and dominated by men when it comes to job opportunities. This is revealed when they are locked out of the jobs that are perceived to be prestigious and only given opportunities to the lowly valued, less prestigious and inferior jobs (Onsongo, 2006). Onsongo further notes that this happen despite the woman having the same qualifications, skills and experience required in carrying out the tasks of the job. Indeed today's woman is seen to be more educated than previous years, have a wider choice of careers and expect to spend most of her considerable portion of her live in paid work and seek career satisfaction (McCall et al. 2000). It was therefore imperative that the two-thirds gender rule was provided in the constitution, first as a matter of human rights, article

27(8) and secondly to promote values and principles of public service Article 232 (i) (Kenyan Constitution, 2010). Gender equality as a basic human right is also supported by International Labour Organization (ILO) as evidenced in its Strategy for Gender Mainstreaming in the Employment Sector, 2010-15 where it states, "There is need to address the discrimination of women in the world of work as a matter of fundamental human rights and justice" (ILO, 2012).

Causes of Gender Imbalance at the Universities

Various factors are at work in limiting women into jobs and position especially those of leadership and decision making in Universities.

Lack of Female Staff in Decision Making Positions

Burton (1997) as cited by McCall et al. (2000) identified that poor representation of women on key decision making committees was a major impediment. This is because men will tend to favor their male counterparts in place of female ones leading to institutionalized discrimination. Indeed as cited by Kaulis (2007) it is reported that institutions with women in top administrative positions have been found to have hired more women for faculty (Szafran, 1984) and administrative jobs (Konrad & Pferffer, 1991).

Family Obligations

Other barriers that may have contributed to minimal women in universities staff were cited as other responsibilities, activities and issues that surround women as a result of their gender. It is certain that some female staff had at one time left their jobs to meet their other life obligations. As a result it was noted that those women who had to leave their jobs for some time to either enter into a relationship or have and raise children had their career progression jeopardized. Also disruption in professional development and continuity in career progression and continuous training caused by time off for family activities was also mentioned to impede women when they returned to work. As a result of this time offs, it was concluded that women were perceived to be less experienced in their work as compared to their counterpart men who had continuous work period.

Discriminatory Job Requirements

Onsongo (2006) says that the way job advertisements are put for senior vacancies arising in universities is discriminatory in its own way. She gives an example where one is required to be a PhD holder and to have worked in similar positions for roughly five years, a requirement which women find it had to meet. She says most of the women are not PhD holders and are usually concentrated in the junior ranks of lecturer and below, a finding that is consistent with other trends in other regions (McCall, 2000). "Women have fewer opportunities to do a PhD, and have only limited access to management that can enable them to gain necessary experience" Onsongo (2006).

Kulis (1997) terms this as institutionalized discrimination or "status closure" and explains this as where the dominant group uses direct and indirect means in recruitment procedures, division of labor, and job allocation process to lock out a certain group.

Institutional Practices

Some practices of universities although put in place for proper management are unfriendly to women in leadership positions. As put by Onsongo (2006), when meetings are planned for odd hours and others running up to late night or even being scheduled for weekends, they negatively affect the female participants. She says that such practices have even cost some of women marriages as their husbands are not willing to allow them to go home late and at odd hours or even to be away on weekends. In addition, women with young kids find it difficult to attend such meetings. Indeed Onsongo thinks that such practices are present at these institutions due to the masculine face of the universities management. As a result, such women will always reject such positions that will tend to have the above scenarios. In reality, Women want a job that is more flexible i.e. have more flexible arrangements. As reported in (McCall et al. 2000) many groups that participated in their study on strategies to increase the representation of women on the Academic staff of the Faculty of Medicine at Monash University indicated that women perceived some medical disciplines were more friendly hence the concentration of women in such fields.

Unfriendly Work Environment

Sometimes the work environment is hostile to the women making their work difficult especially if they are in managerial positions. For example some male colleagues may be reluctant to obey lawful instructions from their female heads unlike would be the case if the head was a male. Onsongo (2006) also advances an argument that women encounter male biases in their day to day work. She gives male intrusion in their areas of responsibilities, interruption in meetings and futile sexual harassment as some of the other hostile experiences women face.

Advancement in Studies, Publication and Research

Research and publication is vital for progression in academia. It was reported to be difficult for women, mainly because of the family role they are usually involved in. It was noted that the gap in publication rate caused by time off for child care discriminated against them for subsequent selection and publication and also in the award of funding grants which would be based on output over five years (McCall et al. 2000). In addition to this, some women reported to have found it difficult to do their PhDs, a requirement for one to progress in academia. Onsongo (2006) quotes one woman in the academic profession saying "And of course doing a PhD is very challenging especially for women who have multiple roles to play. You become a student, you continue to be a staff member in your department, you are a mother, and you are a wife and all the other social commitments in life. So it actually took a bit of time, six

years to complete my PhD and for that whole period I was actually stagnating on the same job group. And the unfortunate part about it is that although you were expected to move up the ladder, there was no financial support. You were expected to look for your own sponsorship to do those further studies and many times women are disadvantaged especially in terms of the kind of scholarship you can take" woman manager, March 2004 as quoted by Onsongo.

It is obvious that such challenges become a big stumbling block for women progression in the line of academia.

Leadership Styles

Nobles and Mears (1997) argue that the different leadership styles adopted by men and women may have led to disadvantaging women in attaining senior positions. Men are stereotypically said to have command and control contrary to women who stereotypically are seen to be soft, warm, friendly and consultative, traits that do not always resonate well in leadership. McCall et al. (2000) also on leadership says that the difference in which men and women handle issues inhibits women rise to leadership positions. In their study, it was suggested that while assertiveness is key in leadership, women tend to be less assertive than men, probably from traditional training in childhood.

Methodology

Interview schedules were used in collecting the data for the study. Data is analyzed using percentages.

Insert Table 1 here

Table 1 Consolidated appointments for 5 universities by gender per staff level per year

	Senior				Middle				Junior			
	Males		Females		Males		Females		Males		Females	
	F	%	F	%	F	%	F	%	F	%	F	%
2011	42	66.7	21	33.3	21	48.8	22	51.2	49	54.4	41	45.6
2012	78	66.1	40	33.9	18	52.9	16	47.1	28	63.6	16	36.4
2013	39	65	21	35	23	52.3	21	47.7	5	45.5	6	54.5
Totals	**159**	**66**	**82**	**34**	**62**	**51.2**	**59**	**48.8**	**82**	**56.6**	**63**	**43.4**

Source: Field data (2015)

Results

The results of table 1 shows that in 2011, the senior level positions had 63 appointments. Out of this, 42 (66.7%) were males while 21 (33.3%) were females. In the middle level appointments, a total of 43 appointments were made, where 21 (48.8%) were males and 22(51.2%) were females.

The support staff level had 90 staff appointments with 49(54.4%) being males and 41 (45.6%) being females.

The 2012 appointments had 118 appointments in senior cadre of staff, of which 78 (66.1%) were males and 40(33.9%) were females. The middle level staff had 34 appointments, 18(52.9%) males and 16(47.1%) females. In the support staff level, 44 employees were appointed with 28(63.6%) being males and 16(36.4%) being females

In appointments of senior positions in 2013, there were 60 staff, 39(65%) males and 21(35%) females. The middle level staff had 44 appointees, 23(523%) males and 21(47.7%) females. The support level staff had 11 appointees of which 5(45.5 %) were males and 6(54.5%) were females.

The ratio of male to female appointments at the senior level was almost constant for the 3 years and averaged at 66% males to 34% females. Males always dominated the appointments and almost forming two-thirds of the total appointments. At the middle level, the total appointments for the 3 years were almost gender balanced and averaged at 51.2% males to 48.8% females. The average appointments at the support staff was at 56.6% male to 43.4% females. Comparing the 3 staff levels, gender bias was more pronounced at the senior staff level. In addition, men always dominated the appointments except the appointments in the middle level staff of 2011 and the support staff of 2013. The above findings are similar to finding by Onsongo (2006) that women are underrepresented in executive, management and technical positions. Women were found to be well represented in the middle and support cadre jobs, underlining findings by Onsongo (2006) and Kulis (1997) that women are locked out of jobs that are perceived to be prestigious and only given opportunities to the lowly valued, less prestigious and inferior jobs. Since decision making positions are found in the senior level jobs McCall et al (2000), it is true that women are underrepresented in the top management of the universities.

Insert table 2 here

Table 2   Consolidated appointments for 5 universities by gender per staff division per year

		2011		2012		2013		Total	Total
		F	%	F	%	F	%	F	%
Teaching Staff	Males	23	59	72	67.3	29	63	124	64.6
	Females	16	41	35	32.7	17	37	68	35.4
Non-teaching staff	Males	89	56.7	52	58.4	38	55.1%	179	56.8
	Females	68	43.3	37	41.6	31	44.9%	136	43.2

Source: Field data (2015)

Table 2 shows that in 2011, there were 23(59%) males and 16(41%) female appointments, while in the non-teaching staff 89 (56.7%) males and 68(43.3%) females were appointed.

In 2012, there were 72(67.3 %) males and 35(32.7%) females appointed in the academic staff while the non academic staff was made of 52(58.4 %) males and 37(41.6 %) females.

In 2013, a total of 46 academic staff were appointed with 29(63%) being males and 17(37 %) females. In the non teaching staff, 38 staff was appointed, 38(55.1%) males and 31(44.9%) females.

Gender disparity was highest in appointments of the teaching staff, at an average of 64.6% males to 35.4% females. In the non-teaching staff, the average percentage of male and female appointments over the 3 years was 56.8% and 43.2% respectively.

Insert table 3 here

Table 3 Consolidated appointments for 5 universities by gender per year

Gender/year	2011		2012		2013		Totals	
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Males	112	57.1	124	63.3	67	58.3	303	59.8
Females	84	42.9	72	36.7	48	41.7	204	40.2
Totals	**196**	**100**	**196**	**100**	**115**	**100**	**507**	**100**

Source: Field data (2015)

From table 3 there were a total of 196 appointments made by the universities forming the research sample in 2011. Out of this, 112 (74.1 %) were males while 84 (42.9%) were females.

The total appointments made by the universities in 2012 were 196 composed of 124 (63.3%) and 72(36.7%) while those of 2013 were 115 made up of 67 (58.3%) males and 48(41.7%) females.

In total, over the 3 years under study 303(59.8%) males and 204(40.2%) females were appointed. The gender rule in overall appointments was complied with and males had the highest appointments. However, women were underrepresented in overall appointments a confirmation that women are the ones usually affected by gender when it comes to employment. The findings concur with Kiamba (2008) as found in Gumbi (2006) that the leadership in higher education was still a man's world.

Trends in gender appointments with regard to years shows that the percentage appointments of males to that of females was almost constant in each of the 3 years and averaged at 59.8% males and 40.2% females. The findings on

underrepresentation of women support Kiura (2010) that despite many efforts being made to promote gender equality, inequalities still exist.

Insert table 4 here

Table 4 Consolidated promotions for 5 universities by gender per staff level per year.

	Senior				Middle				Junior			
	Males		Females		Males		Females		Males		Females	
	F	%	F	%	F	%	F	%	F	%	F	%
2011	32	64	18	36	0	0	2	100	27	81.8	6	18.2
2012	43	72.9	16	27.1	15	51.7	14	48.3	8	57.1	6	42.9
2013	32	71.1	13	28.9	8	38.1	13	61.9	4	100	0	0
Totals	**107**	**69.5**	**47**	**30.5**	**23**	**44.2**	**29**	**55.8**	**39**	**76.5**	**12**	**23.5**

Source: Field data (2015)

The results in table 4 indicate in 2011, the five universities under study promoted 50 staff in the senior staff cadre, of which 32 (64%) were males and 18 (36%) were females. There were 2 promotions made in the middle level which were all females. 33 staff were promoted in the support level, of which 27(81.8%) were males and 6(18.2%) were females.

In 2012, 59 promotions were done in the senior level category of staff, made up of 43(72.9%) males and 16(27.1%) females. In the middle staff level, the males were 15(51.7%) and the females 14(48.3%). The support staff had 8(57.1%) males and 6(42.9%) females.

In 2013, promotions in the senior staff category had 45 employees, 32 (71.1%) males and 13(61.9%) females. In the middle category, there were 8(38.1%) male s and 13(61.9) females promoted. In the support staff 4(100%) males were promoted.

The promotions in both the senior and support staff were significantly dominated by men with 69.5% males to 30.5% females and 76.5% males to 23.5% females. In both, the gender rule requirement was not met. Women held the majority in total promotions in middle level staff of the 3 years.

Insert table 5 here

Table 5 Consolidated promotions for 5 universities by gender per staff division per year

		2011		2012		2013		Total	Total
		F	%	F	%	F	%	F	%
Teaching Staff	Males	26	70.3	43	72.9	25	73.5	74	70.9
	Females	11	29.7	16	27.1	9	26.5	36	29.1
Non-teaching staff	Males	33	68.8	23	53.4	19	52.8	75	51.
	Females	15	31.2	20	46.6	17	41.2	72	49

In table 5, the five universities made 85 promotions. Out of this 59 (69.4%) were males and 26(30.6%) were females in 2011.

In 2012 the universities made a total of 102 promotions, made up of 66 (64.7%) males and 36 (34.3%) females while 2013 total promotions had 72, 44(61.1%) males and 28(38.9%) females.

The table above shows that the percentage of male to female promotions were almost constant across the 3 years with slight improvement in gender representation in 2013. The percentage women promotions progressively increased from 2011(34.9%) to 2013(38.9%).

<u>Conclusion and recommendations</u>

As non-compliance was found when appointments and promotions were broken into small units, appointing authorities should consider gender of employees per section and units rather than for a whole unit.

It was difficult to determine whether the gender rule in the constitution had any impact on appointments and promotions made after the law came into force, as the scope of the study did not go into appointments and promotions done before 2010; and was limited to appointments and promotions done after the two-thirds gender law came into force. Research should be done to determine status in appointments and promotions before the promulgation of the constitution. This will enable comparison of the appointments and promotions of the two periods.

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A Study of Personal Medical Risk Management Through Medical Insurance

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ABSTRACT

In today's scenario the management of personal medical expenses has become a complex area as on one hand the cost of medication has increased substantially and on the other hand the diseases of abnormalities in blood pressure, heart, brain, etc. have been experienced by the people of young age group between 25 and 35. The medical/health insurance has become the most important tool in management of personal medical risk/ expenses. Thus the present study takes an overview of such management of personal medical expenses by the people through their own means and also using medical insurance. The present study aims to explore medical insurance dynamics in India, perception and approach of selected people towards medical insurance, and experiences of selected people about medical insurance.

The present study is basically empirical in nature. The methodology followed under the study is collection of primary data from 289 respondents of the relevant population as defined in the limitations of the study and further its interpretation in the form of facts, experiences, perceptions, expectations and approaches of the selected respondents regarding management of personal medical risk and medical/health insurance.

It has been observed that the 46 percent people are not covered by group medical insurance by their employer and 18 percent people are not covered by personal medical insurance. Further, it is noted that 80 percent out of those people having personal medical insurance have maximum coverage of three lakhs and interestingly more than half of such people have medical insurance cover of less than one lakhs. Many such facts and figures are interpreted under the present study.

INTRODUCTION

Today the medical science has become advanced but at the same time the life has become more complicated and vulnerable to life style diseases. Blood pressure, diabetes, heart problem, brain abnormalities are seen as common that too in the age group of 25 to thy group. Thus, there is a very high risk relating to medical emergency in this age group also.

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Here the most important issue is that whether people in this age group are covered adequately with medical insurance. Here the many issues are raised such as the adequacy of cover, insurance company, fair understanding of the medical insurance by these people and finally, their experience in buying such insurance, processing the claim and getting helped in the occasion of emergency.

Thus, the present study has been conducted with the aim of finding the facts relating to such medical insurance and people's perception towards the same.

OBJECTIVES OF THE STUDY

1) To study medical insurance dynamics in India.

2) To study perception and approach of selected people towards medical insurance.

3) To study experiences of selected people about medical insurance.

Research Methodology

The present study is exploratory in nature and based on primary as well as secondary data. Primary data has been collected from the selected people about their demographic information and the information relating to their perception, approach, experience and expectation relating to medical risk management through medical insurance policies of various insurance providers. Secondary data has also been collected from various authentic sources to support the objectives of the study and the sources are duly cited wherever necessary. The collected primary data as well as secondary

data has been processed to reach valid conclusions relating to the present study.

Limitations of the study

The present study is limited to the medical insurance policies. It is restricted to the experiences of the people in the geographical area of Navi Mumbai. Here the selection of the people is limited to the individuals in the age group of above 25 years and bellow 35 years with the total family income above Rs.3 lakhs and below Rs.6 lakhs. As the family income restriction is imposed under limitations of the study, mostly the married individuals have been selected with the single salaried income as family income. The cases covered under the study are in the time period after 2010 till the date. The present study is restricted to perception and experience of the insured and thus the other parties involved in insurance contract have not been considered.

Check list for buying a health insurance policy

It is very pertinent to understand the points to be considered while buying medical insurance policy and hence the same are enlisted with briefs hereunder

- **Comprehensive cover**
Comprehensive policy covers all types of medical expenses like medical examinations, OPD, hospitalization for treatment and pre and post hospitalization expenses, etc.

- **Critical illness**
Critical illness is the chronic illness which takes long time to recover like Cancer, Diabetes, Kidney failure etc.

- **Family floater**

The customer has the option to get a full family medical insurance coverage that includes self, spouse, children and parents.

- **Waiting-period for pre-existing diseases**

If one has a pre-existing disease then the insurer will not provide cover against it at the time of buying the policy. Depending upon an insurer the pre-existing disease gets covered after few years which generally two to four years.

- **Policy portability**

Portability is allowed among health insurance companies and one can move a policy to another insurer if he is unsatisfied with the services of the current insurance provider.

Top 10 Health insurance companies in India

It is pertinent at this stage to know the top 10 health insurers in India. Following is the list of such companies

Name of Company	Premium Collection (Rs. Crore)	Market Share
New India	11540.06	16.34 %
National Insurance	10222.88	15.94 %
United India	9708.93	13.75 %
Oriental	7127.84	10.09 %
ICICI Lombard	6856.16	9.71 %
Bajaj Allianz	4516.45	6.40 %
IFFCO Tokio	2930.92	4.15 %
HDFC ERGO	2906.99	4.12 %
Reliance	2388.82	3.38 %
Tata AIG	2362.71	3.35 %
Cholamandalam MS	1855.11	2.63 %
Others	—	10.14 %
(IRDA annual report 2013-14)		

As revealed by the IRDA annual report 2013-14, New India Insurance Company has highest market share of 16.34 percent of total health insurance business. Further National Insurance has 15.94 percent, United India Insurance has 13.7 percent, Oriental Insurance has 10.09 percent, ICICI Lombard has 9.71 percent, Bajaj Allianz has 6.40 percent, IFFCO Tokio has 4.15 percent, HDFC EGRO has 4.12 percent, Reliance has 3.38 percent, Tata AIG has 3.35 percent, Cholamandalam MS has the market share of 2.63 percent and finally other have 10.14%.

Data Analysis and Interpretation

The present study has made an attempt to analyze and interpret medical insurance as a tool for managing personal/ family medical risk. Personal/ family medical risk includes medical expenses which generally are unexpected, contingent and heavily growing as the current health care inflation is about 15% in India. Thus an attempt has been made to collect relevant secondary data and primary data to fulfill objectives of the study such as taking an overview of medical insurance dynamics in India, studying perception of people towards medical insurance and analyzing experiences of people about medical insurance. Thus, following is the data relating to the same.

1) Age composition of the respondents

Age group	Tick the applicable	Percent
25>27	60	20.76
27>29	52	17.99
29>31	55	19.03
31>33	50	17.30
33>35	72	24.92
Total	**289**	**100**

2) Kindly specify your gender

Gender	Tick the applicable	Percent
Male	197	68.17
Female	92	31.83
Total	**289**	**100**

3) Kindly specify your annual income range

Family Income	Tick the applicable	Percent
Rs.3L>Rs.4L	77	26.64
Rs.4L>Rs.5L	125	43.25
Rs.5L>Rs.6L	87	30.11
Total	**289**	**100**

4) Kindly specify your area of residence in Navi Mumbai

Area of Residence in Navi Mumbai	Tick the applicable	Percent
Panvel	37	12.80
New Panvel	29	10.03
Kamothe	47	16.26
CBD	57	19.72
Nerul	79	27.36
Vashi	26	8.99
Airoli	14	4.84
Total	**289**	**100**

5) Kindly specify your education

Education	Tick the applicable	Percent
Non-Graduate	27	9.34
Graduate	92	31.84
Postgraduate	104	35.98
Professional	66	22.84
Other (Specify)	Nil	Nil
Total	**289**	**100**

6) Kindly specify your employment status

Nature of Employment	Tick the applicable	Percent
Government	24	8.30
Semi-Government	22	7.61
Private	182	62.98
Contractual	12	4.15
Self Employed	49	16.96
Total	**289**	**100**

7) Are you insured through office group medical insurance?

Office medical insurance	Tick the applicable	Percent
Yes	155	53.63
No	85	29.41
Not Applicable	49	16.96
Total	**289**	**100**

8) What is the nature of your office group medical insurance?

Nature of Office medical insurance	Tick the applicable	Percent
Mediclaim from Government Company	119	49.58
Mediclaim from Private Company	121	50.42
Total	**240**	**100**

9) Please specify the range of amount of insurance of your office medical insurance coverage.

Range of office medical insurance cover	Tick the applicable	Percent
Upto 99999	52	21.67
100000 to 299999	163	67.92
300000 to 499999	17	7.08
500000 and above	8	3.33
Total	**240**	**100**

10) Have you taken personal medical insurance cover?

Personal medical insurance	Tick the applicable	Percent
Yes	237	82.00
No	52	18.00
Total	**289**	**100**

11) Please specify the range of amount of sum assured of your personal medical insurance cover.

Range of personal medical insurance cover	Tick the applicable	Percent
Upto 99999	98	41.35
100000 to 299999	92	38.82
300000 to 499999	39	16.46
500000 to 9999999	08	3.37
1000000 and above	Nil	Nil
Total	**237**	**100**

12) Please specify the range of annual premium paid for your personal Mediclaim insurance policy.

Range of Annual Premium paid	Tick the applicable	Percent
Upto 10000	148	62.45
10000 – 14999	77	32.49
15000 – 19999	10	4.22
20000 – 24999	02	0.84
25000 and Above	Nil	Nil
Total	**237**	**100**

13) Is your personal medical policy covers individual or family

Nature of policy coverage	Tick the applicable	Percent
Individual	207	87.34
Family	30	12.66
Total	**237**	**100**

14) Have you taken your personal medical insurance cover from

Nature of Company	Tick the applicable	Percent
Private	147	62.00
Government	90	38.00
Total	**237**	**100**

15) Is your personal medical insurance policy cash less or reimbursement of expenses

Nature of Claim settlement	Tick the applicable	Percent
Cash less	213	89.87
Reimbursement of expenses	24	10.13
	237	**100**

16) Is the hospital in which you consult covered by your cashless medical insurance facility

Coverage of hospital in cashless facility	Tick the applicable	Percent
Yes	154	64.98
No	83	35.02
	237	**100**

17) Is your personal medical policy covers pre-hospitalization expenses?

Coverage of Pre-Hospitalization Expenses	Tick the applicable	Percent
Yes	201	84.81
No	36	15.19
	237	**100**

18) Is your personal medical policy covers post-hospitalization expenses?

Coverage of Post hospitalization expenses	Tick the applicable	Percent
Yes	205	86.50
No	32	13.50
	237	**100**

19) Have you made a claim against your medical expenses?

Claim against Mediclaim	Tick the applicable	Percent
Yes	165	69.62
No	72	30.38
	237	**100**

20) The claim made by you was for yourself of for family member?

Claim made for	Tick the applicable	Percent
Self	149	90.00
Family member	16	10.00
	165	**100**

21) Did you receive the amount of claim?

Amount of claim received	Tick the applicable	Percent
Yes	159	96.36
No	06	3.64
	165	**100**

22) Please specify the following

Medical expenses and Sum assured	Tick the applicable	Percent
Medical expenses were less than sum assured	69	41.82
Medical expenses were equal to sum assured	06	3.64
Medical expenses were more than sum assured	90	54.54
	165	**100**

23) Did the insurance company settle your entire claim matching your sum assured?

Amount of claim lodged and amount of claim settled	Tick the applicable	Percent
Amount of claim lodged was equal to amount of claim settled	101	61.21
Amount of claim lodge was more than amount of claim settled	64	38.79
	165	**100**

24) How was your experience while purchasing the policy? (1=bad & 5=Excellent)

Experience	1	2	3	4	5	Total
No. of Respondents	05	04	54	135	39	**237**
Percent	2.11	1.69	22.78	56.96	16.46	**100**

25) How was your experience while claim settlement (1=bad & 5=Excellent)

Experience	1	2	3	4	5	Total
No. of Respondents	15	16	57	52	25	**165**
Percent	9.10	9.70	34.54	31.51	15.15	**100**

26) How many days the company took to settle the claim?

No. of Days required to settle the claim	Tick the applicable	Percent
Upto 5 days	25	15.15
6 days to 15 days	45	27.27
16 days to 30 days	55	33.34
30 days to 45 days	35	21.21
46 days or More	05	3.03
	165	**100**

27) Did your hospital ask you about your Mediclaim details before admission?

Advanced inquiry by hospital about Mediclaim	Tick the applicable	Percent
Yes	105	63.64
No	60	36.36
	165	**100**

28) Did your hospital helped you in the process of completion of submission of documents?

Help by hospital in completion of documentation process	Tick the applicable	Percent
Yes	95	57.58
No	70	42.42
	165	**100**

INTERPRETATIONS

The present study is empirical in nature and as shown above the primary data collected from 289 respondents is presented in tabular form along with the analysis in the form of percents. Interpretations are drawn from the above analysis which is presented hereunder

a) As revealed by table 01-04 basic primary information has been collected regarding the demographic features of the respondents which reveal many interesting and relevant facts. The data has been collected within the stipulated limitations of the study where the selected respondents are between the ages from 25 years to 35 years. There are 20.76 percent respondents in the age group between 25 years and 27 years, 17.99 percent respondents are between 27years and 29 years, 19 percent are between 29 years and 31 years, 17.30 percent are between 31 and 33 and finally 24.92 percent are between the age group of 33 and 35. Further, the data relating to gender of the selected respondents reveals that there are 68.17 percent male respondents and 31.83 percent female respondents. As far as income profile of the respondents is concerned the data has been collected from the income group between 3 lakhs and 6 lakhs wherein there are 26.64 percent respondents are in the income range between 3 lakhs and 4 lakhs, 43.25 percent are between 4 lakhs and 5 lakhs and finally 30.11 percent are between 5 lakhs and 6 lakhs. The geographical area of the study is limited to Navi Mumbai. Hence the data has been collected from the respondents in the major suburbs of Navi Mumbai wherein there are 27.36 percent

respondents from Nerul, 19.72 percent respondents from CBD, 16.26 percent respondents from 12.80 percent respondents from Panvel, 10.03 percent respondents from New Panvel, 8.99 percent respondents from Vashi and finally 4.84 percent respondents from Airoli.

b) As revealed by table 05 about the education of the respondents, there are 9.34 percent respondents who are Non-Graduates, 31.84 percent are Graduates, 35.98 percent are Postgraduates and 22.84 percent respondents are professionally qualified.

c) As revealed by table 06 about the data relating to the employment features of the respondents, there are 8.30 percent are Government employee, 7.61 percent are Semi- Government employee, 62.98 percent are employed in Private sector, 4.15 percent are engaged in Contractual basis and 16.96 percent respondents are Self Employed.

d) As revealed by table 07-08 the data relating to the office group medical insurance of the respondents, there are 53.63 percent respondents insured by office group medical insurance, 29.41 percent respondents are not insured by office group medical insurance and 16.96 respondents are self employed and not having any group insurance for the business and its people. Further, the data relating to office group medical insurance of the selected respondents reveals that 49.58 percent respondents have medical insurance from Government Company and 50.42 percent respondents have medical insurance from Private Company.

e) As revealed by table 09 data relating to amount of insurance of office medical insurance coverage, the selected respondents reveals that 27.67 percent respondents have upto Rs.99999, 67.92 percent respondents have Rs.100000 to 299999, 7.08 percent respondents are covered in the range of Rs. 300000 to 499999 and finally 3.33 percent respondents are covered for 500000 and above.

f) As revealed by table 10-11, the data relating to personal medical insurance cover of the selected respondents reveals that there are 82 percent respondents who said yes and 18 percent respondents who said no about having taken personal medical insurance cover. Further, the data relating to amount of office medical insurance cover of the selected respondents reveals that 41.35 percents respondents have upto Rs.99999, 38.82 percent respondents have Rs.100000 to 299999, 16.46 percent respondents have Rs.300000 to 499999, 3.37 percent respondents are covered for Rs. 500000 to 9999999.

g) As revealed by table 12-13 about the amount of annual premium paid of personal medical insurance cover of the selected respondents, 62.45 percent respondents have premium upto Rs.10000, 32.49 percent respondents are in the range of 10000-14999, 4.22 percent respondents are in the range of 15000-19999 and finally 0.84 percent respondents are in the range of 20000-24999. Further, the data relating to nature of policy coverage of the selected respondents reveals that there are 87.34 percent respondents who have individual policy coverage and 12.66 percent respondents have family coverage.

h) As revealed by table 14-15, the data relating to nature of company of the selected respondents reveals that 62 percent respondents have a medical insurance from Private Company and 50.42 percent respondents have a medical insurance from Government Company. Further, the data relating to nature of claim settlement of the selected respondents, 89.87 percent respondents have cash less facility in paneled hospitals and 10.13 percent respondents have reimbursement of medical expenses incurred.

i) As revealed by table 16 about the data relating to coverage of hospital in which they take a treatment in cashless facility of the company, 64.98 percent respondents reported yes and 35.02 percent respondents said no.

j) As revealed by table 17 about the data relating to coverage of pre- hospitalization expenses of the selected respondents, 84.81 percent respondents reported that their insure covers pre-hospitalization expenses and 15.19 percent respondents said no.

k) As revealed by table 18 about the data relating to coverage of post- hospitalization expenses of the selected respondents, 86.50 percent respondents reported that the post-hospitalization expenses are covered by their insurer and 13.50 percent respondents said no.

l) As revealed by table 19-20 about the data relating to claim against medical policy of the selected respondents, 69.62 percent respondents reported that they have made a claim and 30.38 percent respondents reported that they have not yet made any claim against their medical policy. Further,

90 percent respondents reported that the claim was made for self and 40 percent respondents made the claim for family members.

m) As revealed by table 21, the data relating to settlement of claim by the insurer for the selected respondents, 96.36 percent respondents reported that the claim was properly settled and 3.64 percent respondents reported about rejection of the claim by the insurer on certain grounds.

n) As per table 22, the data relating to medical expenses and sum assured of the selected respondents reveals that 41.82 percent respondents had medical expenses less than sum assured, 3.64 percent respondents had medical expenses equal to sum assured and finally 54.54 percent respondents reported that the medical expenses were more than the sum assured.

o) As per table 23, the data relating to amount of claim lodged and amount of claim settled of the selected respondents reveals that 61.21 percent respondents had an amount of claim lodged equal to amount of claim settled, 38.79 percent respondents amount of claim lodged was more than amount of claim settled.

p) As per table 24, the data relating to experience while purchasing the policy of the selected respondents reveals that, 2.11 percent respondents had a bad experience, 1.69 percent respondents had an average experience, 22.78 percent respondents had a good experience, 56.96 percent respondents reported their experience to be very good and rest 16.46 percent respondents reported that it was excellent.

q) As per table 25, the data relating to experience while claim the policy of the

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selected respondents reveals that 9.10 percent respondents reported that their experience was bad, 9.70 percent respondents reported it to be average, 34.54 percent respondents reported it to be good, 31.51 percent respondents reported it to be very good and rest 15.15 percent respondents said that it was excellent.

r) As per table 26, the data relating to time period for settlement of claim of the selected respondents reveals that 15.15 percent respondents said that it took upto 5 days, 27.27 percent respondents said that it took 6-15 days, 33.34 percent respondents said that it took 16-30 days, 21.21 percent respondents said that it took 30-45 days and finally 3.03 percent respondents reported that it took more than 46 days.

s) As per table 27-28, the data relating to advanced inquiry by hospital about medical insurance of the selected respondents reveals that 63.64 percent respondents reported that the hospital enquired in advanced about the method of payment. They had predefined procedure which had two different aspects as payment in cash and payment through medical insurance and 36.36 percent respondents replied that such inquiry was made by hospital towards the end of treatment and procedure. Further, the data relating to hospitals' help in completion of documentation process revealed that 57.58 percent respondents got the help of hospital staff (dedicated or otherwise) and 42.42 percent respondents reported that there was no involvement of hospital staff in medical insurance claim lodging process but some of them got an unofficial assistance from some hospital staff members like receptionists, accounts staff, etc.

Conclusion

The present study is an empirical study of personal medical risk management through medical insurance. An attempt has been made extensively in the present study to collect basic information of respondents like information about medical insurance coverage and the perception, experiences and expectations of selected respondents in the process of managing their personal medical risk through medical insurance. It concludes that medical insurance helps cover medical risk of individual through office medical insurance coverage as well as personal medical insurance coverage. In the light of rising medical expenses and complexities in types of diseases and their treatment, the insurance companies should create more public awareness about various medical insurance policies to educated lower as well as middle class income group people in the society and help them manage their medical financial risk more effectively. The medical insurance companies should provide cashless facility at all the hospitals which will directly help the customer. At the same time hospitals also should help the patient in the process of completion of documentation and extend assistance till the claim is settled.

Thus, more public awareness about medical insurance policies, enhanced service from the point of contacting the customer to the point of claim settlement and further in retaining the customer for very long term will enable medical insurance companies to develop their business immensely and also it will ensure

smooth and systematic personal medical risk management by large section of population of middle income group using medical insurance as a prominent and reliable tool.

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Empowerment of Women Farmers:
A step towards food Security and Indian Agricultural Development

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Abstract:

Indian economy is predominantly agrarian economy and women are backbone of this economy. Indian society recognises male as a farmer whereas; women have a productive role in all activities of agriculture as well as its allied business. Hence nature and extent of women's involvement in agriculture is tremendous still underestimated or undervalued. Most of the women don't have land rights although the majority of rural female workforces in India are engaged in agriculture and its allied business operation. The objectives of the study were:
- *to find out women's status in agriculture and its allied activities;*
- *to find out problems faced by women in the growth of agricultural sector and its allied projects;*
- *to find out various ways to reduce such problems;*
- *to find out how we can improve status of women in agriculture sector and its supportive activities;*

Prosperity and growth of nation rely upon women who account half of Indian population. Furthermore women's contribution in agriculture is remarkable, without their contribution, rural economy can't be sustainable and accountable. They face lots of challenges and constraints in agriculture which adversely affect to food production. Empowerment of women farmers is a key solution for agricultural development in India and ultimately food security at world level.

Keywords: Food security, Indian agricultural development, The Women Farmers' Entitlements Bill, 2011(Bill No. LV of 2011), Aaroh campaign, Oxfam India.

INTRODUCTION:

"Strength does not come from physical capacity. It comes from an indomitable will".
Mahatma Gandhi
According to UN Human development report 2013, India is 2nd largest populated country in the world after China which contains 17.5% of world population. Based on census of India 2011, in sheers 68.85%

population of India resides in rural area. Indian economy is predominantly agrarian economy whose core occupation and source of income for their subsistence is agriculture and its allied activities. If exclusively, studies on the gender composition in agricultural and its allied activities is seen then amazingly one fact is realised that women's contribution in these areas has been more or equal to men in rural and semi urban area. Women farmers toil in the fields of planting, sowing, weeding, harvesting, post harvesting livestock rearing, horticulture, agro- forestry, fishing, vermiculture, horticulture, floriculture, sericulture, and aquaculture. Food and agriculture organisation estimated that nearly 60% to 80% of women population are engaged with agriculture and its supportive activities. They are responsible for half of the world's food production. A Female farmer handles multitude dimensions of work at home and farm still have least and unaccountable acceptance for her work in Indian society. Father of Green revolution in India M. S. Swaminathan said hunger and malnutrition could be eliminated by bringing more women farmers on board and creating more co-operative societies. As seen across the period of time, composition of female workforce in agriculture has been changing. Around 98 million Indian women are engaged with agricultural job. In 2001 female cultivators working on their own land were 45.8% but according to 2011 census it showed that it had reduced to 36.9%. The scenario has been changing, female who work as labour on others land in 2001 were 54.2% which has increased to 63.1% in 2011. This shows that

Indian women farmer's position slips into crisis. There are many reasons for women farmer deterioration which create severe need for women farmer empowerment. If these majority agricultural contributors get upliftment then it will ultimately bring positive effect on Indian agricultural growth and development.

Literature review:

Hema Yadav in her article "Waiting for Women Farmers' bill" in business line dated 25th , January, 2013 concluded that, according to existing practices and legislation agricultural credit is only calculated on base of land holding, whereas, women who are land owner does not access control over land for decision making. Landless people and animal husbandry do not entitle for credit. Women are excluded from credit, extension services and market infrastructure

M.S. Swaminathan member of parliament, Rajya Sabha in her article "Empowering women in agriculture" dated 8th February, 2013 concluded that 68% of female population is dependent on agriculture for livelihood. They are handicapped from getting equal rights over male for access of legal recognition and natural resources because of male biased laws which create need for re-examining the status of farming women.

Methodology:

The study is based on secondary data only which is collected and compiled from published article in journals, websites and newspapers.

Interpretation of the study:

Ironically we always define male as farmers. Rural women actively participate in farm production, horticulture, harvesting, post harvesting operations, forestry, fishing, livestock brooding and care, etc. Males' migration from family for better occupation leaves responsibility of farming on women's shoulder and no one recognise them legally & officially on the ground of absence of papers. Women farmers face problems in securing water rights, seed rights & land rights which always hamper them from getting credit. Uttar Pradesh utmost populated state in India, which constitutes around 38% of total agricultural women workforce shows only 6% of women have their own land and if they wanted their Kisan credit card then the bank demands them to bring their husband along with them. Women manage every aspect of farm work but not considered as farmers, while the ultimate decision power regarding land, market control and income are still in the hands of males only.

Women in rural area are having problem of illiteracy, lack of new and improved agricultural technological knowledge, low financial availability, land availability, shortage of water that leads to growth of marginal & tenant farmers.

Women Farmers' Entitlements Bill, 2011 (Bill No. LV of 2011) define a farmer is directly relating to crop production activity but not limited to Landless cultivators, agricultural labourers, animal husbandry, fishing and forestry business, pastoralists. Marginal and tenant farmers and other allies agricultural business does not entitle for credit due to practices and policies of agriculture. But, unfortunately massive section of women farmers is indulged in non-farmers definition.

Especially, women farmers are still vulnerable from their monetary and legal strains. In order to improve women farmer's status in India some fast and furious steps had been taken by government. The Women Farmers' Entitlements Bill, 2011 (Bill No. LV of 2011) introduced in Rajya Sabha for certification of women farmers, their equality in land rights, water resource, irrigation facility, credits & other financial support, training & capacity building, market facility, women farmer friendly technology and fund establishment. But this bill is also a constraint to core crop production and not for other agriculture related activities. Voluntary group headed by Oxfam India also had taken step for speedy passage of bill to empower women farmers which assist them for their legal & monetary recognition of work in agriculture and its allies operations as well as their various rights from which they are deprived. Government of India has introduced various women welfare schemes for their empowerment like Mahila kisan shashaktikaran pariyojana programme under National Rural Livelihood Mission.

Oxfam India trust and Four local NGOs Pani sansthan , Vinoba seva ashram, Samarpan jan kalyan samiti, Disha samajik sansthan working with small and marginal farmers in Uttar Pradesh comes together to launch "Aaroh – A campaign on the rights and interest of women farmers" in 2006 at 70 district across the state in collaboration led by Gorakhpur environmental action group which aims to help women gain recognition as farmers so that they own agricultural land and access institutional

credit, new technologies and government programmes.

Apart from that most SHGs and NGOs collectively work for poverty alleviation by way of promoting the small scale women farmers in various aspects like cultivation, seed management, biodiversity conservation, animal husbandry, marketing knowledge and media.

Suggestions:

1. Empower women by helping them to be recognised as women farmer.
2. Consider women farmer as an entrepreneur and provide them financial assistance easily and promote gender equality
3. Empower women by giving them credit worthiness and provide them land ownership
4. Financial assistance, special schemes and Kisan credit card facility should be provided to supportive and allied activities in agriculture business like poultry, fishing, livestock handling, etc.
5. Sufficient legal recognition must be provided to women farmers for economic and legal decision making.
6. Provide training and capacity building programme to face challenges of chores in farm for better production and income earning to women farmers.
7. Provide guidance about increasing temperature & erratic precipitation availability which begun to jeopardize agricultural situation and techniques to tackle them.

Conclusion:

Female contribution in agriculture is laudable. There is need to re-examine laws passed for women's empowerment and make them broader to fulfil its motive. Empowerment of women farmers in agriculture and its allied operation leads to India's food security and growth of agricultural sector.

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Goods & Services Tax (G.S.T) Regime; A Major Landmark in the Fiscal History of India

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Abstract

The shift towards Goods & Services Tax (GST) is major fiscal reform in the Fiscal History of India. GST contemplates amalgamation of most of the indirect taxes. To facilitate this shift, the constitution (122nd Amendment) Bill, 2014 has been tabled in Parliament on 19/ 12/2014. The Centre has already announced that GST will be levied from 01/04/2016. To get the Amendment Bill passed well before 01/04/2016 needs top priority on the part of the Centre. There is an issue of determination of Revenue Neutral Rate for GST, which will be acceptable to all the stake holders affected by GST. Further also an issue of period for which compensation will be payable to States against loss of revenue states will be suffering. These issues require a diplomatic strategy by the Centre. The creation of GST Council equipped with powers will go in a big way to sort out the issues amicably. Present paper is an attempt to highlight the various aspects of GST with a wishful thinking that GST Regime will be launched effectively in India.

Keywords: Goods & Services Tax, , Fiscal Autonomy, Finance Commission, Seventh Schedule, Finance Commission, Revenue Neutral rate, Compensation to the states, The Constitution Bill

ABBREVIATIONS & ACRONYMS

i.   COI: The Constitution of India,

ii.   GST: Goods & Services Tax

iii. IGST: Integrated Goods & Services Tax

iv.   Amendment Bill: The Constitution (122nd Amendment) Bill, 2014

v.   F.M.: Union Finance Minister

vi.   T.F.C.: Thirteenth Finance Commission

vii. F.F.C.: Fourteenth Finance Commission,

viii. E.C.: Empowered Committee of State Finance Ministers

ix.   States: States and Union Territories,

x.   GOI: Government of India

xi.   GSTC: Goods & Services Tax Council,

xii. RNR: Revenue Neutral Rate

xiii. IT Infra: Info. Tech. Infrastructure

xiv. Centre/UOI: Union of India

xv.   SCP: Standing Committee of Parliament

xvi. CST: Central Sales Tax

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INTRODUCTION

While presenting Union Budget 2007, on 28/02/2007, the then Union Finance Minister, Mr. P. Chidambaram announced that with effect from 1-4-2010, there will be a Two Tier Tax in the form of Goods & Services Tax (GST) which will subsume existing indirect taxes viz. Central Excise, Custom Duties, Service Tax, State VAT, Entry Tax, Octroi and other indirect taxes. The GST Legislation will be 2 Tier, viz.

1. Central GST imposed by the Centre.

2. State GST imposed by each of the State (including Union Territories)

In addition to these two, there will be Integrated GST to tax supplies of goods & services from one state to other. The shift proposed towards GST is very radical fiscal reform in the history of Fiscal Policy of India, hence warrants certain steps to be taken in the order of priority to enable smooth launch of GST in India.

These steps are as under:

1) Amendment to the Constitution of India (hereinafter referred to as 'COI'), with special reference to the Seventh Schedule annexed to and forming part of the COI as well as to the Articles relevant there to, (This aspect has been dealt with-in paragraph 3.0 of the article).

2) Finalize the Draft of the GST Legislation, which will consist of the following three, viz:

i) Central G.S.T - (CGST) to be enacted by the Parliament, on the lines similar to those of other Tax Laws, e.g. Income Tax Act, Central Excise Act etc.

ii) State G.S.T - (SGST) to be enacted by the Legislatures of each State & each Union Territory (hereinafter referred to as the 'State') State G.S.T will be operative within the territorial jurisdiction of each state, which shall have to be necessarily uniform across India in all the States, unlike the situation prevailing in respect of VAT Laws enacted by the States, found to be lacking in uniformity in varying degrees, in certain respects, viz. definitions, rate structure input tax credit, etc. Also, all the states shall make State GST operative from one single date, viz. 01-04-2016, unlike the situation that prevailed in respect of launching State VAT Law, wherein which, Haryana started State VAT from 01-04-2003 (being the first State), while U.P did it from 01-01-2008, being the last State. To ensure smooth launch of G.S.T. regime in order to get desired success, SGST Laws of all the States shall have to be uniform in their entirety and shall have to be operative from one single date.

iii) Integrated GST (IGST): - to be enacted by the Parliament, to take care of the transactions involving interstate supply of goods and services. IGST will be on lines similar to that of Central Sales Tax (CST), which is enacted by the Parliament, though administered by the states. Ideally, these three Laws, viz GST, SGST & IGST- should become operative from one single date, whichever it be.

iv) As regards the contents of GST Laws, the recommendations have been already made by the following two Authorities, viz. a) The Empowered Committee (E.C) of the State Finance Ministers on VAT

have given the detailed report called" First Discussion Paper"(DP) on GST in which recommendations as to the contents of GST Laws have been given. b) Task Force appointed by the Thirteenth Finance Commission (TFC) also have given recommendations in respect of the contents of GST Laws. Both these Authorities have performed the task assigned to them in respect of GST Laws excellently in the Year 2009, that is to say, well before the deadline set for implementation of GST viz 01/04/2010, the reports of which were let open to all the stake-holders for their comments & suggestions, which would have enabled enactment of GST Laws before 31/03/2010 so as to enable launch of GST Laws on 01/04/2010. However, it was the Central Government (UOI), who did not act upon the first & foremost step, namely the amendment to the COI enabling launch of GST that caused delay of more than 5 years in launching GST.

3) The Constitution (122nd Amendment) Bill, 2014 presented in the Parliament (hereinafter referred to as 'Amendment Bill') on 19th December 2014, proposes following provisions inter alia, as regards GST Laws, viz.

a) U/Article 269A (1) : "GST on Supplies in the course of inter-state trade or commerce shall be Levied and collected by the Government of India and such tax shall be apportioned between the Union and the States in the manner as may be provided by Parliament by Law on the recommendation of GST Commission (GSTC)".

b) In Article 270, under newly inserted Clause: (1A) "The GST Levied & Collected by the Government of India, shall also be distributed between the Union & the States in the manner provided in clause (2)".

Further, under newly inserted Article 269A, there will be an Integrated Goods & Services Tax Act (IGST) Act to be passed by the Parliament for levy & collection of GST. Levy of IGST shall be @1% for a period of 2 years or such a period as GSTC may recommend, the proceeds of which shall be assigned to the State from where the supply shall originate. In other words, the IGST shall reach the 'State of Origin' & not the 'State of Destination', as the situation prevailing under CST, which is also 'origin-based'. As per global practice prevailing levies of VAT as well as GST are 'destination-based'. The main objection against prevalence of CST has been that it happens to be 'origin-based', contrary to the global practice, hence the hindrance to pave the way for launch of State VAT(also for launch of GST). The former F.M. Mr. P. Chidambaram had promised on 28th February, 2007, while presenting the Union Budget 2007 that C.S.T. will be phased out by progressive reduction from the rate of 4% to 3%, 2%, 1% & finally to zero, between 1/04/2007 & 31/03/2010, so as to enable smooth launch of GST with effect from 01/04/2010. Notwithstanding this promise, CST continues to prevail@2% since 1st June, 2008 till date & shall continue till it gets subsumed into G.S.T. Furthermore, Levy of CST has never

been eligible for input tax credit, nor the proposed Levy of IGST @1% shall be eligible for input tax credit in the State of destination, as it seems to-day, hence the incidence of IGST @ 1%, (being non-vatable) shall create a 'cascading effect' upon GST, thereby defeating the very purpose behind GST to create a seamless chain of indirect taxes with facility of input tax credit.

c) The Amendment Bill has listed indirect taxes levied by the Union & the States to be subsumed into GST, which include, i) All duties under Central Excise & Customs, ii) Service Tax, iii) Surcharges & Cesses upon these Union Taxes, iv) C.S.T., v) State VAT, vi) Octroi, vii) Entry Tax, viii) Local Body Tax, ix) Entertainment Tax Levied by the State, x) Purchase Tax, & xi) Luxury Tax.

d) Following goods shall be kept out of GST viz. i) Alcoholic Liquor for human consumption, ii) Opium, iii) hemp, iv) narcotics, v) Petroleum crude, vi)Petrol, vii) High Speed Diesel, viii) Natural Gas, ix) Aviation Turbine Fuel, x) Tobacco & Tobacco Products. Theses goods will continue to attract taxes, which they were earlier subject to, e.g. State Excise. This exclusion, in the opinion of the Author, should not be done through the COI. Let all the goods be covered under GST & Let GSTC – the high- powered body created under COI decides what needs to be done with these goods from time to time. If these goods are to be excluded from the GST through provision in COI & later on there is necessity to

put them into GST, then amending COI involves too lengthy & cumbersome procedure, hence the suggestion to include all the goods in GST.

4) Determination of 'Revenue Neutral Rate' (RNR). 'RNR' means the rate that allows the Centre & States to sustain the current revenues from tax collections & therefore absorbs, amongst others, any tax losses because of taxes subsumed &/or phased out, grant of input tax credits as well as sharing of tax base, namely taxation of goods & services.

The attempts to arrive at the RNR acceptable to all stakeholders started in the previous decade.

i) The Task Force on GST appointed by TFC had recommended a single rate of GST@12% consisting of 5% for CGST & 7% for SGST, which was found to be much below expectations of all,

ii) Subsequently Dr. Vijay Kelkar – the Chairman, TFC stated, "We are looking at a combined RNR of not more than 24% which is still very high because GST design we are adopting is distortionary in nature…". This consists of 11% CGST & 12% SGST. iii) Recently, NIPFP in its report on "Revenue Implications of GST & Estimation of Revenue Neutral Rate: A State-wise Analysis", has arrived RNR up to 27.54% consisting of CGST 12.77% & SGST 14.77%, which has attracted severe criticism from taxpayer representing trade & industry. Especially, tax on services is currently 12.36% levied by the UOI, as against 27% RNR, which is more than double. As regards taxation of goods is currently

26% consisting of central excise 12.36% & state VAT 13.50%. To take a look at global scenario, following data are presented. The standard GST rate across the globe is in the region of 16-18%, except countries in few Scandinavian Countries it is 25%. Singapore introduced GST in 1994@3% & gradually raised it to 7%. Mean while Malaysia is planning to introduce GST@ 6% from 01/04/2015.

According to the survey conducted by KPMG, Hungary attracts highest rate @27%. The rates on highest side vary between 18-27%. In Indian scenario rate of 27% on services deserves to be reduced considerably to 15% with due share conceded to SGST out of that.

It is suggested that GST on Services should have separate rate structure not exceeding 15%, while GST on goods should not be higher than 25%, keeping in mind the universal truth- "higher the rate, lower the compliance & higher the evasion.

5) Creation of Information Technology Infrastructure (IT Infra)

Launch of GST Regime pre-supposes very sound and strong IT Infra, to enable exchange of data, particularly in the transactions involving inter-state movement of goods and services.

6) Re- Organization of Central & State Government Departments and employees within. At present, Central Excise (including Service Tax) and Customs Duties are administered by the employees of the Central Government, while states VAT, CST, State Excise, Entry Tax etc are handled by the employees of the State Government. The administrative set-up of all these departments involved in the collection of indirect taxes will have to be re-organized in an alignment with forthcoming GST Regime.

Further, apart from the re-engineering of administrative set-up, the employees working therein will have to be given an intensive training with reference to their amended/ revised job profile.

7) While drafting Constitution Amendment Bill special care needs to be taken of one sensitive issue, namely 'The Fiscal Autonomy of the States.' On the background of current situation prevailing whereby the Centre is ruled by one party while different States are ruled by different parties there does exist a feeling of insecurity, skepticism between and amongst parties ruling in states, other than those ruling at the Centre. viz

i) Ruling party in the State want to ensure that there is no dependence upon the Centre in managing State Finance.

ii) Whenever any fiscal reform is to be launched by the Centre, which may result into loss of tax revenue to the States, these States start demanding price in the form of compensation from the Centre for a long period. The Centre has been conceding to the pressures exerted by the States in the past. As an evidence to support this statement the Author sites following examples:

1] The Centre had agreed to compensate the States for first two years after shift from erstwhile Sales Tax Laws to State VAT.

2] The Centre had agreed to compensate the States for first two years after reducing the rates of CST from 4% to 3% in April 2007 and from 3% to 2% in June 2008.

3] The Centre again promised to compensate States following shift towards GST Regime against loss of tax revenue. Based on these examples the Author has concluded that the habit has been formed by the States to demand compensation from the Centre as a price to launch reform suggested by the Centre and the Centre has formed habit of yielding to the pressures exerted by the States.

Further the fiscal needs and priorities of each and every State do vary in a broad range from state to state, hence the necessity to take cognizance of sentiments of all the States across and to build in due flexibility within the frame of the Federal Structure of The COI. Also need was felt to impose certain discipline amongst the States in the domain of fiscal Management with reference to control of fiscal deficit and revenue deficit. The Fiscal Responsibility and Budget Management (FRBM) Act was made operative since last 10 years, which have started yielding positive results across the States.

Concluding Recommendations

The deadline for completing the process of the amendment to the Constitution shall have to be not later than 29/02/2016, failing which the target date of 01/04/2016 will be missed. It is not advisable to launch such an important and radical reform in the midst of the Financial Year; hence it may get shifted to 01/04/2017. All the three Laws,

viz CGST, SGST and IGST ought to have been enacted by 29/02/2016 so as to make them operative from 01/04/2016. The Task force of Thirteenth Finance Commission (TFC) and the Empowered Committee (EC) of State Finance Ministers on VAT & GST have already given their recommendations in 2009, which will enable the drafting of all the GST Laws to get enacted well in time to meet the deadline of 01/04/2016, viz…The Author has made references to the role played by the T.F.C. in the Year 2009 in respect of the contents of the GST Laws, which is a very significant contribution. The Author takes a welcome note of the appointment of Fourteenth Finance Commission (FFC), under the Chairmanship of Dr. Y. V. Reddy in the year 2013, which has already gone into an action. The Terms of references assigned to FFC include inter alia the following, viz.

i) Para 2 - " The Commission shall review …………………………… F.R. B.M. Acts."

ii) Para 3 – In making its recommendations, the Commission shall have regard, among other considerations to…..(xi) the impact of the proposed Goods & Services Tax on the Centre & States & the mechanism for compensation in case of any revenues loss. Out of these two, the former signifies strengthening of FFC to ensure due maintenance of fiscal discipline through suitably amending FRBM Acts - the step needed in the interest of Fiscal health as well as discipline. However, the Author feels that the powers conferred upon GSTC in the administration of GST Laws, compared with

the powers conferred upon FFC vide para 3 of Terms of Reference on GST, should not result into conflict between these two, namely, GSTC & FFC. In view of this, the Author suggests as follow:

i] The period of compensation payable to the States may be kept as not exceeding three years subject to fulfillment of all the conditions laid down by the Centre, viz uniformity in the text of SGST Act, implementation of SGST from the date decided by the Centre, etc.

ii] In addition to the quantum of compensation, an incentive may be given to those States, who follow the fiscal discipline as contemplated by the Centre and demonstrate sustainable progress in that respect. The Author expresses hope that with co-operation and active involvement of the concerned stake holders, launch of GST Regime will be a major landmark in the Fiscal History of India.

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Effect of Training on The Development of Sales Representatives of Pharmaceutical Industry

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ABSTRACT:

Training is largely an attempt to compress the kind of learning that occurs with experience into a shorter time period, the kind and amount of training a salesman receives also may affect his performance. Pharmaceutical company mainly use sales persons to market their products than all other type of industry. Training is the key factor to make any work in a perfect manner. This paper tries to know the effect of training on the development of the sales persons. Sample technique which was adopted for the study is convenience sampling method. A sample of 250 respondents from puducherry region was selected and 230 responded from that final sample is 172, other 28 sample were rejected due to incomplete information. To test the hypothesis, data was collected through structured questionnaire and purely based on primary data. Hypothesis were tested by using correlation analysis and it is said that training have significant impact on the development of sales representatives of the pharmaceutical industry.

IMPACT OF TRAINING ON THE DEVELOPMENT OF SALES REPRESENTATIVES:

Human resources (**HR**) and the working potential of employees have become the decisive factor in this competition. It implies that continual investment in training is necessary to improve the quality of the labour force and to increase productive capacity. On-the-job training has better advantages than off-the-job training **[Simon, J. Van Zolingen *et al.* (2000)].** In the training and development literature, management skills, and strategies are generally accepted as flexible, learned behaviors, and therefore teachable **[Bryce and Kouzers (2000)].**

There is difference in salesman behavior pattern and performance when compared to salesman post-training and salesman pre-training **[Victor, W. Einicke (1953)].** Training given to salesman or employees can also be said as learning, which means that the human resource development (**HRD)** professional has to create situations on the

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workplace in which employees are invited and encouraged to learn. It should also be emphasized that the *HRD* professionals have to take in to account a shift in learning content: besides instrumental, job-specific knowledge and skills, growing importance is being attached to self-regulating and team-regulating competencies **(Simon, J. Van Zolingen *et al.* (2000)).**

During the early employment stage, sales people learn the technical skills required for the job and the social skills necessary to interact with their fellow employees and, more importantly their customers **[Mark, W. Johnston *et al.* (1990)].** Training is largely an attempt to compress the kind of learning that occurs with experience in to a shorter time period, the kind and amount of training a salesman receives also may affect his performance **[Orville, C. Walker *et al.* (1977)].**

Salesmanis also called a Detail man. Detailing refers to the unique performance, half sales pitch and half educational service with which pharmaceutical sales representatives *(REPS)* present physicians with prescribing information, or "detail", concerning new medications **[Timothy, B. Spears, (1993)].** Salesmen are "made", not "born". The skillful salesman advanced, in stages as he sought, first, to capture the customers attention; second, to gain his interest; third, to spark his desire; and, fourth, by converting desire to decision, to close the sale.

SM "Not to want to be a salesman all his life"**[Timothy, B. Spears (1993)].Stanton and Burkirt** state that performance goals *(PG)* must be established mutually, and that

the *SM* should be given authority to plan his work, to develop his own coverage pattern for his sales territory, to create and employ his own personalized sales presentations, and to develop ideas that will allow him to accomplish *PG* effectively and efficiently **[Charles, M. Futrel *et al.* (1976)].**

Salesman'sbehavioral pattern concerning money incentives also has managerial implications for recruiting and training the salesman. The manager recruits salesman among potential candidates on the basis of behavioral pattern. Training the salesman will increase their performance requires different training objectives and methods depending on the behavior patterns and reinforcing desirable **[Victor, W. Eimicke (1953)].**

Profile of Pharmaceutical Industry *(PI)* **in India**

"The Indian *PI* is a success story providing employment for millions and ensuring that essential drugs at affordable prices are available to the vast population of this sub-continent" **(Richard Gerster).**

The Indian Pharmaceutical Industry today is in the front rank of India's science-based industries with wide ranging capabilities in the complex field of drug manufacture and technology. A highly organized sector, the Indian Pharmaceutical Industry is estimated to be worth $ 4.5 billion, growing at about eight to nine per cent annually. It ranks very high in the third world, in terms of technology, quality and range of medicines manufactured. From simple headache pills to sophisticated antibiotics and complex cardiac compounds, almost every type of medicine is now made indigenously.

Playing a key role in promoting and sustaining development in the vital field of medicines, Indian Pharmaceutical Industry boasts of quality producers and many units approved by regulatory authorities in USA and UK. International companies associated with this sector have stimulated, assisted and spearheaded this dynamic development in the past five decades and helped to put India on the pharmaceutical map of the world. The Indian Pharmaceutical sector is highly fragmented with more than 20,000 registered units. It has expanded drastically in the last two decades. The leading 250 pharmaceutical companies control 70% of the market with market leader holding nearly 7% of the market share. It is an extremely fragmented market with severe price competition and government price control.

The pharmaceutical industry in India meets around 70% of the country's demand for bulk drugs, drug intermediates, pharmaceutical formulations, chemicals, tablets, capsules, orals and ingestible. There are about 250 large units and about 8000 Small Scale Units *(SSU)*, which form the core of the pharmaceutical industry in India (including five Central Public Sector Units). These units produce the complete range of pharmaceutical formulations, i.e., medicines ready for consumption by patients and about 350 bulk drugs, i.e., chemicals having therapeutic value and used for production of pharmaceutical formulations.

Following the de-licensing of the pharmaceutical industry, industrial licensing for most of the drugs and pharmaceutical products has been done away with. Manufacturers are free to produce any drug duly approved by the Drug Control Authority.

Technologically strong and totally self-reliant, the pharmaceutical industry in India has low costs of production, low R&D costs, innovative scientific manpower, strength of national laboratories and an increasing balance of trade. The *PI*, with its rich scientific talents and research capabilities, supported by Intellectual Property Protection regime is well set to take on the international market.

Role of Sales Representatives in *PI*

Sales representatives of *PI* are employed by drug companies. They distribute information about their companies' products to physicians, hospital nurses, and medical technicians. They do not take drug orders from these health care practitioners but instead try to persuade doctors to prescribe more of their companies' drugs. Patients then buy the drugs.

Most doctors are very busy, and sales representatives usually have no more than five or six minutes with them. In that time the representative must describe their company's newest products. They outline what a drug is designed to do and how it works. They also explain its advantages over older drugs, attempting to convince doctors as to why their product is better than others.

Sales representatives must have a basic knowledge of how the human body works. They must also have some understanding of disease and pharmacology (the study of drugs and their effects on humans), because doctors will question sales representatives about drugs and their side effects. Sales representatives must also know which drugs will be of interest to doctors in different specialties. A pharmaceutical sales

representative discusses information about a drug with doctors. Representatives must speak clearly and concisely under pressure, because they only spend a few minutes at each medical site. (© Jim Craigmyle/ Corbis). Sales representativesare assigned territories based on postal zip codes. They make up their own itineraries, concentrating on doctors who write the most prescriptions. This information is available from surveys of pharmacists. Sales representatives may leave samples of new drugs with doctors and must keep careful record concerning the samples they leave.

Sales representativemust be able to speak clearly and concisely under pressure. They must have pleasant personalities and be able to build long-lasting relationships with doctors. In addition, sales representative must be able to accept rejection. About 40 per cent of doctors refuse to see sales persons. Others will not see them when they are very busy.

Statement of the Problems

The present study mainly analyses how far the training helps in development of the salesman in *PI*. Development may be either monetary development or career development. In general very few studies have analyzed the relationship between monetary development and career development on the impact of training and development of salesman in *PI*. Hence, this study is focused only on the training given to the salesman. The study is also to establish the hypothesized relationship that training has significant impact on development of salesman in the *PI.*

Significance of the Study

- The present study attempts to focus on the *TD* methods that are being followed in the *PI*.

- Though many research studies have been undertaken in the area of *TD,* only few studies have been done in relation to the *PI*.

Objectives of the Study

The present study is intended

- To analyze whether there is any difference between past and present performance of medical representatives after training.

- To analyze whether the training and development programme has helped the salesman to perform his job efficiently.

- To study whether the training programme has helped in the reduction of absentism and obsolescence of medical representatives.

Hypotheses of the Study

- H_0^1: "There is no significant relationship between experienced trainers and the effectiveness of training."

- H_0^2: "There is no significant relationship between friendly interactions of trainers and the effectiveness of training."

- H_0^3: "There is no significant relationship between the medical representative's performance and the effectiveness of training."

- H_0^4: "There is no significant relationship between organizational development and the effectiveness of training."

- H_0^5: "There is no significant relationship between the improvement of working environment and the training and development programme."
- H_0^6: "There is no significant relationship between ability to implement new knowledge, skill and the training and development programme."
- H_0^7: "There is no significant relationship between the capability to understand the learning objectives of the job and the training and development programme.

Sources of Data

The data used for the study are primary in nature, which was collected from the salesmen of the *PI*. The data collected from these sources have been compiled and used as per the objectives of the study.

Tools Used for Data Collection

Interview schedule is used for data collection. The schedule has been distributed only to the sales representatives in Puducherry with maximum population.

Sampling Design

The sample has been drawn from the *PI* in Puducherry. The respondents are the salesmen of Pharmaceutical companies which are registered in Puducherry. The sample size of the study is 250. Out of 250 only 219 were collected from *MR's* and out of 219 the full fledge information available is 172 *MR's* responded for the data. With these responses only the analysis is carried.

Distribution of Sample Respondents by Demographic variables

Experience * Total income

	Total Income		Total
	Up to Rs.14,999	Rs.15,000 to Rs.29,999	
Experience Up to 5 years	76	16	92
6 - 10 years	33	26	59
11 and above years	10	11	21
Total 119	53	172	

Education Qualification * Total Income

		Total income		Total
		Up to Rs.14,999	Rs.15,000 to Rs.29,999	
Education qualification	Below HSC	0	1	1
	HSC to Degree	116	51	167
	PG and above	3	1	4
Total		119	53	172

Age * Total Income

		Total Income		Total
		Up to Rs.14,999	Rs.15,000 to Rs.29,999	
Age	Up to 30	75	14	89
	31 - 40	35	32	67
	41 and above	9	7	16
Total	119	53	172	

Source: primary data

The above table presents the demographic profile of the respondents from the medical representatives of the sample companies in the survey. The table shows the relationship between experience and the total income, educational qualification and the total income and age and the total income.

In the first stage where the experience and the total income in compared, it indicates that up to 5 years of experience 76 persons (82%) are up to Rs.14,999 income level and 16 persons (18%) are availing Rs.15000 to Rs.29,999 income level. In the second category 6-10 years of experience 33 persons (56%) are up to Rs.14,999 income level and 26 persons (44%) are availing Rs.15,000 to Rs.29,999. In the third category 11 and above years of experience 10 persons (48%) are up to Rs.14, 999 income level and 11 persons (52%) are in the income range of Rs.15, 000 to Rs.29, 000. So it is clearly seen that when the working experience increase the income level of the person is also increase.

In the second stage where the educational qualification and the total income are compared, it indicates that below HSC only one person is in Rs.15000 to Rs.29, 999 income level. In the second category HSC to Degree 116 persons (70%) are up to Rs.14, 999 income level and 51 persons (30%) are in the income group of Rs.15, 000 to Rs.29, 999. In the third category PG and above 3 persons (75%) are up to Rs.14, 999 income level and 1(25%) person is in the income range of Rs.15, 000 to Rs.29, 000. Here, the table clearly states that there is no relation between the educational qualification and the income level. The people with good ability to sell the product get higher return from the company. So in the life of medical representatives the educational qualification doesn't play much role.

Result of Correlation between the Reduction of Absenteeism and Obsolescence of Medical Representatives and the Effectiveness of Training.

Statements	TPDSW	ECT	TF	TPOD	TPSP	TDAO

In the third stage where the age and the total income are compared, it indicates that up to 30 years 75 persons (84.27%) are up to Rs.14,999 income level and 14 persons (15.73%) are availing Rs.15,000 to Rs.29,999 income level. In the second category 31 - 40 age 35 persons (52.24%) are up to Rs.14,999 income level and 32 persons (47.76%) are availing Rs,15,000 to Rs.29,999. In the third category 41 and above age 9 persons (56.25%) are up to Rs.14, 999 income level and 7 persons (43.75%) are in the income range of Rs15, 000 to Rs.29, 000. From the table it is understood that age and the income level has some relationship. The people who fall in the age group of 31-40 are in the large income group. When compared to the other two set of income group the age group 31-40 gets higher per cent of income level.

Table 1

	TPDSW	ECT	TF	TPOD	TPSP	TDAO
TP designed in systematic way (TPDSW)`	1 172					
Excellent and competent trainers (ECT)	.051 .505 172	1 172				
Trainers were friendly (TF)	-.166* .029 172	.176* .021 172	1 172			
TP is to improve Organization development (TPOD)	.025 .740 172	.066 .391 172	.094 .222 172	1 172		
TP role in salesman performance (TPSP)	.207** .006 172	.148 .053 172	.150* .049 172	.022 .771 172	1 172	
TD helps to reduce absenteeism and obsolescence (TDAO)	.106 .165 172	.030 .698 172	.208** .006 172	.440** .000 172	.212** .004 172	1 172

*. Correlation is significant at 0.05 level (2-tailed).
**. Correlation is significant at 0.01 level (2-tailed).

The above table shows the correlation matrix of the relationship between the reduction of absenteeism and obsolescence of medical representatives and the effectiveness of training.

The results indicate that the relationship between the reduction of absenteeism and obsolescence of medical representatives is positively correlated with the effectiveness of training. **Trainers were friendly (0.20),** TP **is to improve Organization development (0.44) and** TP **play more role in** MR **performance** is positively correlated at 1% level. Hence the null hypothesis is rejected that there is significant relationship between the reduction of absenteeism and obsolescence of medical representatives and the effectiveness of training.

H_0^1 "There is no significant relationship between experienced trainers and the effectiveness of training."

H_0^1 is accepted that there is no significant relationship between experienced trainers and the effectiveness of training.

H_0^2 "There is no significant relationship between friendly interactions of trainers and the effectiveness of training."

H_0^2 is rejected. Hence H_1^2 is formulated, as there is significant relationship between friendly interactions of trainers and the effectiveness of training.

H_0^3 "There is no significant relationship between the medical representative's performance and the effectiveness of training."

H_0^3 is rejected. Hence H_1^3 is formulated, as there is significant relationship between the medical representative's performance and the effectiveness of training.

H_0^4 "There is no significant relationship between organizational development and the effectiveness of training."

H_0^4 is rejected. Hence H_0^4 is formulated, as there is significant relationship between organizational development and the effectiveness of training.

Table 2
Result of Correlation between TD **helped to do the Job in a Perfect Way and the Effectiveness of Training.**

Statement	TPDSW	ECT	TF	TPOD	TPSP	TDJPW
TP designed in systematic way (TPDSW)	1 172					
excellent and competent trainers (ECT)	-.008 .922 172	1 172				
trainers were friendly (TF)	-.166* .029 172	.053 .494 172	1 172			
TP is to improve Organization development (TPOD)	.025 .740 172	.140 .068 172	.094 .222 172	1 172		
TP role in salesman performance (TPSP)	.207** .006 172	.172* .024 172	.150* .049 172	.022 .771 172	1 172	
TD helped to do the job in perfect way (TDJPW)	.031 .687 172	.300** .000 172	-.105 .169 172	-.057 .455 172	.171* .025 172	1 172

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

The above table shows that the Correlation matrix indicating the relationship between *TD* helped to do the job in a perfect way and the effectiveness of training.

The Spearman Correlation matrix clearly indicates that the relationship between *TD* helped themedical representatives to do the job in a perfect way is positively correlated with the effectiveness of training. **Excellent and competent trainer (0.30)** is positively correlated at 1% level and**TP plays more roles in salesman performance (0.71)** are positively correlated at 5% level. Hence the null hypothesis is rejected that there is significant relationship between the reduction of absenteeism and obsolescence of medical representatives and the effectiveness of training.

Table 3

Result of Correlation between Past and Present Performance of the Medical Representatives and the Training and Development Programme

Statement	PPP	GWE	INKS	UOJ
past and present performance (PPP)	1	.154* .043 172	.592** .000 172	.117 .125 172
Good working environment (GWE)		1	.165* .030 172	.219** .004 172
Implement new knowledge and skill (INKS)			1	.197** .010 172
understand the objectives of job (UOJ)				1

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

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

The above table shows that the Correlation matrix indicating the relationship between past and present performance of the medical representatives and the training and development programme.

The Spearman Correlation matrix clearly indicates that the relationship between past and present performance of the medicalrepresentatives is positively correlated with the training and development programme. **Good working environment(0.154) is** positively correlated at 5% level and **Implementing new knowledge and skill (0.592)** is positively correlated at 1% level. Hence the null hypothesis is rejected that there is significant relationship between the reduction of absenteeism and obsolescence of medical representatives and the effectiveness of training.

H_0^5 : There is no significant relationship between the improvement of working environment and the training and development programme."

H_0^5 is accepted that there is no significant relationship between the improvement of working environment and the training and development programme.

H_0^6 : There is no significant relationship between ability to implement new knowledge, skill and the training and development programme."

H_0^6 is rejected.

Hence H_1^6 is formulated, as there is significant relationship between ability to implement new knowledge, skill and the training and development programme.

H_0^7 : There is no significant relationship between the capability to understand the learning

objectives of the job and the training and development programme."

H_0^7 is rejected.

Hence H_1^7 is formulated, as there is significant relationship between the capability to understand the learning objectives of the job and the training and development programme.

Findings

The findings from the interpretation are listed hereunder:

- It is found that there is significant association between the trainers and the positive outcome of the training programme. If the trainers were friendly moving with the trainees, then the trainees were very much interested to participate in the training programme.

- It is found that the medical representative's performance in job has increased after the training programme. The training programme helps them to reduce their absenteeism and obsolescence, which in turn increases the medical representative's job performance.

- It is found that there is organizational development after the training programme. When the medical representatives were regular to their job and performing well, it leads to the organizational development.

- It is identified that there is no significant relationship between effectiveness of training and the experience of the trainers. Therefore, the null hypothesis is accepted.

- It is found that there is moderate relationship between the good working environment and the training and development programme. That is after the training and development programme, the working environment becomes good.

- It is found that there is high relationship between the ability to implement new knowledge, skill and the training and development programme. Once the training is provided the trainees were able to implement new knowledge in their job which they learnt from the training programme.

- There is no significant relationship between the capability to understand the learning objectives of the job and the training and development programme. Therefore the null hypothesis is accepted.

Conclusion

The findings of the current study are to a large extent indicative. These findings shed light on the perceived importance of training and development programme, opportunity to develop the skills of the medical representatives, training process of the pharmaceutical companies in Puducherry. This study fills the gap by choosing the pharmaceutical companies in Puducherry

region, in such a way that many studies were carried out only in foreign countries. The factor influencing successful implementation concerns the trainer's performance. Trainers are expected to serve as behavioral model, to provide feedback, arrange an adequate environment for self-study, motivate trainees for self-study and evaluate trainee's progress on a regular basis. When the trainers are not fully convinced of the quality of the training and development model, the implementation will not be successful. Here, to make the training effective the role of trainers is very important.

Training helps very much the salesman to improve their performance. It provides an opportunity for them to join together in a place and have some good time. Being a medical representative they are in a hurry all the day. This kind of programme makes them relax and get into the job very energetic. Training and development is not a single process, it is life long journey which blossoms with new thoughts, ideas and models.

Management of Foreign Direct Investment

*Dr. K.G. Dawani

INTRODUCTION

The global trade is undergoing a significant transformation and there is an opportunity for the developing countries and under developing countries to utilize this opportunity to their advantage by giving considerable attention to Foreign Direct Investment (FDI). Globalization can mean rapid growth and poverty reduction through FDIs in countries like China and India that were poor the twenty years back.

CONCEPT

Foreign direct Investment refers to investment in a foreign country where the investor retains control over the investment. It typically takes the form of starting a subsidiary, acquiring a stake in an existing firm or starting joint venture in the foreign country.

SIGNIFICANCE

FDI is the most important source of foreign investment inflows in developing countries like India. Before 1991, the inflows of FDI in India were not all satisfactory. But after the announcement of New Industrial Policy 1991, India has experienced acceleration in the inflows of FDI into the country.

NEED

The reforms did result in increased inflows of FDI's; even then the impact of financial crisis is significant on the global economy. As a developing country, India has got considerable trade contracts with America and other developed and developing countries. There is a need to study the level of impact on India's FDIs to analyze the stability of India's foreign trade.

SCOPE

The scope of the study is limited to foreign direct investment of India in the last decade, i.e.2001-02 to 2009-10.

OBJECTIVES

The main objectives of the study are
i.   To study the FDI Equities of top investing countries of India
ii. To study the FDI & GDP actual & percentage growth rate of India for the past decade
iii. To study the correlation between FDI and GDP of India for the past ten years.
iv. To study the regression analysis between FDI and GDP of India the past decade
v.   To analyze the findings and draw the inferences.

METHODOLOGY

The relevant data has been collected through the secondary data collection method, mostly from the web sites of RBI, SEBI, etc. The

is a Professor and Dean of Academic, Oriental Institute of Management and Research Study, Navi Mumbai.

Coefficient of Correlation, Regression analysis and simple percentages are applied to analyze the data collected for the past ten years.

LIMITATIONS

The secondary data collected through websites may be subject to the limitations linked with the methods used by concerned authorities who collected data. The tests applied are also subject to statistical limitation.

CONCLUSION

India has been ranked at the third place in global foreign direct investments in 2009 and will continue to remain among the top five attractive destinations for international investors during 2010-11, according to United Nations Conference on Trade and Development (UNCTAD) in a report on world investment prospects titled, 'World Investment Prospects Survey 2009-2011' released in July 2009. And the analysis also revealed that there is a impact FDI on GDP of India. It is also observed that there is stability of India in terms of its foreign trade pre and post crisis period and is a sign for future prospective and challenging growth of world trade of India.

India's Foreign Exchange Reserve (Forex reserve) has increase from 1US $ Billion to 300 US $ Billion from 1990-91 to 2009-10, because of increasing of FDI and FII in India. India's economy is fifth largest economy in the world and Forex reserve is 3rd largest reserve in all over the world. It is pouring money by FDI's and FII's.

Foreign Exchange Reserve

Year	In millions of US $
2005-06	1,51,622
2006-07	1,99,179
2007-08	3,09,723
2008-09	2,51,985
2009-10	2,79,057
2010-24.Dec	295,031
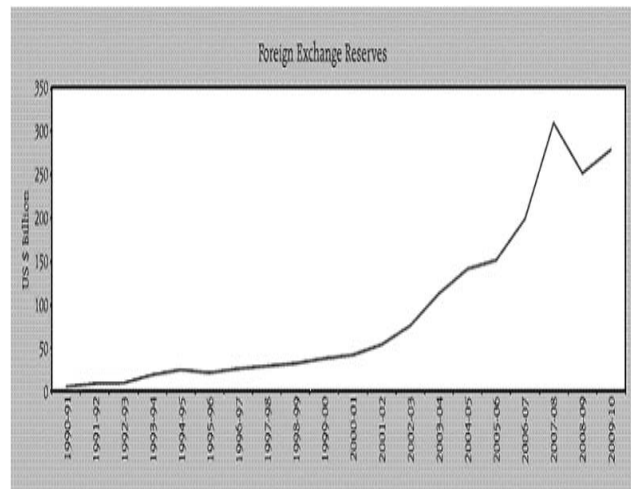
When FDI comes in India they comes with equity capital and invest money for the longer period with invested in capital goods. When FII comes in India they invest money in capital market of India for the shorter period. Due to huge flow of FII money it affects to international currency rates. FII's are investing money more as equals to FDI's; it is shown in below table:

Foreign Investment Inflows										(US $ million)
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
Foreign Direct Investment	4,029	6,130	5,035	4,322	6,051	8,961	22,826	34,835	35,180	37,182
FIIs	1,847	1,505	377	10,918	8,686	9,926	3,225	20,328	–15,017	29,047

Source:www.rbi.org.in

India has been ranked at the third place in global foreign direct investments in 2010 and will continue to remain among the top five attractive destinations for international investors during 2010-11, according to United Nations Conference on Trade and Development (UNCTAD) in a report on world investment prospects titled, 'World Investment Prospects Survey 2010-2011' released in July 2010.

The major role of FDI & FII is in Balance of Payment (BOP) of country. It can be proved from below table which shows BOP details:

	2008-09 (Rs.in Crore)			2009-10(Rs.in Crore)		
	Credit	Debit	Net	Credit	Debit	Net
CURRENT ACCOUNT	1,608,293	1,739,907	-131,614	1,626,253	1,807,010	-180,757
CAPITAL ACCOUNT a) Foreign Direct Investment	164,487	87,656	76,831	180,432	86,174	94,258
FIIs	5,73,451	6,42,547	-69,096	7,43,017	6,05,120	1,37,897
Total (Including other item)	14,17,551	13,89,060	28,490	16,31,515	13,78,458	2,53,058
OVERALL BOP	30,31,853	31,28,967	-97,115	32,57,768	31,93,531	64,237

When FII in 2008-09 was in Negative amount the overall BOP in Negative and in 2009-10 FII was in Positive balance the BOP was also in Positive.

Source: www.rbi.org.in

There is no doubt that Foreign Direct Investment brings rapids economic growth and stimulates social development in the country. FDI has always been symbolized as a profitable channel in driving monetary investments in economy, but it also acts as

a catalyst in achieving crucial objectives of economic development that can be accomplished by adoption of sophisticated technology, greater capital inflows and culmination of highly skilled personnel with capital formation in the country. The growth of FDI in India has always been on an increasing trend. The present study is conducted to study the trends in FDI in India and the reasons for poor growth of FDIs as compared to China. This study explores the factors that contribute to the explanation of more attracting factors of FDI in China as compared to India. Focus of the study centers around the comparative analysis of Govt. policies in both the countries seeking the attention of policy makers.

FDI means investor of a particular country acquires property or asset in a foreign country with an intention to financially manage the asset. India is of the most rapid growing economies in the world is proved by the increasing number of countries exhibiting their keen interest to invest India which is considered to be economically secured country for overseas investments. This trend has been further accelerated by Indian government's decision of implementing liberal policies on FDI. But still India is far way behind the Chinese economy. After China's entry into World Trade Organisation (WTO) China has emerged into the most attractive FDI destination in the developing world. The UNCTAD (2005) and Asian Development Outlook (2005) highlight the fact that India's FDI is far below that of China and there is a wide gap between approvals and actual realization. China has a fairly restrictive

policy frame work with all Foreign Direct Investment (FDI) Proposals being approved on a case-by case basis, FDI is encouraged in joint venture with domestic state- owned enterprises) in most of the manufacturing industries and agricultural activities, though all industries in the service sector are closed to foreign -investment 100% foreign ownership is permitted in export oriented hi-tech industries. China permits repatriation of profits only out of net foreign exchange earnings. China has been receiving substantial FDI compared to India. Although prior to 1980s India received higher FDI than China but because of the liberalization policy adopted by China in 1978, turned the tables in favor of China. Since late eighties and throughout nineties China has been in forefront of the developing world in terms of FDI inflows and hence economic development.

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Economic Analysis of Fish Cultivation in Kerala

*Dr. N. Karunakaran

ABSTRACT:

Kerala is an agro-based economy and a major portion of the labour force is working in the primary sector like, agriculture and related activities. Fisheries sector, a sub-sector of primary sector, plays an important role in the economy and its scope for export is vast in the state. Aquaculture development is emerging as an employment generating and income generating sector now-a-days. An investigation into the economics of fish cultivation in Kerala shows that in the state, fish marketing system can be improved by establishing better storage system, transportation facilities, market outlets and fish farmer's co-operatives. This will certainly help the fishermen to have a better livelihood.

Key words: Fish cultivation; marine fishing; inland fishing; inland water bodies.

INTRODUCTION

Kerala is blessed with a large number of water bodies like rivers, backwaters, lagoons and other numerous streams falling into them. This has contributed to the development of aquaculture sector in the state. Fish is a major item in the food basket of all sections of people in Kerala and is an important contributor to the GDP of the state. The production from the marine sector, inland water bodies and fish farming has improved tremendously during the last few years in the state (Govt. of Kerala, 2012).

Fisheries sector, a sub-sector of primary sector, plays an important role in the economy contributing about 2.5 percent towards GDP of the state. In the past few years the contribution was confined only to the natural water bodies only; but today fish farming has acquired significant role in the production of fish (Govt. of Kerala, 2007). Aquaculture development is emerging as an employment generating and income generating sector now-a-days. Hence an investigation into the economics of fish cultivation in Kerala in terms of production, costs, income and profitability is worked out.

2. Materials and Data

The study used secondary data and the major sources are various published reports of the Department of Economics and statistics, Thiruvananthapuram, State Planning Board,

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Thiruvananthapuram and Directorate of Economics and statistics, Government of India.

3. Fisheries sector in Kerala

Coastal line of Kerala covers 590 kilometers. There are 6 marine fishing harbours, 14 fish landing centers and 222 fishing villages in the state. About 0.54 percent of the total population of the state is fishermen. Marine fish catching is carried out through traditional and mechanical boats. In Kerala there are 44 rivers covering an area of 85000 hectares, 53000 ponds and bunds covering area more than 27000 hectares, 9 fresh water lakes, 53 reservoirs and brackish water area of 46000 hectares. There exist 14 FFDAs (Fish Farmers Development Agency) and 6 BFFDAs (Brackish Water Fish Farmer's Development Agency) in the State. These agencies are formed to provide guidelines to promote inland fish cultivation. At present the production of inland fish was estimated at around 80000 tonnes (Govt. of Kerala, 2012).

4. Production, Income and Expenditure of Marine Fishing Sector.

It is found that an average amount of Rs 14406 lakhs has got as income for non-motorised boats from the different districts in Kerala. This includes the catches of four seasons in the year with a total catch of 40162 tonnes of fish. In the case of motorised boats, an average amount of Rs 50262 lakhs was obtained as income from the four seasons with a catch of 156617 tonnes. For mechanised boats an average amount of Rs 38766 lakhs had been received as income from the four catches with 112661 tonnes of fish.

Table 1: Production, Income and Expenditure (non-motorised sector)

Center	Production (in tonnes)	Income (in Rs)	Investment (in Rs)	Expenditure of fish catching	other expenditure (in Rs)
Vizhinnham	39795	132848198	2355500	7241192	308000
Neendakara	1468	3737842	415400	1656000	68400
Thottappalli	314	759928	80467	472800	6800
Munambam	9608	14009232	208000	762776	54000
Kochi	18513	19288151	588000	3143000	78400
Chettuva	751	1501200	210000	769500	48000
Ponnani	322699	1247031549	1951550	9906100	269100
Puthiyappa	1207	4317363	497700	1688067	77250
Moppilabay	4136	13096644	420000	328812	9667
Kasaragod	3137	4048710	1045167	1388400	71333
Total	**401628**	**1440638817**	**7771784**	**27356647**	**990950**

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

In the case of non-motorised boats about 65 percent of the total cost is spent as labour charges, that is, an average amount of Rs 418 as labour charges per catch of fishing per boat. In the case of motorised boats, an average amount of Rs 1493 has been spent as labour charges, while Rs 2898 has been spent as fuel charges per catch. In this case fuel charge was the highest input cost. In the case of mechanised boats an average amount of Rs 2699 was spent as labour charges and an amount of Rs 2779 was spent as fuel charges per catch.

Table 2: Production, Income and Expenditure (Motorised Sector)

Center	Production (in tonnes)	Income (in Rs)	Investment (in Rs)	Expenditure of fish catching (in Rs)	other expenditure (in Rs)
Vizhinnham	623565	1550007234	90987787	393245688	6808986
Neendakara	357954	1297504882	18586425	70744688	4301732
Thottappalli	3864	12512379	2127625	5253644	249000
Munambam	54450	159882999	2733333	34468560	1083333
Kochi	61590	134714010	8188000	35884416	1702000
Chettuva	9011	65740987	4386575	10390682	545680
Ponnani	64705	219045674	8784235	31228536	843601
Puthiyappa	144142	1049831717	80634162	274531608	7295475
Moppilabay	49965	78068325	4100000	2012500	222500
Kasaragod	196939	458915849	11962998	70515792	1201750
Total	**1566185**	**5026224056**	**232491140**	**928276114**	**24254057**

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

On expenditure, it was seen that, an initial investment was required for the purchase of boats and other accessories for fishing like, fishing nets, in this sector and are rather high. In the case of non-motorised boats this investment is comparatively less, that is 66 percent only. In the case of motorized boats, out of the total investment 75 percent was the cost of boats and the remaining for the cost of fishing nets and accessories; whereas for mechanized boats it was 68 percent. In addition to the daily expenditure and fixed investment, there is some other expenditure such as maintenance expenditure, tax, rent, etc. In the case of non-motorised boats, these expenses are less compared to the other two. The Table 1 to 4 gives a good picture of the various aspects of the fisheries sector in the state.

Table 3: Production, Income and Expenditure (Mechanised Sector)

Center	Production (in tonnes)	Income (in Rs)	Investment (in Rs)	Expenditure of fish catching (in Rs)	other expenditure (in Rs)
Vizhinnham	11886	63649080	35321000	8823364	2868800
Neendakara	13274	105086759	84770667	18898977	16489333
Thottappalli	8555	57349781	12129375	9583650	589875
Munambam	166102	963302797	466681733	83935995	83187933
Kochi	572229	1453408149	1210734250	171525484	135238125
Chettuva	1668	5955421	5224000	991612	356333
Ponnani	108915	284541800	34016000	58131827	2081067
Puthiyappa	128919	742898300	205300000	102782573	27600000
Moppilabay	8584	39866360	24993333	8580840	1173000
Kasaragod	106482	160596927	28294485	41450108	4910132
Total	**1126614**	**3876655374**	**2107464843**	**504704430**	**274494598**

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

5. Production, Income and Expenditure of Inland Fishing Sector: FFDA (Fish Farmers Development Agency), BFFDA (Brackish Water Fish Farmers Development Agency) and Inland Water Bodies

5.1. FFDA (Fish Farmers Development Agency)

The promotional agents of inland water fishing in the state are FFDAs and BFFDAs. Fish Farmers Development Agency is the agency to promote inland fish cultivation in pure water. As per this agency, there were 972 fish cultivators (pure water) in the state and out of which 917 people are cultivating fish below one hectare and most of the cultivators are using very small area for fish cultivation and some of them had even stopped the cultivation. 30 persons were cultivating area between 1and 2 hectares and 21 of them were cultivating in an area between 2 and 4 hectares and 4 persons had cultivation in above 4 hectares (Govt. of Kerala, 2007).

Table 4: Total Production, Income and Expenditure

Center	Production (in tonnes)	Income (in Rs)	Investment (in Rs)	Expenditure of fish catching (in Rs)	Other expenditure (in Rs)
Vizhinnham	675246	1746504512	128664287	409310244	9985786
Neendakara	372696	1406329483	103772492	91299665	20859465
Thottappalli	12733	70622088	14337467	15310094	845675
Munambam	230160	1137195028	469623066	119167331	84325266
Kochi	652332	1607410310	1219510250	210552900	137018525
Chettuva	11430	73197608	9820575	12151794	950013
Ponnani	496319	1750619023	44751785	99266463	3193768
Puthiyappa	274268	1797047380	286431862	379002248	34972725
Moppilabay	62685	131031329	29513333	10922152	1405167
Kasaragod	306558	623561486	41302650	113354300	6183215
Total	3094417	10343518247	2347727767	1460337191	299739605

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

Ernakulam district has the highest area cultivated even if the number of cultivators is less. Malappuram district has 227 farmers while the total area cultivated is only 23.85 hectares. Wayanad district has 191 farmers with an area of 5.27 hectares. Idukki district has 68 farmers and has only 8.96 hectares of land for cultivation. Kollam district has 54 farmers and 22.12 hectares of land of cultivation. Out of the cultivators, 868 are farming as proprietorship and 22 are farming in partnership and 82 farmers were not included in both these categories. 3828.93 quintal of fish was produced by these cultivators and harvested in the four seasons with a value of Rs 17489004. January-March, one of the four seasons, is the high yield season. Among the districts, Kollam has got the highest yield (Table 5).

Table 5: Total Production, Income and Expenditure (Inland Fishing Sector in Kerala: FFDA)

Sl. No.	District	Quantity (in Quintal)	Value (in Rs)	Expenditure (in Rs)
1	Kasaragod	66.46	377863	165136
2	Kannur	321.55	1571204	1159664
3	Wayanad	333.55	1911641	1015112
4	Kozhikkode	490.46	2335612	735578
5	Malappuram	250.61	1042662	858544
6	Palakkad	172.26	617189	344188
7	Trissur	162.11	650485	342902
8	Ernakulam	311.7	1413302	569209
9	Idukki	36.44	126829	34036
10	Kottayam	486.56	2197780	809764
11	Alappuzha	468.42	2406672	359326
12	Pathanamthitta	353.45	1931338	427230
13	Kollam	502.65	1467879	1003370
14	Thiruvananthapuram	386.71	962312	448137
Total		**4342.93**	**19012768**	**8272196**

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

Fishes were classified according to type. The important types of fishes grown are prawn, Grass carp, Catfish, Silver carp; Rohu, Thiloppia, Catla and some other varieties which are not classified (Govt. of Kerala, 2007). Out of this, Catla is the widely growing fish and it had a production of 963 quintals. All the minor variety fishes, which are not classified, contribute 1039 quintals. The minor variety fishes fetch the highest share in production in terms of money. Catla is the second highest priced fish. 86030 man days were spent for fish cultivation by these farmers and out of which 22 percent man days were hired labourers and the remaining contributed by household labourers. A total expenditure of Rs 8272196 has been incurred for this cultivation excluding the wages for household labourers and out of which 1.21 percent has been spent for rent 17.46 percent for seed 35.64 percent for food, 11.18 percent for net and other accessories 23.3 percent for wages for hired labourers and 11.19 percent for other expenses (Table 5) A total income of Rs 19012768 was received from inland fishing which included the income from fishing in inland water bodies in pure water sources where fish have not been cultivated by the farmers. Rs 1523764 was the income accrued from fishing in the inland water bodies where no fish cultivation was done. Thus it is estimated that a total income of Rs 19012768 was generated with an expenditure of Rs 8272196 in this sector (in pure water bodies).

5.2. BFFDA (Brackish Water Fish Farmers Development Agency)

This is also an agency to promote brackish water fish cultivation in the state. 6 districts in the state are having fish farming in brackish water with a total area of 656.35 hectares. Among them Ernakulam district has the highest number of cultivators. There are 200 cultivators in Ernakulam district with 252.09 hectares of cultivation. Altogether 564 cultivators are engaged in brackish water fish farming in the state; 463 cultivators in proprietorship, 91 cultivators working in partnership and 10 cultivators in some other adjustments carried out the activity. Total area used for this is 656.35 hectares. 568.05 hectares of land was owned and 88.30 hectares was hired.

Table 6: Total Production, Income and Expenditure (Inland Fishing Sector in Kerala: BFFDA)

Sl. No.	District (in Quintal)	Quantity (in Rs)	Value Expenditure (in Rs)
1 Kannur	504.49	8565728	3015397
2 Kozhikkode	126.31	1604197	848580
3 Trissur	195.48	2970820	758355
4 Ernakulam	2323.91	20152372	9188741
5 Alappuzha	490.04	7592538	4716450
6 Kollam	471.8	1196464	957679
Total	**4112.03**	**42082119**	**19485202**

Source: - Computed from (i) Statistics for planning (various issues), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram. (ii) Economic Review (various issues), State Planning Board, Govt. of Kerala, Thiruvananthapuram. (iii) Report of Survey on input cost prevailed in Fisheries sector in Kerala (2007), Department of Economics and Statistics, Govt. of Kerala, Thiruvananthapuram.

There was a production of 4094.06 quintals of fish from this cultivation with a value of Rs 41995625. Ernakulam district has the highest production with 2307.97 quintals of fish with a value of Rs 20072695 and Kannur district stands on the second place with 504.49 quintals and having value Rs 8565728. 73233 man days had been utilized for the farming activities (Table 6). Labour charges constitute the major expenditure of farming (79 percent). The main items of expenditure incurred are 1.68 percent as rent, 25.35 percent as seed 30.62 percent as food, 5.29 percent for fishing net and other accessories, 25.17 percent for hired wages, and 11.86 percent for other items. The total income is Rs 42082119 and expenditure is Rs 19485202 with an input cost of 46 percent in the brackish water fish farming.

5.3. Inland Water Bodies

Inland fishing is conducted in back waters such as rivers, lakes, reservoirs, bunds, using different methods of fishing such as 'cheenavala, veesuvala, ottal, fishing hook, etc by the inland fishermen. It is found that an average quantity of 11552 Quintals of fish were caught by these fishermen valued Rs 3150049. The cost of fishing is comparatively less in this type of fishing (Table 7). It is found that Rs 3150049 was received as income and Rs 585420 the expenditure.

Table 7: Total Production, Income and Expenditure (Inland Fishing Sector in Kerala: Inland Water Bodies)

Sl. No.	District	Quantity (in Quintal)	Income (in Rs)	Investment (in Rs)	Expenditure (in Rs)
1	Kasaragod	0	0	0	0
2	Kannur	0	0	0	0
3	Wayanad	5.03	30380	6400	5000
4	Kozhikkode	26.04	170300	23855	28080
5	Malappuram	1885	101100	16200	17400
6	Palakkad	944.3	36852	11450	7080
7	Trissur	55.25	221550	88000	32000
8	Ernakulam	51.03	349800	103350	61984
9	Idukki	5190.75	401617	32872	90984
10	Kottayam	2942.68	993375	179350	194250
11	Alappuzha	100.77	517525	87185	97090
12	Pathanamthitta	27	126750	50400	24700
13	Kollam	47.5	168200	110100	19852
14	Thiruvananthapuram	277	32600	0	7000
	Total	**11552.35**	**3150049**	**709162**	**585420**

6. Conclusion

Fisheries sector plays an important role in the SDP of Kerala by contributing a substantial amount. This sector provides food with nutritional value and helps in employment generation. It is an important source of livelihood for a large section of people, especially economically backward class of the state.

The aquaculture has evolved from the traditional practice to a science based activity and grown into a significant food production sector. Development of several technologies coupled with extension activities have pushed the fish production manifold. An analysis of the profitability of fish cultivation revealed that this is highly profitable in the state. Aquaculture is an important way to meet the future demand for fish. Private sector plays an important role in brackish water aquaculture, particularly in shrimp farming.

Fish marketing system can be improved by establishing better storage system, transportation facilities, market outlets, fish farmer's co-operatives, etc. This will certainly help the fishermen to have a better livelihood.

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Financial Inclusion Initiatives in Kannur District A Study in Keezhallur Panchayath

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Abstract

Financial inclusion initiatives of the Government for enabling the financially excluded households to have access to financial products including bank account, assume great significance over the past few years. Even after six decades of post independence era, and various initiatives to spread banking network at the reach of common man, a section of Indian population continues to have no access to financial products including bank accounts. This situation has led to creation of financial instability and backwardness among the lower income group and hence an attempt is made to identify the households who are still outside the fold of formal financial system. The efforts in this regard to include the financially excluded segments of the society in India are not new. However, earlier efforts could bring about limited result in terms of reach and coverage. The campaign focused only on the supply side by providing banking facility in villages of population greater than 2000 but the entire geography was not targeted. There was no focus on the households. Also some technology issues hampered further scalability of the campaign. Consequently the desired benefits could not be achieved and a large number of bank accounts remained dormant. Realising the importance of the scheme, a flagship programme called the 'Pradhan Mantri Jan-Dhan Yojana' was announced by Hon'ble Prime Minister in his Independence Day address on 15 August, 2014. This is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan also envisages channeling all Government benefits to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. Mobile transactions through telecom operators and their established centres as Cash Out Points are also planned to be used for Financial Inclusion under the Scheme. In view of this great programme, this paper is an attempt to identify how many households are still out of the banking network and to become a cause to bring them under the formal banking system.

INTRODUCTION

Financial inclusion programme assumes great significance and is the national priority of the Government, since large section of society is yet to have access to financial products. The programme is one of the tools for inclusive growth and provides an avenue to the poor for bringing their savings into the formal financial system, besides taking

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them out of the clutches of usurious money lenders. Even after six decades of post independence era, and various initiatives to spread banking network at the reach of common man, a section of Indian population continues to have no access to financial products including bank accounts. This situation has led to creation of financial instability and backwardness among the lower income group. Delivery of financial services at affordable costs to vast sections of disadvantaged and low income groups will help them to attain a reasonable level of living.

The efforts to include the financially excluded segments of the society in India are not new. In the campaign launched in the year 2011 by Government of India, about 74,000 villages with population more than 2,000 (as per 2001 census) were covered with banking facilities. The earlier campaign however was limited in its approach in terms of reach and coverage. Convergence of various aspects of comprehensive Financial Inclusion like opening of bank accounts, access to digital money, availing of micro credit, insurance and pension was lacking. The campaign focused only on the supply side by providing banking facility in villages of population greater than 2000 but the entire geography was not targeted. There was no focus on the households. Also some technology issues hampered further scalability of the campaign. Consequently the desired benefits could not be achieved and a large number of bank accounts remained dormant. A comprehensive plan is necessary to keep the accounts active and use them as an instrument of some economic activity leading to livelihoods.

With a view to provide the much needed thrust a flagship programme called the 'Pradhan Mantri Jan-Dhan Yojana' was announced by Hon'ble Prime Minister in his Independence Day address on 15 August, 2014. This is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of `1 lakh. An additional Rs. 30,000 life insurance cover for the accounts opened upto 26th January, 2015 was also announced by Hon'ble Prime Minister. The modalities of this additional life cover are being worked out by the Department of Financial Services. The plan also envisages channeling all Government benefits to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. The technological issues like poor connectivity, on-line transactions will be addressed. Mobile transactions through telecom operators and their established centres as Cash Out Points are also planned to be used for Financial Inclusion under the Scheme. Also an effort is being made to reach out to the youth of this country to participate in this Mission Mode Programme. The efforts in this regard by the Hon'ble Prime Minister, Finance Minister and Minister of State for Finance are all highly appreciable.

PRESENT STATUS

The present banking network of the country (as on 31.03.2014) comprises of a bank branch network of 1,15,082 and an ATM network of 1,60,055. Of these, 43,962 branches (38.2%) and 23,334 1 ATMs (14.58%) are in rural areas . Mission Mode Objectives (6 Pillars): PMJDY to be executed in the Mission Mode, envisages provision of affordable financial services to all citizens within a reasonable distance. It comprises of six pillars which is proposed to be achieved by 14 August, 2018 in two phases, namely;

Phase I (15 Aug, 2014 - 14 Aug, 2015) - Comprehensive Financial Inclusion of the excluded sections :

- Universal access to banking facilities in all areas except areas with infrastructure and connectivity constrains like parts of North East, Himachal Pradesh, Uttarakhand, J&K and 82 Left Wing Extremism (LWE) districts.

- Providing Basic Banking Accounts and RuPay Debit card which has inbuilt accident insurance cover of Rs.1lakhs. Aadhaar number will be seeded to make account ready for DBT payment.

- Financial Literacy Programme

Phase II (15 Aug, 2015 - 14 Aug, 2018)

- Overdraft facility up to Rs. 5000/- after six months of satisfactory operation / history

- Creation of Credit Guarantee Fund for coverage of defaults in A/Cs with overdraft limit up to ' Rs. ,000/-.

- Micro Insurance

- Unorganized sector Pension schemes like Swavalamban

OBJECTIVES OF THE STUDY

The study focuses on the following objectives

- To identify the people who do not have a bank account.

- To identify the people who have used the different banking facilities.

- To assess the extent of knowledge among people about the modern banking facilities

METHODOLOGY

The study is conducted among 325 families of Ward no.1 of Keezhallur panchayat, in Kannur District of Kerala, where penetration of banking services needs an added impetus. An analytical and descriptive study is designed and is based on primary data. Well structured interview schedules are used for collecting data from the respondents. Complete enumeration technique is used to collect data from 325 households residing in the selected ward. Official list from Panchayath was used for identifying the households. The field survey was conducted during October and November 2014 and the collected data are processed and analysed by using percentage method.

MAJOR FINDINGS

- Data relating to personal matters, reveals that out of 325 respondents, 27

percent are privately employed, 25 percent are collie workers and 20 percent have no serious job and in 81 percent of the families there are 3 to 6 members.

- Opening bank account is the main focus of financial inclusion programme. In the study area out of 325 respondents, 6 percent of house owners (either male or female) and 15 percentage of female members have no bank accounts in their names. Among the different types of bank account, Savings Bank account is maintained by majority (88%) of respondents.

- About 60 percent of the respondents are not aware of the rate of interest on deposit they maintain or on loan taken by them.

- Regular operation of bank account is done by only 24 percentage of 307 respondents who have bank accounts, and others visit the branch and operate the account occasionally.

- Usage of cheque leaf is rare and majority, (55%) use withdrawal forms for withdrawing money from banks.

- Loan facility provided by the bank is availed by 58 percentage of the respondents and out of this 43 percent has taken loan for constructing their houses.

- Updating their pass book is a regular habit for 62 percentage of the respondents and others do it rarely.

- While dealing with the bank, 28 percentage seek the help of other persons for filling different forms like,

application for opening account, pay in slip, withdrawal forms etc. while others are capable of filling the forms themselves.

- At present KYC norms are followed by banks in the dealings with customers. In the study area 70 percentage of the respondents do not know about the impact of KYC norms being insisted by the bank.

- Linking Aadhaar cards with the bank is essential for getting Direct benefit Transfer for the customers. Out of 307 respondents who have bank accounts 15 percentage of them did not link their card with their bank accounts.

- A variety of innovative products are provided by the banks. But in the study area 95 percentage of the respondents are unaware of the modern banking facilities like online shopping, net banking, mobile banking and different applications of the credit card.

- Traditional banking operations are still carried out by majority (92%) of the respondents and net banking facility is used only by a few respondents for making payment of their telephone bills, electricity bill, LIC premium etc. Also majority (98%) of the respondents are ignorant of the use of depositing machines.

Apart from the specific queries, the respondents were asked to give their opinion about the prevalence of banking facilities available to them and to make suggestions for the provision of improved services. Majority of the respondents have accounts in Kerala Gramin Bank, some have accounts

in SBI or SBT, Union Bank of India, Canara Bank and Cooperative bank. Suggestions put forward by the respondents are -

- Reduce the amount of interest on loan

- Continue fair and reasonable services that are now being provided.

- Provide loan facilities on easy terms.

- Raise interest rate on deposits.

- Delay in Pass book updating should be avoided.

- Simplify the procedures in getting education loan.

- ATM facility should be provided by Kerala Gramin Bank in their area.

SUGGESTIONS

- The study results show that only a few are left out of the banking services available for the people of ward no.1 of Keezhallur panchayath. Hence effort should be taken to bring this small section also under the banking network.

- Banks should try to encourage the customers to utilize the loan for productive purposes.

- Customers should be made familiar with the interest rates of deposit and of loan for making a rational plan of their money.

- Banks should take initiative to make the customers about the innovative schemes and modern facilities and services offered by banks.

CONCLUSION

Financial inclusion being a subject of national importance, need to be considered with much priority. Serious campaigns and vigorous efforts are being carried out towards this noble objective. Still, efforts are to be continued and a well framed follow up action also should be done to achieve desired results. A sincere effort in this direction could bring about a change in the lives of millions of people who are denied the benefits of formal banking network. Perhaps, financial inclusion can begin the next revolution of growth and prosperity.

Table 1   Bank Account in own name/ in the name of other female member

Response	Number (Owner)	Percentage	Number (Female)	Percentage
Maintains	307	94	277	85
Not maintain	18	6	48	15
Total	**325**	**100**	**325**	**100**

Table 2 Awareness about rate of interest on deposit/on loan

Response	Number	Percentage	Number	Percentage
Aware	138	43	131	40
Not aware	187	57	194	60
Total	**325**	**100**	**325**	**100**

Table 4. Method of withdrawal from Bank account

Type	Number	Percentage
Cheque	62	20
Withdrawal form	167	55
ATM	78	25
Total	**307**	**100**

Table 5. Loan availed

Response	Number	Percentage
Availed	189	58
Not availed	136	42
Total	**325**	**100**

Table 6. Purpose of Loan availed

Type of Loan	Number	Percentage
Agricultural	40	21
Vehicle	18	10
Housing	82	43
Any other	49	26
Total	**189**	**100**

Table 7. Assistance taken for filling forms

Frequency	Number	Percentage
Always	87	28
Often	48	16
Never	172	56
Total	**307**	**100**

Table 8. Awareness about KYC

Response	Number	Percentage
Aware	96	30
Not aware	229	70
Total	**325**	**100**

Table 9. Linkage of Aadhar card

Response	Number	Percentage
Done	260	85
Not done	47	15
Total	307	100

Table 10. Awareness about Innovative services of banks

Response	Online shopping	Net banking	Credit Card	Mobile banking
Aware	13(4)	13(4)	16(5)	17(5)
Not aware	312(96)	312(96)	309(95)	308(95)
Total	325(100)	325(100)	325(100)	325

Table 11. Usage of e-payment facility

Frequency	Respondents Number	Percent
Always	9	3
Often	15	5
Never	283	92
Total	**307**	**100**

Table 12 Usage of Deposit Machine

Response	Number	Percentage
Using	6	2
Not using	301	98
Total	**307**	**100**

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Women Empowerment through Entrepreneurship

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Abstract

Women empowerment in simplest of words it is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in the society. Women are playing bigger and bigger role in economic field: as workers, consumers, entrepreneurs, managers and investors. We can now see women in almost every field: architecture, lawyers, financial services, engineering, medical and IT jobs. They have also entered service occupations such as a nurse, a fashion designer, a private tutor, a fitness guide, dance teachers, a beautician, a sales worker, a waitress, etc. This research paper aims at investigating various factors involved in women empowerment through entrepreneurship. This study is an attempt to explore whether entrepreneurship leads to economic independence, social acceptence, family decision making, and personal satisfaction. It also aims to find if demographical variables like age, educational background, income, type of entriprese, no of family members effect women empowerment.

Key words: *Women Empowerment, Women Entrepreneurship, Financial Independence*

INTRODUCTION:

Pandit Jawaharlal Nehru remarked *"When women move forward, the family moves forward, the village moves and the Nation moves."*

In the words of Former President of India APJ Abdul Kalam *"empowering women is a prerequisite for creating a good nation, when the women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and value systems lead to the development of a good family, society and ultimately a good nation."*

Women empowerment has come to occupy an important position globally over the years. Women are being educating and are participating in the economic decision making process which are the main elements in empowerment of women. For the economic growth of the country empowerment of women is important. In traditional Indian societies they were confined to four walls of the house. They were supposed to cook, clean, and serve. However the present day women are into Electronics, Engineering and Energy.

Today's modern women have come out of the kitchen to have a say in the family, society and are participating in the economic development of the society.

Women empowerment is a multidimensional process, which enables women to realize their full identity and power in all spheres of life. It is a process which gives women power or authority to challenge some situation. It is also the process of 'giving power to' developing conditions for " generating power within" Today the term women empowerment has come to occupy an important position globally over the years. Empowerment provides greater access to knowledge and resources, more autonomy in the decision making process at home and in the matters concerning society and freedom from customs, beliefs and practices.

(PramilaKapur) "Women's empowerment could be considered as a process in which women gain greater share of control over resources-material, human and intellect knowledge, information, ideas and financial resources like money and control over decision making in the home, community, society and nation and to gain power." It is a process nourished by development policies and programmes that could enable women to get enough strength to challenge their submissive social condition or status. By empowering women it may also mean providing equal status to the women , opportunity and freedom to develop her.

The Government of India has adopted the National Policy for the Empowerment of Women on 10th March, 2001 to bring about the advancement, development to culminate all forms of discrimination against women. As said earlier, the prerequisite for creating a good nation is empowering her competencies towards decision making will surely influence her family and society's behavior.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social religious, cultural and psychological factors prevailing in the society. In the advanced countries of the world, there is a phenomenal increase in the number of self employed women after World War II. The areas chosen by women are education, fitness, beauty palour, catering service, arts and crafts, dance/ theater, retail trade etc. They have made their mark in business for the following reasons:

- To face new challenges and opportunities for self satisfaction.

- To prove themselves to the society.

- To strike a balance between family responsibilities and business lives.

Literature Review

Dina Lavoie, Professor of Entrepreneurship, Montreal observers that, "a micro-business fits a women's lifestyle as it that she has enough time to invest in other facets of her life."

Women entrepreneurship in India has emerged as a testing ground for budding Women entrepreneurs. Indian women are not only educated, talented, confident, assertive, ambitious, career-oriented but also know their minds! This helps them to juggle the tasks, manage all chores and have

a fine balance between the professional lives. Therefore the leadership skills, communication skills, innovation, risk taking ability analytical skills, adaptability/flexibility, and internet and social media savvy are ingrained in the modern women. Today they have demonstrated their multitasking ability. They initiate, plan, and organize their ventures efficiently. Affirming this notion, Ms Shanaz Hussain chairperson of Shanaz Husain group of companies says that "the woman who is creative finds greater freedom to translate her creativity and ideas when she has her own enterprise. For those women without high professional qualification and those who are from lower income economic sector, entrepreneurship is a means of earning money and contributing to the family income. However the challenge section of the women in India lies in crossing the threshold, overcoming barriers and discovering their potential identity. The climate is contusive today and the time is right."

Bharadwaj, Parashar, Pandey and Shau conducted an empirical study to find out various motivating and de-motivating internal and external factors of women entrepreneurship. The objective of the study was to identify the reason for women involving themselves in entrepreneurial activities, to identify the factors of hindrance, possible success factors for women in such entrepreneurial activities. The research is exploratory and descriptive in nature. The secondary data is collected from research and other data. The primary data is collected from female PGDM students and faculty members only.

The opinion of PGDM students and faculty members differed significantly in respect to money and other facts in relation to marital status. There is no significantly difference in the opinion of PGDM students and faculty members with respect to factors of hindrance for women entrepreneurship. There is significant difference between marketing skill and preservation in relation to marital status. There is a marked difference with occupation in respect to hindrance factor in the opinion of raising capital, information and advice, skills and expertise. The researcher also found out the reasons for starting business factors for significant differences are passion, need for money, differences in generation to become independent, self satisfaction and others. The researcher suggested measures to remove obstacles by creating awareness about her existence, contribution towards economic growth and development of the country. This can be achieved right from childhood, having structured skills, learning individual marketing skills without the dependence on males.

Dwivedi and Dwivedi (2013) studied women empowerment through women entrepreneurship to analyse the contribution by of women entrepreneurs in the economic development of nation and also to find out the current problems they are facing in their business. The current study is conducted in the Faizabad Zone of Uttar Pradesh.

The primary data of the researcher was based on personal interviews of women entrepreneurs who are running beauty palour to know about their socio-economic profile as well as relation between the factors that effect their enterprise. Respondents were

randomly selected. The data collected is about age, caste, marital status, education& training, family type, financial support, initial investment and return on investments, statistically analysed and presented to study the following:

- To study socio-economic profile of selected women entrepreneurs

- To examine the demographic factors and financial return in the selected sample.

- To develop a suitable path for beauty palour business on the basis of the current study.

The researcher found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or culture. They can start this venture inside their home. There is no boundation of caste or marital status or age on these entrepreneurs as they have to deal with female customers. Anyone who is able to read and write can do a diploma or degree to start this venture with minimum investment.

Venkata Ravi and Venkataraman (2005) focused on the effects of SHGs on women participation and exercising control over decision making both in family matters and in group activities. No doubt women have the potential to achieve an equal footing with men. But, it is the social practices and male attitudes that are making an effective and invisible barrier preventing women from rising above a certain point. Empowerment of women could only be achieved if their economic and social status is improved. This could be possible only by adopting definite social and economic policies with a view of total development of women and to make

them realize that they have the potential to be strong human beings. The first and foremost priority should be given to the education of women, which is the grass root problem.

Marami Das (2012) conducted a study on women empowerment through entrepreneurship to understand the economic status, the attitude of family and society towards women entrepreneurs. They also identified problems faced by them and suggested measures for promotion of women entrepreneurs. The samples were taken from of the women entrepreneurs of Gauhati Municipal area. The study is primarily based on primary data collected from the respondents. An interview and questionnaire was prepared regarding family background, income, trade and knowledge about enterprise. The secondary data has been collected from various publications of Government of India, Government of Assam, Journals and periodicals, bulletins and articles in connection of the study. the researcher observed that married women preferred entrepreneurship who were 12th pass. They also generated employment for others. Financial institutions supported these women entrepreneurs. Majority of women entrepreneurs reported that finance and marketing were their main hindrances. Banks Government agencies, family, training could help the women entrepreneurs to face new challenges.

Goheer in his writing ," Women Entrepreneurs in Pakistan - How to improve their bargaining power" argued that the business environment for women, which reflects the complex interplay different factors (e.g., psychological, social/ cultural,

religious, economic and educational factors) in the South Asian region ultimately results in the disadvantaged status of women in society. Women remain far behind men in enjoying freedom and other basic human rights.

Entrepreneurial innovation is considered a key factor in business survival and success (Schumpeter, 1934). According to Drucker (1994, p 17), 'innovation is a specific instrument of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service'. Successful innovation procedures can be learned and practiced. Thus entrepreneurs need to understand and apply the principles of successful

innovation because there are plenty of entrepreneurial opportunities within the areas of change (Drucker, 1994).Innovations are 'the outcome of the innovation process, which can be defined as the combined activities leading to new, marketable products and services and/or new production and delivery system'

Objective of the study

•   To find out the relationship between economic independence and empowerment.

•   To find out the effect of entrepreneurship on empowerment with respect to economic, social, family and personal satisfaction

•   To find out the effect of demographical variables on empowerment.

Proposed conceptual framework
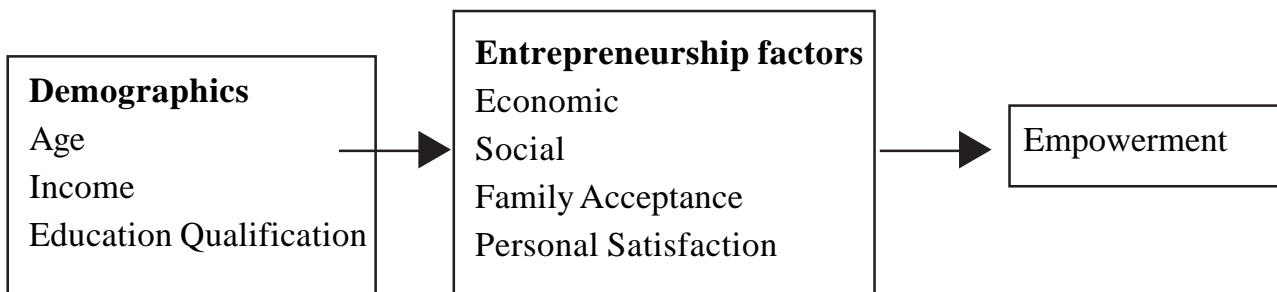
METHODOLOGY

Women empowerment through entrepreneurship is analyzed with the primary data collection with respect to economic, social acceptance, family decision making, and personal satisfaction. Demographic variables like age group, family size and type, educational qualification, family income etc., are also used for the study. The data of 47 respondents was collected with the help of questionnaire. Secondary data collected from research database, reports, journals, articles etc. Various statistical tools like liker 5 point likert scale, correlation and cross tabulation was used using **SPSS.**
(Statistical package for social sciences)
Data and analysis

1. Demographic Profile of women entrepreneurs

Age:

1. Age group of women

Age Group	Percent
20-30	14.3
30-40	28.6
40-50	57.1
Total	**100.0**

2. Type of enterprise:

Type of Enterprise	Percent
Dance	14.3
Parlour	14.3
Boutique	71.4
Total	**100.0**

3. Education

Type of Enterprise	Graduate
Dance	16
Parlour	16
Boutique	66
Total	**100**

4. Income

Per annum	Percentage
less than 1lakh	42.9
1-2 lakhs	42.9
2-3 lakhs	14.3
Total	**100.0**

5. Social Acceptance

Acceptance by the society	Percentage
Neutral	42.9
Agree	42.9
Strongly Agree	14.3
Total	**100.0**

6. Family Decision Making

Involved in Family Decision Making	Percentage
Agree	42.9
strongly agree	57.1
Total	**100.0**

7. Financial Independence

Financial Independence	Percent
Neutral	14.3
Agree	28.6
strongly agree	57.1
Total	100.0

8. Personal Satisfaction

Personal Satisfaction	Percent
Agree	14.3
strongly agree	85.7
Total	**100.0**

The profile of the women entrepreneurs suggest that they are between the age group of 40-50yrs, mostly in fashion designing. They are graduates with an annual income of 2 lakhs. Social acceptance of the women entrepreneurs is less, however they are a part of family decision making, have financial independence and are personally satisfied with their work

H1: There is no significant relationship between age and the income contribution made by women entrepreneurs.

age * income contribution Crosstabulation

Count

	Income contribution			
Age	strongly agree	neutral	strongly disagree	Total
20-30	0	4	0	4
30-40	4	4	0	8
40-50	0	8	8	16
Total	**4**	**16**	**8**	**28**

There significant difference in different age groups of women entrepreneurs with respect to contribution of their income contribution

H2: There is no significant relationship between age and Social acceptance of women entrepreneurs.

age*social acceptance Cross tabulation

Count

	social acceptance			
Age	Neutral	Agree	strongly agree	Total
20-30	0	4	0	4
30-40	0	4	4	8
40-50	4	4	8	16
Total	**4**	**12**	**12**	**28**

There is a significant difference in different age groups of women with respect to social acceptance.

H3: There is no significant relationship between age and the decision making of women entrepreneurs.

age * decision making Cross tabulation

Count

Decision Making		
Age	4	0	4
20-30	4	4	8
30-40	4	12	16
40-50	12	16	28
Total	**12**	**16**	**28**

There significant difference in different age groups women with respect to decision making.

H4: There is no significant relationship between age and the financial independence.

age * financial independence Cross tabulation

Count

Financial Independence				
Age	Neutral	Agree	strongly agree	Total
20-30	0	4	0	4
30-40	4	0	4	8
40-50	0	4	12	16
Total	**4**	**8**	**16**	**28**

There significant difference in different age groups women with respect to financial independence.

H5: There is no significant relationship between age and satisfaction in entrepreneurship

age * satisfied Crosstabulation

Count

	Satisfied		
Age	**Agree**	**Strongly Agree**	**Total**
20-30	0	4	4
30-40	4	4	8
40-50	0	16	16
Total	4	24	28

There is a significant difference in different age groups of women with respect to personal satisfaction .

H6: There is no significant relationship between the type of enterprise and the education qualification

type * edu Crosstabulation

Count

	Edu		
Type	**Graduate**	**Post Graduate**	**Total**
Dance	4	0	4
Parlour	4	0	4
Boutique	16	4	20
Total	**24**	**4**	**28**

There significant difference in different educational levels of women with respect to the type of business

H7: There is no correlation between the entrepreneurship variables and empowerment.

Variables	**Correlative coefficients**
Income	0.167
Social acceptance	0.471*
Decision Making	0.011
Financial Independence	0.801*

*Correlative is significant at the 0.05 level. (Two- tailed)

It is found from the study that Social Acceptance and Financial Independence are positively correlated to satisfaction of women entrepreneurs. As social acceptance and financial independence increases their motivation to become women entrepreneurs also increases.

Findings:

The demographical profile of the women entrepreneurs show that they are between the age group of 20-50 years, basically into teaching of dance, owning beauty palours and boutiques. Graduation was the basic qualification with the income between the range of 1 Lakhs to 3 Lakhs per annum. The society the accepts women as entrepreneurs and they are also involved in family decision making. The findings also indicate that they are financially independent and are personally satisfied with their work.

The study finds that there is a significant difference in the age group of the women entrepreneurs with respect to income contribution social acceptance decision making financial independence and personal satisfaction. With respect to the relation between educational level of the women entrepreneurs there is a difference of the enterprise chosen by them.

Conclusion:

The literature review has discussed concepts like women empowerment, women entrepreneurship and financial independence of women with respect to demographic variables like age type of enterprise of the women. Indian women are not only educated, talented and confident but also demonstrate multitasking ability. They are aware about their existence and have contributed towards the economic growth of the country. The literature review also shows that it is possible for literate and semi- literate women to empower themselves through entrepreneurship.

The findings of this study reveal an important insight the demographical variables like age educational qualification, type of enterprise has an effect on economic independence social acceptance and personal satisfaction on women empowerment. The study also reveals that as the society has accepted women's contribution to family income which gives empowerment to the women to become successful entrepreneurs.

Swami Vivekanandand said "That nation which doesn't respect women will never become great now and nor will ever in future" and in pursuit of making India a great nation, let us work and strive hard in empowering women to the maximum.

Swami Vivekananda has also said "arise away and stop not until the goal is reached". Thus our country should thus be catapulted into the horizon of empowerment of women and revel in its glory

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Newspaper Distribution in India: Opportunities and Challenges

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ABSTRACT

The competition from varied sources has made the media market landscape similar to a war zone, more so for the print newspaper market in India. Emergence and growth of electronic media and digital media have facilitated instant news updates and happenings across the world. Print media has been facing a challenging task of reaching its reader's early with some value addition for making the reader engaged with it. It is needless to say that latest news coverage and timely delivery are key for the success of any newspaper. It is indeed to study the opportunities and challenges of newspaper distribution in India, in the cutting edge of competition being faced by newspapers within its own community and also from the other media. In this paper we made an attempt to analyze various practices adopted by newspaper organizations for the physical distribution of printed newspapers from printing location to the door-step of the reader.

Key words: Print Media / Distribution / Newspaper / Readership

A. INTRODUCTION

Traditionally, print newspaper has been the primary source of news and information intake. With the advent of technological advancements viz. T.V., Internet, tablet PCs etc., the print newspapers have become less relevant in terms of immediacy of news. New source of media has made in-roads to quench the thirst of news enthusiasts across all age groups. The electronic and digital media have extended their horizons by offering more avenues of sourcing news and information.

In one of its reports, Internet and Mobile Association of India (IAMAI) and IMRB[1] stated that the internet usage has gone up in India by 32 percent over October, 2013. There is a spurt in the frequency of Internet usage from a mere 28 per cent of the users in 2011 accessing Internet daily to 54 per cent users now, the report said.

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Today's media industry has many players competing with each other for the share of reader's time. Social media, with its interactive nature is occupying the free time of the readers, further impacting already ailing print readership. Guide to Indian Markets–2012 reveals that the time spent on reading print newspaper is on the decline, and many of the young readers are engaging themselves with internet and other media excepting print.

These above changes in the external environment, forced many of the newspaper organizations to engage soul-searching to stay afloat in order to be in the race to occupy the mind space of the reader.

Newspaper is a product which is judged by its reader on a daily basis. Hence it is more vulnerable to the ever changing demands of present day reader, who has plenty of sources of news. In the given scenario, it is imperative for the print media to adapt to the change, innovate and workout tools, models for news collection, editing, printing and distribution to suit reader requirements, at quicker pace.

Major challenges for the print media industry are – drop in reading time, dwindling advertisement revenues. In order to keep a check on the above, they have initiated horizontal market expansion by opening more printing centers to cater to the larger audiences, adding new products, mergers, acquisitions, printing tie-ups, introducing value additions such as colour supplements, all page colour editions, etc. There were times when newspaper organizations used to concentrate in one city

or state, for instance The Hindu, an English daily which was concentrating more in southern India, but now the scenario has completely changed with The Hindu spreading to Northern and Eastern India. Likewise Times of India, an English daily, whose stronghold was Northern India is now spreading their presence in the south India through printing centres. This in turn will help to overcome the problems of late delivery and local news.

REVIEW OF LITERATURE

Many studies were conducted to elicit the information on media preferences with regard to newspapers, magazines etc., to understand the trend prevailing in the market. Though the content is said to be the king for the success of the newspaper, the effectiveness of the distribution network decides fate of a print newspaper. It will be myopic to think that reader is interested in the content alone and draw your marketing plans for a product like newspaper. Newspaper is a product which loses its importance and relevance with passage of time. Hence, the contents of the product alone cannot determine the success or failure of a newspaper.

International News Media Association (INMA), in its survey "Newspaper outlook-2006"[2] has reported that the circulation and readership for-tunes of newspapers will depend excessively on market environment than internal practices of that organization, hence major concern for newspapers is coping with the dynamic changes taking place in the media landscape. Newspaper distribution required definite resources at

various stages of the process. While the newspaper sales are dropping in many parts of the globe, whereas Asia is witnessing growth in the number[3].Door delivery of newspapers is said to be the key for sustaining this growth. Table given below explains how the newspapers have grown over the last six years in north coastal Andhra Pradesh.

District	2009	2010	2011	2012	2013	2014	Variance in copies	Percentage Variance over 2009
EAST GODAVARI	2,01,074	2,25,759	2,45,536	2,32,071	1,80,508	2,13,056	11,982	6%
SRIKAKULAM	64,145	74,217	81,714	80,139	77,364	78,507	14,362	22%
VISAKHAPATNAM	2,84,238	3,27,617	3,27,179	3,12,405	2,96,363	3,02,621	18,384	6%
VIZIANAGARAM	57,787	65,336	75,820	71,074	68,853	72,269	14,482	25%
WEST GODAVARI	1,60,677	1,83,344	1,89,912	1,65,150	1,53,089	1,56,404	-4,273	-3%
TOTAL =	7,67,920	8,76,271	9,20,160	8,60,837	7,76,177	8,22,857	54,937	7%

Table – 1: Total circulation of daily newspapers in north coastal Andhra Pradesh

There is an overall increase of around 55,000 copies since the year 2009, certainly this growth trend needs to be supported with a robust distribution system. Hence, there is an immediate need for reviewing the present distribution practices and weigh up various opportunities available for developments in this arena.

Growth in circulation of one of 'Eenadu' a vernacular daily in Andhra Pradesh explain the need for distribution especially during the last leg of the channel.

GROWTH OF VERNACULAR DAILY - EENADU

District	2009	2010	2011	2012	2013	2014	Variance in copies	Percentage Variance over 2009
EAST GODAVARI	64,617	83,721	95,646	89,402	58,151	91,322	26,705	41%
SRIKAKULAM	23,192	29,373	32,857	33,401	36,153	35,810	12,618	54%
VISAKHAPATNM	90,277	1,10,257	1,17,309	1,21,530	1,30,126	1,31,240	40,964	45%
VIZIANAGARAM	24,193	29,299	33,217	32,297	34,853	35,285	11,093	46%
WEST GODAVARI	53,761	70,614	77,930	70,310	68,967	70,861	17,100	32%
TOTAL =	2,56,039	3,23,262	3,56,959	3,46,939	3,28,249	3,64,518	1,08,479	42%

This daily has registered a whopping growth of 42 percent since 2009. This daily's growth has come mainly from one printing facility at Srikakulam which was catering to Srikakulam district and parts of Vizianagaram district. That has resulted in the substantial increase in circulation in these two areas.

OBJECTIVES

1. To understand the newspapers' channels of distribution

2. To study the opportunities and challenges in newspaper distribution in India

A. NEWSPAPER DISTRIBUTION MODEL IN INDIA

It is predominant to note that value delivery through latest news and timely reach to customer doorstep will determine the success of any newspaper.

These characteristics make the newspaper a perishable product, whose value keep declining with passage of time. It becomes obsolete the next day. Unlike other perishable goods, value of newspaper cannot be retained for long by manipulating the environment i.e. by refrigeration, chemical treatment etc., Hence effectiveness of distribution channel is vital for the success of a newspaper.

There are two important stages in newspaper delivery channel, which may be classified into two stages, as follows:

Stage-1 of newspaper distribution process: From printing location to the drop point

Stage-2 of newspaper distribution process: From drop point to the Customer / Reader

At this point we have to study various steps involved in the newspaper distribution process to assess the opportunities and challenges:

Figure-1: Newspaper distribution model in India
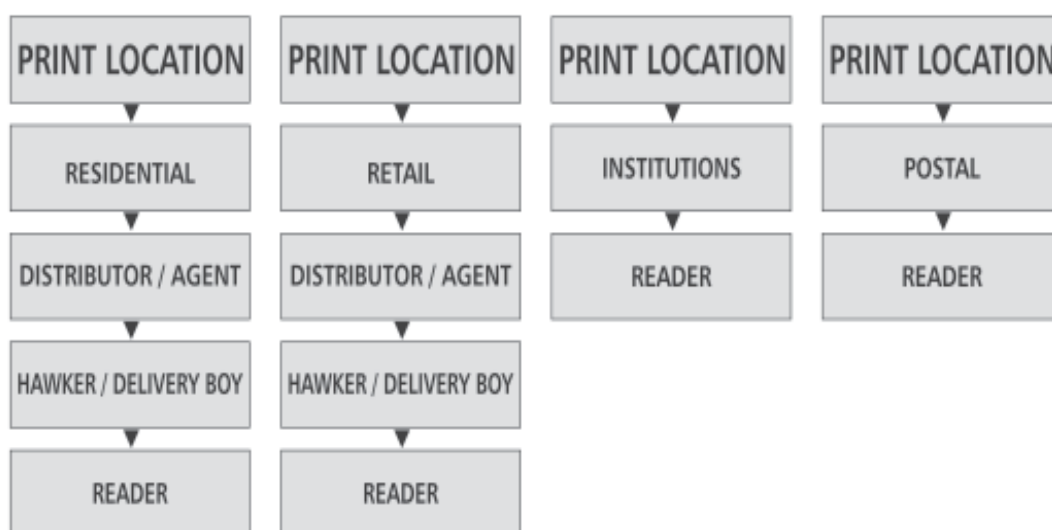
The stage -1 of the newspaper distribution process can be managed with but due to minimal possible technological intervention in newspaper distribution, human-factor plays a crucial role, especially in the stage two of the distribution process explained above. Nearly seven lakh people work for the residential distribution of newspapers across India and many of them are part-timers. Nearly 90 percent of the newspaper sales in India happen through door-to-door distribution through a network of agents / hawkers. In addition to residential distribution, newspaper sales also happen through various other means such as postal delivery, points-of-sale and bulk supply to institutional buyers etc. The above model has hooked on print location, however it is important to understand the various means by which the print newspaper reaches its readers.

(1) Residential Distribution:

This system of distribution is vital as majority of the newspaper sale happens through residential distribution. Once the printed copy is ready at print location, it is loaded into the transport vans for being delivered at distributor / agent's location, which is usually called 'drop point'. These drop points will usually be common for all the newspapers, where the hawkers / delivery peons will come and take the copies for distributing at the door step of the readers. Hawkers / delivery boys play an important role in distributing copies for this segment. These hawkers / delivery boys will deliver copies in a predefined geographical area of a town/city. They report to the respective drop point early in the morning around 4.00am and complete the distribution work in two to three hours.

(2) Supply to retail outlets:

This channel is mainly used to cater to the casual / occasional buyer and the readers on the move. In this the newspapers will be delivered to retail outlets for display and sale. These shops can be a book store/ pavement shops etc. As per the demand, the distributor / agent will supply copies to these shops through hawkers and collect the unsold copies, if any, on a daily basis. These outlets offer good visibility for the products as well as the publicity material of the newspaper organizations. Newsstand supply of print newspaper is more or less confined to the shops on the pavement and betel shops, usually called pan shops in certain parts of India. This channel of distribution is the best example of conventional buying of products such as water bottles, groceries etc.

(3) Supply to Institutions / Bulk buyers

Circulation sales personnel of newspaper organizations approach major institutions like Hotels, Corporate clients for bulk orders. In this mode of distribution, the copies will be delivered directly at the institutions or bulk buyers (viz., Hotels etc.) those institutions will in turn supply these copies to their customers / visitors. This kind of channel of distribution helps the organizations in building up their image amongst their customers.

(4) Supply through postal service

This mode of distribution is purely demand driven i.e., the subscriber will ask for the

copy by paying the subscription amount in advance to get it by post, even after 2-3 days. This type of distribution is more prevalent in the Magazines market. With regard to and ask for a copy. Distribution of newspapers through this mode is minimal.

(C) COMPENSATION TO AGENTS / HAWKERS:

Newspaper organizations offer remuneration to all those involved in the distribution in the form of commission, incentive, handling charges etc. In addition to these, agents/hawkers are offered freebies, travel packages etc., depending on their performance. Agents/distributors are compensated through percentage commission on the cover price of the newspaper, which normally varies between 25 percent and 40 percent, out of which 20 percent to 35 percent of the commission is passed on to the hawker. The retailer is also offered certain percentage of cover price depending on his payment track record. Some newspaper organizations offer incentives to the newsagents for settlement of monthly bills by a certain date. This is a win-win strategy, where agents are benefited in the form of additional income and the newspaper organizations by regular cash in-flow.

(D) OPPORTUNITIES AND CHALLENGES OF NEWSPAPER DISTRIBUTION SYSTEM:

The opportunities and challenges of newspaper distribution system required to be studied based on the stages of newspapers distribution system. As detailed above, there are two important stages in newspaper distribution.

Stage-1 of newspaper distribution process: From printing location to the drop point

Stage-2 of newspaper distribution process: From drop point to the Customer / Reader

(i) Opportunities and challenges in stage-1 of the distribution process:

Emergence of electronic / digital media have paved the way for rapid technological innovations in the print newspaper industry in order to reach the reader early. Infrastructural development such as rapid development of road transport, communications etc., in the external environment have indirectly helped the speed at which the product is made ready and sent to the end user.

Few technological innovations that contributed to save printing / transportation time, saving time and human effort:

i. Automatic typesetting on Linotype machine. Linotype machines were introduced at the *New York Tribune* in 1886. Prior to this each line of words which are to be printed had to be lined up and justified manually[1]. This was a time taking process and Linotype machine has brought in automation in this and helped in saving of time.

ii. Facsimile transmission of pages from the newsroom to the print location. To

put it in simple words, usage of internet for page transmission.

iii. Add-on facilities such as auto packing and inserting machines for reducing the human effort at print location and at the drop points. With these machines, newspapers will be packed by the machine according to the pre-defined requirement. Inserting supplements along with the main edition is also being practiced for avoiding manual insertion at the agents' location

iv. High speed printing technology for saving on the printing time

v. Betterment of road transportation through National Highways and Railway network etc.,

Generally newspaper organizations will select the printing location so as to cover maximum number of readers by covering minimum possible distance and also the potential available getting the required advertisement revenue. In recent times, newspaper organizations have been forming alliance with other organizations, for instance, Times of India's tie-up with Sakshi in Andhra Pradesh. This type of arrangements would not only result in enormous saving of monetary / manpower resources, they also facilitate penetration in new markets. Few other examples of such tie-ups are The Hindu and Hindustan Times in Northern India, Times of India andMathrubhoomi in Kerala.

The above mentioned tie-up happened as recent as 3 years, which is an indication of many such occurrences in future. This avenue has not been explored by the newspaper industry fully. This proves more profitable especially for the English newspapers. Many of the printing centres of English dailies are based in the urban areas, but not in semi-urban / rural areas where vernacular media has a wide presence. Globalization and increased literacy levels have made English as a global language, creating more room for the English language press to grow. Expanding into new markets means – more readership, increased reach, and increase in advertisement revenue which again translates into more investment for Research and development. In this scenario, tie-ups with the vernacular dailies for printing/transportation, will be the best option for English dailies to expand their presence.

Further to the above there were instances of latest technology making way into the industry. Recently, The Times of India, an English-language broadsheet, has placed an order for the installation of two inserting lines for Mumbai, packaging systems for New Delhi and Chennai. The contract, is said to be the biggest ever by an Indian newspaper house for mailroom technology.

Offering supplements is a common way of enhancing value to the existing newspapers. Especially in Metros and Mini-Metro cities, the newspapers come with a minimum of one supplement if nor more. At present, most of the places the supplements and advertisement features are inserted manually at the drop points by the hawkers. Inserting the supplements in the copies of newspapers which run in to

millions is a laborious process and hence time taking. Insertion of supplement at the drop point requires more human effort, which can be supplemented by technology. Once the printed copy of the newspaper is ready, it will be loaded into the transport vans to reach their respective destinations. Every newspaper organization will have their own vehicle routing plans for optimizing the time spent on transportation of copies to the drop points. While it is important to optimize on the time, it is also important to keep the costs in mind while finalizing the transport arrangement.

Vehicle sharing is another avenue, which was less explored by the newspaper organizations. This helps to optimal use of their resources - both financial and human resources. This system is practiced in some places, but still not spread fully to make an impact on the revenues. It is more likely in view of its enormous savings potential. Increasing fuel prices may speed-up this process soon. Vehicle sharing is beneficial for the organization as well as the service provider ie., transport contractor.

(ii) <u>Opportunities and challenges in stage-2 of the distribution process:</u>

The Stage-II of the newspaper distribution is the distribution of newspaper from drop points to the readers in household / retailer / institutional customers. This stage is crucial in a way that this process is not likely to be modified or influenced by technological innovations, because the physical distribution of the printed copy of newspaper at a specified address can only

happen with human intervention. Distribution in India is said to be a challenge in view of uniqueness of market, more so for print[2]. Reaching Indian consumers is tough in view of small vendors who handle the crucial last step of the distribution.

None of the technological innovations could impact this arrangement so far, other than hawkers who were using bicycles; few of them are now using motor-cycles for distribution. The distribution process is intensely dependent on human effort; hence it is facing the problem of shortage of manpower, like any other industry.

Few more important reasons for the shortage in manpower and other means of distribution of newspapers:
- Emergence of retail industry – recent boom in organized retail has opened up many employment opportunities to the youth, with handsome pay packets. This has led to the shortage of manpower in general to the other sections of industry, business, commerce and particularly to newspaper industry.

- Increasing literacy levels – though the boom in education and literacy levels came as a boon for the demand for a newspaper, the same has turned out to be a bane, in a way that is resulting in the educated youth not preferring the job of newspaper distribution. The main reason for this type of shift in themindset is because the distribution of newspaper is considered to be the job of uneducated or under educated.

- Work timings: The distribution of newspaper is necessarily to be completed between 6.30am and 07.00am, irrespective of weather conditions. However, the paper boys and other members of the distribution channel have to start their work in early hours of the morning or late nights. Post liberalization there has been a considerable growth in the employment opportunities for all segments of people to work in their convenient timings.

- Changes in lifestyle: Globalization, liberalized economy has given a spurt to the earning capacity in general. The emergence and growth of electronic media has resulted in the impact of western culture. As discussed earlier, many of the people who work for the distribution of newspaper are part-timers. The increase in competition for almost every product, which has resulted in the extension of working hours. These have resulted in less number of new entrants in to this type of work. For example spending more time on collection of bills from individuals and retailers etc.

- At present, the supply of newspaper to newsstands is more or less confined to the shops on the pavement and betel shops, usually called pan shops in certain parts of India. With the development in the retail sector, the newspaper companies should mull over on the option of sale of newspaper through organized retail.

The reasons mentioned above and many other reasons are restricting the number of new entrants to this type of work. Hence, finding a suitable replacement for hawkers is becoming increasingly difficult.

Many of the print media houses do pamper the hawkers so as to retain their interest in the business and ensure continuity of the distribution process. Few of the steps that are being taken to maintain the interest levels of the hawkers are listed below:

- Since ages newspaper organizations have been practicing sharing of the channel in the stage 2 of the distribution process (ie. from the drop point to the door step of the reader), which facilitate cost savings/benefit for both the parties. The hawkers will take copies of all publications for distribution in their area of operation.

- Periodic review of trade commission: To keep abreast with the inflation / cost of living, the compensation for the hawkers. Every city/town will have one or more hawker unions to ensure their interests are protected. Sometimes these union demands turn unrealistic and not viable for the newspaper organizations.

- In India, we have witnessed such a stir in Kerala during the launch of Times of India in 2012. Many of the hawker unions in Kerala were protesting for increase in the commission being offered to them. This move has caused disturbance in the newspaper distribution to a greater extent and caused havoc in the entire system, forcing the newspaper organization to resort to alternate means of distribution. This kind of occurrences will disrupt the flow of the product and force the readers

to resort to other sources of media for news consumption. Hence the 'human factor' is considered critical in newspaper distribution. Absence of a uniform compensation policy all over the country is a concern for the newspaper organizations. This will happen only when all the newspaper organizations sit together and discuss these modalities.

- Hawker incentive schemes: This is a direct way of providing additional amounts to hawkers for their contribution for the increase in the sale (usually called 'off-take'). The amount being paid to the hawker is directly proportionate to the increase he brings.

- Regular health check-ups: As a motivational exercise, newspaper companies organize regular health check-ups for hawkers and their families. This is nothing but a good-will exercise to ensure a feeling of "we care for you".

Ensuring long-term Hawker engagement is the key to overcome the possible obstacles at this stage of the distribution process. The newspaper organizations should think of encouraging the hawkers to be self-sustained to lead a comfortable life by helping them improving their skills and expose them to other business opportunities. Many of the hawkers maintain good personal relation with the readers and hence they may be trained in those businesses, where *relation-with-the-customer* is the key viz., agents for financial services, 'we help' kind of services, mobile recharge etc. In this type of businesses the relation with the consumer drives the business.

(E) CONCLUSION:

Technology can play a role in the refinement and speeding up the process until newspaper reaches the drop point. But from the drop point to the reader's door step it is the hawker who does the job. Today's readers have choices aplenty with regard to the media, hence they may not wait till the newspaper is delivered. It is evident from the above that success of a newspaper not only depends on the coverage but to a greater extent by the effectiveness of its distribution network. However, technologically advanced an organization may be, it must be equally competent to plan an optimum distribution plan in place for its success. Print newspaper is nothing but the news being delivered to the reader in a physical form and hence it has to be made ready and transported from the printing location to the end user, on time. Hence in order to retain its ground besides being a worthy alternative to the emerging electronic media / internet, the newspaper organizations have to re-look their distribution process more frequently than ever.

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Does in-store Category Management Influences Loyalty to The Retail Store?

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Abstract

Purpose: The paper checks the effect of in-store category management attributes on the loyalty to the store. Here the loyalty to the store has been taken in terms of length of association with the store as well as frequency of visit to the store for purchase of a category. *Design/ methodology/approach*: This is a descriptive study, using primary source of data collected from consumers of food categories - Beverages and Snacks. Significance tests were carried out to determine the associations between length of association and frequency of visits on the one side and ambience and category management attributes on the other side. The effect of ambience and category management attributes on length of association and frequency of visit to the store is further confirmed by using multiple regression analysis and establishing relevant model for the same.

Findings: There is definite evidence that category management attributes play significant role in influencing longer duration of relationship with the store in case of both food categories – Beverages and Snacks. Further, frequency of purchase of the category from a specific store is also influenced by the attributes of the category management. The actual attributes of in-store category management that influence loyalty do differ for categories.

Managerial Implications: Hence, managers at the store level needs to be careful about the attributes that influence consumer loyalty as per the category in question, and need to take careful action on the influential category management attributes for a given category. The study also signifies the important complementary role played by ambience attributes in influencing the duration of relationship and frequency of purchase of a category from a store.

Limitations: The major limitation of the study is in terms of number of categories required to be studied to generalize the findings across the categories.

Key Words: *category management, length of association, frequency of visit, loyalty, attributes, association, regression analysis.*

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1.0 INTRODUCTION :

Presently with the advent of retail ventures from abroad as well as widespread and ever increasing role played by organized retail in India, the concept of category management has caught fancy of every retail organization that intends to make its presence felt in the retail arena. But with the growth one also comes across myriads of issues that bother retailers, particularly with respect to retail merchandising and more so with category management. Category management is being defined as "managing the category as an independent business unit" (Partnering Group 1990).

It is a process by which a particular product group/sub-group is managed against certain dimensions like price range, product content or material used, product usage, shelf presentation, product arrangement, assortment, promotion, stock levels, etc. so as to achieve the desired profitability goals for the retail store or for a section in a department or super market store. Whether knowledge is gained informally, as in the case of a mom & pop store or whether there is highly sophisticated and complex information system, based on electronic point of sales system, retailers may need to adapt part , or all of their product range in line with their customer s' changing requirements (Varley 2001).

The definition proposed by the sub-committee of The Partnering Group Inc., USA, as part of their Efficient Consumer Response initiative for category and category management are as follows:

Category is defined as 'a distinct, manageable group of products /services that consumers perceive to be interrelated and/ or substitutable in meeting a consumer need'.

'Category management is a distributor/ supplier process of managing categories as strategic business units, producing enhanced business results by focusing on delivering consumer value.'

Category management typically consists of six interrelated components. Two of these are considered essential and are, therefore, the "core" category management components:

• Strategy

• Business process

• The remaining four are called the enabling components due to their vital role in assisting strategy and business process:

• Scorecard, for strategic business unit performance

• Organization capabilities

• Information Technology

• Collaborative relationships between trading partners

Category Management is essentially a retailing concept in which the total range of products sold by a retailer is broken down into discrete groups of similar or related products; these groups are known as product categories.

Examples of grocery categories may be: Grains, Soaps and Detergents, Oil &Ghees, Beverages, Snacks, etc.

For an apparel seller the major categories would be Men's Apparel, Women's Apparel, and Kids' Apparel. These categories can be further broken into sub categories as per the consumer buying trend or grouping of

products under certain features or dimensions (Chiplunkar, 2010).

An important facet of Category Management is the shift in relationship between retailer and supplier: instead of the traditional adversarial relationship, the relationship moves to one of collaboration, exchange of information and data and joint business building.

The focus of all planning and discussions is centered on achieving higher turnover of the total category and not just the sales of the individual products therein. Suppliers are expected to suggest only the product ideas or promotions which will ultimately benefit the concerned category and the shoppers of the said category.

Category management has emerged as a strategy to aid retailers in successfully competing in each retail category to enhance shoppers' loyalty and profitability (Sinha & Uniyal, 2007).

As a cornerstone of efficient consumer response (ECR) initiatives, category management is designed to help retailers with the right mix of products, at the right price, with the right promotions, at the right time, and at the right place.

2.0 Literature Review:

The subject of our study is length of association with a store and its association with perception rating on attributes of category management, which is being investigated with particular emphasis on in-store related activities. Category management in itself was a later development in the arena of retail marketing.

It received the attention since 1990s as part of the major study on efficient consumer response initiated by Partnering Group. Since the length of association with a particular store can be termed as store loyalty as explained by East et al (2000), we have tried here to check if category management attributes have any association with this important measure of store loyalty. It is rightly stated by East et al that stores prosper when customers give them a high share of their spending (share loyalty) and retain them over long periods (retention). Store loyalty can be perceived on two levels. At the first level as the length of association, and at the next level through the intensity of loyalty to the store for purchase of a category, this is measured in terms of frequency of visit to the store for purchase.

It was found by Koo and Kim (2013) that store design and merchandise cues positively affected **store** love. Also, **store** love was determined to be a significant predictor of **store loyalty**. This is significant for our study as here we are trying to specifically concentrate on category management related actions undertaken by a store to attract consumers to the category and hence, we have purposefully not taken any specific consumer feedback related to product quality or product features. We want the consumer focus to be purely on the category management aspect in terms of actions taken in managing the concerned category section in the store.

It is observed by Muhammad et al (2013) that there is strong correlation among the factors of store image and store loyalty. However, it was found that there exist

differences among the male and female shoppers about store image which means that what the store image means for male shoppers does not mean the same for the female shoppers. In a study made in 70s, Lessig (1973) mentioned that store loyalty can be predicted from store image information of the store in question and other competing stores in the vicinity or nearby area.

Many retailers undertake loyalty programmes through accumulation of credit points against customer's account based on his/her purchases at the store, but interestingly it was observed by Liudmila and Rasa (2007) that through discounts the investigated retail **store** chains' **loyalty** programmes stimulated sales than enhance **loyalty**. Most respondents' point that participation in **loyalty** programmes is beneficial financially but none of them mentioned getting emotional or social value. It means that **loyalty** of programme participants is rational, so it can be not long-term. Hence, the store needs to make special efforts through other actions and factors to stimulate loyalty to the store. Hence, we want to check if attributes of category management play any significant role in creating association with the store.

Customer **loyalty** has become a major concern for retail **stores** across the globe. A loyal customer is a source of competitive advantage through repeat purchase and positive word of mouth. India is on the verge of a retail revolution with the government planning to allow the entry of foreign retail giants to set up shops in India. Sam (2013) has observed that the **store** image have a positive impact on customer **loyalty** through the mediating variable customer satisfaction. It has been observed by Mada and Sharma (2012) that respondents visiting old format are more patronizing in nature compared to shopper visiting new format.

These findings are of great relevance for the organized as well as unorganized retailers in understanding the behaviour of shopper.

Hence, effort by the stores to work on improving image perception among consumers, about the store would greatly help in retaining loyalty and thereby its sales. Thus, by improving on category management attributes and their perception among the customers would be a helpful action in this respect.

In recent years, retailers have invested in developing private brands, hoping to differentiate themselves from their competitors and establish **store** equity and **loyalty**. Chuang et al (2012) have found that the attitudes of consumers towards the private brands of retailers had a positive influence on **store** equity and **loyalty. Store loyalty** also played a partial mediator between consumer attitudes towards the private brands of retailers and **store** equity. Establishing **store loyalty** was beneficial to strengthening the influence of the private brands of retailers on **store** equity. In addition, the influence of private brands on both **store loyalty** and equity was greater than that of national brands. Our observation is that category management attributes would positively contribute in creating favourable impression about private brands thus enhancing the store loyalty and store equity.

Asiah et al (2011) have noted that program (retail loyalty program) satisfaction is not related to **store loyalty** (share-of-wallet, share-of-visit and **store** preference). However, **loyalty** to the program (program **loyalty**) plays a crucial intervening role in the relationship between program satisfaction and **store loyalty**. The study underscores the principal importance of program **loyalty** in the retail **loyalty** program.

Rathod and Bhatt (2014) noted that the store should focus on strategies which create positive store image and brand image among the customers by improving the store's pricing policy perception and quality perception.

Martos and Gonzalez (2011) have corroborated that the more quality-oriented the **store** brand positioning, the more favourable the effect of **store** brand **loyalty** appears to be on **store loyalty**.

Vanlin and Gijsbrechts (2014) found that store loyalty plays an important role, after an acquisition, consumers exhibit outlet **loyalty**, regardless of changes in chain and marketing mix. Counterfactual simulations point to important managerial implications. Acquiring outlets with a clientele in place leads to higher **store** traffic levels than the new owner could otherwise reach.

Most important for customer satisfaction is the **store** as a brand. Retailers must be good at retailing. Customers are satisfied when the **store** is neat and pleasant and when they feel that the **store** understands their needs (Martenson, 2007). It is found that

store affect also directly influences word-of-mouth and willingness to pay a higher price but not customer share (Ray and Chiagouris, 2009).

Through extraordinary customer service, a **store** can leverage differentiated services to provide a superior customer experience that can build **loyalty (Tripathi, 2009).** Our proposition is that as part of the service to consumers, providing proper presentation of the category with all the associated category management activities does make customer satisfied with the store and category purchase activity at a particular store. This definitely helps in building store loyalty on long term basis.

A wide range of products in terms of variety is also important to create footfalls (Floor, 2007). The services, activities, facilities and feeling of convenience of consumers during the shopping experience have greater influence on loyalty (Chang and Tu, 2005). The store communication elements like store design, visual merchandising and employee of the store create loyalty among consumers (Floor, 2007). The store location, quality of stocks, in-store promotional activities, sales personnel, physical evidences, convenience and environmental elements affect consumer shopping behavior in the store (Miranda et al.,2005). Many of the activities and attributes of category management, covered in the study, do take care of the features discussed here.

It is suggested by Rathod and Bhatt (2014) that the retailer has to develop new approaches to gain loyalty of customers towards his store. In order to increase their chance of loyal consumers, the retailers

should design their marketing strategies in a way that the store can be established as a brand in the mind of consumers. Retail managers must be able to create a strong brand image of their store among its customers to acquire customers' loyalty. From this perspective it is proposed in the current study that store loyalty can be created by presenting the categories of interest to consumers in a manner that will retain consumers' interest in the concerned categories and thereby facilitate in creating long-term loyalty for the store.

The study is being done first time in the Indian context to assess if the in-store activities of category management, besides the ones' related to product quality and features, matters in creating store loyalty or length of association with the store as well as improve his frequency of visit to the store for purchase of the category.

Association with the retail store for purchase of a category: Generally loyalty to the category vis-à-vis the store is seen more as a function of length of association with the store in terms of months and years for purchase of a category. It is generally believed that if a customer is loyal to the store he will remain associated with the store for a long duration of time. The long duration of the customer's association with the store for purchase of a category, shows that he/she has faith in the store's policies with respect to the products/categories on sale in the store and store's interface with customers. Customer tends to be associated with the store if it matches with his/her expectation about the standards to be maintained with respect to store design and category management parameters. Under

store design customers would take into accounts such factors as store ambience, store-frontage, and lay-out (Dunne 2002); while under category management parameters/attributes, particularly in the product categories of interest to him/her, the customer would take into account product quality, product range, variety/range availability, location of the category, ease of locating category and product, shelf presentation, product signage, pricing norms, and price-range, etc. Our focus is particularly on those aspects of category management which pertains to in-store category management activities, and purposefully we have kept the product quality and pricing separate as these aspects of category management are more product or merchandising/buying specific rather than in-store activity specific

Frequency of visit to the store for purchase of a category: This is another indicator of loyalty to the category vis-à-vis the store. It represents a customer's visit to the store for purchase of a given category in a given period of time. Thus, we can say that it is an indication of intensity of his/her relationship with the category vis-à-vis the store. The more frequent a customer visit to the store for purchase of a category, the more loyal he is both to the category and the store. Such behaviour of the customer presents an opportunity to the store to make additional sale of its other products/categories.

Thus, we can say that both the length of association with the store and frequency of visit to the store for purchase of a category represent the customer's loyalty to the store in the context of category purchase.

But one needs to verify whether the category management attributes have any significant relationship with the length of association with the store and frequency of visit to the store.

Thus, in order to look into this possibility, we carried out a research study to study the following hypotheses.

3.0 Null hypotheses:

1. Perception ratings on Category management attributes/parameters do not have any association with the length of association with the store for purchase of the category.

2. Perception ratings on Category management attributes do not have any association with the frequency of visit to the store for purchase of the category.

3. Category management attributes do not have any effect/influence on the length of association with the store.

4. Category management attributes do not have any effect/influence on frequency of visit to the store.

4.0 Research Design & Methodology:
4.1 Research Design:

The research is of a descriptive nature as it proposes to define the effect of in-store category management attributes on duration of relationship with the store and frequency of purchase of the category.

The attributes or activities proposed to be studied under in-store category management actions are as follows:

- Location of the category
- Ease of finding the category
- Ease of moving around the category
- Category/product signages

- Availability of the product desired
- Availability of Range/ variety in the category
- Shelf presentation appeal
- Arrangement of products/brands on the shelf
- Ease of locating right products/brands/ price range on the shelf

  Consumers are provided with a five point scale as follows to assess each of the category management activities :

1 – poor, 2 – fair, 3 – Average , 4 – good, 5 – very good

4.2 Research methodology:

Research method: Here we have used the primary source of data collected through questionnaire survey method, as we want to establish empirical evidence for the said research.

Sampling plan: We have used random sampling with some element of convenience for identifying the shopping days for contacting the consumers in the malls where stores were identified for the survey. Two categories were surveyed belonging to the food retailing sector, viz. Beverages and Snacks.

Questionnaire survey was carried out by using a 'personal interviewing of consumers' method. Total numbers of consumer interviews conducted were 182; with 91 interviews in the beverages category and another 91 in the snacks category. The questions that were used to generate consumer responses with respect to category management attributes and identifying the length of association as well as frequency of visit to the store are shown in Exhibit 1.

Field work: The questionnaire survey was carried out in totally three stores located in three different malls across the city of Mumbai.

Analysis plan: The data is analysed with the help of SPSS software, making extensive and intensive use of chi-square analysis for checking the significance of association as well as directional measures and symmetric measures for validating and reinstating the strength of association. The hypotheses are accepted or rejected at 90 or 95 percent of confidence level or 10% and 5% significance level (s.l.) respectively.

The relationship between the dependent and independent variables are further analysed by use of multiple regression analysis for testing the hypotheses number 3 and 4.

Exhibit 1: Part of the Questionnaire used for survey of consumers
Questionnaire to study consumer satisfaction vis-à-vis a category:
Name: Date:
Age: Male/Female   Tel No..:   E-mail:
Category name: Store name:
How long you have been purchasing this category in this store?
First time   For less than 3 months   Last six months   Less than a year
Less than 2 years   Less than 3 years   3 years & above
How many times in a year you make purchase of this category in the store?
Twice or less in a year   Three to Four times in a year Six or less times in a year
More than six times in a year Twelve or more times in a year
Please rate the following on a scale of 1 to 5
1 – poor, 2 – fair, 3 – Average , 4 – good, 5 – very good

How do you rate the ambience of the store with respect to the following?
Cooling/temperature   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Lighting   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Cleanliness   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Overall lay –out   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Any other (specify)   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯

How do you rate the following with respect to the category you purchased?
Location of the category   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Ease of finding the category   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Ease of moving around the category   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Category/product signages   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Availability of the product desired   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Availability of Range/ variety in the category 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Shelf presentation appeal   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Arrangement of products/brands on the shelf 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯
Ease of locating right products/brands/
price range on the shelf   1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯

5.0 Data Analysis and Result:

In the following section we first look into the profile of the respondents for both the beverages and snacks categories in terms of their length of association and frequency of visit. It is followed by the reliability and validity tests of the questionnaire. Finally we have presented findings which are significant for our study, numbered sequentially under different sub-heads.

5.1 Profile of the respondents:

5.1.1 For Beverages:

How_long/ Length of association with stores selling beverages

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	First time	5	5.5	5.5	5.5
	Less than 3 months	9	9.9	9.9	15.4
	Last six months	16	17.6	17.6	33.0
	Less than a year	8	8.8	8.8	41.8
	Less than 2 years	23	25.3	25.3	67.0
	Less than 3 years	11	12.1	12.1	79.1
	3 years and above	19	20.9	20.9	100.0
	Total	**91**	**100.0**	**100.0**	

No_of_times/ frequency of visit to the store

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Twice or less in a year	8	8.8	8.8	8.8
	3 to 4 times in a year	19	20.9	20.9	29.7
	6 or less times in a year	19	20.9	20.9	50.5
	More than 6 times in a year	12	13.2	13.2	63.7
	Twelve or more times in a year	31	34.1	34.1	97.8
	Missing data	2	2.2	2.2	100.0
	Total	91	100.0	100.0	

5.1.2 Snacks :

How long/Length of association with the store/ Purchase history

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	first tme	1	1.1	1.1	1.1
	for less than 3 mths	5	5.5	5.6	6.7
	last six months	9	9.9	10.0	16.7
	less than a year	5	5.5	5.6	22.2
	less than 2 years	25	27.5	27.8	50.0
	less than 3 years	19	20.9	21.1	71.1
	3 years & above	26	28.6	28.9	100.0
	Total	90	98.9	100.0	
Missing System		1	1.1		
Total	91	100.0			

5.2 Reliability and Validity Test:

In order to ensure that the scale used to measure the ambience and category management attributes are reliable, we have used the Cronbach's alpha as the basis to do the same. From the results shown in Table 1 and Table 2, representing the reliability statistics for the Beverages and Snacks, respectively; we find that the alpha value for the scale is more than 0.7 in both the categories. Thus, we can consider the measurement scale used for the said constructs as good and reliable (Nargundkar, 2008).

Further, we have checked the construct validity with the help of item to total score correlation in a scale. From the column item – total correlation shown in Item – Total Statistics Tables under Tables 1 and 2, we see that the correlation values are reasonably good for inclusion of all the concerned items in the present study.

Table 1: Reliability and Validity Statistics for Beverages

Reliability   Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.788	.807	14

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AB_Temp	41.47	44.785	.100	.178	.816
AB_Light	41.81	42.620	.446	.515	.772
AB_Clean	41.34	42.116	.470	.538	.770
AB_layout	41.90	39.868	.529	.583	.763
Ct_Location	41.56	41.605	.735	.768	.756
Ct_finding	41.68	41.464	.506	.467	.766
Ct_moving	41.71	40.806	.578	.513	.760
Ct_signages	41.82	41.013	.641	.523	.757
Ct_avail	41.93	43.062	.376	.409	.778
CT_Range	41.63	44.281	.324	.338	.782
Ct_Shelf_prestn	41.45	42.961	.398	.457	.776
CT_Arrgmnt	41.86	42.324	.461	.504	.771
Ct_Ease_locating	41.63	42.837	.403	.314	.775

Table 2: Reliability and Validity Statistics for Snacks

Reliability   Statistics

Cronbach's Alpha Based on	Cronbach's Alpha Standardized Items	N of Items
.859	.860	14

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AB_Temp	43.91	57.925	.507	.437	.851
AB_Light	43.89	56.325	.530	.482	.849
AB_Clean	44.26	54.215	.469	.529	.854
AB_layout	44.19	55.661	.511	.487	.850
Ct_Location	43.86	53.810	.617	.517	.843
Ct_finding	43.90	56.630	.507	.457	.850
Ct_moving	43.94	56.458	.505	.577	.850
Ct_signages	43.93	55.861	.517	.463	.849
Ct_avail	43.96	56.560	.498	.442	.851
CT_Range	43.76	58.771	.384	.350	.856
Ct_Shelf_prestn	44.11	52.504	.681	.661	.839
CT_Arrgmnt	44.03	55.808	.590	.582	.846
Ct_Ease_locating	44.32	56.895	.428	.314	.855

5.3 Data Analysis and Findings:

Let us look at the data analyses for deriving findings based on different interview questions.

In order to ensure that category management attributes are clearly identified and responses to them are not confused or mixed up with other elements of influence, a separate question on checking the response to different aspects or factors of ambience was asked to respondents. A separate analysis on association of these ambience factors with length of association and frequency of visit to store for purchase of category was carried out. This approach would surely provide us with clear cut differentiation between the influence of physical ambience factors and the category management attributes on the length of association and frequency of visit to the store.

In the analyses we shall be highlighting only such analyses and values that show significant relationships and have implications on findings. Tables representing statistical findings are presented at the end and have been numbered chronologically and duly referred to in the text. Tables will comprise a) Chi-square Tests, b) Directional Measures and c) Symmetric Measures.

5.3.1 Data analyses and findings for Beverages:

a) Association between Length of Association with the Store and Ambience of the Store.

How_long[1] * AB_Temp

i) From the Chi square test input table (see Table 1) we see that significance level of 0.067 has been achieved. This means the Chi square test is showing association between Length of Association with the Store and the perception rating on Ambient Temperature of the Store at 90% confidence level, or 10% significance level. From the obtained contingency coefficient of 0.527 (see Table 3), it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.527 is closer to 1 than to 0. Also the lambda value, for temperature being dependent, is 15.5% (see Table 2) which is significant at 10% significance level.

How_long * AB_Light

ii) From the Chi square test input table (see corresponding values in respective Tables) we see that significance level of 0.002 has been achieved. This means the Chi square test is showing association between the Length of Association with the Store and the perception rating on Ambient Lighting of the Store at 95% confidence level, i.e. at 5% significance level. From the obtained contingency coefficient of 0.590, it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.590 is closer to 1 than to 0.

Also from the lambda asymmetric value (with how long being dependent) of 14.7%, which is significant at approx., 10% significance level, we conclude that there is a significant level of association between the above variables.

How_long * AB-Other – Freshness of the Store

iii) From the Chi square test input table we see that significance level of 0.002 has been achieved. Thus, the Chi Square test revealed the significant association between the Length of Association with the Store and the perception rating on Other -Freshness of the Store, at 95% confidence level, i.e. at 5% significance level. From the obtained contingency coefficient of 0.553, it can be inferred that the association between the dependent and the independent variable is significant, as the value is closer to 1 than to 0.

Also from the lambda asymmetric value (with Other - freshness of the Store being dependent) of 18%, with 10% significance level, we conclude that there is a significant level of association between the above variables.

b) Association between Length of Association with the Store and Category Management Attributes of the Store. (See Tables 1, 2, & 3)

How_long * Ct_Location

i) From the Chi square test input table we see that significance level of 0.082 has been achieved. Thus, there is significant association between the Length of Association with the Store and the perception rating on Location of the Category in the

Store at 90% confidence level, i.e. 10% significance level. From the obtained contingency coefficient of 0.522, it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.522 is closer to 1 than to 0.

How_long * Ct_availability

ii) From the Chi square test input table we see that significance level of 0.009 has been achieved. Thus, the Chi Square test revealed the significant association between the Length of Association with the Store and the perception rating on Availability of the Product desired in the Store, at 95% confidence level, i.e. 5% significance level. From the obtained contingency coefficient of 0.568, it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.568 is closer to 1 than to 0. Also from the lambda asymmetric value (with Availability of the Product desired in the Store, being dependent) of 0.204, which is significant at 5% s.l. (significance level), we conclude that there is significant level of association between the above variables.

How_long * CT_Arrangement

iii) From the Chi square test input table we see that significance level of 0.093 has been achieved. Thus, there is significant association between the Length of Association with the Store and the perception rating on Arrangement of Products/Brands on the Shelf in the Store at 90% confidence level, i.e. 10% s.l. From the obtained contingency coefficient of 0.519, it can be inferred that the association between the dependent and the independent

variable is significant, as the value 0.519 is closer to 1 than to 0.

How_long * Ct_Ease_locating

iv) From the Chi square test input table we see that significance level of 0.01 has been achieved. The Chi Square test revealed the significant association between the Length of Association with the Store and the perception rating on Ease of locating right Products/Brands/Price Range on the Shelf in the Store at 95% confidence level, i.e. 5% s.l. From the obtained contingency coefficient of 0.567, it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.567 is closer to 1 than to 0.

c) Association between the frequency of visiting the Store with the Ambience of the Store

It is important to observe that none of the attributes of ambience were found to have any significant association with frequency of visiting the store for purchase of the category.

d) Association between the frequency of visiting the Store and Category Management Attributes of the Store. (See Tables 1A, 2A, and 3A)

No_of_times * Ct_Location

i) From the Chi square test input table we see that significance level of 0.069 has been achieved. The Chi Square test revealed the significant association between the Frequency of Purchase from the Store and the perception rating on Location of the Category in the Store at 90% confidence

level, i.e. 10% s.l. From the obtained contingency coefficient of 0.498, it can be inferred that the association between the dependent and the independent variable is significant.

No_of_times * Ct_finding

ii) From the Chi square test input table we see that significance level of 0.022 has been achieved. The Chi Square test revealed the significant association between the Frequency of Purchase from the Store and the perception rating on Ease of finding the Category in the Store, at 95% confidence level, i.e. at 5% s.l. From the obtained contingency coefficient of 0.525, it can be inferred that the association between the dependent and the independent variable is significant.

Also from the lambda asymmetric value (with no. of times being dependent) of 10%, which is significant at 10% s.l., we conclude that there is a significant level of association between the above variables.

No_of_times * Ct_moving

iii)From the Chi square test input table we see that significance level of 0.002 has been achieved. The Chi Square test revealed the significant association between the Frequency of visit to the Store for purchase and the perception rating on Ease of moving around the Category in the Store at 95% confidence level, i.e. 5% s.l. From the obtained contingency coefficient of 0.568, it can be inferred that the association between the dependent and the independent variable is significant, as the value 0.568 is closer to 1 than to 0.

No_of_times * Ct_avail

iv)From the Chi square test input table we see that significance level of 0.074 has been achieved. This means the Chi square test is showing association between the Frequency of Purchase from the Store and the perception rating on Availability of the product desired in the Store at 90% confidence level,i.e. 10% s.l. From the obtained contingency coefficient of 0.496, it can be inferred that the association between the dependent and the independent variable is significant. Also from the lambda asymmetric value (with Availability of the product desired in the Store being dependent) of 18.5%, we conclude that there is a significant level of association between the above variables.

No_of_times * CT_Range

v) From the Chi square test input table we see that significance level of 0.013 has been achieved. The Chi Square test revealed the significant association between the Frequency of visit to the Store for purchase and the perception rating on Availability of Range/ variety in the Category in the Store at 95% confidence level, i.e. 5% s.l. From the obtained contingency coefficient of 0.535, it can be inferred that the association between the dependent and the independent variable is significant. Also from the lambda asymmetric value (with no. of times being dependent) of 11.7%, which is significant at 5% s.l., we conclude that there is a significant level of association between the above variables.

No_of_times * Ct_Ease_locating

vi)From the Chi square test input table we see that significance level of 0.000 has been achieved. Thus, the Chi Square test revealed

the significant association between the Frequency of vising the Store and the perception rating on Ease of locating right products/brands/ price range on the shelf in the Store at 95% confidence level, i.e. at 5% s.l. From the obtained contingency coefficient of 0.589, it can be inferred that the association between the dependent and the independent variable is significant.

5.3.2 Data analyses and findings for Snacks:

a) Check for association between the length of association & the store ambience attributes (see Tables 4, 4A, and 4B)

Among the ambience attributes we find that attributes store lighting and cleanliness are significantly associated with the length of association with the store.

The calculated significance value for Chi-squares are 0.00 and 0.003 (for association with lighting and cleanliness attributes respectively) are lesser than 0.05. Therefore, with 95 percent confidence level i.e. 5 percent significance level we can state that there is a significant association between the length of association of an individual with the store and the perception rating on lighting and cleanliness of the store. The contingency values of 0.636 and 0.586, for lighting and cleanliness of the store respectively, show significant relationship between the given variables. Even the lambda value for cleanliness relationship with length of association is found to be significant at 10% s.l.

b) Check the association between the lengths of association and the category management attributes

Among the category management attributes following attributes as shown in the following table are found to be significantly associated with the length of association with the store:

Sr No.	Category Management Attributes	Pearson Chi-Square Asymp. Significance values	Contingency coefficient values
i	Category/ product signages	0.002	.592
ii	Availability of range/ variety in the category	0.034	.545
iii	Shelf presentation	0.050	.537
iv	Arrangement of products/ brands on the shelf	0.000	.648

Thus, we can see that the perception ratings on category management attributes viz. Product signages, Availability of range/ variety, Shelf presentation and Arrangement of products/brands on the shelf are significantly associated with the length of association with the store at 95% confidence level i.e. 5% s.l. Further, the contingency coefficient values for the said category management attributes being close to 1, suggest that these attributes are significantly associated with the length of association with the store.

c) Association of purchase frequency with ambience attributes (see Tables 5, 5A, and 5B)
Among the ambience attributes we find that lighting and cleanliness attributes have significant association with the frequency of purchase of the category. The significance values of 0.014 and 0.013 for lighting and cleanliness attributes indicate the significant association of these two attributes at 95% confidence level and 5% s.l. Further the contingency coefficient values of 0.537 for both the attributes at 5% s.l. suggest the significant association of these variables with the frequency of visit to the store for purchase of the category.

d) Association of purchase frequency with category management attributes
Among the category management attributes we find that perception ratings on location of the category, ease of finding the category, and shelf presentation are significantly associated with frequency of purchase of the category as shown in the table below:

Sr. No.	Category Management Attributes	Pearson Chi-Square Asymp. Significance values	Contingency coefficient values
i	**Location of the category**	**.001**	**.581**
ii	**Ease of finding the category**	**.009**	**.544**
iii	**Shelf presentation**	**.017**	**.533**

From the above table we conclude that the perception rating on the above three attributes are significantly associated with the frequency of purchase of the category at 95% confidence level at 5% s.l. Further the values of contingency coefficient suggest that these variables are significantly associated with the frequency of purchase of the category.
5.3.3 Use of multiple regression analysis to establish significant relationship between the dependent variables (length of association and frequency of visit) and the independent variables (ambience and category management attributes)

a) Multiple Regression analysis to check the significance of relationship between the dependent variable (length of association with the store) and the independent variables (ambience and category management attributes), for the Beverages and Snacks categories combined (food category). (See Annexure 1)

Model Summary

Model	R	R Square	Adjusted R	Std. Error Square of the Estimate
7	.471^g	.222	.190	2.059
8	.462^h	.213	.186	2.064

g. Predictors: (Constant), Ct_Ease_locating, AB_Clean, Ct_Shelf_prestn, AB_Light, Ct_signages, CT_Arrgmnt, Ct_Location

h. Predictors: (Constant), Ct_Ease_locating, AB_Clean, Ct_Shelf_prestn, AB_Light, Ct_signages, CT_Arrgmnt

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	209.102	7	29.872	7.047	.000^h
Residual	733.340	173	4.239		
Total	942.442	180			
Regression	201.116	6	33.519	7.867	.000^i
Residual	741.326	174	4.260		
Total	**942.442**	**180**			

a. **Dependent Variable: How_long**

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
7 (Constant)	2.245	.841		2.668	.008		
AB_Light	.506	.205	.204	2.470	.014	.659	1.518
AB_Clean	-.743	.162	-.367	-4.577	.000	.699	1.431
Ct_Location	.322	.235	.126	1.373	.172	.538	1.860
Ct_signages	.531	.193	.216	2.751	.007	.731	1.368
Ct_Shelf_prestn	-.492	.192	-.219	-2.565	.011	.615	1.627
CT_Arrgmnt	.560	.203	.223	2.754	.007	.686	1.458
Ct_Ease_locating	-.338	.174	-.146	-1.938	.054	.797	1.254
8 (Constant)	2.385	.837		2.847	.005		
AB_Light	.615	.189	.248	3.247	.001	.775	1.291
AB_Clean	-.672	.154	-.332	-4.356	.000	.778	1.286
Ct_signages	.539	.194	.219	2.786	.006	.732	1.367
Ct_Shelf_prestn	-.455	.191	-.203	-2.390	.018	.627	1.595
CT_Arrgmnt	.594	.202	.237	2.940	.004	.697	1.436
Ct_Ease_locating	-.303	.173	-.131	-1.752	.081	.815	1.227

a. Dependent Variable: How_long

From the above tables we find model nos. 1 to 8 exhibit significant relationship between the dependent variable - length of association and the independent variables (ambience and category management attributes), with confidence level of 95% and 5% s.l. When we consider significance of independent variables at 90% confidence level and 10% s.l., we find that model no. 8 stands out as the most significant one. Hence, for the combined Beverages and Snacks categories Product Signages, Shelf presentation, Ease of locating right products/ brands, Arrangement of products/brands on the shelf are the important attributes among the category management attributes that have significant impact on the length of association with the store. Whereas Cleanliness & Lighting are the important attributes among the ambience attributes that have significant effect on the length of association with the store. Thus the regression equation can be given as follows

Duration of relationship = 2.385 + 0.615 (Lighting) + 0.539 (Category Signage) -0.672 (Cleanliness) -0.455 (Shelf presentation) + 0.594 (Product Arrangement) – 0.303 (Ease of locating the product)

b) Multiple Regression analysis to check the significance of relationship between the dependent variable (frequency of visit to the store) and the independent variables (ambience and category management attributes), for the Beverages and Snacks categories combined (food category). (See Annexure 2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
8	.510[h]	.260	.235	1.486
9	.499[i]	.249	.228	1.492

h. Predictors: (Constant), Ct_Ease_locating, AB_Temp, AB_Clean, Ct_finding, AB_layout, CT_Arrgmnt

i. Predictors: (Constant), AB_Temp, AB_Clean, Ct_finding, AB_layout, CT_Arrgmnt

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
8	Regression	134.979	6	22.496	10.194	.000[i]
	Residual	384.005	174	2.207		
	Total	518.983	180			
9	Regression	129.359	5	25.872	11.620	.000[j]
	Residual	389.624	175	2.226		
	Total	518.983	180			

a. Dependent Variable: No_of_times

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
8 (Constant)	2.352	.631		3.727	.000		
AB_Temp	.545	.099	.367	5.483	.000	.949	1.053
AB_Clean	.366	.107	.244	3.431	.001	.840	1.190
AB_layout	-.201	.119	-.127	-1.684	.094	.748	1.336
Ct_finding	.286	.125	.159	2.281	.024	.873	1.145
CT_Arrgmnt	-.314	.138	-.169	-2.281	.024	.779	1.283
Ct_Ease_locating	-.197	.124	-.114	-1.596	.112	.826	1.211
9 (Constant)	2.075	.609		3.405	.001		
AB_Temp	.557	.100	.375	5.588	.000	.954	1.048
AB_Clean	.356	.107	.237	3.326	.001	.843	1.186
AB_layout	-.229	.118	-.145	-1.937	.054	.766	1.306
Ct_finding	.253	.124	.141	2.036	.043	.898	1.114
CT_Arrgmnt	-.363	.135	-.195	-2.695	.008	.820	1.219

a. Dependent Variable: No_of_times

From the above tables we find that the dependent variable frequency of visit to the store definitely have significant relationship with the ambience and category management variables as indicated by model nos. 1 to 9 at 95% confidence level and 5% s.l. When we check the significance of the independent variables at 90% confidence level and 10% s.l. we find model no. 9 the most appropriate one. Thus, the model can be represented as follows:

Frequency of Purchase = 2.075 + 0.557(Temperature) +0.356 (Cleanliness) -0.229 (layout) +0.253 (Ease of finding the category) -0.363 (product arrangement)

From the R and R square values of 0.499 and 0.249 respectively we find the relationship is of moderate nature.

Further the problem of multi-collinearity is taken care by the backward stepwise regression method as well as the VIF values being less than 5 for all the models (nos. 1 to 9). Thus, the model provides the basis to reinforce the relationship between the dependent and independent variables.

6.0 Conclusions and Discussion

6.1 Beverages category:

Based on the above findings we observe that in case of beverages category, the length of association is significantly associated with perception rating on ambience attributes like 1.Temperature/cooling, 2. Lighting, and 3. Freshness of the store.

It is also observed that length of association is significantly associated with perception rating on category management attributes like 1. Location of the category, 2.Availability of the product desired, 3. Arrangement of products/brands on the shelf, and 4.Ease of locating right products/ brands/price range on the shelf in the store.

When we did correlation analysis between the length of association and different attributes of ambience rating we found that Correlation between length of association and lighting of the store is shown significant at 5% level of significance. Further among the independent variables strong inter-correlations are seen. For e.g. lighting is significantly correlated with temperature, cleaning, and lay-out of the store.

Similarly it was observed that Correlation between length of association and moving around the category was found to be significant at 5% s.l. Further there is a strong inter-correlation amongst independent variables. For e.g. ease of moving around the category is strongly correlated with location, ease of finding, product signages, availability of range, shelf presentation, arrangement of products, and ease of locating the right product/brands/ price range on the shelf in the store.

It is observed that no significant association exist between frequency of purchase of the category from the store and perception rating on any of the ambience attributes.

But there is significant association between frequency of purchase of the category from the store and perception ratings on category management attribute viz. 1. Location of the category, 2. Ease of finding the category, 3. Ease of moving around the category, 4. Availability of the product desired in the Store, 5. Availability of range/ variety in the category, and 6.Ease of locating right products/brands/ price range on the shelf in the store.

6.2 Snacks Category:

In case of food category snacks we find that among the ambience attributes 1. Store Lighting and 2. Cleanliness are significantly associated with the length of association with the store.

Among the category management attributes we find that 1. Category/ product signages, 2. Availability of range/ variety in the category, 3. Shelf presentation, and 4. Arrangement of products/brands on the shelf are significantly associated with the length of association with the store.

When we check for frequency of visit for

the purchase of category we find that among the ambience attributes again 1. Lighting and 2. Cleanliness have significant association with the frequency of purchase of the category.

Among the category management attributes we find that 1. Location of the category, 2. Ease of finding the category, and 3. Shelf presentation are significantly associated with frequency of purchase of the category.

6.3 Multiple Regression Models:

In order to re-confirm and strengthen our findings on relationship between length of association or frequency of visit on the one hand as criterion or dependent variables; and ambience and category management attributes on the other as predictor or independent variables, we decided to carry the multiple regression analyses to assess the statistical significance of relationship between these variables.

i. For the combined Beverages and Snacks categories - Product Signages, Shelf presentation, Ease of locating right products/brands, Arrangement of products/ brands on the shelf are the important attributes among the category management attributes that have significant impact on the length of association with the store. Whereas Cleanliness & Lighting are the important attributes among the ambience attributes that have significant effect on the length of association with the store. Shelf presentation and Ease of locating right products/brands/price range on the shelf

have negative coefficients thus necessitating improvement in managing these attributes for better result on duration of relationship with the store.

ii. For the combined Beverages and Snacks categories we find that Frequency of purchase is dependent on the category management attributes viz. Ease of finding the category and Arrangement of products/ brands on the shelf. And among the ambience attributes we find Temperature, Cleanliness, and Layout have significant effect. Lay-out and product arrangement on the shelf needs to be given due attention, for improving frequency of visits to the store for purchase of a category, as these attributes have negative signs.

7.0 Managerial Implications:

There is definite evidence to suggest that in-store category management attributes play significant role in influencing longer duration of relationship with the store, particularly in case of food category, as evidenced by the study.

The specific category management attributes that have influence on duration of relationship with the store and their numbers (i.e. no. of in-store category management attributes) differ depending on the category.

Even if we observe significant association between duration/length of relationship with the store and only select few attributes of category management, we cannot ignore the inter-relationships that exist amongst the attributes of category management. This signifies their interconnectivity in

influencing the duration of relationship with the store. Hence, it is pertinent for the management at the store to definitely pay more attention to certain in-store category management activities depending on the category, while not de-emphasizing the other in-store activities/attributes.

Frequency of purchase of the category from a specific store is also influenced by the attributes of the category management as evidenced by the analysis of the data for the two food categories.

The study of influence of ambience attributes on duration of relationship and frequency of purchase of category from the store does give us significant insights. The ambience attributes like temperature/ cooling, lighting, and layout do play significant role in influencing purchase from the store. And we can say that the management of the store must understand that ambience play a complementary and supporting role alongwith category management attributes in bringing back the customer to the store for purchase of the category thereby helping in retaining loyalty of the customer for a longer time.

It would be important for the management to appreciate that though frequency of purchase of a category is dependent on the specific need of the consumer, the favourable impression or experience of ambience and category management attributes would definitely influence the consumer to select a particular store over any other competing store, for their purchase of a particular category.

Hence, we can conclusively say that both the ambience and category management

attributes play conclusive role in influencing the loyalty to the store by way of length of association as well as frequency of visit to the store.

8.0 Limitation of the study:

The major limitation is that of number of categories to be studied under the food and non-food categories. More the number of categories studied under each category-segment would help us to arrive at a more definite generalised result.

Further, the study could be conducted across different cities and socio-economic segments to understand if there exist any statistically significant differences among different demographic groups and their implications for the retail stores.

The study being the first attempt in directly checking on the effect of in-store category management attributes on the length of association with the store, future attempt in studying more comprehensively other aspects of category management like product quality and features as well as pricing norms (related to buying and merchandising) for their effect on store loyalty would definitely be helpful to the students and professionals of category management.

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