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# QUEST

**THE GCC JOURNAL  
OF  
MULTI-DISCIPLINARY RESEARCH**



**GOVERNMENT COLLEGE OF COMMERCE  
BORDA MARGAO - GOA**

[gcc.margao@gmail.com](mailto:gcc.margao@gmail.com)

# **QUEST**

**The GCC Journal of Multidisciplinary Research**

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## **Chief Editor**

Dr. Elizabeth Joey Henriques,  
Associate Professor of Economics,  
Government College of Commerce,  
Borda-Margao, Goa

## **Publisher**

Dr. Maria Fatima De Souza,  
Principal  
Government College of Commerce,  
Borda-Margao, Goa.

## **Cover Design**

Siddesh Kesarkar,  
College Director of Physical Education,  
Government College of Commerce,  
Borda-Margao, Goa

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# QUEST

## The GCC Journal of Multidisciplinary Research

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## *Editorial*

**QUEST - The GCC Journal of Multidisciplinary Research** is an annual research publication published by the youngest Government College in the State of Goa the Government College of Commerce, Borda-Margao, since 2014. While the journal in its first year of publication relied exclusively on in-house research inputs, this year it was decided to widen the scope of the journal and invite papers from academicians and researchers from across the state. The response was indeed positive.

The quest for knowledge is immeasurable and all encompassing. *Indeed to many it is not knowledge but the quest for knowledge that gives greater interest to thought* (Sir James Jeans). This volume of our journal is a reflection of that quest for knowledge, embracing a wide spectrum of disciplines ranging from Management to Economics; from Sports to Library Science..... The research contributions touch upon varied subjects of practical and contemporary relevance and the findings of the studies have implications for policy determination. The research papers received were initially screened for plagiarism at the Goa University and only those papers with less than 10% similarity were selected for publication and form part of this issue.

*"Quality is never an accident"*, opined William A Foster. "It is always the result of high intention, sincere effort, intelligent direction and skillful execution". Indeed, it shall be the endeavour of the college to continuously work towards enhancing the quality and standard of the journal - benchmarking it and the next step in that direction will be peer-review of the contributions.

I take this opportunity to place on record and acknowledge my thanks to the Principal of the college for all the assistance received and to Siddhesh Kesarkar, the College Director of Physical Education for creatively designing the cover page of the journal. I am also thankful to the contributors whose research inputs will undoubtedly be beneficial to the readers at large and to academicians/ researchers/policy makers in particular.

**Dr. Elizabeth J Henriques**

**Editor**

## Foreword

*“Strive not to be a success, but rather to be of value”. - Albert Einstein.*

Research provides an opportunity to the Researcher to search, enrich and either add new dimensions or disprove the existing knowledge with new discovery or at times simply confirm to the existing vast body or knowledge.

This year, we have taken a step ahead and this volume of our Journal contains research articles contributed by various researchers and Ph.D. Scholars from Goa, besides, the contribution made by our own researchers from our college. All the articles included in this journal have been reviewed and have gone through similarity test for authenticity.

Therefore, I am very much delighted and take pride to present this new volume of our research journal 'QUEST' - The GCC, Multidisciplinary Journal to our esteemed readers.

I extend my heartiest congratulations and thanks to Dr. Elizabeth J. Henriques for her painstaking efforts and I put on record the commendable work she has put in to bring out this volume of our journal.

**Dr. Maria Fatima De Souza**  
**Principal**

## **PERSONAL VARIABLES AND JOB SATISFACTION: A COMPARATIVE STUDY OF INDIAN PHARMACEUTICAL AND MULTINATIONAL PHARMACEUTICAL COMPANIES IN GOA**

### **Dr. Christina De Souza**

Associate Professor and Head of Department of Economics  
Government College of Arts, Science and Commerce,  
Khandola-Marcela-Goa-India.  
Email: christinadesouza5@gmail.com

### **Dr. Mahesh Pai**

Associate Professor and Head of Department of Psychology  
Government College of Arts, Science and Commerce,  
Khandola-Marcela-Goa-India.  
Email: drmaheshpai@gmail.com

### **ABSTRACT**

*Job satisfaction has been described as an attitude that results from a balancing and summation of many specific likes and dislikes experienced in connection with the job. It is the employees' judgement of how well the job on the whole is satisfying his various needs.*

*Goa has emerged as a hub for Indian pharmaceutical companies (IPCs) and multinational pharmaceutical companies (MPCs). The objectives of the study are to compare the influence of personal variables on the job satisfaction of employees in IPCs and MPCs in Goa. The total sample of the study comprised of 201 respondents, wherein 115 respondents were from IPCs and 86 respondents were from MPCs in Goa. The standardized scale by Dr. Rita Shresthya and H.C. Ganguli (1994) on Job Satisfaction was used. The findings of the study revealed that in MPCs there was no significant correlation between gender, age, experience and job satisfaction. In IPCs age and experience showed a significant positive correlation with job satisfaction but gender showed no such relationship.*

**Key words:** Job satisfaction, pharmaceutical companies, Goa.



## INTRODUCTION

Job satisfaction has gained much importance in modern times. The worker and employer both are concerned with it. The employer is interested because it results in good production, which means more profits to the employer. The worker is concerned with it because it brings happiness to him (Srivastava, 1984). Every individual has some needs and desires that need to be fulfilled. Any job, which fulfills these needs, provides satisfaction. A satisfied employee is more motivated and tries to improve his performance (Ganguli, 1994).

Job satisfaction is derived from the Latin words '*satis*' and '*facere*' meaning 'enough' and 'to do' respectively. Job satisfaction denotes a process of gaining desired things at the desired level on the job (Chelliah, 1998). Hoppock (1935) was the first industrial psychologist to provide the concept of job satisfaction in his classic work 'Job Satisfaction'. He defined job satisfaction as 'any combination of psychological, physiological and environmental circumstances, that cause a person to say I am satisfied with the job'. Hoppock determined that job satisfaction is a combination of psychological, physiological and environmental conditions providing satisfaction to the person with his/her job.

Blum (1956) defines job satisfaction is a general attitude, which is a result of many attitudes in three areas, namely specific job factors, individual characteristics, and group relationships outside the job.

Job satisfaction according to Afza (2005) refers to the persistent feelings a person has towards his work.

Job satisfaction results when a job fulfills or facilitates the organizational attainment of individual's values and standards, on the other hand dissatisfaction occurs when the job is seen blocking such attainment (Locke et. al., 1990).

According to Ganguli (1994) job satisfaction is an attitude that results from a balancing and summation of many specific likes and dislikes experienced in connection with the job. It is the employees' judgement of how well the job on the whole is satisfying his various needs.

Joseph (2001) views job satisfaction as a reflection of the overall attitude of workers towards the work, co-workers, the organization, the culture, the environment and the social group at large.

Manickavasagam and Sumathi, (2000) opine that the growth and progress of an organization depends on the worker's attitude to it. Job is an important part of one's life and satisfaction in one's job is an essential factor for the development of the company. High job satisfaction contributes to *organizational commitment, job involvement, and quality life to the employees*. An organization benefits when the worker's involvement and satisfaction are high.



## BRIEF OUTLINE OF THE PHARMACEUTICAL SECTOR IN GOA

The major growth in the pharmaceutical sector in Goa started in the late 1990's (Kare, 2004). The five years tax holiday for Goa announced in the Union budget in the year 1993, which was further extended to the period up to 31-3-2004, as per section 80-IB (4) of the Income Tax Act, gave further impetus to the development of the pharmaceutical sector in the State. Goa has emerged as a hub for pharmaceutical companies. It is the sunrise industry of the State. The availability of appropriate space either in the government industrial estates or outside with well supplied power, water and transport facilities; abundance of skilled labour pharmacy graduates, managers, engineers and technicians who have the required skills in manufacturing, organization, management, have attracted pharmaceutical companies to Goa. Goa has been able to attract big Indian and multinational pharmaceutical companies between the decades of 1993-2003 (Salgaocar, 1992). These include big names like Glenmark, Zydus Cadila Health Care Limited, Unichem, Lupin, Ratio Pharma, Watson, Ranbaxy, Aventis, Cipla, Wyeth Limited, Abbott India Pharmaceuticals Limited.

## REVIEW OF LITERATURE

Studies have been conducted by researchers to examine the influence of personal variables age, gender and experience- on the job satisfaction of employees (Hoppock, 1935; Herzberg et.al., 1957; Saiyadain, 1996; Pavani and Devi, 2003; Sharma and Jyoti, 2006).

### *Age and Job Satisfaction*

Some studies have found a significant *positive relationship between age and job satisfaction*. The essence of the study by Hoppock (1935) suggested that job satisfaction tends to increase with increasing age. Older workers tend to be more satisfied with their jobs than younger workers. Herzberg et.al. (1957) were among the first to report linear relationship between age and job satisfaction. Herzberg and his team suggested that job satisfaction climbs with age. There are studies that support such a relationship between age and job satisfaction (Handyside, 1961; Sweeny, 1982; Warr, 1992, Bhargava and Kelkar, 2000; Pavani and Devi, 2003; Sharma and Joyti, 2006). Davis (1988) study conducted in five different countries proved that the elder workers were more satisfied than younger workers.

Other studies have also found a significant *negative relationship between age and job satisfaction* (Sinha and Sharma, 1962; Narchal, Alag and Kishore, 1984; Dhawan, 1999; Saiyadain, Demberel and Murerwa, 2004).

Furthermore other studies have indicated that there is no significant relationship between age and job satisfaction, suggesting thereby that job satisfaction is independent of age. Nazir (1998) in his study on 193 bank clerks in the Srinagar district of the Jammu and Kashmir State found that there was no significant relationship between age and job satisfaction. Similar results were found by researchers (Natraj and Hafeez, 1965; Rao,

1970; Reddy and Rajendran 1993; Sinha and Singh, 1995; Madgaonkar et.al., 2001; Maheshwari and Gupta, 2004).

### ***Experience and Job Satisfaction***

Various researchers have studied the effect of tenure on job satisfaction. Studies from some countries found the relationship between *experience and job satisfaction* to be positive, these include studies conducted in India (Saiyadain, 1985), Nigeria (Sokoya, 2000) and Malaysia (Saiyadain, 1996).

An inquiry by Rahman, Rahman and Khaleque (1995) on *Job Facets and Job Satisfaction of Bank Employees in Bangladesh* on a random sample of 56 male officers in public banks (28 officers) and private banks (28 officers) showed that in the private sector, employees job satisfaction was significantly negatively associated to their experience and for the public sector employees job satisfaction increased positively with experience.

Bhatt's (1998) study *A Study of Socio-Personal Variables and Job Satisfaction of LIC Employees* on a random sample of 282 employees from different cities of Gujarat, with an experience of 1-35 years showed that the respondents with more experience showed higher level of job satisfaction than those with less experience. Similar results were also reported in studies by Devi, (1981); Dhokora and Bhilegaonakar, (1987); Pavani and Devi, (2003); Randhawa, (2005).

On the other hand, Kalantan et. al. (1999) found a *negative relationship* amongst Arabic medical professionals Islam (2003) in his study also found a negative relationship between experience and job satisfaction. The study found that less experienced women were more satisfied with their job.

Kaur (1984) however did not find any such relationship.

### ***Gender and Job Satisfaction***

A great deal of research has been done to examine the relationship between gender and job satisfaction (Mottaz, 1986; Goh, Koh and Lowl, 1991; Mason, 1995; Clark, 1996 and 1997). However the results of the relationship between job satisfaction and gender are contradictory.

While some studies have found women to be more satisfied than men (Bartol and Wortman, 1975; Murray and Atkinson, 1981; Raichura, 1995; Clark, 1996 and 1997; Bhatt, 1998; Sharma and Jyoti, 2006), others have found men to be more satisfied than women (Shapiro and Stern, 1975; Forgionne and Peeters, 1982; Haque, 2004).

There are studies to show that gender of employees does not influence job satisfaction (Dicaprio, 1974; Rao, 1986; Ushasree, Reddy, and Vinolya, 1995; Sejini and Qassim, 2004; Saiyadain et. al., 2004).

The present study is a comparative study of the influence of personal variables-age, gender and experience- on the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.

## **OBJECTIVES OF THE STUDY**

- 1) To examine the influence of gender on the level of job satisfaction of employees in Indian and multinational pharmaceutical companies in Goa.
- 2) To analyze the relationship between age and the level of job satisfaction of employees in Indian and multinational pharmaceutical companies in Goa.
- 3) To study the influence of experience on the level of job satisfaction of employees in Indian and multinational pharmaceutical companies in Goa.

## **METHODOLOGY**

### **Statement of the Research Problem**

In a globalised and highly competitive world, pharmaceutical companies are in stiff competition with each other. They need to motivate their employees to perform better, improve efficiency and retain good workers. For this purpose job satisfaction assumes importance. The study will investigate the influence of personal variables such as gender, age and experience on the job satisfaction of employees in Indian and multinational pharmaceutical companies in Goa.

### **Hypotheses**

- Ho1: Gender does not significantly influence the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.
- Ho2: There is no significant relationship between age and the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.
- Ho3: There is no significant relationship between experience and the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.

### **Sample of the Study**

The researchers selected four major industrial estates-Tivim, Pilerne, Kundaim and Verna- that house a large number of pharmaceutical companies in North Goa and South Goa respectively. A total 10 pharmaceutical companies - five Indian pharmaceutical companies and five multinational pharmaceutical companies - were selected from these industrial estates.

**The total sample of the study comprised of 201 respondents, wherein 115 respondents were from Indian pharmaceutical companies and 86 respondents were from multinational pharmaceutical companies in Goa.** The names of the pharmaceutical companies are not revealed in the study on account of confidentiality.

### Instruments Used for Data Collection

The standardized scale constructed by Dr. Rita Shresthya and H.C. Ganguli (1994) on *Job Satisfaction* were administered to the sample (N=201) of the study. The ***Job Satisfaction Scale*** (JSS) included seven dimensions namely work itself, pay and other financial benefits, promotional and training opportunities, job security, supervision, colleagues/co-workers and company practices. 26 items covered these seven dimensions of job satisfaction. The seven dimensions measuring job satisfaction are presented in Table 1. Of the 26 items in the scale three of them were negative statements namely items 12, 15 and 21, while all the others were positive statements. The items in the scale were assessed using Likert's five-point rating scale ranging from “strongly disagree” (1 point) to “strongly agree” (5 point) for positive items and the reverse for negative items in the scales administered to the respondents.

The job satisfaction score of an employee was the sum of the scores of the alternatives the respondent checked for in the 26 items. The score range is 130 ( $26 \times 5 = 130$ ) to 26 ( $26 \times 1 = 26$ ), indicating very high levels of job satisfaction to very low levels of satisfaction in the job.

**Table1: Dimensions of Job Satisfaction Scale**

Dimensions of Job Satisfaction	Item Number
1. Work Itself	1, 2, 16
2. Pay and other financial benefits	3, 13, 17, 25
3. Promotional and training opportunities	4, 18, 19
4. Job security	5, 12*, 20, 21*
5. Supervision	6, 7, 9, 14
6. Colleagues / Co-worker	8, 11
7. Company Practices	10, 15*, 22, 23, 24, 26

*\*Reverse Scored Items*

The reliability of the scale using the test-retest method was:  $r=0.90$ . Odd-even reliability after using Spearman-Brown's correlation was:  $r=0.81$ . Validity of the scale was checked through the internal consistency method, that is, item analysis showing low correlations between items and high correlations between item score and total test score.

### Method of Data Collection

Data was collected from both primary and secondary sources. Primary data was collected through field survey using interview schedules and questionnaire method. Secondary data was collected from books, journals and the internet.

A total of 500 scales were administered to the respondents and 350 were received. Of these, 201 completed scales were selected for the analysis of data. The 201 usable responses represented 40.2 percent response rate.

### Statistical Techniques Used for Data Analysis

To test the hypotheses the statistical techniques used were both descriptive and inferential such as mean, standard deviation, students' t-test and Pearson's Coefficient of Correlation.

### FINDINGS OF THE STUDY

#### 1. Influence of Gender on Job Satisfaction of Employees in Indian Pharmaceutical Companies and Multinational Pharmaceutical Companies in Goa

*Ho1: Gender does not significantly influence the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.*

To test the null hypothesis Ho1, a gender wise comparison of the job satisfaction experienced by the sample of males (N=64) and females (N=51) in the Indian pharmaceutical companies (IPCs) and the sample for males (N=56) and females (N=30) in the multinational pharmaceutical companies (MPCs) in Goa, can be observed in Table 2 and Table 3 respectively.

**Table 2: Gender Wise Comparison of JSS Mean Scores for IPCs (N=115)**

IPCs	N	Total	Mean	SD	t value
Males	64	4964	77.56	17.77	0.49
Females	51	4060	79.61	13.99	

Source: Primary data

Not significant at the 0.05 level

**Table 3: Gender Wise Comparison of JSS Mean Scores for MPCs (N=86)**

MPCs	N	Total	Mean	SD	t value
Males	56	5365	95.80	10.75	0.109
Females	30	3030	101	15.51	

Source: Primary data

Not significant at the 0.05 level

The results in Tables 2 and 3 indicate that there is a difference in the job satisfaction mean scores of the male and female workers in the IPCs and MPCs in Goa, with the female respondents in IPCs and MPCs experiencing a higher level of job satisfaction compared to their male counterparts. However this difference is not statistically significant at the 0.05 level. The findings conclude that gender does not significantly influence the job satisfaction of employees in IPCs and MPCs in Goa and the null hypothesis Ho1 is accepted.

According to the findings gender does not significantly influence the level of job satisfaction of employees in IPCs and MPCs maybe because the IPCs and MPCs perhaps are providing job facets to their male and female employees that satisfy their needs and desires. This being the case, both the male and female samples in the IPCs and MPCs do not significantly differ in their levels of job satisfaction. It only goes to show that gender does not significantly influence the level of job satisfaction of employees either in IPCs or MPCs in Goa.

Similar studies by researchers support these findings that gender does not significantly influence job satisfaction (Sejini and Qassim, 2004; Ushasree, Reddy, and Vinolya, 1995; Saiyadain et. al., 2004).

## 2. Relationship between Age and Job Satisfaction of Employees in Pharmaceutical Companies in Goa

*Ho2: There is no significant relationship between age and the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.*

The age spectrum of the total sample (N=201) was found to be quite wide. On the one hand there were young employees who joined the pharmaceutical companies at the age of 23 years and then there were those who were working even at the age of 55 years. However the average age of the sample studied (N=201) stood at 31.47 years, for the pharmaceutical companies in Goa.

To test Ho2 a correlation between JSS score and age in years of employees in IPCs (N=115) and MPCs sample (N=86) in Goa was analyzed. The findings can be observed in Tables 4 and 5 respectively.

**Table 4: Correlation between JSS scores and Age in Years in IPCs (N=115)**

IPCs	Job Satisfaction	Age in years
Job Satisfaction	1.00	0.477**
Age in years	0.477**	1.00

Source: Primary data

\*\* Significant at the 0.01 level

It can be observed from Table 4 that the correlation between age and job satisfaction for the IPCs sample (N=115) is statistically significant at the 0.01 level ( $r=0.477$ ). This implies that there is a significant positive relationship between age and job satisfaction in IPCs in Goa. It means job satisfaction climbs with age. Younger employees have a lower

level of job satisfaction while older employees experience a higher level of job satisfaction in IPCs in Goa. Similar results were observed in studies by researchers (Hoppock, 1935; Herzberg et.al., 1957; Handyside, 1961; Hulin and Smith, 1965; Sweeny, 1982; Warr, 1992, Bhargava and Kelkar, 2000; Pavani and Devi, 2003; Sharma and Joyti, 2006).

When the influence of age on job satisfaction of employees in MPCs was studied, different results emerged as revealed in Table 5.

**Table 5: Correlation between JSS scores and Age in Years in MPCs (N=86)**

MPCs	Job Satisfaction	Age in years
Job Satisfaction	1.00	0.15
Age in years	0.15	1.00

Source: Primary data

Not significant at the 0.05 level

The findings illustrate that the correlation between age and job satisfaction of employees in MPCs in Goa is not found to be significant at the 0.05 level ( $r=0.15$ ). This indicates that there is no statistically significant relationship between age and job satisfaction in MPCs in Goa. Therefore, age does not significantly influence the job satisfaction of employees of MPCs.

The findings are supported by studies of other researchers ((Natraj and Hafeez, 1965; Rao, 1970; Reddy and Rajendran 1993; Sinha and Singh, 1995; Nazir, 1998; Madgaonkar et.al., 2001; Maheshwari and Gupta, 2004).

An explanation to this finding is that, in MPCs it was observed that most of those employed were given the designation of managers, they were well qualified and probably provided with job facets that fulfill their job expectations and ambitions. Furthermore, it could be that in MPCs incentives are based on performance rather than on whether the employees are young or old. Thus the age factor may perhaps not be a criterion while considering incentives to employees in MPCs in Goa. Hence the results show that age is not significantly correlated with job satisfaction of employees in MPCs in Goa.

Thus while comparing the relationship between age and job satisfaction of IPCs and MPCs in Goa it is found that there is a significant positive relationship between age and



job satisfaction in IPCs in Goa, while there is no statistically significant relationship between age and job satisfaction in MPCs in Goa. Thus the null hypothesis Ho2 is partially accepted.

### 3. Relationship Between Experience and Job Satisfaction of Employees in Pharmaceutical Companies in Goa

Ho3: There is no significant relationship between experience and the job satisfaction of employees in Indian pharmaceutical companies and multinational pharmaceutical companies in Goa.

While analysing the personal data of the respondents, the researchers found that the experience in the present job of the employees in the pharmaceutical companies in Goa (N=201) was in the range of 5 years to 29 years. However the average years of experience in the present job of the employees studied (N=201) was 9.05 years.

To test the null hypothesis Ho3 Pearson's Coefficient of Correlation was used to bring out the relationship between experience in the present job and job satisfaction in IPCs and MPCs in Goa. The results are presented in Table 6 and Table 7 respectively.

**Table 6: Correlation between JSS scores and Experience in Present Job in IPCs**

IPCs	Job Satisfaction	Experience in years
Job Satisfaction	1.00	0.37**
Experience in years	0.37**	1.00

Source: Primary data

\*\* Significant at the 0.01 level

From Table 6 it is evident that the correlation is positively and statistically significant at the 0.01 level ( $r=0.37$ ) for the IPCs (N=115) in Goa. This implies that there is a significant positive correlation between experience in the present job and job satisfaction of employees in IPCs in Goa. As experience in the job increases, so does the level of job satisfaction. If the years of experience in the present job are low the level of job satisfaction is also low, but as the years of experience increases the level of job satisfaction also increases in IPCs.

The findings of the present study are in tune with earlier studies done by various researchers who have found a strong relationship between experience and job satisfaction (Devi, 1981; Saiyadain, 1985; Dhokora and Bhilegaonakar 1987; Rahman, Rahman and Khaleque, 1995; Bhatt, 1998; Pavani and Devi, 2003; and Randhawa, 2005).

For the MPCs sample (N=86), the correlation between job satisfaction and experience in the present job is revealed in Table 7.

**Table 7: Correlation between JSS scores and Experience in Present Job for MPCs (N=86)**

MPCs	Job Satisfaction	Experience in years
Job Satisfaction	1.00	0.036
Experience in years	0.036	1.00

Source: Primary data

Not significant at the 0.05 level

Table 7 points out that there is no statistically significant correlation between years of experience in the present job and job satisfaction ( $r=0.036$ ) in MPCs in Goa. This indicates that there is no statistically significant relationship between experience in the present job and job satisfaction of employees in MPCs (N=86) in Goa.

This may perhaps be because those working for MPCs joined the job for better prospects, benefits and challenges. The MPCs, through the various job facets, probably could be fulfilling these expectations of the employees. The MPCs may also be basing the incentive on performance of employees rather than on seniority. Hence experience has no influence on job satisfaction of the respondents in MPCs. The study by Kaur (1984) showed similar results.

The researchers would like to draw one's attention to similar findings, observed earlier with respect to gender and age in MPCs (N=86) in Goa.

While comparing the relationship between experience in the present job and the job satisfaction of employees in IPCs and MPCs in Goa it is found that there is a significant positive correlation between experience in the present job and job satisfaction of employees in IPCs in Goa, while for MPCs in Goa there is no statistically significant relationship between experience in the present job and job satisfaction of employees. Thus the null hypothesis  $H_03$  is partially accepted.

## CONCLUSIONS

The influence of personal variables on job satisfaction of employees in Indian and multinational pharmaceutical companies in Goa differ. In MPCs the personal variables- gender, age and experience- showed no significant relationship with job satisfaction. In the MPCs the job facets provided to the employees may be satisfying their various needs. Hence employees experience job satisfaction across gender, age and experience. In the IPCs age and experience showed a significant positive correlation with job satisfaction

but not gender. In the IPCs the older employees appeared to be more satisfied with their job than their younger counterparts. These companies need to therefore examine the needs and requirements of their young workers so as to enhance their job satisfaction. Accordingly appropriate policies and job facets could be implemented, which in turn might improve and enhance the level of job satisfaction of young employees in the IPCs in Goa.

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## RFID IMPLEMENTATION AT THE GOA STATE CENTRAL LIBRARY: A CASE STUDY

**Ms. Anju Pai Bhale,**

Librarian,

Government College of Commerce, Borda Margao Goa,

Email: anjubhale@gmail.com

### ABSTRACT

*The Goa State Central Library, the state's public library migrated from a traditional manual system to a RFID based system. The study makes a comparison of the environment witnessed by the library during both the phases. The study found out that in case of RFID, though the cost incurred initially is high, from a futuristic point of view, benefits outweigh cost as compared to the traditional system. RFID benefits earned by the library are in terms of security of library materials, improved library management processes, employee time saved in performing repetitive tasks and increased flexibility provided to users via RFID enabled kiosks.*

**Key Words:** RFID, System, library, traditiona

### INTRODUCTION

Dr. S.R. Ranganathan's 5<sup>th</sup> law of Library Science states that a library is a growing organism. By the term growing organism he means that a library grows in its collection as well as users. As a result of this, the problems associated with the processing, management, maintenance, security of its collection and improved user services also grow. In order to tackle these issues and at the same time maintain the cost of operation, libraries have relied on the advances taking place in the technological and communicational fields. Radio Frequency Identification (RFID) technology is one such technology, which though may be new to libraries, has been in use in fields like military, airline, etc. since many years.

The Goa State Central Library is the public library of the state, catering to the information needs of the people from different walks of life. The library migrated to an RFID system in the year 2011. In this paper an attempt has been made to study the cost incurred by the library in setting up this new technology, the operational costs incurred every year, the benefits earned by the library upon migration to this technology and how



the users of this library have responded to this technology.

## REVIEW OF LITERATURE

RFID is a fusion of radio-frequency-based technology and microchip technology. In this technology communication is carried out via radio waves. It is a contactless form of identification. An item which is RFID tagged can be tracked and communicated with via radio waves.

RFID technology makes it possible to better manage and conduct various library activities and internal processes such as circulation, acquisition, stock verification, user services, security, etc. by providing savings in terms of time, labor and capital while delivering improved performance through faster, more accurate service and better security.

The main components of an RFID infrastructure comprises of:

**Transponder:** Also known as a tag is a small computer chip that can store data. It comprises of a tiny antenna that enables it to exchange information with the reader. Tags can be fixed inside a book's back cover or even on a book page or CD's, videos or any item that is to be tracked.

**Reader:** It is a radio frequency device that detects tags and collects data and updates information on the chips in the tags. It provides power to the tag antenna to generate a RF field. When a tag passes through the field, the information stored on the chip is decoded by the reader and is communicated to a PC or server.

**Server:** A personal computer which is configured with an RFID system.

Other Components include RFID Label Printer, Smart Card and RFID Label Printer is use

## Objectives of the study

- i. To study the cost incurred and benefits gained by the case library after migrating to the RFID system.
- ii. To study the user acceptance of RFID system as compared to the traditional system

## SCOPE AND LIMITATIONS

The study is regarded as preliminary. It is limited to the use, implementation, costs involved and benefits gained in adopting RFID technology at the State Central Library, Goa. Since each library is different, with different goals, variations in size, collections, staff, labor costs, open hours and ways of providing service, there cannot be one single formula for determining what costs and benefits could be obtained that is applicable to every library.

## **METHODOLOGY**

The research methods used in this study includes both, qualitative research method and quantitative research method. Qualitative research method used to collect information includes interviews conducted with the librarian, senior library staff and other library personnel of the State Central Library.

In quantitative research method 100 library users are selected in total with convenient sampling method to answer the survey questionnaire. Users include people who are registered members of the library, those who are non-members but regular visitors and also those who are casual visitors.

### **Scenario Prior to Introduction of RFID**

#### **a. Acquisition**

An entry of the books and journals/magazines acquired was made in the accession register and journal/magazine register. These registers were the only record of the acquired stock.

#### **b. Cataloguing**

Catalogue cards were used to catalogue the library collection. Each book was catalogued using three catalogue cards, in order to fulfill the search process using the title-approach, author-approach and subject-approach. Searching of the catalogue was done manually.

#### **c. Membership**

Users who wanted to become members of the library had to fill a membership form and were issued paper-based library membership cards. The membership forms were filed year wise in a user membership file, this being the only record.

#### **d. Circulation**

A register was maintained to keep record of the day to day circulations with each entry being manually written. The major drawback of obtaining information from such a system was that number had to be manually counted in a sequential manner. Thus it was time consuming and human error was inevitable.

#### **e. Stock Verification**

As the library collection is very large, stock verification is a time consuming process. Each entry in the accession register was checked against the physical copy of the book placed on the stack.

#### **f. Security**

Security only comprised of a few library staff keeping a check on the movements of users in the library.

### **User Services**

The major limitation of the circulation service was that, books issued out had to be returned during the library working hours. Unfortunately, library working hours clashed

with the working hours of majority of the users. Secondly, as the system followed was manual, during peak hours users had to be a part of long queues at the circulation desk, for issuing a book.

### **Scenario after implementation of RFID**

#### **a. Acquisition**

The library still maintains the hand-written accession register as a backup. An entry is made in Libsys Library Management System and the book is affixed with an RFID chip. . The book is placed on the RFID tagging kit and the system automatically feeds the details on the RFID tag. The book is now ready to be kept on stacks for circulation.

#### **b. User Membership**

Users who want to become members of the library are issued Library smart cards. These cards are embedded with an RFID chip which stores the personal as well as circulation details of the user.

#### **c. Circulation**

In the circulation process, books can be issued to users by using:

- ü **Staff check-in/check-out station:** This is at the circulation desk, where the staff on behalf of the user places the smart card on RFID Kit which is internally connected to the library management software and issues the book to the user.
- ü **Self-check-in/check-out kiosks:** The kiosks enable users to issue, renew and return book(s) without any interaction with library staff. It is similar to an ATM machine. By using this facility users can bypass long queues formed at the circulation counter during peak hours. Also, RFID makes it possible to check-out more than one book at a time.

#### **Book-Drop Kiosk (Return Station)**

The Goa Central Library has placed book-drop stations outside the library premises. Books that are to be returned can be dropped.

##### **Advantages:**

- Enables to return books beyond library working hours.
- Loans for the returned items will be instantaneously cancelled so that user may immediately borrow again.
- The design of the Book Drops is such that items cannot be retrieved back once deposited.

#### **d. Stock Verification**

A RFID hand-held reader is moved from a feet distance from the books placed on

stacks. The reader using the reader software, automatically reads the book details and displays the accession numbers in form of a list, on the tablet. This list is then imported into the LSMart software system and compared with the accession list saved in LSMart database. The missing entries are highlighted. This method saves time and overhead involved in the conventional system. Moreover, any human error in counting manually is ruled out.

**e. Security**

RFID has enhanced the level of security of collection at the Goa Central Library. RFID gate sensors are placed at the exit gates of the Library. Thus, if a user takes any book(s) that is not issued, a siren / alarm is set on. Thus the book(s) can be tracked and any malicious move on part of the user be tracked.

**DATA ANALYSIS AND INTREPRETATION  
COSTS**

**TABLE 1**  
**RFID Cost incurred by the case library**

1.	RFID Implementation cost (hardware & software, project management)	<b>1,00,00000</b>
2.	RFID operating cost (e.g. Licensing, support, annual maintenance)	<b>1300000</b>
<b>TOTAL</b>		<b>1,13,00000</b>

**BENEFITS**

**TABLE 2**  
**Benefits measured in terms of time**

Library Process	Time taken to process 1 item (in min)		Net Time Benefit (in min)
	Traditional System	RFID System	
Circulation	3	0.5	2.5
Stock Verification	0.5	0.02	0.48
Technical Processing	10	3	7

**TABLE 3**  
**Benefits measured in terms of staff requirement**

Library Process	Traditional System (no of staff)	RFID System (no of staff)	Net Staff Benefit
Circulation	5	2	3
Stock Verification	6	2	4
Technical Processing	10	5	5

**TABLE 4**  
**Benefits measured in terms of staff cost**

<b>Library Process</b>	<b>Traditional System(Rs.)</b>	<b>RFID System (Rs.)</b>	<b>Net Cost Benefit (Rs.)</b>
Circulation	5 X 20,000= 1,00,000	2 X 20,000= 40,000	60,000
Stock Verification	6 X 20,000= 1,20,000	2 X 20,000= 40,000	80,000
Technical Processing	10 X 20,000= 2,00,000	5 X 20,000= 1,00,000	1, 00,000
<b>Total</b>			<b>2,80,000</b>

Average staff salary = Rs. 20000/-

Staff cost = Number of Staff used X Staff salary (Rs. 20000)

**TABLE 5**  
**Benefit in terms of cost of books Lost / missing per year**

	<b>Traditional System</b>	<b>RFID System</b>	<b>Net Benefit</b>
Missing/Lost Books in a Year	100	30	70 Books
Loss in Rs. (Average Cost per book 500/-)	500 X 100= 50000	500 X 30= 15000	Rs. 35000

**TABLE 6**  
**User Preference of Check-in /Check-out of books**

	<b>Every time</b>	<b>Often</b>	<b>Seldom</b>	<b>Never</b>
Use of RFID check-in/out station	35%	25%	20%	15%
Use of service from staff	15%	15%	55%	10%

**Table 7**  
**User Preference of Check-in /Check-out of books (%)**

	<b>Use RFID check-in/out Station</b>	<b>Use Service From Staff</b>
% of Users	63.33%? 63 %	36.67%? 37 %

**TABLE 8**  
**Measuring User Satisfaction**

Questions to Users	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	Average
Services provided by the library under RFID environment	60	25	15	0	0	<b>4.45</b>
Ease of use of self-checkout / in station	54	33	13	0	0	<b>4.41</b>
Speed of self-checkout / in items	70	20	6	4	0	<b>4.56</b>
Self-check in/out service in general	80	12	8	0	0	<b>4.72</b>

**5** = very satisfied, **4** = somewhat satisfied, **3** = neutral, **2** = somewhat dissatisfied and **1** = very dissatisfied

## CONCLUSION

- ✓ The phase during which the library functioned in a totally traditional manner, all the activities and processes were carried out manually. It was totally a paper-based system. User services, facilities were very much limited and the users were totally dependent on the staff for availing services. Security of resources totally relied on human vigilance.
- ✓ Though the initial cost of RFID implementation is quite on the higher side (**TABLE 1**), the long term benefits that the library will earn are worth considering.
- ✓ After migrating to RFID technology the benefits(**TABLE 2- 8**) gained by the case library include:
  - Reduction in operating costs
  - Reduction in staff requirement and staff hours to carry out library activities such as stock verification, circulation and technical processing
  - Reduction in number of missing items.
  - Staff time saved due to speedy circulation and stock verification
  - User time saved due to self-check-in/out stations and book drop station.
  - Increased productivity/throughput, better utilization and allocation of staff in providing prized user services
  - Overall user satisfaction and user preference to use RFID based services
- ✓ From user point of view (**TABLE 6-7**), 100 random users were surveyed. It was observed that approximately 63% of users used the RFID enabled self-check-in/out kiosks without any interaction with library staff and were satisfied with its working. The reason given for their preference of using this service was a feeling of independence, evasion from standing in long queues during peak circulation hours. It was also observed that majority of the users using this facility belonged

to the younger generation or were professionals.

The other 37% of users who were surveyed were either not aware of such RFID enabled facilities or they simply preferred to use service from the staff. Around 25% of those unaware expressed interest in knowing about such utilities. Majority of 36% users belonged to the older generation or were semi-professionals.

- ✓ When users were interviewed about using the RFID enabled book drop facility, the results were found to be similar, i.e., younger generation preferred using book drop facility, whereas the older generation stuck to library timings.
- ✓ Looking at the overall situation, it may be concluded that users who use RFID enabled utilities are benefited in terms of time and are very much satisfied. Those who do not avail such facilities and are at the same time unaware of its presence may be provided with user orientation sessions, so that it adds to the benefit of the users as well as the library.

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## ASSESSING THE ROLE OF WOMEN IN DAMODAR MAUZO'S *KARME LIN*

**Ms. Brenda Coutinho**

Assistant Professor of English

Government College of Arts, Science and Commerce

Quepem- Goa.

Email: brennacoutinho@gmail.com

### ABSTRACT

*In communities across the globe, women have either been hailed as goddesses responsible for rejuvenation and continuation of the human race; or have been commoditized as sex symbols merely for pleasure. Mostly, earlier literature and even cinema has portrayed a woman as an epitome of suffering and sacrifice, who suppresses her own desires for the greater cause well-being of her family or society. The portrayal is normally melodramatic since she is shown as larger than life where she willingly accepts all suffering as 'her' share of misfortune on this earth and goes about living her life without any expectation or an endeavour to bring about a constructive change in her turbulent life. However, in modern literature, women characters are being projected with a more realistic touch. One such important literary work is the Sahitya Akademi Award winning novel Karmelin by Damodar Mauzo. The novel revolves around a female protagonist whose life is influenced by many other female characters she encounters. Mauzo presents all his characters as 'round characters' as defined by E.M. Forster; evolving as real life individuals. This paper is a modest attempt to assess the role of women characters in 'Karmelin'. On the canvas of this novel, the novelist beautifully sketches the several shades of womanhood through its women characters. In 'Karmelin', all women characters are portrayed as normal, mortals of flesh and blood, with their own deficiencies. One could see them as a representation of the various facets of womanhood.*

**Key Words:** womanhood, vulnerability, challenge, independent, victorious.

## INTRODUCTION

Generally most art forms in literature, cinema, drama and fine arts have depicted the character of a woman as one who internalizes all suffering on behalf of her loved ones, in the process often having no 'life' of her own per se. The melodramatic larger than life portrayal attributes a vulnerable nature often projecting women as a defeated individual and a mere entity who is destined to exist devoid of expectations or desires. On the other hand, the characters assumed by men have invariably taken center-stage rendering the role of women as meek and inconsequential, often as a subordinate. Recently, however, there seems to be a digression from this approach, perhaps due to a societal change in perception due to the emergence of the educated, self-sufficient and confident woman of modern times.

The present paper endeavours to assess the role of women characters in the Sahitya Akademi Award winning novel, '*Karmelin*' by an important Goan novelist- Damodar Mauzo. *Karmelin*, originally written in Konkani, has been translated into English by Vidya Pai and has been published by Sahitya Akademi in more than 9 languages. The novel presents the several shades of womanhood with all its inherent complexities through its women characters. In '*Karmelin*', woman characters are realistically portrayed as ordinary mortals of flesh and blood, with their own strengths and deficiencies, taking us through a journey of the various facets of womanhood.

## OBJECTIVE

This paper assesses the role of women characters in Damodar Mauzo's '*Karmelin*' in the context of the emerging trend of according due emphasis to female centric works in modern day literature.

## METHODOLOGY

This paper is based on the critical analyses pertaining to the nature of all the women characters in Damodar Mauzo's '*Karmelin*'.

## PORTRAYAL OF WOMEN IN LITERATURE DOWN THE AGES

Women's roles in literature have evolved throughout history and have led women characters to develop into strong independent roles. For instance, women in Greek mythology were perceived as objects for sexual gratification than human. Women were rather unfairly blamed for the occurrence of wars, destruction, and even death. The women of the medieval times were portrayed as promiscuous entities. A good example of this is Congreve's *The Way of the World*, which explores the subtleties in human relationships. Works in Elizabethan Literature, were largely based on the theme of superiority of men. Women were considered as secondary characters and existed as a tool for procreation showing a clear trend of gender inequality and discrimination.

The 19th century works indicated the beginning of a transformation. Women tried to redefine their position in society. Women were now being portrayed as protagonists

more often than in the past. In Gustave Flaubert's 1856 novel, *Madame Bovary*, Emma, the lead character, is portrayed as a "tragic heroine."

The character of Emma was viewed as foolish and putting herself in narrow circumstances. Her suicide demonstrates the dangers of life for women who were looking to become independent at that time. However, the change was a slow process and many works still undermined women characters as reflected in the following poem of Alfred Lord Tennyson, '*The Princess*' which states,

*Man for the field and woman for the hearth,  
Man for the sword and for the needle she:  
Man with the head and woman with the heart:  
Man to command and woman to obey.*

In contrast, modern literature has served as a platform for women's rights and feminist pioneers. Work of literature during this period included strong independent female characters juxtaposed with stories of deprived women to encourage female readers and to expose the prevalent evils in society. Also, independent female novelists in America made their mark serving as a role model for women in contemporary literature.

Thus, we witness a wave of change today with women no more being endowed with clichéd roles. Today, as a welcome and refreshing change, women are portrayed more realistically.

### **KARME LIN: THE ESSENCE OF WOMANHOOD**

The novel '*Karmelin*' is a very powerful novel which centres around the turbulent life of the protagonist- Karmelin. She is portrayed as an epitome of all that a woman fears, desires, loves and toils for. In her life's journey marked by several trials, she refuses to get bogged down; instead, fights her battles in her own way. She defies the standard societal norms by picking up the pieces of her life every time she encounters failure. Karmelin is a woman of simple wishes and aspirations. She aspires to love and be loved; to have a better standard of living; to be an ideal mother. She is willing to sacrifice and to turn over a new leaf by putting her painful past behind. All along, we see how others try to take advantage of her vulnerability leading to failed attempts of bringing about a constructive change in her life. As the novel unfolds, we see how she loves Agnel with all her heart. It's the first time that she is in love. She has deep faith in Agnel and trusting him, gives her virginity to him- believing that they would be husband and wife for life, only to be betrayed by him for another woman. 'She was in love, for the very first time', (Mauzo, 55). And by the time she gets news of Agnel's decision to leave for Africa, her 'wound had healed, only the scar remained'. (Mauzo, 78).

When Karmelin migrates to Kuwait as a Goan ayah, she decides to be a sincere and hard working employee. She leaves her daughter with Isabel, with a hope of earning a decent living. However, her employer, Nissar takes full advantage of her vulnerability, and Karmelin concedes, keeping in mind, the monetary gains. 'Karmelin gazed at the

Kuwaiti currency in her hand counting the notes carefully. Twelve dinars...that would be three hundred and sixty rupees...four hundred and eight in the black market. And there were four Jummas in a month!' (Mauzo, 222).

Her marriage to Jose opens a new chapter in Karmelin's life. She aspires to be a good and loyal wife. In spite of his vices, she volunteers to spend time with him where he had taken up a room close to his work place. Like a responsible wife, she cooks, freshens up and waits for her husband, only to find him return home in a drunken stupor. And when her husband's roommate takes advantage of her, she gives in, 'deciding that she'd debate the morality of it all later, she drifted into a deep, peaceful sleep.' (Mauzo, 145) However, she is taken in by guilt later, 'he soiled me with his touch...took advantage ...that was a mistake.' (Mauzo, 146).

Karmelin trades her flesh for freedom when the police man threatens her when she is in the police lockup. The police officer says to her, 'It's up to me, now. But it depends on how you co-operate...you're quite attractive, you know that...?' (Mauzo, 256). She is so terrified in the cell that the only thing she wishes for at that moment is 'freedom'- to just be free and return back to her daughter in her homeland.

Whenever she falters, she is driven by guilt. When she finds out the 'seed of sin' growing in her womb, she wants it dead at any cost and does not even feel sorry or fake sadness at the eventual demise of her son, who she believes is the 'fruit of sin'. 'Oh God, come to my aid! Don't let that seed of sin grow in my stomach...And suppose it does?...Must wrench it out...I don't want anything to remind me of the sin...' (Mauzo, 154).

With money comes respect and power in Karmelin's life. Neighbours and even the parish priest are at her doorstep asking for donations for the church infrastructure. Karmelin genuinely tries to bring about a constructive change in the lives of others. She voluntarily buys a prosthetic leg for Isabel's husband. Even the simple bags she distributes to the neighbours make her bring a smile on their faces. Till her husband's death, she tries her best to do her duty as his wife. She regularly sends money home. As a responsible mother, she makes her life's aim to see that her daughter- Belinda does not have to go through what she has undergone in life... 'I'm broken, too. But I'm standing up because I have to bring up my daughter. She mustn't suffer like I have! That's why I have to go. ..' 'Isabel, I'm leaving this child, as dear to me as my own heart, here in your care. It makes me suffer to do so...'”

As the novel unfolds, we encounter several other women, who play a pivotal role in shaping the course of Karmelin's life. However, it is interesting to note that each and every woman character in the novel has been portrayed by Mauzo with finesse. They all appear as real life characters, enmeshed in their own personal and social world. Nooriya, Karmelin's employer too is portrayed as a good home-maker. Initially, she

appears to be a very timid person, but as the novel unfolds, she turns out to be an emotionally mature woman. She is kind to Karmelin on most occasions. At one point, we encounter her gifting a box of chocolates, and telling her that she would give her more to take to India later. However, she takes stern action and files a police complaint against Karmelin when Karmelin uses the phone in spite of being ordered not to, and despite it being kept under lock and key. Nooriya is a dedicated wife who is 'there' for her husband, 'whenever he needs her'. Perhaps, she is very much aware of her husband's adulterous liaison with Karmelin, and yet she turns a blind eye, knowing very well that perhaps she would not have a say in such matters- in a male dominated community she hails from. She does not, at any point, question her husband's integrity, nor does she doubt Karmelin. In fact, at one point in time Karmelin herself wonders, 'This madam is a strange woman, how can it be that she isn't even suspicious of her husband's actions?' (Mauzo, 7).

Another strong character we come across is Agnel's mother. Like any other mother, she wishes well for her son. She believes that Karmelin might not be able to give her son happiness that he deserves. So, she fixes his marriage with a wealthy girl by brainwashing him. Thus she succeeds in nipping Agnel's and Karmelin's relationship in the bud. With her vile tricks, she even succeeds in severing Karmelin's ties with Agnel's father.

Karmelin's own mother too appears to be a very resolute character. When their village is held in the clutches of the dreadful 'cholera' and poverty, she sends Karmelin away to her aunt's house in Colva, so that at least, she is spared from the inevitable death that had already engulfed the young and old in the village. Karmelin too, like her mother, 'knowingly accepts pain and makes it a part of her present life...keeping in mind the bigger picture- a better future, a better life for her daughter'. (Mauzo, 212).

Isabel's character is a shoulder for Karmelin to cry on. She is more like a 'confidant' in whom Karmelin finds an emotional outlet. Isabel is a very responsible and caring woman. She genuinely feels for Karmelin and volunteers to take care of Belinda when Karmelin decides to take up a job abroad.

Rosalin, the agent, is money-minded and thinks and believes that she is right in her own way. She tries to be sincere to her job, by employing women abroad, no matter what the nature of the job is. Belinda, Karmelin's daughter is portrayed as a mature child even at a tender age when her mother leaves her in the custody of Isabel. She has the maturity to understand that her mother is away from her, toiling in a foreign country, only to give her a better standard of living.

Finally, despite the remarkable experience and the vagaries of human nature which Karmelin's character is shown to go through and contend with, she is seen to emerge vindicated and victorious in the grand scheme of things.

**CONCLUSION**

Through the seamlessly woven narrative in *Karmelin*, we see how all the women characters stand tall against the hurdles that come their way. They have a mind of their own. Their life's journey is dotted with several hardships, but they take everything in their stride and march on. They are bold and do not believe in giving up till the end. Damodar Mauzo paints the women in his novel as real life characters who evolve and eventually emancipate in their own way.

*Karmelin* showcases a myriad of fantastic characters, each distinct yet true in a way that may find resonance in real life. Mauzo has, through his work, successfully conveyed an important message that when it comes to dealing with circumstances in life, women are no exception.

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## **PARTICIPATION OF BENEFICIARIES AT GRASSROOTS: ENLIGHTENED, INDEPENDENT OR INFLUENCED?**

**Dr. Seema P. Salgaonkar**

Associate Professor in Political Science,  
Government College of Arts, Science & Commerce,  
Khandola, Marcela Goa.  
Email: seemasalgaonkar@yahoo.co.in

### **ABSTRACT**

*Participation at Gram Sabhas (GS) is very significant as people can discuss, debate and solve the issues affecting their village. Panchayats are apex bodies and nodal agencies for implementation of various schemes at grassroots. Various beneficiaries for these schemes are approved by the Panchayats. There is constant interaction between Panchayat and the beneficiaries. Could this interface also influence the participation of these beneficiaries in the functioning of the Panchayat, would they now participate in GS, could this participation be enlightened, Independent or influenced are few of the questions that are understood in this paper.*

**Key words:** Participation, beneficiaries, grassroots, schemes.

### **INTRODUCTION**

Participation is the essence of democracy. It is a 'process through which stakeholders' influence and share control over development initiatives, decisions and resources which affect them'. Stakeholders refer to those people who are affected by the outcome negatively or positively or those who can affect the outcome of a proposed intervention. In arithmetical language it refers to number of active people multiplied by the amount of their actions. Increased participation is likely to have a large effect on government policies. More participation may lead to superior social outcome because of participation's role in aggregating information and preferences. Participation can also be of utility to oneself and therefore may increase satisfaction in life. To quote Amartya Sen, "Participation can be seen to have intrinsic value for the quality of life. Indeed, being able to do something through political action - for oneself or for others - is one of the elementary freedoms that people have reason to value."



Democratic form of government provides ample opportunities for participation. Growing emphasis on grassroots governance has definitely widened the scope for participation. Success of democratic governance at the rural level depends on how active, both in quality and in numbers, is the participation of people at grassroots. The most important mode of participation in today's time is people exercising their right to vote to choose their representatives. But this kind of participation though much accepted, yet is much less than sufficient to impact positive changes at grassroots level. Therefore participation at Gram Sabhas (GS) occupies significance. Participation at GS is very significant as people can discuss, debate and solve the issues affecting their village. GS appeals to the general mass of population, regardless of class/caste/gender distinction and political partisanship. Participation at GS can bring in positive changes as it gives an opportunity to all to share in the decision making process. There are varied reasons why such participation is significant at grassroots. It is necessary to protect local resources, promote local welfare, to identify and describe problems/needs, to provide greater representation to different sections of the society, to contribute physically in conception and development, planning and implementation, to monitor and evaluate the developmental works, to provide flexible administration and to provide wider scope for creativity and experimentation for programmes and policies as its effect is felt on smaller area. Such participation can help prevent conflicts and tensions in the village. Such participation has intrinsic value as it is not enough to be a beneficiary but also develop and help others to develop, to support efforts at self help, to encourage the growth of democratic institutions, to promote self reliance, and reduce the risk of fraud and of funds being used inefficiently.

Panchayats are apex bodies and nodal agencies for implementation of various schemes at grassroots. Various beneficiaries for these schemes are approved by the Panchayats. In fact, for some of the schemes the beneficiaries' list is drawn in respective GS. Thus there is constant interaction between Panchayat and the beneficiaries. Could this interface also influence the participation of these beneficiaries in the functioning of the Panchayat, would they now participate in GS, could this participation be enlightened, Independent or influenced are few of the questions that are dealt with in this paper.

### **IMPORTANT QUESTIONS PROBED**

1. Who are beneficiaries and why are they differentiated from the general GS members?
2. In the process of availing the scheme, there are frequent visits to the Panchayat by the beneficiary. There is constant interaction between beneficiaries and the Panchayat functionaries. Does this familiarity and experience increase the participation of the beneficiaries in panchayat functioning i.e. in Gram Sabhas?

3. Assuming that there is an increase in attendance of beneficiaries in GS, can one also assume that it is enlightened participation whereby the beneficiaries will take up issues/problems affecting the village and discuss and decide in the larger interest?

### **HYPOTHESES**

The hypotheses tested are:

1. With various schemes implemented by the Panchayat, there is a correlation between beneficiaries of these schemes and attendance at GS. Availing of schemes increases attendance at GS.
2. Increase in attendance at GS may not necessarily result in enlightened participation.

### **RESEARCH MILIEU**

The research for this study is conducted in Goa. Goa has 190 village Panchayats. The area under jurisdiction of each Panchayat is of comparatively small size. There are five, seven, nine or eleven ward Panchayats in Goa. Gram Sabha of any of these Panchayats can be held on the same day for the entire village and there is no need to have it ward wise as done in other parts of the country. Also the small size has increased the accessibility, and distance between the elected representatives and electors is less. The elected representative may know the people of the village by name and residence and the general people may also find it comfortable to approach their elected representative 'as one among them'. However there are also cons of small size. The people may be compelled due to fear or obligation to be in good books with the elected representatives, especially if they have availed some schemes of the Panchayat.

### **RESEARCH METHOD**

From 190 Panchayats, 19 Panchayats were chosen for study, and from each Panchayat ten respondents (beneficiaries of various schemes) were chosen from the list of beneficiaries provided by the Panchayats thus making it, 190 respondents. Convenience sampling was chosen for both, Panchayats as well as beneficiaries. The beneficiaries were met at their residence or work place as per their convenience of place and time. The data was collected through personal interviews.

### **LIMITATIONS OF STUDY**

It was very difficult to contact the beneficiaries as there were time and logistic constraints and not all the beneficiaries were willing to spend their time to answer all the questions. Some of them had fears, some others had apprehensions and suspicion, and

some others felt that if they are not benefiting by giving answers than it is a waste of their time.

## OPERATIONAL DEFINITIONS

**Participation** is understood as attendance at GS. Enlightened participation is understood as degree of involvement and intentions in such attendance. It is measured with help of certain yardsticks like did the beneficiary ask questions in GS, did he/she raise issues affecting the village or villagers, did he submit memorandums, did he oppose any policy of Panchayat representative which was considered not in larger interest, did he propose any developmental work for the village and did he volunteer for being member of any committee of the Panchayat.

**Beneficiaries** are those who have availed benefit of any scheme/s implemented by the Panchayat for the last three years (the last elections to the Panchayat were held in 2012). Beneficiaries are more than the general GS members. They are expected to have more stake in Panchayat functioning. They also are more in interaction with the Panchayat functionaries and have visited Panchayat more often than others. Participation by beneficiaries in GS can have benefits like:

- a) Increasing the chance that Panchayat's activities meet beneficiaries' real needs.
- b) Increasing the sense of ownership that beneficiaries felt towards Panchayat's work which improves the chances for long term impact.
- c) Supporting beneficiaries self respect and self confidence.
- d) Being beneficiary of one scheme could create an urge in the beneficiary to know about other schemes and programmes implemented by the Panchayat for oneself or for his/her kith and kin.

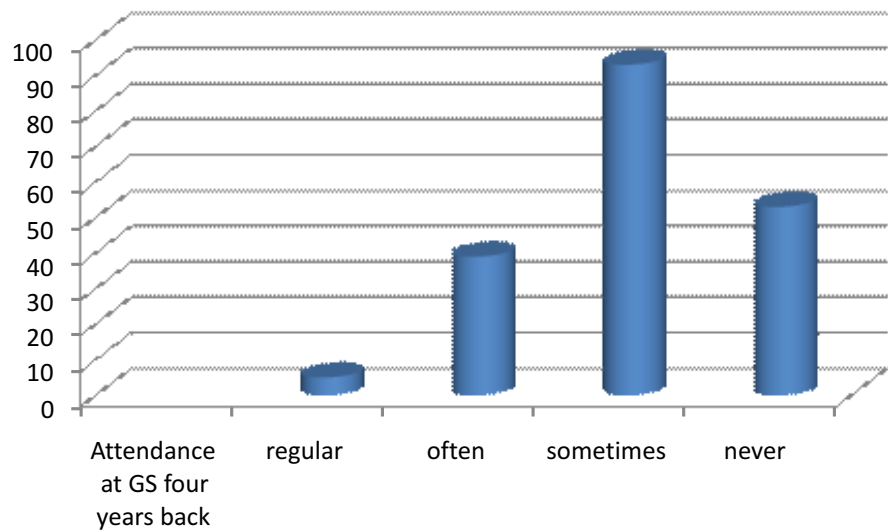
## DATA ANALYSES

### 1. Attendance at GS

Elections to the Panchayats in Goa were held in 2012. So the list of the respondents consisted of those beneficiaries who had availed the schemes in the last three years. Hence they were asked question as to how often they attended GS four years back. The four point scale was used and options were regular, often, sometimes and never.

As it can be seen in the table 1.1, 53 (27.8 per cent) respondents had never attended GS earlier and 93 (48.9 per cent) respondents said that they attended it only sometimes.

**Table 1.1**  
**Attendance at GS four years back**



The respondents were asked as to how often they attend GS now, that is in recent times.

**Table 1.2**  
**Attendance at GS now**

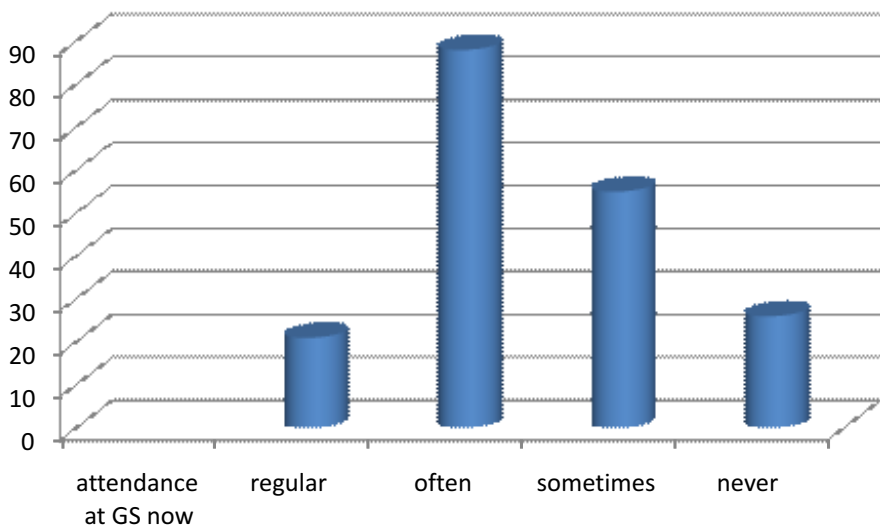
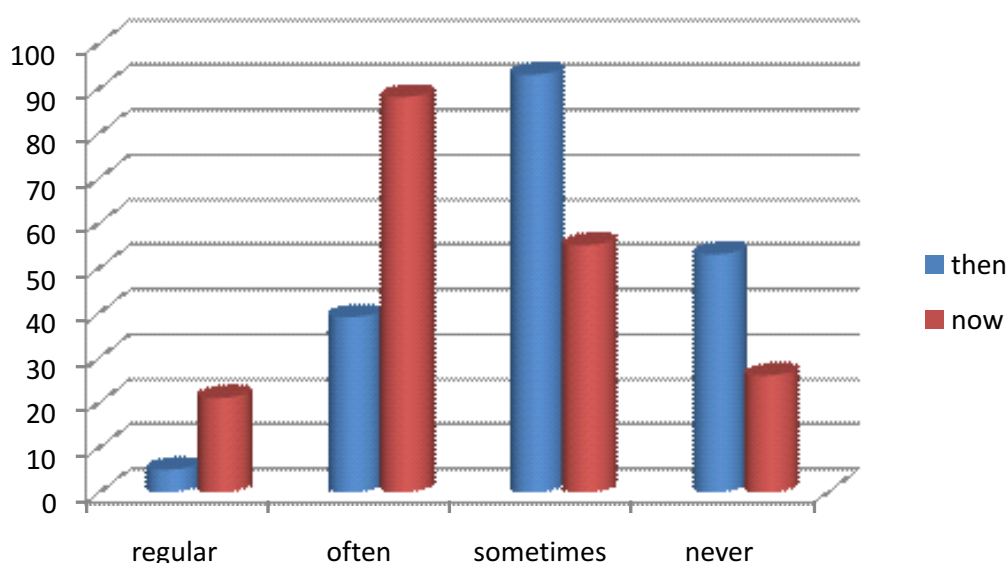


Table 1.2 clearly reflects a positive change in the attendance of beneficiaries in GS in the recent time. 88 (46.3 per cent) respondents said that they attended GS often and 21 (11 per cent) of them said that they attended GS regularly. The respondents were asked as to why they attend GS in recent times and interesting reasons were cited by them. Some of them said they were now more confident and felt comfortable in coming to Panchayat and attending GS, some replied that their constant interaction with the Panchayat functionaries developed in them interest in local politics, some said that they now understand the functioning of local government and its importance and they felt their presence could make a difference, yet some said they now know the importance of GS in protecting their village interests. A few of them said initially they came to attend GS out of curiosity but later developed interest, one respondent said that he came to support the Sarpanch, another said that he came because he wanted to be in good books with the panchayat functionaries, one respondent said that he came to get more information on various schemes of the Panchayat so that he or his family could avail those schemes too.

**Table 1.3**  
**Attendance at GS then and now**



There were twenty women respondents, and eighteen of them had never attended GS, neither then nor now. Their replies for not attending were like they were not interested; they were occupied with household chores; their men folk attended anyway; they felt shy; hardly any woman came to attend GS, it is waste of time; they were afraid; women issues are never given any consideration, etc.

**1. Does Increase in attendance ensure enlightened Participation?**

The quantitative analysis of the data collected clearly reflected that there was an increase in attendance at GS by the beneficiaries after they began to avail the schemes. But the question that also needed a probe was does this increased attendance also meant enlightened participation? To get an insight, the respondents were asked certain questions and the replies given were qualitatively analysed. The questions asked were:

- i. How often you ask questions in GS? And what kind of questions you have asked so far?
- ii. Have you raised any issue affecting the village or villagers in the GS?
- iii. Have you submitted memorandums?
- iv. Did you any time oppose any policy of Panchayat representative which you felt was not in the larger interest?
- v. Did you propose any developmental work for the village?
- vi. Did you volunteer for being a member of any committee of the Panchayat?

The analyses reflected that though the attendance at GS had increased; the participation of the beneficiaries was not at all encouraging. The beneficiaries preferred to be silent spectators. It is interesting to record some of the replies the respondents gave to the researcher's questions. One respondent said that he did not do or say anything inimical to the Panchayat authorities as because of them only he was able to get the benefit of the scheme. Another respondent said that he would have liked to ask a few questions in GS, but he was afraid of the Sarpanch, he feared that annoying the Sarpanch can lead to the losing out on the benefits enjoyed by him. Another respondent said that he wants to get more benefits from the Panchayat, and therefore he wanted to be in good books with the Panchayat authorities. One respondent was pressurized to attend GS and show his support to the Sarpanch. Another respondent said that 'hai Saiba' (*yes Sir*) and 'Tuchej Khare' (*you are always right*) policy has always helped in winning favours for him from the officials. With this attitude he has been able to get all his work done at the Panchayat level. Most of the beneficiaries stated that they normally preferred to be quiet at the GS. Only some of them said that they asked questions on few occasions. Hardly anybody had opposed any resolutions, made any developmental proposal, or volunteered to be on any committee of the Panchayat. The observations made can be summarized as follows:

- Increased attendance by the beneficiaries in GS has not led to qualitative participation by them.
- Their presence in the GS is felt only to the extent of signing the attendance roll of the GS.
- The beneficiaries often prefer to be silent observers and mere spectators.
- The beneficiaries do experience a kind of pressure that the 'favours' showered by the Panchayat on them may be taken away from them if they try to assert themselves.

- Some of them even prefer to be deaf and dumb on occasions so that the benefits availed by them keep trickling down to their kith and kin.
- Some of them experience the need to have undivided loyalty to the Panchayat now that they are the beneficiaries.

### **CONCLUSION**

It was observed that the beneficiaries have this notion (which actually is not correct) that it is because of the Panchayat authorities that they were able to avail the schemes. But the fact is, these schemes are implemented by the state and the finance for it comes from public exchequer and not from the politicians or leaders who are elected at different levels. The elected representatives create a picture that they are doing 'favours' to the beneficiaries by allotting them various schemes and the latter actually succumb to these techniques.

The beneficiaries should realise that they are also GS members and the welfare of the village is something that they should pursue. Their interaction with the Panchayat, their experience and knowledge that they acquire in the process of availing scheme/s can be great booster for them to become more active members of the village. The day the reality dawns, the beneficiaries definitely will realise the significance of their role in GS.

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## SERVICE QUALITY: THREE AND HALF DECADES OF RESEARCH (1980 to 2015)

**Ms. Vidya Dalvi,**

Associate Professor in Commerce and Head, Department of Commerce,  
Govt. College of Arts, Science and Commerce, Quepem, Goa.  
E-mail: vidyad95@yahoo.com

**Dr. Nandakumar Mekoth,**

Professor and Dean, Department of Management Studies, Goa University, Goa.  
E-mail: nmekoth@unigoa.ac.in

### ABSTRACT

*In today's competitive environment, service quality has been identified as an important issue in marketing. This research aims to review literature for the past three and half decades and to explore the theoretical viewpoints and empirical evidences to support them. The review of the literature revealed that SERVQUAL model has been popularly used as service quality measure across different service industries. The service quality framework varies from service to service, as services are heterogeneous. The findings of the study will help the service providers to face new challenges in marketing.*

**Key words:** Service quality, conceptualization, dimensionality, operationalization

### INTRODUCTION

Worldwide, the service sector, a dominant sector is growing rapidly. At present virtually all markets are consumer oriented. For survival and growth, service marketers are working towards achieving excellence in terms of customer satisfaction and financial performance. Companies regard service quality as a key to achieve their marketing goals. Various quality frameworks have been developed to measure service quality. Marketing of goods differ from the marketing of services as the basic characteristics of goods and services differ. The differences occur in terms of tangibility, production, consumption, storage, transferability, and customer's physical presence. Consumers are no more passive recipients of service; they evaluate their purchase decisions and purchase experiences. Given the tremendous growth in the demand for services, knowledge of existing literature and improving service quality is of great importance to service providers.

The literature review work is categorized into three segments:

- Conceptualization of service quality
- Dimensionality of service quality
- Operationalization of service quality

### **Conceptualization of Service Quality**

A concept is a generally accepted collection of meanings or characteristics associated with certain events, objects, conditions, situations and behaviors. A construct is an image or abstract idea specifically invented for a given research and / or theory building purpose (Cooper & Schindler, 2006). For better understanding of the concept, one has to conceptualize and operationalize the term to be used in research (Berg B. L., 2001). Conceptualization is concerned with the process of deriving the construct and drawing a theoretical framework suitable for research objectives and testing research hypothesis.

Service quality is viewed as a unique construct (Taylor & Baker, 1994). It is a cognitive construct (Pande & Joshi, 2010) and a long term attitude. It is perceived as customer's subjective interpretation of his or her experience (Lehtinen & Lehtinen, 1991). The service quality is based on expectations, actual experiences and perceptions. There are two perspectives of quality measurement: Internal (conformance to requirements) and external (Customers perceptions, expectations, satisfaction, attitude and delight) (Sachadev & Verma, 2004).

Perceived service quality is defined in the Gap model as, “the difference between consumer expectations and perceptions, which in turn, depends on the size and directions of the four gaps associated with the delivery of service quality on the marketers' side” (Zethaml, Berry, & Parasuraman, 1988) p 36. Taylor, Nicholson, Milan, & Martinez, (1997), defined service quality as “service quality refers to perceptions of the excellence in service firm performances” (p 80). The researchers Parasuraman, Zethaml and Berry (1988) stressed upon the differences between consumer expectations and perceptions where as Taylor et al., (1997) considered service firm's performance to define service quality.

Lytle & Mokwa, (1992) defined health care quality as “provider conformance to patient's requirements at three benefit levels: core, intangible and tangible”. (p 4). According to Saravanan & Rao, (2007), customer perceived service quality is based on, human aspects of service delivery, core service, social responsibility, systematization of service delivery, tangibles of service and services marketing.

The pioneering work to conceptualize service quality has been done by Parasuraman, Berry and Zeithaml (1985). Extensive Research work has been added to the understanding of service quality by (Donabedian, 1980); Gronroos (1984); Parasuraman et al., (1988, 1994); Zethaml et al. (1988); (Cronin & Taylor, 1992); (Brandy & Cronin, 2001); (Marley, Collier, & Goldstein, 2004) ; (Lehtinen & Lehtinen,

1991) and others. In 1980, Donabedian proposed to measure quality in terms of structure, process and outcome of service. In 1988, Parasuraman, Berry, Zethaml developed SERVQUAL and in 1992, Cronin, and Taylor developed SERVPERF to measure service quality of service industries. Later in 1994, Parasuraman, Zethaml and Berry, developed three alternative questionnaire formats to develop an integrated model of customers' service expectations. In 1997, Philip and Hazlett developed P-C-P (Pivotal-Core-Peripheral) attributes model to measure service quality.

The service quality framework varies from service to service, as services are heterogeneous. Researchers argue that the distinctive nature of services require a distinctive approach in defining and measuring service quality (Mekoth, Babu, Dalvi, Rajanala, & Nizomadinov, 2011). Research studies have examined the service quality construct in context to various service industries like: Hotel and restaurants (Martzler, Renzl, & Rothen, 2006; Luk & Layton, 2004; Lehtinen and Lehtinen, 1991; Jain and Gupta, 2004, Banking (Parasuraman, Zethaml, & Berry, 1985; Lee and Hwan, 2005; Jayawardhena, 2004), Health care (Shemwell & Yavas, 1999; Kim, Ahn, Goh, & Kim, 2008; Priporas, Laspa, & Kamenidou, 2008; Labiris & Niakas, 2005; McAlexander, Kaldenberg, & Koenig, 1994; Boshoff and Gray, 2004; Akter, Upal, & Hani, 2008; Chang and Chang, 2009; Hemassi, Strong, & Taylor), Transportation (Taylor & Baker, 1994), Sports and Leisure Centre (Murry and Howat, 2002), Telecommunications, Credit cards, Repairs and maintenance (Parasuraman, Zethaml and Berry 1985, 1988; Kang and James, 2004).

Seth, Deshamukh, & Vrat, (2006) in their review of 19 service quality models reported in the literature from 1984-2003, have observed that there is no well accepted conceptual and operational definition of service quality measure. The literature also indicates the need for reconceptualization of service quality (Vargo and Lusch, 2004). The researchers Vargo and Lusch, (2004) argued that essentially all goods have a service component, whereas, essentially all services have some form of tangible representation. Buttle (1996) has reviewed and critically evaluated the applicability of SERVQUAL measure of service quality and had raised the question, "do consumers always evaluate service quality in terms of expectations and perceptions?" (p.26).

### **Dimensionality of Service Quality**

Dimensionality angle adds more scope to research (Jain and Gupta, 2004). Researchers suggests that customers do not perceive quality in a one-dimensional way (Zethaml, Bitner, Glemler, & Pandit, 2008), but they perceive it as multidimensional and multi-level (Liu, 2005; Mekoth, Babu, Dalvi, Rajanala, & Nizomadinov, 2011). Past research demonstrates dimensionality of service quality which is given in Table 1.

**Table 1. Dimensionality of Service Quality**

<b>Researcher/s</b>	<b>Type of service</b>	<b>Number of Dimensions</b>	<b>Details of dimensions</b>
Lehtinen and Lehtinen, (1991)	Dance restaurants	Two	Process quality Output quality
Marley, Collier and Goldstein, (2004)	Hospitals	Two	Process quality Clinical quality
Gronroos, (1984)		Three	Functional quality Technical quality Image
Donabedian A., (1980)		Three	Structure, Process and Outcome
Lehtinen and Lehtinen, (1991)	Dance restaurants	Three	Physical quality Interactive quality Corporate quality
Chang and Chang, (2009)	Traditional Chinese Medical Clinics	Three	Ideal Quality, Unacceptable Quality and Satisfactory Quality
Brady and Cronin, (2001)	Fast food, Photograph developing, Amusement parks and Dry cleaning	Three	Interaction, environment and outcome
(Ibanez, Hartmann, & Calvo, 2006)	Residential Energy Markets	Three	Technical quality of core service, Technical quality of peripheral service, and Service process quality
Parasuraman, Zeithaml and Berry, (1988)	Bank, Brokerage house, Repairs and Maintenance firm and credit card	Five	Tangibles, Reliability, Responsiveness, Assurance and Empathy
Botton and Drew, (1991)	Telephone services.	Six	Tangibles, Reliability, Responsiveness, Assurance, Empathy and Value
Parasuraman, Zeithaml and Berry, (1985)		Ten	Credibility, Security, Access, Communication, Understanding the customer, Tangibles, Reliability, Responsiveness, Competence and Courtesy
Zeithaml, Berry and Parasuraman, (1988)		Four Gaps	Gap Model Knowledge gap, Standard gap, Delivery gap and Communication gap

There is a consensus that service quality is a multidimensional construct. Basically the service quality has been divided into two dimensions i.e. service outcome (what is delivered) and service delivery (how it is delivered). There is overlapping of subdivisions of service quality construct. The terminologies like; outcome, technical, clinical, credential properties are used to denote service outcome, whereas, process, functional, interaction, interactive, experience properties are used to denote service delivery. Donabedian (1980), Lehtinen and Lehtinen (1991), Brady and Cronin, (2001), Parasuraman, Berry and Zeithaml, (1988) have considered the third aspect of service delivery i.e. the physical environment in which the service is rendered. Since customers evaluate the service quality based on value creation, Botton and Drew, (1991) included value concept in addition to the five dimensions of SERVQUAL. It has been observed that the dimensionality of the service quality construct depends upon the nature of the study and the nature of the industry. The common dimension used by researchers irrespective of cross-service studies, is the process dimension of service quality. Process quality has also dominated the health care service quality literature as clinical quality is difficult to evaluate.

The researchers have confirmed through the empirical studies in cross-industries, the validity and reliability of the quality models developed by the Gronroos, Donabedian and Parasuraman, Berry and Zeithaml and Cronin and Taylor. For last three decades, the Gap and SERVQUAL models have been successfully used across industries to measure perceived service quality. According to Zethaml, Bitner, Glemmler, & Pandit, (2008), SERVQUAL has been productively used to measure service quality in commercial as well as public sector organizations. Philip and Hazlett, (1997) have found that, the general applicability of SERVQUAL model has increased from the year 1986 to 1994. Brown and Swartz (1989) used ten dimensional SERVQUAL model in their study relating to medical surgery and identified 'communication', 'professional credibility and competence' are also significant factors in service quality measurement. Babakus and Mangold (1992), and Header and Miller (1993) used SERVQUAL model in hospital service environment and found the model reliable and valid. The research scholars, Bitner, Zeithaml, & Gremler, (2010) believe that the Gap model is the fundamental framework of service quality. The researchers have suitably modified the SERVQUAL model to suit their studies.

Chowdhari and Prakash, (2007), in their study of prioritizing service quality dimensions across four service types found that generalization of quality dimensions were not possible among all types of services taken together, however, some generalization within the service types were possible for different types. Although the SERVQUAL model has been applied successfully across the broad range of services, it is being criticized as a measure of only the functional quality (Kang and James (2004). Babakus and Boller (1992) specified some shortcomings of SERVQUAL model.

Cronin and Taylor (1992), developed a performance based alternative to SERVQUAL i.e. SERVPERF. (McAlexander, Kaldenberg, & Koenig, 1994) examined the efficacy of four models of service quality namely: SERVQUAL, WEIGHTED SERVQUAL, SERVPERF, and WEIGHTED SERVPERF and concluded that SERVPERF methods are superior to SERVQUAL methods. (Hemassi, Strong, & Taylor) supported the use of SERVPERF for measuring the service quality in hospitals in U.S.

### **Operationalization of Service Quality**

Once defined, the concept needs to be measured (Berg, 2001). The activity of finding measurable variables for concepts is called, 'operationalization' (Dixon, Bouma, & Atkinson, 1988). Operationalization is concerned with defining the various constructs and identifying factors leading to various constructs suitable to the research. The dimensions selected and the value judgments attached to them constitute the operational definition of quality in each study (Donabedian A., 2005). In literature, we find various operational definitions of clinical quality, process quality, physical quality, corporate quality and other sub-divisions. The literature review shows the transition in operational definitions, from general service application to specific service application. Gronroos's (1980) and Lehtinen and Lehtinen's (1991) operational definitions of various constructs have general application, whereas Marley, Collier, & Goldstein's, (2004) operational definitions are specifically applicable to healthcare service.

The scale development requires careful selection of dependent and independent variables, which are then loaded with suitable items. The variability in item loading to the various variables largely depends upon the research objectives and the research design. The service quality model developed by Parasuraman, Zethaml and Berry, (1985), contained ten determinants of service quality with 34 statements suitably spread over ten determinants. They suggested generating appropriate statements for each determinant to measure the perceived service quality. SERVQUAL model developed by Parasuraman, Zethaml and Berry, (1988), contain 22 pairs of items each for measuring the customer expectations and perceptions. The seven point Likert scale of strongly agree, strongly disagree was used (Zethaml, Bitner, Glemler, & Pandit, 2008). The service quality is measured by comparing expectation scores to that of perception scores. The reliability, responsiveness, assurance, empathy and tangibles dimensions were loaded with 5 items, 4 items, 4 items, 5 items and 4 items respectively. Lehtinen and Lehtinen, 1991, in their study of dance restaurants used six sub dimensions: pleasantness- 11 factors, chasing(flirting)- 6 factors, pertinence- 7 factors, food- 2 factors, dancing- 6 factors, passive participation- 4 factors. The market mechanism used in health care service may differ to that of other service markets (Berry and Bendapudi, 2007). Marley, Collier, & Goldstein, (2004), while examining the influence of participatory leadership on clinical and process quality loaded clinical quality, process quality, participatory leadership and patient satisfaction with 3 items each. Mekoth, Babu, Dalvi, Rajanala, & Nizomadinov, (2011), operationalised service encounter related process quality into five



dimensions i.e. servicescape (four items), physician quality (five items), laboratory staff quality (three items) registration staff quality (one item) and waiting time (three items). Priporas, Laspa, & Kamenidou, (2008) used eighteen items spread over four dimensions to assess how the quality of Greek hospitals is reflected in patients' perceptions. The researchers have suitably modified the number of items included under each dimension of SERVQUAL. Babakus and Mangold, (1992); Sohail, (2003) and Chang and Chang, (2009), used SERVQUAL model to measure healthcare service quality but with fifteen, fifteen and twenty seven items respectively. Although SERVQUAL model has been universally used in multiple contexts, Teas, (1993) developed model of ideal performance and criticized the SERVQUAL model for the ambiguity in definition and operationalization of the construct, 'expectations'. Van Dyke, Keppleman, & Prybutok, (1997) have argued on the conceptuality, operationality and suitability of SERVQUAL model.

Service quality has become a critical competitive consideration (Header and Miller, 1993). Shemwell and Yavas, (1999) emphasized the need for extensive research into functional quality. In earlier research in primary health care facility, it was found that, the evaluation of clinical quality is not possible; hence the patients evaluate the service performance in terms of process quality (Mekoth and Dalvi, 2015). Consumers of service evaluate service quality at each and every dimensional level and each and every service encounter which ultimately influence the overall perceived quality.

## CONCLUSIONS

Marketing of goods differ to that of marketing of services as the basic characteristics of goods and services differ. Extensive Research has been done to conceptualize service quality. Service quality is viewed as unique and multi-dimensional construct. As observed by Philip and Hazlett, (1997), there is no disagreement concerning the theoretical nature of service quality in the literature. It is conceptualized as conformance to perceived customer expectations. Last three and half decades, SERVQUAL model with and without operational variability has been popularly used as service quality measure across different service industries. Philip and Hazlett, (1997) have found that, over a period of 19 years, the publications on service quality increased from one publication in 1976, to sixty five publications in 1994. Liu, (2005) found that majority of the studies have used SERVQUAL model. Process quality has dominated the health care service quality literature. The present work although is at par with the Buttle's, (1996) research work, has reviewed not only SERVQUAL measure but also other measures. Worldwide, numerous service quality measures have been used to measure service quality. This finding is at par with the research by Jain and Gupta, (2004). Researchers still claim that the service quality construct is complex and there is no consensus as to which scale is ideal. The research results show that the cross service industries and situational characteristics of the services affect the relative importance of various quality dimensions. The results suggest the need of further investigation into the service quality



literature. The authors aim to extend the work to review the electronic service quality measures for the better understanding of the construct and explore the new areas of research. Today's highly competitive service markets demand the new frameworks of perceived service quality suitable to specific service industry. The new framework will add to the available knowledge in service quality literature and will give new directions to future research.

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## A COMPARATIVE STUDY OF PHYSICAL FITNESS AND PERSONALITY OF FOOTBALL PLAYERS FROM DIFFERENT GEOGRAPHICAL AREAS PLAYING IN THE GOA PROFESSIONAL LEAGUE

**Siddhesh Kesarkar**

College Director of Physical Education,  
Government College of Commerce, Margao  
Email: ksiddhesh14@gmail.com

### ABSTRACT

*The purpose of this study was to measure and compare the difference in physical fitness and personality of football players from different geographical areas playing in Goa Professional League. The population of this study consisted of all the players playing in Goa Professional League from which 55 football players of age group 21-24 years were selected purposively as a sample of the study and were categorized according to the geographical areas (coastal=25, plateau=15 and high altitude=15). To measure the physical fitness, Illinois agility test, 30m dash, standing broad jump and sit and reach test were administered and "Big 5 personality inventory" a standardized sports psychological inventory designed by Dr. Tom Buchanan was responded to by all the subjects to measure the personality. The collected data was statistically examined by using One way ANOVA. The result of the study showed that there was no significant difference found in physical fitness at 0.05 level of significance, whereas in the personality test the significant difference was found in personality factors such as agreeableness, conscientiousness and openness between plateau and high altitude players at 0.05 level of significance. It is concluded that the high altitude players were better in personality factors such as agreeableness, conscientiousness and openness compared with coastal and plateau region players.*

**Key words:** Physical fitness, personality, football, league

## INTRODUCTION

One who carries out the day's activities without undue fatigue is considered to have a good level of fitness. In the current context, *Physical Fitness* is considered a measure of the body's ability to function efficiently and effectively in work and leisure activities, to be healthy, to resist diseases, and to meet emergency situations (Bryant 1957). Two related concepts together make up Physical Fitness; one being General Fitness (a state of health and well-being) and the other, Specific Fitness (task-oriented definition based on the ability to perform specific aspects of sports or occupations). Correct nutrition, regular exercise and enough rest helps one to attain a good level of Physical Fitness.

Levels of Physical Fitness may vary amongst every individual depending on various aspects that affect it. Chaudhary (1998) studied the difference in Physical Fitness levels of school students studying in two different geographical locations (Urban and Rural) and found that the students from the Rural area Schools had better Physical Fitness levels as compared to the students from Urban area Schools.

Physical fitness of an individual depends on body composition, age, sex, training, nutritional status and environmental factors. The Physical Fitness may be influenced by living environment and lifestyle (Mason 2000). Regular, moderate to vigorous levels of physical activities helps one to develop Cardio-Vascular (CV) endurance, which is one of the most important factors in being physically fit. CV endurance refers to the ability of Heart, Lungs and blood vessels to supply oxygen to the body tissues. In high altitude areas where there is a decrease in the oxygen levels, the body acclimatizes to adapt to the change in climate.

Psychology is the study of human behavior and human relationship. It includes motor activities like walking, swimming, dancing, thinking, reasoning, imaging and feeling happy, sad and angry (affective). It also concerns itself with the scientific investigation of behavior. Psychology is the scientific study of the activities of the individual in relation to his environment. The behavior is quite dynamic and unpredictable. Human behavior in relation to a given situation may vary from person to person depending upon various influencing factors, one of which is Personality. Predicting what a person will do in a given situation is easier if the personality is known (Cattell 1970). Personality is covered by various qualities and attributes that help differentiate one individual from the other. It is continually changing based on the experiences one acquires (Bhatia 1977). Environment plays a major role for personality development. Today life has become so competitive that it affects our environment factors.

This study aimed at comparing the Physical Fitness levels and Personality of Professional footballers in Goa hailing from Plateau region, Coastal region and high altitude region.



## MATERIALS AND METHOD

The study was delimited to the players playing in Goa Professional League. The sample of the study was selected by using purposive sampling method. 55 players were selected and categorized according to the geographical areas they belonged (Coastal=25, Plateau=15, High altitude=15). Following tools were used for data collection:

**Table No. 1**

Sr. No	Physical fitness test	Component	Units
1	Sit and reach	Flexibility	Cms
2	Standing broad jump	Explosive strength	Cms
3	Illinois Agility Test	Agility	Seconds
4	30 mts dash	Speed	Seconds

And to measure the Personality of the players, the researcher administered Dr. Tom Buchanan's 'Big five personality Inventory'.

## PROCEDURE

Before starting the test, 10 professional league football clubs were identified and permission from clubs administration and coaches was sort. The researcher selected 55 players from 10 Professional league clubs purposively. Subjects were divided based on geographical locations they belonged. The subjects were asked to do proper warm up for 15 minutes and various tests such as the sit and reach test to measure the flexibility, standing broad jump to measure explosive strength, 30mts dash to measure speed and Illinois agility test to measure agility, were administered and scores were taken.

Later the psychological test was conducted by giving the players to answer the Big 5 Personality Inventory questionnaire. To enlist the co-operation from all the selected players, the Investigator personally met all the subjects selected for this study. The subjects were made to understand the purpose of the study and were also assured of the confidentiality of data and importance of getting their frank responses. Clear instructions regarding the method of answering the questionnaire was given by the investigator. The researcher personally distributed the Dr. Tom Buchanan's 'Big five personality Inventory' among the subjects. The subjects were asked to read each statement carefully and indicate their responses with a " " mark. The Inventories filled completely was collected later and analyzed.



**STATISTICAL ANALYSIS**

The data was analyzed with the help of statistical package for social science (SPSS) version 17.0. Statistical analysis included descriptive statistics such as ONE WAY ANOVA. Significance for statistical analysis was set at the 0.05 significance level.

**Table: 2 Descriptive- for Variables of Physical Fitness**

<b>Descriptives</b>				
		N	Mean	Std. Deviation
Illinois agility test	Costal	25	15.47	00.63
	Plateau	15	15.90	00.69
	H. Altitude	15	15.36	00.71
	Total	55	15.56	00.69
30m Dash	Costal	25	5.25	00.61
	Plateau	15	5.23	00.43
	H. Altitude	15	5.33	00.55
	Total	55	5.27	00.54
Sit n reach	Costal	25	25.14	03.73
	Plateau	15	25.63	03.60
	H. Altitude	15	27.10	03.98
	Total	55	25.81	03.79
SBJ	Costal	25	2.37	00.21
	Plateau	15	2.38	00.19
	H. Altitude	15	2.49	00.15
	Total	55	2.41	00.19

**Table No. 2** shows the descriptive statistics of physical fitness testing with mean and standard deviation score of Illinois agility test, 30m dash, sit and reach and standing broad jump between 3 groups.

**Table: 3 ANOVA- for Variables of Physical Fitness**

ANOVA				
		Df	F	Sig.
Illinois	Between Groups	2.00	2.83	0.07
	Within Groups	52.00		
	Total	54.00		
Dash	Between Groups	2.00	0.15	0.86
	Within Groups	52.00		
	Total	54.00		
Sit n reach	Between Groups	2.00	1.29	0.28
	Within Groups	52.00		
	Total	54.00		
SBJ	Between Groups	2.00	1.81	0.17
	Within Groups	52.00		
	Total	54.00		

**Table No. 3** shows the difference in physical fitness between 3 groups. The calculated F value of Illinois agility test was 2.83, 30m dash was .15, sit and reach was 1.29 and standing broad jump was 1.81 which is not significant at 0.05 level of significance.

**Table: 4 Descriptive- Factors of Big 5 Personality Inventory**

<b>Descriptives</b>				
		N	Mean	Std. Deviation
Extroversion	Costal	25	28.12	3.41
	Plateau	15	28.00	4.28
	Altitude	15	29.73	4.74
	Total	55	28.53	4.04
Agreeableness	Costal	25	27.92	2.69
	Plateau	15	26.20	4.49
	Altitude	15	29.47	3.16
	Total	55	27.87	3.54
Conscientiousness	Costal	25	34.56	6.15
	Plateau	15	31.00	4.84
	Altitude	15	35.67	2.87
	Total	55	33.89	5.33
Neuroticism	Costal	25	18.60	3.79
	Plateau	15	17.13	3.02
	Altitude	15	19.13	2.75
	Total	55	18.35	3.36
Openness	Costal	25	25.16	3.26
	Plateau	15	24.67	3.22
	Altitude	15	27.67	2.61
	Total	55	25.71	3.27

**Table No. 4** shows the descriptive statistics of personality factors of big 5 personality inventory in which mean and standard deviation score of extroversion, agreeableness, conscientiousness, neuroticism and openness was shown between 3 groups.

**Table 5 ANOVA- for Big 5 Personality Inventory between 3 Groups**

ANOVA				
		Df	F	Sig.
Extroversion	Between Groups	2.00	0.92	0.40
	Within Groups	52.00		
	Total	54.00		
Agreeableness	Between Groups	2.00	3.50	0.04
	Within Groups	52.00		
	Total	54.00		
Conscientiousness	Between Groups	2.00	3.54	0.04
	Within Groups	52.00		
	Total	54.00		
Neuroticism	Between Groups	2.00	1.48	0.24
	Within Groups	52.00		
	Total	54.00		
Openness	Between Groups	2.00	4.26	0.02
	Within Groups	52.00		
	Total	54.00		

**Table No. 5** shows the difference in personality factors between 3 groups

The calculated F value of factors such as agreeableness was 3.50, conscientiousness was 3.54 and openness was 4.26 which are significant at 0.05 level of significance.

The calculated F value of factors such as extroversion was .92, neuroticism was 1.48 which are not significant at 0.05 level of significance. To find out the exact difference, LSD post hoc test was employed. The details are given in table 6.

### 6 Multiple Comparison of Big 5 Personality Inventory Between 3 groups

Multiple Comparisons					
LSD					
Dependent Variable	(I) group	(J) group	Mean Difference (I-J)	Std. Error	Sig.
Agreeableness	1	2	1.72	1.11	0.13
		3	-1.55	1.11	0.17
	2	3	-3.267 *	1.24	0.01
Conscientiousness	1	2	3.560 *	1.67	0.04
		3	-1.11	1.67	0.51
	2	3	-4.667 *	1.86	0.02
Openness	1	2	0.49	1.01	0.63
		3	-2.507 *	1.01	0.02
	2	3	-3.000 *	1.13	0.01

\*1=coastal players, 2=Plateau players, 3=High Altitude players

**Table No. 6** shows the multiple comparison of big 5 personality inventory between 3 groups. The level of agreeableness of plateau region players when compared to players from high altitude showed mean difference -3.267 and this difference was found to be significant at 0.05 level.

Similarly in conscientiousness the mean difference between coastal and plateau region players was 3.56 and mean difference between plateau and high altitude players was -4.667 and this differences was found to be significant at 0.05 level.

The level of openness of coastal region players when compared to players from high altitude showed mean difference -2.507 and mean difference between plateau and high altitude players was -3.000 and this difference too was found to be significant at 0.05 level.

## DISCUSSION

This study compares the Physical fitness attributes and Personality of the professional football players from different geographical areas playing in Goa professional league. A similar study was done by Dr. V. Gopinath(2011) where he compared the strength among coastal, plain and altitude area school girls of Tamil Nadu. The result indicated that coastal area girls were better in strength performance compared with plain and altitude

area girls. This study measured physical fitness of females from Tamil Nadu only. In another study conducted by Garry A. Gelade (2012), the relationship between geographical location and aggregate personality was measured and it was found that the personalities of states that are geographical neighbors are more similar than those that are far apart. Whereas in this study, personality and physical fitness were evaluated simultaneously and it was found that there was no significance difference in physical fitness components whereas, in personality significant difference was found in factors such as agreeableness, conscientiousness and openness.

## CONCLUSION

On the basis of the findings it is concluded that the subjects have a similar level of fitness, as all the players are playing Professional Level football and have achieved a high level of fitness. A significant difference was noted in three out of five personality traits. This can be attributed to the Principle of Individual difference and to the environment where the subjects grew up along with other influencing factors.

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## **CUSTOMER SATISFACTION TOWARDS RECEIVABLE MANAGEMENT IN SELECTED BANKS IN GOA - AN EMPIRICAL STUDY**

**Ms. Gail Bina Pires**

Assistant Professor

Narayan Zantye College of Commerce

Bicholim – Goa

Email: gailpires21@gmail.com

### **ABSTRACT**

*Goa is India's smallest state in terms of area and the fourth smallest in terms of population. Located on the west coast of India in the region known as the Konkan, it is bounded by the state of Maharashtra to the North and by Karnataka to the east and South, while the Arabian Sea forms its western coast. Goa has seen more of financial inclusion since banks play a very important role in the economic life of the nation. The health of the economy is closely related to the soundness of its banking system. Although banks create no new wealth, their borrowing, lending and related activities facilitate the process of production, distribution, exchange and as such they become very effective partners in the process of economic development. Since its liberation in 1961, Goa has made tremendous progress in both economic and social fields.*

**Keywords:** Receivable Management, Customer Satisfaction, Bank, Goa.

### **INTRODUCTION**

Banks play a very important role in the economic life of the nation. The health of the economy is closely related to the soundness of its banking system. Although banks create no new wealth but their borrowing, lending and related activities facilitate the process of production, distribution, exchange and as such become very effective partners in the process of economic development. Since its liberation in 1961, Goa has made tremendous progress in both economic and social fields.

The number of banking offices in Goa steadily increased many fold from a mere 5 in 1962, just after liberation to 300 bank branches as on 31st March, 1988 after it gained



Statehood and further to 674 bank branches as on March 31st, 2013. Table No: 1.1 below presents the trend in the number of banking offices between 1980-81 and 2012-13. Thirty new banking offices under Commercial category and one under co-operative category have joined the banking sector in Goa during 2012-13 increasing the total banking offices to 674 from 643 during the previous year.

**Table No: 1.1 Year-Wise Number of Banking Offices**

Year	No. of Banking Offices	% of Growth
1980	258	100%
1990	306	118.60%
2000	444	172.09%
2009	547	212.02%
2010	598	231.78%
2011	643	249.22%
2012	674	261.24%

*Source: Economic Survey 2013-14*

The 674 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 44203 crore, as on 30th June, 2013 as against Rs. 44594 crore in March 2012. The total deposits for the years ending March 2009 onwards showed that the growth rate in the quantum of deposits as compared to the previous year reflect alternating steep up and down movement. It was 21.98 percent in March 2010, however in the subsequent year the growth rate slowed down to 9.42 percent and then again recovered and grew at 30.53 percent. It may be noted that as on March 2013 the quantum of deposits showed a negative growth of (-)11.06 percent over the previous year, however, within the next three months the quantum of deposits increased and stood almost around the level attained in March 2012. As per the Quarterly report of the Reserve Bank of India for March 2012, which ranked the top 100 centres in the country according to the size of their deposits as on March 31, 2012, Panaji centre with a total deposit amounting to Rs. 9,355 crore ranked 58th, Margao centre with a deposit of Rs. 6,820 crore ranked 75th and Mormugao centre with a deposit amounting to Rs. 5,509 crore stood at rank number 90.

The average deposits per reporting office for Panaji, Margao and Mormugao centre worked out to Rs. 148.49 crore, Rs. 139.18 and Rs.166.94 crore respectively. The State

Bank of India with total aggregate deposits of Rs. 7,621.46 crore (19% of the total deposit) topped the list followed by Bank of India Rs. 4,714.01 crore (11%) and Canara Bank Rs. 3,634.83(9%). These three banks together accounted for 39% of the total deposits. In the case of 22 Commercial Banks, their deposit mobilization was less than 1 percent of the total deposits. In the co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to Rs. 881.43 crore (more than 2%).

### LITERATURE SURVEY

- **Anju Arora (2012)**, in his paper titled 'The Impact of Size on Credit Risk Management Strategies in Commercial Banks: Empirical Evidence from India' focused on examining the association between size of the bank and CRM strategies in India. Drawing upon primary data of 35 Indian commercial banks during 2007-2008, this study aimed to explore the extent to which bank size impacts the choice of a broad set of CRM strategies relating to four elements of CRM.
- **Justin Nelson Michael, Vasanthi G. and Selvaraju R. (2000)**, in their paper titled 'Effect of Non-Performing Assets On Operational Efficiency of Central Co-Operative Banks' analysed that Non-performing Assets (NPA) in the loan portfolio affect the operational efficiency which in turn influences profitability, liquidity and solvency position of co-operative banks. This is a theoretical analysis of the effect of Non-performing Assets on the Operational Efficiency of Central Cooperative Banks.
- **Sisira Kanti Mishra (2011)** in her paper titled 'Non-Performing Assets in Commercial Banks in India' analysed how efficiently public sector banks have been managing their NPAs. This study mainly showed that public sector banks have enough capital in hand to deal with future contingencies. It also aimed to focus on Gross NPA and Net NPA as percentage of advances which are continuously declining and thereby shows the efficiency of public sector banks.

### IDENTIFICATION OF RESEARCH PROBLEMS

From the above conducted literature survey, it can be concluded that the present study is undertaken due to the following reasons:

- No concrete study has been undertaken in Goa, in this area of research.
- The above studies have been restricted only to the Non-Performing Assets in either public sector banks, private sector banks or co-operative banks in India.
- Some of the studies are restricted to agricultural lending by banks only.

- The above studies have not conducted a study on customer satisfaction towards receivable management.

### **OBJECTIVES OF THE STUDY**

The main objective of the present study is to analyze customer satisfaction towards Receivable Management in selected Banks in Goa. However, the specific objectives of the study are:

- To study the factors responsible for customer satisfaction towards receivable management in selected banks.
- To study the customers satisfaction towards the credit policy of the selected banks.

### **HYPOTHESIS**

**Ho-“The customers of the selected banks are essentially dissatisfied with the receivable management in the selected banks.”**

### **RESEARCH METHODOLOGY**

For the purpose of the present study of Customer Satisfaction towards Receivable Management in Selected Banks, the following research methodology has been adopted:

#### **Sample Selection**

The entire state of Goa is considered as universe. A sample size of 3 banks is selected in South Goa district, one each from private sector, public sector and co-operative sector. To study the customer satisfaction towards Receivable Management, a sample size of 75 customers are selected. These customers are drawn as 25 from each selected bank branch. The sample is selected on the basis of convenient sampling. The selected bank branches are:

- HDFC – Private Sector- Curchorem Branch.
- State Bank of India – Public Sector- Sanguem Branch.
- The Goa State Co-operative Bank Ltd - Co-op Sector- Curchorem Branch.

#### **Period of Study**

- The period of survey is June 2015.
- In order to study bank related data, a period of 5 years is considered.

#### **Sources of Data**

The required data for the present study is collected from:

**A] Primary Data**

A questionnaire was administered to the customers of selected banks in order to study their perception towards receivable management.

**B] Secondary Data**

The present study also relies on secondary data sources viz. various books and journals and information from the internet.

**Analytical Tools**

Primary data was tabulated and analysed. In order to perform statistical analysis, the data collected was tested for its reliability using Cronbach's Alpha. Since the data was reliable, the following analysis was carried out using SPSS:

- To perform **Factor analysis**, the data was tested under KMO and Bartlett's Test in order to find out its eligibility for such an analysis. Since the data was found eligible, factor analysis was used to find out the main factors behind customer satisfaction towards receivable management in selected banks.
- **Customer Satisfaction Index** towards receivable management in selected banks was constructed based on a similar index designed by Fredrich and Ramadoss.
- **The Likert five point scale** was used to measure the level of satisfaction of the selected bank customers.

**CUSTOMER SATISFACTION TOWARDS RECEIVABLE MANAGEMENT**

Customer satisfaction is measured at the individual level but it is almost always reported at an aggregate level. It can be, and often is, measured along various dimensions. Customer satisfaction will vary from person to person and product/service to product/service. The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals."

An attempt was made to find out whether the respondents selected who are customers of the selected banks are satisfied with the receivable management of the bank. The findings based on the responses of the respondents have been used to test the **Null Hypothesis**. The data collected for the purpose of study has been tested for reliability using Cronbach's Alpha. According to Cronbach's Alpha, the reliability value should be in the range of 0 to 1. The value obtained for the data tested is 0.722 which shows that it is reliable.

**Table No. 1.2 Reliability Test**

<b>Cronbach's Alpha</b>	<b>N of Items</b>
.722	19

*Source: Drawn from collected data*

## **I] Factor Analysis**

Factor Analysis has been used for analysis of the data with the help of SPSS. KMO and Bartlett's Test is one of the prime test required for factor analysis. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value should be more than .600 in order to carry out factor analysis on the data. Since the obtained value is .767, the data is eligible for factor analysis.

**Table No: 1.3 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.767
Bartlett's Test of Sphericity	Approx. Chi-Square	697.539
	Df	171
	Sig.	.000

*Source: Computed from collected data*

Factor analysis is one of several methods for reducing correlational data to a smaller number of dimensions or factors; beginning with a correlation matrix, a small number of components or factors are extracted that are regarded as the basic variables that account for the interrelations observed in the data. Factor analysis has resulted into reduction of 19 factors into 6 prominent factors behind customer satisfaction towards the receivable management of selected banks. As per the analysis, the main factors behind customer satisfaction are revealed as follows:

**Table No. 1.4 Factor Analysis**

FACTORS RESPONSIBLE FOR CUSTOMER SATISFACTION	COMPONENT					
	1	2	3	4	5	6
Personalised Services	.900					
Recognition as a customer	.889					
Location of the bank	.878					
Collateral	.871					
Notifications by the bank	.869					
Timing allotted to the customers	.867					
Repayment Modes	.852					
Loan Procedures	.171					
Attitude of the Bank Officials		.744				
Credit Period		.606				
Guidance Provided		.314				
Credit Terms			.510			
Technology			.478			
Quality Services				.678		
Banking Hours					.643	
Ambience of the banks					.296	
Credit Policy Satisfaction						.772
Interest Rates						.515
Bank Brand						.202

Source: Computed from collected data

### 1. Customer Oriented Procedures

The banks have a wide network and have set up their branches in every nook and corner. Thus, their location is very convenient for their customers. These banks provide varied services which are personalized in nature. The banks also provide sufficient time for each and every customer, which makes the customers feel recognized. This persuades them to avail credit from the banks. These credit facilities have simple procedures and can be availed at affordable collateral. Moreover, the banks provide modern repayment modes and send notifications to the customers during the repayment period.

### 2. Healthy Customer Relationship

The credit period provided by the banks is suitable for the customers for repayment. The customers find the attitude of the bank officials' very customer friendly as they are ready to guide the customers whenever required. The customers feel motivated with the healthy customer relationship management done by the banks.

### **3. Application of Advanced Technology**

A bank which adapts to advance technology is preferred by the customers in the modern era. The customers are satisfied when the bank adapts to the latest technologies which helps to make banking easier. During this process, the bank also revises the credit terms as per the ongoing trend and therefore adds to the satisfaction of the customers.

### **4. Quality Services**

The quality of service is the key differentiator between good, bad and indifferent banks. Good quality service keeps customers coming back; bad service drives customers away, taking their friends, family and workmates with them. Therefore, the customers prefer opting for a bank which will provide standardized services. The good quality service gives the banks an edge over competitors

### **5. Considerate Ambience of Banks**

Earlier the banking hours were from 10.00 am to 2.00 pm. But now due to the considerate nature of the banks, the banking hours have extended upto 4.00 pm. This has relieved the customers from all sorts of adjustments. The considerate ambience of the banks has also been a plus point for the customers because the banks have become more spacious, well maintained and fully air conditioned.

### **6. Goodwill of the Bank**

Most of the customers prefer a particular bank mainly because of the brand image of the bank. They prefer the State Bank of India as a nationalized bank, HDFC Bank as a privatized bank and Goa State Co-operative Bank in the state of Goa as these banks are the best in the said sectors. Such banks put in hard effort to design their entire credit policy by keeping in mind the customer preferences. Also, the interest rates charged on such lending are reasonable for the customers to pay.

## **II] Customer Satisfaction Index towards Receivable Management**

An attempt was made to construct a Customer Satisfaction Index towards Receivable Management. A set of 19 questions related to bank customer satisfaction were framed and posed to the respondents. The **Likert Scale** was used to frame the responses and points were assigned to the responses depending on the extent and level of satisfaction perceived by the respondents.

➤ The nineteen questions/issues related to customer satisfaction towards Receivable Management include customer satisfaction with reference to:

1. Personalised Services
2. Recognition as a valued customer
3. Location of the bank



4. Collateral
5. Notifications by the bank
6. Timing allotted to the customers
7. Repayment Modes
8. Loan Procedures
9. Attitude of the Bank Officials
10. Credit Period
11. Guidance Provided
12. Credit Terms
13. Technology
14. Quality Services
15. Banking Hours
16. Ambience of the banks
17. Credit Policy Satisfaction
18. Interest Rates
19. Bank Brand

➤ The five point scale used and scores assigned are depicted as under:

**Table No. 1.5 Five Point Scale**

Scale	Points/Scores Assigned
Very Satisfied	5
Satisfied	4
Neutral	3
Dissatisfied	2
Very Dissatisfied	1

*Source: Stated from collected data*

The maximum and minimum scores therefore are 95 and 19 respectively. Based on the scores, three class intervals were determined. The Class intervals correspond to three levels/indices of Customer Satisfaction towards Receivable Management.

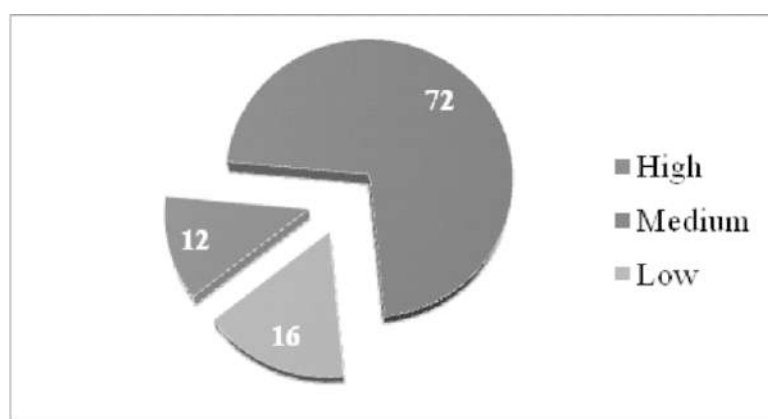
**Table No. 1.6 Customer Satisfaction Index towards Receivable Management**

Class Intervals	Customer Satisfaction Index
19-44	Low Customer Satisfaction Index
45-70	Medium Customer Satisfaction Index
71-95	High Customer Satisfaction Index

*Source: Computed from collected data*

The Scores of each of the Respondents were then added up and based on the class intervals arrived at above; the Customer Satisfaction Index towards receivable management of the selected banks was derived. Accordingly 16 % of the respondents felt that the customer satisfaction as far as the receivable management by selected banks was low. A majority of the respondents (72 %) felt that the satisfaction level was medium while 12 % of the respondents were of the opinion that the customer satisfaction level with respect to the receivable management by selected banks was high.

**Fig No. 1.1 Customer Satisfaction Index towards Receivable Management**



*Source: Drawn and computed from collected data on the basis of Table No. 4.12*

Thus, it can be concluded from the Customer Satisfaction Index towards Receivable management that the level of satisfaction of customers of the selected banks is to a large extent medium.

**The Null Hypothesis is therefore REJECTED. It is evident from the above analysis [Findings from I and II above] that the customers of the selected banks are essentially satisfied with the receivable management done by the selected banks.**

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# ROLE OF SHGS AND MICRO-CREDIT IN AUGMENTING HOUSEHOLD INCOMES AND EXPENDITURES: IMPLICATIONS FOR POVERTY ALLEVIATION

**Dr. Elizabeth Joey Henriques,**  
Associate Professor of Economics,  
Government College of Commerce,  
Borda, Margao-Goa  
Email: lizbet@rediffmail.com

## ABSTRACT

*The Planning Commission estimates that a little over a quarter of India's population lives below the poverty line. Over the years, several initiatives have been undertaken by the state to address the problem of poverty in the country. One such initiative being actively supported by the Government is the SHG movement whose impact on poverty alleviation is well documented. This study attempts to highlight how SHGs in the state of Goa have affected the economic variables of income and expenditure both of which have a direct connect to poverty.*

**Key Words:** Self Help Groups, Poverty, Micro credit, Expenditure

*“If we are looking for one single action which will enable the poor to overcome their poverty, I would go for credit. Money is power.”*

- Mohammad Yunus (1994)

## INTRODUCTION

Over the years, the Indian economy has experienced an increase in its growth rate. The benefits of globalization and liberalization however have not been equitably distributed, with nil or limited gains percolating to the unskilled and illiterate. Income inequality in India has been on the increase. On a scale of 0 to 100, India's Gini Coefficient stands at 32.5<sup>1</sup>. While the World Bank estimates that about 42% of India's population live under the global poverty line calculated at \$ 1.25 per day, estimates prepared by the Planning Commission indicate that 27.5% of the country's populace live below the poverty line. There is no doubt that poverty as a whole has declined in India. The growing middle class is a testimony to the decrease in the number of people living below poverty line. A study by the Mckinsey Global Institute reveals that while 93% of India's population subsisted on household incomes of less than Rs.90,000/- a year, the proportion reduced

substantially to 54% in 2005<sup>2</sup>. The 11<sup>th</sup> Five Year Plan Document (2007-2012) admits that despite the impressive growth stories, the problem of poverty and income inequality continue to loom large.<sup>3</sup>

Concerted State attempts to address the problem of poverty began with the initiation of the five year plans with the fifth five year plan laying emphasis on poverty eradication. Several measures were introduced by the Government encompassing employment generation, education, subsidies, controlled prices, rural development programmes, the public distribution system etc. While the objectives behind the introduction of these measures are laudable, the implementation of the schemes leave much to be desired. Invariably, the schemes fail to reach the ones whom they actually target.

The early 1990's witnessed the growth of Self Help Group movement which is participatory in nature, in the country. While the origin of SHGs in India can be traced to the formation of SEWA in 1974, the SHG movement received a boost with the involvement of the NABARD, when attempts were made in 1992 to credit link the SHGs on an experimental basis to the formal credit delivery system in the country. The SHG-Bank linkage programme has since experienced exponential growth. From linking 500 SHGs on a pilot basis two decades ago, the movement has seen the number of SHGs bank linked increase to 73.18 lakhs in 2012-13. Over twenty lakh SHGs have availed of credit to the extent of Rs, 20,585.36 crores (NABARD, 2013). In recent years, the SHG-Bank linkage programme has come to be perceived as an important tool of poverty alleviation and sustainable development.

### **GROWTH OF SHG-BANK LINKAGE PROGRAMME IN GOA**

Micro –Credit in the context in which it is understood today made a beginning in the State of Goa in 1996, when the National Co-operative Union of India (NCUI) took the lead in promoting SHGs. Since then, there has been a quantitative change in the number of SHGs formed and credit linked. The period of the decade and a half has been witness to a phenomenal growth of the SHG-Bank linkage programme within the State. As of 31<sup>st</sup> March 2013 there were a total of 9889 SHGs that were savings linked to the formal banking system in the state (Table 1.1). While 6579 groups maintained savings with the commercial banks with total deposits amounting to Rs. 655.83 lakhs, 3310 SHGs had savings linkage with the Co-operatives with total deposit amount to the tune of Rs. 4.91 lakh (NABARD Report 2013). The total loan outstanding as of 31<sup>st</sup> March 2013 is Rs. 1812.87 lakhs sourced from both commercial and co-operative banks. While Regional Rural Banks play an important role in the SHG-Bank linkage in other states, these banks are non-existent in the state of Goa. Various Self Help Group Promoting Institutions such as NGOs, Banks, Voluntary Associations, Social Workers as also the Government have essayed an instrumental role in the growth of SHGs in the State.

**Table 1.1**  
**Progress of SHG-Bank Linkage in Goa**

<b>Progress under Microfinance-Savings of SHGs (31<sup>st</sup> March 2013) (Rs. Lakhs)</b>						
Sr. No.	<i>Commercial Banks</i>		<i>Co-operative Banks</i>		<i>Total</i>	
	Number of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1.	6579	655.83	3310	4.91	9889	660.74
<b>Progress under Microfinance-Bank Loans disbursed during 201213 (Rs. Lakhs)</b>						
2.	<i>Commercial Banks</i>		<i>Co-operative Banks</i>		<i>Total</i>	
	Number of SHGs	Loan disbursed	No. of SHGs	Loan disbursed	No. of SHGs	Loan Disbursed
	628	1199.40	296	6.23	924	1205.63
<b>Progress under Microfinance-Loans Outstanding as on 31<sup>st</sup> March 2013 (Rs. Lakhs)</b>						
3.	<i>Commercial Banks</i>		<i>Co-operative Banks</i>		<i>Total</i>	
	Number of SHGs	Loan O/S	No. of SHGs	Loan O/S	No. of SHGs	Loan O/S
	1499	1800.01	1630	12.86	3129	1812.87

Source: NABARD 'Status of Microfinance in India'-2012-13

## OBJECTIVES

The basic objectives of the present study are to examine the impact of the SHGs and Micro-credit by analyzing the impact of the same on:

1. Income generation
2. Expenditure of the SHG households.

Both of these economic variables- *income* and *expenditure* have implications for poverty alleviation.

## METHODOLOGY

The State of Goa comprises of two districts, North Goa District and South Goa District. For the purpose of the present study, a total of 80 SHGs, 40 from each of the two districts were randomly selected. The SHGs selected have been promoted by various Self Help Group Promoting Institutions (SHGPIs) such as the Government, NGOs, Co-operative Societies, Banks, Voluntary Associations and Social Workers. Structured interview schedules were administered to five members of each of these 80 SHGs. A total of 400 SHG members were interviewed. The findings of the paper are based on the responses of these respondents. In order to assess the economic impact of micro-credit on SHG members a 'before SHG' and 'after SHG' approach has been adopted. Besides the primary data collected, secondary sources of data viz. journals, newspapers, books and the internet have also been relied upon. Simple statistical tools such as percentage as also the SPSS package have been used to analyse the data.

## SELF HELP GROUPS AND MICRO-FINANCE: CONCEPTS

**Micro finance** is defined as *“provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards.”* (Task Force on Micro Finance). The concept of micro finance is thus synonymous with the goal of 'financial inclusion'. Financial inclusion is conceptualized as a process of providing access to various financial services such as savings, credit, insurance etc. to the disadvantaged and low income groups<sup>4</sup>. The credit requirements of the poor and marginalized are different from the others in the sense that the former require small amounts of credit generally to meet their consumption needs and they have no collateral to offer. Therefore they generally do not find favour with the formal banking system which tends to bypass their need for financial accommodation. Today the Micro finance Institutions play a major role in alleviating poverty by extending credit to those individuals who are otherwise considered ineligible to borrow from the banking channels due to their low incomes and inability to offer any assets as collateral. The SHG-Bank linkage programme, wherein social collateral replaces physical collateral, has been found to be effective in providing credit to small borrowers.

**Self Help Groups** are voluntary associations of people, generally women who share a homogenous and common socio-economic background. A single group consists of 10-20 members and may or may not be registered. Members contribute towards the thrift fund on a monthly basis. Monies from this fund are then lent to members in need. The contribution and interest rates as also other operational rules and regulations are specified in the bye laws of the group which are determined by the members themselves. SHGs have emerged as the core of the micro-credit movement. There are essentially two types of loans extended through the medium of SHGs. On the one hand, members can access credit from the thrift fund and on the other the SHG can borrow from the bank, after fulfilling the requisite norms for the purpose of on-lending to its members. The SHGs have thus emerged as important via media for the provision of credit to the poor.

## MICRO-CREDIT, SELF HELP GROUPS AND POVERTY ALLEVIATION: DIFFERENT PERSPECTIVES

The impact of micro-credit and SHGs on poverty alleviation has been much debated. Is micro-credit truly the 'magic bullet' to solve the problem of poverty? Empirical evidences suggest diversity of impact of micro-credit on poverty. **Khandkar's**<sup>5</sup> study suggests that access to microfinance has contributed to poverty reduction particularly among female participants and to overall poverty reduction at the village level. He points out that microfinance accounted for 40% of the entire reduction of moderate poverty in rural Bangladesh. **Puhazhendi and Badatya**<sup>6</sup> in their study of the SHG Bank Linkage programme implemented by NABARD in the states of Orissa, Jharkhand and Chattisgarh have found that micro credit has succeeded in changing the Below Poverty



Line status of some of the respondents. **Murthy et al**<sup>7</sup> in their impact study of the South Asia Poverty Alleviation Programme (SAPAP), a programme supported by the UNDP and launched in three districts of Andhra Pradesh found that most of the poor mobilized under the programme are women and that poverty in terms of the basic needs criteria has shown a significant reduction. A study on Micro Finance Institutions (MFI) conducted by **EDA Rural Systems**<sup>8</sup> attempted to document the impact of micro finance services at the end user level. The study also reported a positive impact of micro finance on poverty reduction. Through improved access to credit, 37% of the sample had succeeded in investing in productive assets and 73% had diversified their sources of livelihood. However 1/3<sup>rd</sup> of the sample client households were still dependent on the moneylender. The two studies conducted by MYRDA in 2001, which involved responses from 6 and 64 groups respectively, reveal that there has been a positive impact on poverty. The second study in fact indicates that 86% of the sample has moved out of the poverty line. However, **S. Batliwala and D. Dhanraj**<sup>9</sup> contend that the reach of micro-credit is not comprehensive as it excludes the poorest of poor who have no ability to regularly save, which is the pre-requisite for SHG – Bank Linkage. **Hulme and Mosley**<sup>10</sup> in their study indicated that the loans to the not –so-poor had a more positive effect on income than loans to the very poor. In an earlier study (1996) they had shown that the increase in the income of the borrowers of micro-credit varies directly to their starting incomes, implying thereby that micro-credit does not help the poorest of the poor. According to them a cause for concern is the finding that a vast majority of those whose starting incomes were below poverty line actually ended up with less income after securing a micro-loan. **Joshi**<sup>11</sup> observes that though micro finance is widely acclaimed as a poverty alleviation measure in India, in reality the impact of micro-credit on the poor is much less than what it is generally conceived to be. Nonetheless, advocates of microfinance argue that micro-credit and SHGs with their spillover effects have contributed to an overall socio-economic improvement of not just the household but the village/local economy at large.

## MAIN FINDINGS OF THE STUDY

### I] Impact of SHGs and Micro credit on Income generation.

An attempt has been made in this paper to study the impact of SHGs and micro-credit on income generation and expenditure of SHG households, both of which variables have implications for poverty alleviation. From the field data it has been found that before joining the SHG, 248 (58.7 %) the respondents were unemployed. However, Post SHG membership, there has been a substantial change in the employment status of the respondents. Just 16% of the respondents are unemployed while 82% of the respondents were engaged in different income generating activities such as preparation of sweets and other eatables, catering, mid-day meal scheme, tailoring, retail trade, tailoring, handicrafts, sale of garments, agriculture and allied activities. Growing incomes have

translated into expanding expenditure.

Most empirical/impact studies indicate an increase in the income of the SHG household as a consequence of SHG membership. It is this increase in income that has enabled the SHG households to move out of poverty. Table 1.2 reflects the change in the household income Post SHG membership.

**Table 1.2**  
**Average Household Incomes Pre and Post SHG Membership**

Range	Pre-SHG Membership		Post-SHG Membership	
	No. of Households	Percentage	No. of Households	Percentage
<b>Below Rs.20,000</b>	65	16.2	20	5.0
<b>Rs.20,001 to Rs.50,000</b>	135	33.8	117	29.2
<b>Rs.50,001 to Rs. 100000</b>	133	33.2	140	35.0
<b>Rs. 1,00,001 to Rs.5,00000</b>	67	16.8	123	30.8
<b>TOTAL</b>	400	100.0	400	100.0

*Source: Computed from field data*

It can be inferred from Table 1.2 that SHG membership has positively impacted the respondents' household income. While a total of 65 (16.2%) SHG households had incomes of less than 20,000/- prior to the SHG membership, the number reduced to 20 (5.0%). Likewise households with annual incomes in the range 20,001-50,000/- also experienced a decline from 33.8% to 29.2%. On the other hand, households have moved on to higher income brackets post SHG membership. While earlier 50% of the respondent's households had annual incomes above 50,000/- , the percentage increased to 65.8 after joining the SHG.

### **Paired *t* Test**

An attempt has been made in this study to find out to what extent incomes of SHG households have been augmented due to micro-credit and SHGs membership using the paired t test. (Table 1.3 )

**Null Hypothesis: SHG membership has not contributed to a significant change in the annual average income of the SHG households.**

**Table 1.3a**  
**Paired Samples Statistics**

	Mean	N	Std. Deviation	Std. Error Mean
Household Income after joining SHG	87389.13	400	74465.401	3723.270
Household Income Before Joining SHG	67804.50	400	70242.221	3512.111

**Table 1.3b**  
**Paired Samples Correlation**

	N	Correlation	Sig.
Household Income after joining SHG & Household Income Before Joining SHG	400	0.889	0.000

**Table 1.3c**  
**Paired Samples Test**

	Paired Differences							
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
Household Income after joining SHG - Household Income Before Joining SHG	19584.630	34391.844	1719.592	16204.037	22965.223	11.389	399	.000

*Source: Computed from field data*

It is evident from Table 1.3a that the mean annual incomes of the SHG household 'before' and 'after' joining the SHG differ to a large extent. While the mean annual income before joining the SHG is Rs.67804.50, post SHG membership, the average annual income of the respondents' household has increased to Rs.87389.13. The Coefficient correlation of the 400 pairs of observations is 0.889 (Table 1.3b). The test results show a *t*-statistic of 11.389 with 399 degrees of freedom. The two-tailed *p*-value is 0.000 which is less than the 5% level of significance. It can thus be concluded that respondents' household incomes have shown an increase post SHG membership. The null hypothesis is therefore rejected. The calculated effect size indicates size of change in the incomes of the SHG household.

### Effect Size

$$\begin{aligned}
 r &= \sqrt{t^2 / t^2 + df} \\
 &= \sqrt{11.389^2 / 11.389^2 + 399} \\
 &= \sqrt{129.71 / 129.71 + 399} \\
 &= \sqrt{129.71 / 528.71} \\
 r &= 0.50
 \end{aligned}$$

Thus, the average household income before joining the SHG is significantly less ( $M = 67804.50$ ,  $SE = 3512.111$ ) than the mean household income after joining the SHG. ( $M = 87389.13$ ,  $SE = 3723.270$ ,  $t(399) = 11.389$ ,  $p < 0.5$ ,  $r = 0.50$ )

It would however be incorrect to attribute the entire increase in household incomes to SHG membership. Several other factors have also contributed to the improvement in household incomes over the years – increase in salaries, an increase in the number of family members employed, benefits both in cash and kind from several State schemes etc.

### II] Impact of SHGs and Micro-credit on Expenditure of SHG households

The positive impact of micro-credit and SHGs on employment and therefore incomes of respondents has translated into increasing household expenditure too. Table 1.4 depicts the changing pattern of household expenditure in the post SHG membership period.

**Table 1.4**  
**Changes in Expenditure –Post SHG Membership**

<b>Sr. No.</b>	<b>Item of Expenditure</b>	<b>Increased</b>	<b>Decreased</b>	<b>Remained Constant</b>
1.	Food	268(67.0%)	3(0.8%)	129(32.2%)
2.	Clothing	265(66.2%)	4(1.0%)	131(32.8%)
3.	Education	224(56.0%)	40(10.0%)	136(34.0%)
4.	Health	261(65.2%)	5(1.3%)	134(33.5%)
5.	Festivals	238(59.5%)	19(4.8%)	143(35.8%)
6.	Entertainment	201(50.2%)	31(7.8%)	168(42.0%)
8.	Unproductive Expenditure	203(50.7%)	45(11.2%)	152(38.0%)

*Source: Compiled from field data. Figures in brackets reflect percentages*

It can be inferred from table 1.4 that the overall household expenditure has increased post SHG membership. Members use their earnings from employment and income generating activities as also loans availed from the SHG both from the thrift fund as also by way of on-lending to purchase goods and services. The additional incomes being earned as also the relatively easy access to credit has given rise to a greater propensity to consume. Not only has expenditure on essential items increased, it has also been observed that members borrow to finance expenditure incurred during festivals and family functions. Unproductive expenditure in the nature of debt servicing has also registered an increase. Study findings also indicate that 47(11.8%) of the respondents have not availed of any credit from the SHGs. Of the 353 respondents who have taken loans from the SHG, 176 (49.8%) have borrowed exclusively for the purpose of financing some income generating activity while 251(71%) respondents have availed credit for non-income generating activities.

## **SUGGESTIONS**

1. There is a need for the SHG members to diversify their activities. It is observed that a large number of respondents are involved in income generating activities such as tailoring, catering, preparation of sweets. This leads to duplication and overlapping of activities, adversely affecting the market for these products and services.

2. The various Self Help Group Promoting Institutions need to provide training to the SHG members and guide them in undertaking more profitable and sustainable income generating activities.
3. It is also observed that easy access to credit accorded by SHGs has resulted in unnecessary and unwarranted borrowings by SHG members. For the SHG programme to be meaningful there is a need for the SHGPIs to intervene and educate the members on productive micro-credit usage.

## CONCLUSION

The impact of Micro-credit and SHGs has been well documented. The SHGs as tools of social engineering have contributed in large measure to the overall development of rural society. It is through the SHG that the poor are able to gain access to credit which in the long run enables them to build sustainable livelihoods and move out of the vicious circle of poverty. Micro-credit alone, however, is not sufficient to address the problem of poverty in the country. Not all poor desire to be self employed. Nonetheless, Micro-credit can be perceived as an important tool to address the issue of poverty alleviation. There is a need to therefore strengthen the SHG movement which constitutes the core of the micro-credit programme. Recent estimates by the Planning Commission suggest that about 5.9% of Goa's population lives below the poverty line. Although the problem of poverty in Goa is not as grave as it is in some other states of the country, the state government has been instrumental in initiating several measures to improve the economic status of the disadvantaged and marginalized sections of society. The state support to the SHG movement is a step in the right direction.

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## **ANALYSIS OF LABOUR WELFARE AND SOCIAL SECURITY EXPENDITURES IN KADAMBA TRANSPORT CORPORATION LTD.**

**Ms. Shivani S. Shirodkar**

Assistant professor

Department of Economics

MES College of Arts & Commerce, Zuarinagar

Email: shivani.shirodkar@rediffmail.com

### **ABSTRACT**

*The terms labour welfare, employee welfare and workers welfare are generally used interchangeably to denote various services provided by the employers to the employees in addition to wages. Such facilities include various labour welfare benefits like proper working conditions; leave benefits, safety devices, proper drinking water, toilets, rest rooms, recreational and many more as well as social security benefits such as medical care, mortality benefits, pension etc., as specified by law. It is a fact that the provision of labour welfare benefits and social security benefits is a kind of wise investment that offers good social dividends in the long run. The Kadamba Transport Corporation having realized the importance of welfare and social security measures, introduced several welfare schemes for its workers and the families. For instance, the corporation provides statutory welfare facilities like drinking water, medical aid, canteen, rest rooms, etc. It also provides various non-statutory welfare facilities such as medical, education, recreation, consumer co-operative credit society etc. and also social security benefits like provident fund, pension scheme, workman's compensation insurance, gratuity, employee state insurance etc.*

**Key words:** Labour Welfare, Social Security, Transport Corporation

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## INTRODUCTION

Employees play an important role in the industrial production of the country. The human resource managers are really concerned with the management of people at work. It is necessary to secure the cooperation of labour or employee force in order to increase the production and to earn higher profits. The cooperation of employee force is possible only when they are fully satisfied with their employer and the working conditions of the job. In the past, industrialists and employers believed that their only duty towards their employees was to pay them satisfactory wages and salaries. In course of time, with the introduction of the concept of human resource management, psychological researches convinced them that workers required something more important. In addition to providing monetary benefits, human treatment given to employees plays a very important role in seeking their cooperation. Labour or employee welfare activities benefit not only the workers but also the management in the form of greater industrial efficiency. The terms labour welfare, employee welfare and workers welfare are generally used interchangeably to denote various services provided by the employers to the employees in addition to wages. Such facilities include various labour welfare benefits like proper working conditions; leave benefits, safety devices, proper drinking water, toilets, rest rooms, recreational and many more as well as social security benefits such as medical care, mortality benefits, pension etc., as specified by law. It is a fact that the provision of labour welfare benefits and social security benefits is a kind of wise investment that offers good social dividends in the long run. The Kadamba Transport Corporation having realized the importance of welfare and social security measures introduced several welfare schemes for its workers and the families. For instance, the corporation provides statutory welfare facilities like drinking water, medical aid, canteen, rest rooms, etc. It also provides various non-statutory welfare facilities such as medical, education, recreation, consumer co-operative credit society etc. and also social security benefits like provident fund, pension scheme, workman's compensation insurance, gratuity, employee state insurance etc.

## OBJECTIVES OF THE STUDY

1. To study the prevailing labour welfare and social security measures in the Kadamba Transport Corporation Ltd.
2. To analyze the labour welfare and social security expenditures in the Kadamba Transport Corporation Ltd.

## METHODOLOGY

The data sources used in this paper are both primary as well as secondary. Various secondary sources of information have been visited to prepare detailed profile of the Kadamba Transport Corporation Ltd. Year wise detail record of the total number of staff, labour welfare expenditures and social security expenditures has been collected from yearly books of accounts, ledger books and annual records from the period 1985 to

2011. Statistical tools like percentage method and graphs have been used to analyze data and draw conclusions.

### **PROFILE OF KTCL**

The Kadamba Road Transport Corporation Ltd. was set up on 15-10-1980, under the Companies Act, 1956. Till the setting up of the corporation, the passenger road transport services in the territory were entirely in the hands of private operators. Naturally all the mal-practices prevalent in the private business were predominantly visible in the transport services also. Thus in order to alleviate the difficulties of the travelling public, the Government of Goa, Daman and Diu took the decision to start a parallel transport services in this territory and thus the Kadamba Transport Corporation was set up. The main objectives of the corporation are as follows:

1. To carry on business of carriers of passengers as well as goods by running buses, omni buses, taxi-cabs, motor-cars, motor-lorries, motor-trucks, trucks, motor-vans, jeeps and vehicles of all types used for this purpose, at such place or places on such line or lines as may from time to time be thought fit.
2. To open booking stations at various places on different lines to book luggage and goods for transport and to carry passengers.
3. To co-ordinate with any form of agency including local bodies, municipalities, State as well as Central Government, public undertakings, for providing transport facilities for carrying passengers as well as goods within the Territory as well as outside the Territory.
4. To carry on business of hires, repairers, cleaners and stores of buses, Omni buses, taxi cabs, motor-cars, motor lorries, motor trucks, trucks, motor vans, jeep and other conveyances of all description whether propelled or assisted by means of petrol, spirit, automatic or other powers.
5. To carry on business as body builders of buses, Omni buses, taxi-cabs, motor-cars, motor-lorries, motor trucks, trucks, motor vans, jeeps and all types of vehicles of every description.
6. To aid, assist, initiate, promote, expedite and accelerate the development of communication and transport facilities including goods and passengers in urban as well as rural areas of the Union Territory.
7. To organize, establish, conduct, manage and maintain engineering repair workshops, service stations, service centres, testing centres and assembly shops for all types of vehicles including Omni buses, taxi cabs, motor-cars, motor lorries, motor trucks, trucks, motor vans, jeep of every description and kinds.
8. To carry on business of mechanical engineers, electrical engineers, fitters,

founders, metallurgists and painters, iron and steel convertors, metal workers, machinists, gas makers, smiths wood workers, galvanizers, annealers, anodisers, welders, electro and chromium platers.

9. To carry on business as tourist agents and contractors and to facilitate travelling and to provide for tourists and travelers and promote the provisions of conveniences of all kinds.
10. To carry on business of manufacturers, fabricators, assemblers and deal in all types of vehicles including buses, Omni buses, taxi cabs, motor-cars, motor lorries, motor trucks, trucks, motor vans, jeeps of every description and kind.

### **ADMINISTRATION**

The Administrative set up of the Corporation is headed by the Managing Director. Who is overall in charge of the Corporation and under whom following departments/sections directly come viz. Audit, Accounts and Finance, Budget and Costing, Personnel, Legal, O.S.D., Traffic and Administration, Civil Engineering Department and Dy. General Manager Technical and under Dy.G.M.(Tech.), following sections come viz, Stores, Purchase, Workshop, Depot. All the Departments/Sections are headed by the Independent Officers and some of the Sections are given additional charge to the existing Officers to carry out smooth functioning of the Corporation.

### **MANAGEMENT**

The Managing Board of K.T.C.L. presently consists of five members, Directors appointed by the State Government. The board is headed by the Chairman. The Board is having full financial powers and it takes policy decisions of the Corporation. The term of the office of the members of the board is at the discretion of the Company. The Board of Directors appointed by the Government is as follows:

1. Chairman
2. The Principal Chief Engineer (PWD)
3. The Joint Secretary (DMU)
4. The Director of Transport
5. The Managing Director, KTCL.

### **SALIENT FEATURES OF WORKING OF THE CORPORATION**

The working of the Corporation is based on two tier system Central Office-which is the Head Office, one Central Workshop and four Depots. The Central Work-Shop is well equipped with modern workshop facilities to carry out body repairs, engine overhauling, floats repairs, aggregate repairs, F.I.P. collaboration, radiator repairs, washing ramp, smoke emission testing facilities etc.

**ADMINISTRATIVE SET UP OF THE CORPORATION**

Working of the Corporation is carried out through

1. Central Office, Porvorim
2. Central Workshop, Porvorim
3. 4 depots located at Porvorim, Panaji, Margao and Vasco.

The work of major body repairs, engine overhauling, float repairs, aggregate repairs, F.I.P. collaboration, radiator repairs, washing ramp, smoke emission testing facilities, conversion of vehicles is carried out in the Central Workshop.

The training is imparted to the Officers and Supervisors at C.I.R.T., Pune and training is imparted to drivers at Central Workshop, Porvorim for improving driving habits thereby improvement in diesel KMPL and reduction towards variable cost. Further special training /refresher courses are also conducted for conductors and other staff for changing their mind sets and behavior towards the public.

**LABOUR WELFARE AND SOCIAL SECURITY MEASURES*****Training***

Training is imparted to the employees considering the importance of human resources development, through various outside institutions and in house. Officers and supervisors are deputed for refresher training courses at C.I.R.T., Pune and the clerical staffs are sent for training at GIRDA at Old Goa and also at N.I.C. for computerization. Drivers of the corporation are given regular training at Central Workshop, Porvorim for the improvement in the driving habit thereby improvement over the diesel KMPL and reduction over the accidental factors. Conductors are also given special training.

***Industrial Relations***

Kadamba Transport Corporation Ltd. is a labour oriented, passenger transport industry. There are four unions and all are registered with the Labour Commissioner at Panaji. The Corporation is making all the efforts in order to maintain cordial industrial peace and harmonious industrial relations.

***Bonus***

Bonus is being paid to all the employees of the Corporation as per payment of Bonus Act.

***Labour Welfare Activities***

A Co-operative Credit Society is being run by the employees of K.T.C.L who are the share holders. Loans are disbursed to its members at the nominal rate of interest. A Co-operative Credit Society of K.T.C.L. employee is located at Panaji for convenience to all members of the Society.

***Medical facilities***

Employees State Insurance Scheme is introduced in the Corporation and is applicable to those employees whose gross salary does not exceed Rs.15, 000/- per month. The other employees are paid medical allowance as per the Rules. The scheme is introduced in all the establishments of the Corporation. 617 employees are covered under the scheme. Rs.38, 17151 amount was deposited towards the contribution of employees and employees as on 31<sup>st</sup> March 2010 and Rs.13, 20,082 was deposited up to 31<sup>st</sup> July, 2010 during the Financial Year 2010-11. Benefits available under ESIC scheme is as follows.

<b>Sec</b>	<b>Benefits</b>
<b>46</b>	<b>Funeral Expenses</b> Rs. 2,500 Rule 59, Claim within 3 months in Form 25A, Reg. 95-E, Rule 55.
<b>49</b>	<b>Sickness Benefits</b> -Max.91 days (Rule 55) to be paid within 7 days Reg.52 (1)(a), Claim Form 12. Reg.63.
<b>50</b>	<b>Maternity Benefits</b> -Max for 12 weeks & Max. 6 weeks before expected date. <b>Rule 56-(1)</b> Notice in Form 19 + certificate of Pregnancy in Form 20 to appropriate local officer. Medical Bonus Rs.250 Rule 56-A.
<b>51</b>	<b>Disablement Benefit</b> to Person sustaining (a) Temporary disablement-(min.3 days excluding day of accident.) (b) Permanent disablement-Total or partial if assessed provisionally-for that period or for life.
<b>51A-D</b>	<b>Accidents</b> presumed to arise out of employment under condition.
<b>53</b>	For employment injury- benefit under the Act, and not under any other Law or Act.
<b>56</b>	<b>Medical Benefits</b> Medical treatment to insured person or family at clinic.

***Workmen's Compensation Act***

Workmen Compensation Act is made applicable to all the employees working at different depots, CWS and H.O of the Corporation. This Act is made applicable to the employees whose gross salary is more than Rs.15000/-. Under the scheme if any covered employee gets injury while on duty will be compensated as per Compensation Act. Total no. of Employees covered under this scheme is 1369 employees.

***Festival Advance***

Employees were paid festival advance of Rs.3000/- which is recoverable in ten installments.

**Gratuity**

The gratuity is paid to the employees who have put continuous service of more than 5 years according to the Gratuity Act.

**Provident Fund**

The employees are covered under the Employees Provident Fund Act, 1952. The numbers of employees covered are 1986 as on 31<sup>st</sup> March, 2010.

**Group Insurance Scheme of LIC**

The Scheme was implemented in lieu of EDLI scheme of Provident Fund. The benefit of the Scheme is extended to all the employees working with the corporation. Number of employees covered under EDLI scheme are 1986 as on 31-3-2010.

**Labour Welfare Fund Scheme**

Goa Labour Welfare Fund was made applicable to Kadamba Transport Corporation Ltd. with effect from 26<sup>th</sup> January, 1990. Scheme provides various benefits to the employees of the Corporation who draw salary up to Rs.10, 000/-. Scheme details are given in brief as below:

Scheme No.1	Application for issue of text books/note books to the children of industrial workers/employees
Scheme No.2	Grant of financial assistance to the school going children of Industrial workers/employees studying in 1 <sup>st</sup> to 4 <sup>th</sup> standards for supply of one set of uniform.
Scheme No.3	Scheme for award of scholarships to school or college going children of employees/Industrial employees in various Establishments.
Scheme No.4	Scheme for supply of T.V. sets to Industrial Establishment/Labour Welfare Centres/Clubs/recreation rooms.
Scheme No.5	Scheme for grant of financial assistance to the Industrial Worker/employee for purchase of spectacles.
Scheme No.6	Scheme to pay incentives to the wards of workers on the basis of percentage of marks obtained by them on passing Final Examination conducted by the Board/Universities from Class X onwards.
Scheme No.7	Scheme to provide incentive/financial assistance on the basis of attendance in schools/colleges etc. to the female students studying in classes V and onwards in any field of education being daughters of workers/employees.



Whatever family welfare scheme is applicable to the Govt. is made applicable to the employees of the Corporation and assistance is given upon the death of the employee while in service depending upon the circumstances and conditions of the deceased family.

***Investment in Small Savings***

Officers and Employees of the Corporation are encouraged in investing in Small Savings. The amount is deducted monthly.

***Flag Day Fund and Other Funds***

Officers and Employees of the Corporation contribute every year to the Flag Day Fund for the welfare of soldiers and other such funds every year.

***Canteen***

Canteen facilities are being provided at Porvorim, Panaji, Margao and Vasco depots at concessional rates.

***Rest Room***

Crew members have been provided rest rooms at all depots and at all inter-state routes destiny. Rest room is also provided at the respective depots for line checking staff and other traffic staff who are doing duty at late hours.

***Awards***

Every year the Corporation gives awards to its employees for their commendable service rendered, these includes Drivers, Conductors, Mechanics and each category of staff. Awards are given to meritorious students of the employees who have secured highest marks in SSC Exam and HSSC Exam among KTC Ltd.

***Free Travelling facilities to Retired Employees***

Free travelling facilities to retired employees of the Corporation once in two years during off season on inter-state routes are provided.

**Table 1.1: Year Wise Distribution of Staff**

<b>Year</b>	<b>HO</b>	<b>CS</b>	<b>PRV</b>	<b>MRG</b>	<b>CW</b>	<b>PNJ</b>	<b>VSC</b>	<b>TOTAL</b>
1986	124	-	556	533	042	-----	-----	1255
1987	124	-	588	557	043	-----	-----	1312
1989	126	-	644	595	072	-----	-----	1437
1990	135	-	635	609	105	64	-----	1548
1991	139	-	698	619	122	69	-----	1647
1992	139	-	498	639	124	363	-----	1763
1993	140	-	530	652	130	405	-----	1857
1994	144	-	546	669	130	405	-----	1948
1995	142	-	555	615	158	440	81	1991
1996	145	-	535	571	148	415	83	1897
1997	102	-	466	514	135	390	131	1738
1998	118	-	398	455	40	336	120	1469
1999	119	-	459	550	138	451	149	1866
2000	108	-	413	576	129	400	265	1891
2001	121	-	424	117	575	393	79	1929
2002	108	12	442	117	583	395	288	1933
2003	119	12	439	113	575	410	288	1957
2004	115	11	441	101	595	417	301	1981
2005	113	12	473	105	597	433	310	2043
2006	117	10	482	102	593	425	306	2035
2007	111	11	484	100	583	433	292	2014
2008	111	11	472	95	559	419	283	1950
2009	105	11	461	93	551	409	277	1904
2010	100	10	465	94	569	414	276	1924
2011	100	09	456	97	543	401	270	1876
2012	107	10	456	97	547	406	266	1889
2013(as on Dec)	106	09	489	92	593	448	276	2013

*Source: compiled from administrative reports KTCL. for various years*

**Growth rate of Expenditures of labour welfare measures in KTCL**

The annual percentage growth rate is calculated by taking the current year's expenditure on labour welfare and divided by the previous year's expenditure on labour welfare multiplied by 100 as shown below:

$$\frac{Y_t - Y_{t-1}}{Y_{t-1}} \times 100$$

Where  $Y_t$  = Expenditure of year (1984-85)

$Y_{t-1}$  = Expenditure of year (1983-84)

The following table shows the annual percentage growth rate of labour welfare expenditure of KTCL from 1984-85 to 2010-11.

Per capita expenditure is calculated as shown below:

$$\text{Per capita expenditure} = \frac{\text{Expenditure of the current year}}{\text{Total no. of workers in the current}}$$

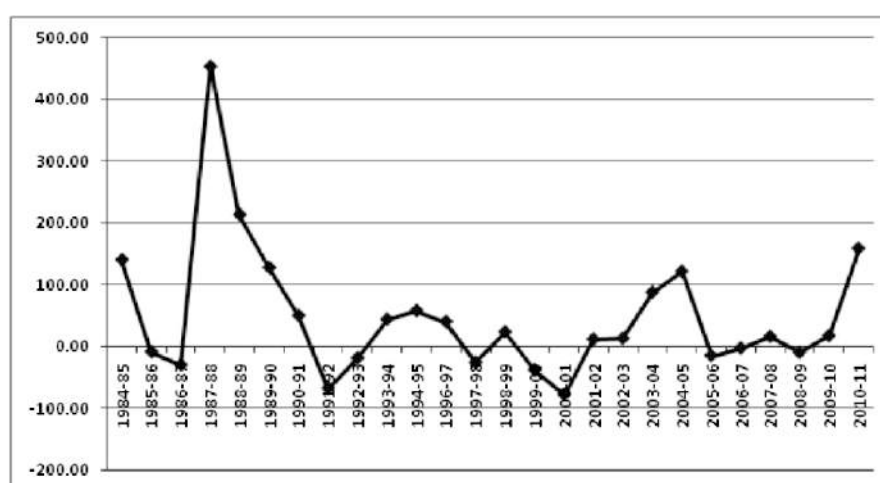
**Table 1.2: Annual percentage Growth Rate of Labour Welfare Expenditures at KTCL from 1984 to 2011.**

Year	Total Expenditure on Labour Welfare	%Growth Rate per annum	Number of Employees	Per Capita Expenditure on Labour Welfare
1984 -85	27255	140.64	1220	22.3
1985 -86	24872	-8.74	1255	19.8
1986 -87	17429	-29.93	1312	13.3
1987 -88	96614	454.33	1437	67.2
1988 -89	303162	213.79	1548	195.8
1989 -90	691336	128.04	1647	419.8
1990 -91	1037388	50.06	1763	588.4
1991 -92	334871	-67.72	1857	180.3
1992 -93	272257	-18.70	1948	139.8
1993 -94	391923	43.95	1991	196.8
1994 -95	619825	58.15	1897	326.7
1996 -97	868903	40.19	1738	499.9
1997 -98	641159	26.21	1469	436.5

1998 -99	792818	23.65	1866	424.9
1999 -00	491191	-38.04	1891	259.8
2000 -01	108280	-77.96	1929	56.1
2001 -02	121049	11.79	1933	62.6
2002 -03	136825	13.03	1957	69.9
2003 -04	257199	87.98	1981	129.8
2004 -05	570485	121.81	2043	279.2
2005 -06	485367	-14.92	2035	238.5
2006 -07	471780	-2.80	2014	234.3
2007 -08	546649	15.87	1950	280.3
2008 -09	491968	-10.00	1904	258.4
2009 -10	577660	17.42	1924	300.2
2010 -11	1497597	159.25	1876	798.3

*Source : Administrative Reports of KTCL. (Various years)*

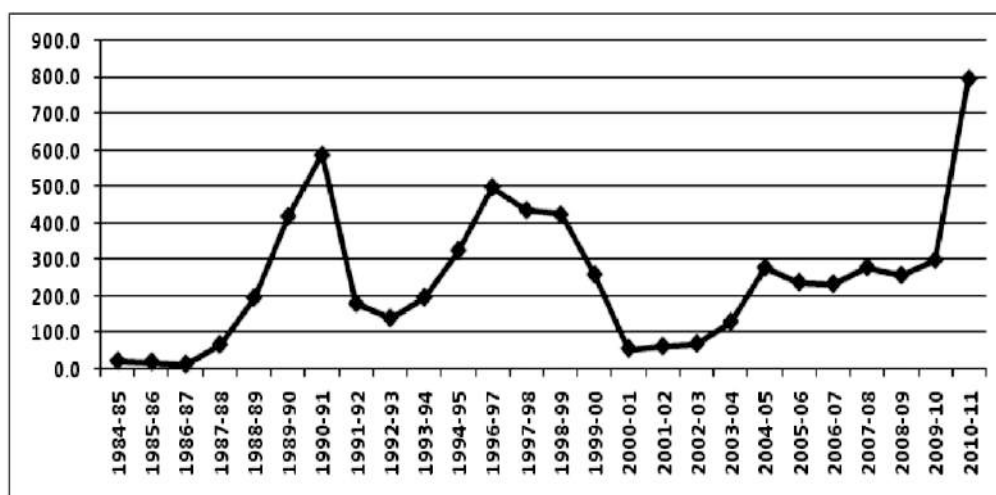
**Figure 1-a: Percentage Growth Rate of Labour Welfare Expenditure**



The above data was collected from the secondary sources such as official records and annual administrative reports of the corporation. Simple tabular analysis and annual percentage growth rate are used to obtain the result. The time series data ranges over a period of 27 years from 1984-85 to 2010-11. The corporation has extended various labour welfare measures like statutory welfare facilities which include drinking water facilities, provision of canteens, rest rooms, toilets, uniforms etc. it also provides various

non statutory welfare facilities as well such as medical, educational, recreational, consumer cooperative credit society etc. Growth rate graph does not reveal a satisfactory picture. There is neither consistency nor improvement in labour welfare expenditures. More so the growth rate shows a negative trend almost for 10 different years. The best reason revealed is either due to the mismatch between revenue earned and expenditure incurred or due to change in the chairmen of the corporation. Also due to this mismatch, for past few years the corporation is running into losses. For most of its financial ends it depends either on government grants or on loans received from Goa State Cooperative Bank Ltd. Panjim.

**Figure 1-b: Per Capita Labour Welfare Expenditure in KTCL**

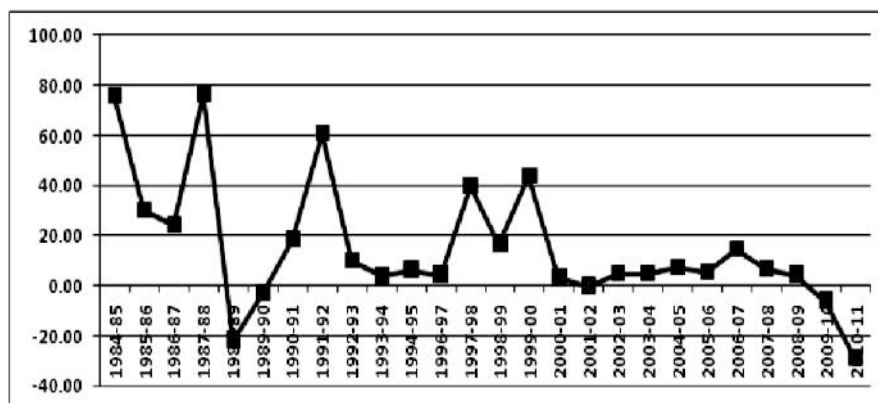


As far as per capita labourwelfare expenditure in KTCL is concerned initially for a period of five years per capita expenditure showed an increasing trend. The obvious reason sighted is that the corporation was new and both the productivity as well as performance was witnessing improvement year after year. But during 1991-92 it declined sharply and again started increasing steadily almost till 1996-97. There after witnessed a declining trend up to 2001. There after slow but steady increase almost for a decade till 2009-2010. Year 2010-11 has shown a sharp rise in per capita expenditure as the new party government is making all the possible efforts to revive the corporation and convert the corporations' performance if not that of profit making but at least of that of break -even.

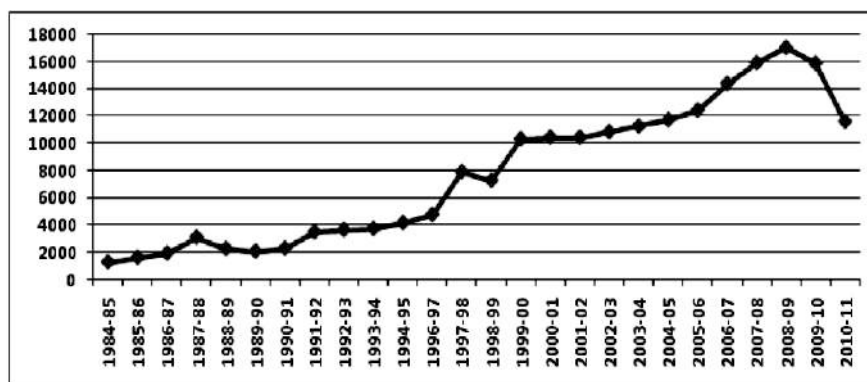
**Table 1.3: Annual percentage Growth Rate of Social Security Expenditures at KTCL from 1984 to 2011.**

<b>Year</b>	<b>Total Expenditure On Social Security Measures</b>	<b>%Growth Rate per annum</b>	<b>Number of Workers</b>	<b>Per Capita Expenditure on Social Security measures</b>
1984 -85	1565609	75.83	1220	1283
1985 -86	2038331	30.19	1255	1624
1986 -87	2537214	24.48	1312	1934
1987 -88	4472494	76.28	1437	3112
1988 -89	3517339	-21.36	1548	2272
1989 -90	3416447	-2.87	1647	2074
1990 -91	4043390	18.35	1763	2293
1991 -92	6500222	60.76	1857	3500
1992 -93	7149009	9.98	1948	3670
1993 -94	7437496	4.04	1991	3736
1994 -95	7919832	6.49	1897	4175
1996 -97	8282580	4.58	1738	4766
1997 -98	11603486	40.10	1469	7899
1998 -99	13544789	16.73	1866	7259
1999 -00	19482977	43.84	1891	10303
2000 -01	20138981	3.37	1929	10440
2001 -02	20152188	0.07	1933	10425
2002 -03	21182570	5.11	1957	10824
2003 -04	22252277	5.05	1981	11233
2004 -05	23909553	7.45	2043	11703
2005 -06	25254848	5.63	2035	12410
2006 -07	28946336	14.62	2014	14373
2007 -08	30979715	7.02	1950	15887
2008 -09	32396192	4.57	1904	17015
2009 -10	30515047	-5.81	1924	15860
2010 -11	21734716	-28.77	1876	11586

Source: - Administrative Reports of KTCL. Various years.

**Figure 1-c: Percentage Growth Rate of Social Security Measures**

Since inception corporation has been providing adequate social security measures to its employees. The various social security benefits provided are provident fund, pension scheme, workmen's compensation insurance, gratuity, employee state insurance etc.

**Figure 1-d: Per Capita Expenditure on Social Security Measures**

Per capita expenditure on social security measures shows a slow but consistently rising trend. This reveals that both the corporation as well the employees are very much concerned about the need and significance of these measures, which in the long run especially after the superannuation of the employees are going to be beneficial to the employees.



**CONCLUSION**

From the above analysis it is very clear that the Kadamba Transport Corporation Ltd. is doing a excellent job of providing various labour welfare and social security measures to the workers of the corporation. These provisions shall reap very good benefits to the corporation in the long run. It will bring about overall improvement in the productivity of the labourers and boost their moral and bring an overall change in their attitude towards the corporation. This change is the need of the hour as the corporation is facing a strong competition from the private road players and also incurring losses for years together. Also corporation has to find some means to lower its dependence either on government grants or on loans received from Goa state cooperative bank ltd. Panjim for most of its financial needs.

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## COMPLAINTS AND COMPLAINT MANAGEMENT IN AIRLINE INDUSTRY

**Ms. Maria Fatima De Souza,**  
Government College of Commerce,  
Borda, Margao-Goa  
Email: mariafatima0422@gmail.com

### ABSTRACT

*A customer oriented complaint management seems to be an antecedent of a high level of services. Oyewole et al., (2012), affirms that, "airline industry deals with customers in a direct contact mode, which illustrates the importance of the relationship between the organisation and the customer." The methodology used is in-depth exploratory interviews with officials of eight airlines. An open ended questionnaire is administered.*

*The findings have managerial implications of providing appropriate remedy to complaints and thus can better the customer retention rates and thereby increase the profitability.*

**Key words:** Complaints, Complaint, Management, Airlines

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### INTRODUCTION

Quality in airline service is difficult to describe and measure due to its heterogeneity, intangibility, and inseparability and only the customer can truly define service quality in airline industry (Huang, 2009).

Gronroos, (1984), stated that in the airline industry the contact between customer and service provider is very high, thus, service process offers various opportunities for service failure to occur.

Oyewole et al., (2012), affirms that, "airline industry deals with customers in a direct contact mode, which illustrates the importance of the relationship between the organisation and the customer".

Hence, it may be concluded that, service failure is almost inevitable in the service industry, in general and airline industry, in particular. Thus, the idea of zero defect approach is relatively difficult to implement in the service industry (de Ruyter and

Wetzels, 2000). Therefore, the satisfaction of consumers and the complaint solution are among the most important aspects that the service providers need to focus on.

The above findings seem to necessitate research in the area of complaints and complaints management in the airlines industry. *Thus this research is an attempt to study the complaints and complaint management in the airline industry.*

## **LITERATURE REVIEW**

In terms of competitive elements in the new millennium, it has become clear that most organisations are increasingly interested in how they can achieve differentiation and competitive advantage, in their quest for progress and advancement. Globalisation and value driven business imperative therefore mean that mistakes will not be tolerated (Bamford and Xystouri, 2005).

### **Complaints in airlines:**

Airline services are known to be the most elaborate in terms of service. There are many breakdowns of service in airlines industry. They can be divided into four main areas, which are passenger services, baggage or cargo services, engineering services and catering services (Gilbert and Wong, 2003).

Upadhyaya, (2011), classified the airline complaints into two categories, controlled and uncontrolled. He explains that controlled complaints are due to staff error or staff behaviour which is very important in service industry and at the same time within the control of airline people e.g. (planned delays and cancellations, incorrect information, extra charges, wrong boarding passes, duplicate seat numbers, baggage missing or lost, delay in claim settlements, refund of unused tickets, inflight services, behaviour of crew members/ non- availability of crew. Uncontrolled customer complaints include delay and cancellation of flights due to weather conditions and technical grounding of the aircraft.

Boshoff et al., (2005), identified the following complaint categories in airlines- ticket/fare complaints. Lounges, airport (check-in, cabin luggage, excess baggage), airport (downgrading and denied boarding), flight operations (cancellation, delay, staff behaviour), inflight (catering, newspapers), inflight (seat, comfort) and baggage (damage, delay, loss)

Kim and Lee, (2009), stated the following common complaints in the airlines, punctuality and convenient flight scheduling, food quality and fulfilment of special meal requests-(such as vegetarian, kosher, or a children's meal), delivery and receipt of baggage at the flight destination and cabin and check-in services. Rhodes and

Waquespack, (2005), stated, seat denials, flight delays, baggage mishandling such as lost, damaged, delayed or pilfered are the common airlines complaints.

According to Feng et al., (2005), in general, from a passenger's perspective, the service items of airline include- flight frequency, flight safety, cabin food and beverages, seating and flight on schedule. Any inadequacy of this will amount to service failure. Passengers were classified based on travel frequency-frequent flyers and less frequent flyers, based on trip purpose-business, vacation, and visiting home, based on gender- male and female.

### **Complaint Management in Airlines:**

Research has shown that the majority of customer complaints are those dissatisfied with the way the company handles their complaints. It seems that the matters of effective complaint handling are not sufficiently addressed by businesses (Lewis and McCann, 2004). This would mean that if the customers are not taken seriously in the progressively service oriented world economy the customer may indulge in negative word of mouth (Blodgett et al., 1995), switching to competitors firm (Homburg and Furst, 2005) and have disloyal feelings towards the company (Colgate and Norris, 2001). Moreover, good complaint management can help achieve customer loyalty (Andreassan, 2001), customer retention (Strauss, 2002), prevent customer defection to other service providers (Reicheld and Sasser, 1990), increase profitability if the customers stay with the company (Lewis and McCann, 2004).

In order to maintain a high level of service, it would seem necessary to develop more customer oriented complaint management. Interviews with business passengers and the airlines complaints department indicate that complaint procedures are often felt to be complicated and time consuming by passengers (Edvardsson, 1992). Hence the service providers should give adequate attention to complaint management.

This research attempted to study the customers' complaints in airline industry and complaint management from the perspective of the management; this can lead to a better understanding of how complaints are handled in airline industry. This, would in turn, lead to sustainable relationship management as it is found that complaint handling satisfaction is significantly and strongly associated with both, trust and commitment, which provides empirical support for the proposition that complaint handling is tied closely with the relationship marketing (Tax et al., 1998).

The study will contribute to the theoretical knowledge and will also have practical implication to the airline industry. The result of this study may reveal the extent and the type of complaints in the airline industry and the manner in which the complaints are managed by the airlines.

Goa being a famous and well known tourism destination hub, many domestic and international tourists frequently visit this place. The Goa airport has two terminals separately for the operation of domestic flights and a new world class terminal for the international flights. Domestic flights can process 350 arrivals and departures whereas international terminal can operate 250 arrival and departures on daily basis. Hence the Goa Dabolim airport caters to both domestic and international passengers. This facilitated the researcher to conduct this particular research in Goa.

### **OBJECTIVES OF THE STUDY**

The following are the objectives of the study:

- To make an inventory of common complaints in the airline industry.
- To find out how complaints are handled (complaint management) in the airline industry.

### **METHODOLOGY**

In this research, in-depth exploratory interviews with the officials of all the airlines operating in the state of Goa, India were conducted. An open ended questionnaire was administered. This resulted in interviews of managers of eight airlines. Out of the eight airlines, two were operating only internationally, three operated in both domestic and international sectors, and three operated only in the domestic sector.

The result of in-depth exploratory interviews revealed different categories of common complaints (service failures) encountered by the passengers. Findings also revealed that the passengers differ on expectations of remedial action in complaint redressal according to their types. The types of passengers classified by managers include, (based on residence) foreigners, N.R.I. and domestic passengers(based on purpose)-business and leisure, and (based on frequency) frequent fliers and less frequent fliers. Besides, informal discussions with the passengers revealed important insights into industry specifics and supplemented to the data collected from interviews. The perusal of complaints posted on-line by passengers also provided rich information about the kind of plight faced by the passengers in real life situations, thereby providing deeper insight of the types of complaints, and the redressal provided by the managers. The common complaints were classified under 13 major heads.

### **SAMPLE**

The sample for the exploratory study comprised of all the eight airlines that operated from Dabolim airport, Goa India.

**FINDINGS****A) Inventory of Common Complaints:**

- 1. Delayed Flights: Leading to missing of an event.**
  - a. Due to technical / mechanical fault.
  - b. Due to weather conditions.
  - c. Due to non-availability of flight crew.
- 2. Delayed Flights: Not leading to missing of an event.**
  - a. Due to technical / mechanical fault.
  - b. Due to weather conditions.
  - c. Due to non-availability of flight crew.
- 3. Cancelled Flights: Leading to missing of an event.**
  - a. Due to technical / mechanical fault.
  - b. Due to weather conditions.
  - c. Due to non-availability of flight crew.
- 4. Cancelled Flights: Not leading to missing of an event.**
  - a. Due to technical / mechanical fault.
  - b. Due to weather conditions.
  - c. Due to non-availability of flight crew.
- 5. Baggage related problems**
  - a. On arrival at the destination, passenger finds the baggage damaged.
  - b. On arrival at the destination, passenger finds the baggage lost or missing.
  - c. On arrival at the destination, passenger finds the baggage delayed leading to missing of an event.
  - d. On arrival at the destination, passenger finds the baggage delayed not leading to missing of an event.
- 6. Communication with flight crew/staff behaviour**
  - a. Flight Crew being rude and unhelpful to you.
  - b. Abused by an airline staff.
  - c. Unpleasant behavior of airline staff.
  - d. Baffled by unclear and loud announcement.
- 7. Meals on Board**
  - a. Scheduled meals and beverages not provided.

- b. Substandard meals / beverages provided.
- c. Meals / beverages provided at extra cost.
- d. Inadequate meals / beverages provided and overcharged.

**8. Entertainment on Board**

- a. Request programme not played.
- b. Reading material, games, music of passengers' choice not provided.
- c. Failure of entertainment system.
- d. No entertainment system.

**9. Flight fare**

- a. Delay in refund of fare money on cancellation of ticket.
- b. Non-refund of fare money on unused /lost tickets.
- c. High cancellation and reschedule charges.
- d. Unreasonably increase in fare rate.

**10. Airport Lounges**

- a. Lounges and washrooms busy and crowded.
- b. Lack of utilities (cafeteria, shops and food outlets) .
- c. Improper and uncomfortable seating.
- d. Lounges filthy and dirty.

**11. Check- in Process**

- a. Long waits due to big queues at check-in / security counter.
- b. Long waits due to big queues at immigration/ passport control counter.
- c. Overcharged for extra checked -in bag.
- d. No attendant found at the check- in counter.

**12. Denied Boarding**

- a. Involuntarily bumped from flight due to over- booking.
- b. Reached late at the check-in counter and hence denied boarding.
- c. Incorrect reservation and ticketing of the airline.
- d. Carry-on bags do not have stamped security tags.

**13. In-flight Seats**

- a. Provided with a tiny seat with a divider.
- b. Seat recline- back facility not functional.
- c. Seat not comfortable.



**B) Classification of Passengers**

The classifications of passengers by the managers were as follows:

1. Based on Residence- foreigners, N.R.I. and domestic passengers
2. Based on Frequency-frequent fliers and occasional fliers
3. Based on Purpose-business tourists and leisure tourists.

**C) Complaint Management**

The managers revealed that complaint management include, refund for cancelled flights and provision of substitute flight for delayed flights, whenever possible. However, only a few said that they would firstly apologize and explain the situation to the passengers. Some managers said that they would first provide refreshments to calm the customers. Managers of International airlines said that they provided hotel stay for en route delays and drop at home service when the delay was at the start of the journey. However, they again said that they faced passengers who were left dissatisfied and were not sure what the passengers expectation were in complaint management.

It was affirmed by the managers that expectations of different classes of passengers about the redress seemed to be different and the managers felt that there was dissatisfaction among the passengers largely, about the redress provided. However, the manager seemed unaware of the nuances of the same. They generally affirmed that business passengers and foreign passengers seemed to have more expectations regarding management of complaints.

However, there was difference of opinion among managers as to which classes of passengers complain more and are having higher expectations. Some felt that domestic passengers with less travel experience have greater expectations of redress whereas others felt that foreign passengers have greater expectations due to exposure. Similar disagreements prevailed over expectations of business v/s leisure passengers. Certain managers cited instances like a passenger travelling with his family had missed connecting flight due to the delay in first flight and subsequently his short holiday package that he had booked, got cancelled as he could not report in time. The passenger then asked for compensation.

Managers cited that business passengers have more tensions of work and hence, are irritated sooner. It would thus, be expedient to carry out further research in this area on a larger sample, with a quantitative methodology.

**CONCLUSIONS**

The managers said that they generally segregated the complaints as technical and non-technical and explained to the passengers, the lack of control over technical issues, to

which the passengers often reacted sympathetically. However, as cited in the above situation, the passengers also evaluated the perceived severity of the complaint situation, considering the loss that they may suffer.

Expectations of redress are also dependent on the classes to which the airline passengers belong. The Foreigners and N.R.I.s would have greater expectations in complaint management rather than domestic passengers. Frequent fliers would have greater expectation in complaint management rather than occasional fliers. It is also found that Business passengers would have greater expectation in complaint management rather than leisure passengers.

### **LIMITATIONS**

As stated above, the research findings are drawn based on exploratory first level study coupled with the literature review. Second level quantitative study would be expedient to further affirm these hypotheses by testing on a larger sample

### **SCOPE FOR FURTHER RESEARCH**

The above modes of redress, thus, show that managers do offer all the types of redress in complaint management to the airline passengers. They offer refunds and substitute flight. Apologies and explanations are offered, but it seemed that these were not offered in timely and considerate fashion, as most complainants felt aggrieved about inadequate information of the situation. Thus, managers may not have assessed the significance of providing appropriate interactional justice. Procedural justice seemed to be given due importance. Airlines seemed to simplify complaint procedures and many had guest relation managers attend them promptly. The complaint registers and on line complaint facilities were provided. Only cases of passengers asking for very high compensations were referred to higher authorities.

In a very competitive scenario and falling margins, the managers did seem to try their best to appease the complainants. Hence, this research, when carried out at further quantitative level could enhance the effectiveness of the redress provided, by assisting the managers with the relevant knowledge about the expectations of the complaining passengers.

### **APPENDIX 1- INFORMAL INTERVIEW**

- Q.1. What is the name of the airline?
- Q.2. Whether it operates in Domestic, International or Both sectors?
- Q.3. When was it started?
- Q.4. From Goa what are the various destinations?
- Q.5. What are the different types of passengers who travel by your airline?
- Q.6. Do the passengers complain?

- Q.7. What are the different types of complaints?  
 Q.8. According to you what is the expectation of the complainant?  
 Q.9. What is the redressal you provide for various problems?

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## EMPLOYEE GRIEVANCES: CAUSES, IMPACT AND REDRESSAL MECHANISMS - A STUDY

**Ms. Sarita P. Usgaonkar,**  
Assistant Professor of Commerce,  
Government College, Quepem, Goa.  
Email: sarita.usgaonkar@yahoo.com

### ABSTRACT

*This paper addresses the issues related to the grievances of the employees, its impact on their performance and organizational efforts to redress them. A grievance is dissatisfaction about something which an employee disagrees with the act done by the employer, management, superiors or fellow workers concerned to his employment. Timely redressal of grievances is essential; otherwise, it may result in aggravating the problem. The same may phase out to be a cause for an industrial dispute in future. Employees try to show their resentment in the form of non-cooperation attitude, reduction in efficiency, indiscipline or high absenteeism rate. Such type of behavior lowers the performance level of employees affecting the quality of work. There is a close relationship between grievance and industrial relation. Expeditious redressal system has become a need for the smooth functioning of the organization.*

**Key words:** Grievances, Redressal System, Conflict

### INTRODUCTION

Grievance means a complaint, discontent or dissatisfaction concerned with the work or workplace. In other words, a grievance arises when an employee disagrees with the act done by the employer, management, superiors or fellow workers concerned to his employment. Once the employees realize the severity of such acts, then they try to raise their voice either in the form of a complaint or discussion with colleagues or the union.

The grievances need to be addressed as quickly as possible because psychologically the employee is going through a stage where he wants to speak with higher authorities to get it redressed. Timely redressal of grievances is essential; otherwise, it may result in aggravating the problem. The same may phase out to be a cause for an industrial dispute in future. Therefore to avoid the future complexities, an organization needs to develop a system in the organization. Grievance handling mechanism in an organization acts as a

vent provided to the employees to bring out their complaints and dissatisfactions so that problems like low efficiency, low productivity, conflicts or strikes can be reduced which are the outcomes of increased grievances.

### **GRIEVANCE AND INDUSTRIAL RELATIONS**

There is a close relationship between grievance and industrial relation. To maintain cordial industrial relations in the organization, it is essential to reduce the number of grievances among the employees. Grievances create turmoil in the mind of the employee which he passes on to other employees by making it into a collective grievance. Such collective grievance brings more threat to the organization in the form of go- slow- policy or strikes if not dealt immediately. Conflicts and strikes are the signs of industrial unrest which has a direct impact on industrial relations by creating gap between employer and employees. Therefore proper grievance procedure can act as a bridge to reduce the gap and to maintain cordial industrial relations.

### **GRIEVANCE AND EMPLOYEE PERFORMANCE**

Success of an organization is determined based upon the satisfaction level of the employees. Happy and contented employees are an asset for the organization due to their high productivity level. But it can take a U-turn if the same are dissatisfied with the conditions of employment, incentive schemes, career advancement policies or ill treatment towards them. Employees try to show their resentment in the form of non-cooperation attitude, reduction in efficiency, indiscipline or high absenteeism rate. Such type of behavior lowers the performance level of employees affecting the quality of work. To avoid such problem, an organization should adopt formal grievance procedures.

### **OBJECTIVES OF THE STUDY**

- 1) To understand the nature and reasons of grievances among the employees while at work in the organization.
- 2) To know the impact of grievances on the performance of employees.
- 3) To assess the effectiveness of redressal system employed in the organization.

### **ANALYSIS**

In order to get the understanding on the impact of grievances on the quality of work, a study is conducted in two different organizations. An attempt is made to select one manufacturing organization and other service organization to get a view on how differently they react on grievance handling issues. For the purpose of the study random sampling is adopted. Total 100 respondents are selected. The study is mainly based on primary data collected from the employees of both the organizations with the help of structured questionnaire. The scope of study is restricted to south Goa.

**Table -1**  
**Various aspects of grievances**

<b>Sr. No</b>	<b>Particulars</b>	<b>Manufacturing organization</b>	<b>Service organization</b>
1	Grievances prevail among Employees	89%	84%
2	Impact of grievance on employee performance	81%	79%
3	Grievances Resolved	76%	82%
4	Satisfaction of the employees with the redressal system	92%	96%

Based on the table-1, it is observed that there exists high percentage of grievances in manufacturing as well as service organization. Also the respondents from the manufacturing and service organization have admitted about the negative impact of grievance on their performance which accounts for 81 and 79 percent respectively. The study reveals that the organizations have taken up appropriate steps with a formal system for resolving the grievances. Therefore 92 and 96 percent of the employees in both the organizations feel satisfied with the way the grievances are handled. It gives credit to the business organizations since they are managing the grievance issues of their company very tactfully.

**Table -2**  
**Major Reasons for Grievances**

<b>Sr.No</b>	<b>Reasons for grievances</b>	<b>Manufacturing organisation</b>	<b>Service organisation</b>
1	Monetary	27%	29%
2	Welfare	73%	71%

## **CONCLUSION AND SUGGESTIONS**

Based on the survey conducted, it is observed that the causes of grievances among employees in both the units are quite similar. The grievance rate among both the organization is approximately the same with a good redressal system. Another positive point is that the employees from both the organization are satisfied with the redressal process. Every organization should follow formal grievance procedure to find out the cause for the grievance which later needs to be analyzed to suggest redressal measures. It is observed in the study that major reason for the grievance is lack of welfare facilities compared to monetary reasons which need due attention of the organizations.



Another interesting fact is that in both type of organizations grievances do prevail but due to their effective redressal system, they are able to resolve them. But the redressal system should be designed in such a way that the employee should get the opportunity to express their grievances. Organizations should resort to either open door policy or step ladder method. Choices should be made based on the situation because sometimes informal talk can be a measure to reduce the grievances. Organizations should promote effective communication so that employees can express their grievances without any hesitation. The immediate advantage which these organizations are experiencing is the existence of cordial relations between employer and employees. This helps to overcome grapevine issues which are dealt well with good communication system. Another major cause for grievances is inter personal relations. Specially at the lower level in the organizational pyramid where supervisors relation with subordinates matter a lot compared to the manager. Therefore appropriate training needs to be given to the supervisors regarding maintaining cordial relations, attitude and behavior towards subordinates. Expeditious redressal system has become the need of the hour for the smooth functioning of the organization. It is essential to adopt 'Paternalistic Approach' a Japanese style of management in providing statutory as well as non-statutory welfare facilities because it will help to maintain motivation level of employees which will positively work to enhance the efficiency of the employees resulting in the success of the organization.

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## ONLINE SHOPPING, A CASE STUDY OF THE BEHAVIOUR OF SHOPPERS' IN SOUTH GOA

**Ms. Riva Ritinha Paes,**  
Assistant Professor of Commerce,  
Government College of Commerce, Borda-Margao  
Email: paesriva@yahoo.co.in

### ABSTRACT

*There is a huge growth in India's e-commerce market. The increasing internet and mobile penetration has boosted e-commerce. Companies, with the help of the internet are communicating with the customers about their products and getting valuable feedback from them. The customer can now compare the products of different companies with a click of the mouse. The key objective of the study is to understand the buying behaviour of consumers and to provide information to improve online shopping websites as per the customers' expectations.*

**Keywords:** Online Shopping, Customers, Shoppers, Behaviour.

### INTRODUCTION

Technology has made everything easier and simpler. Consumers are moving towards online retail stores. The facility of comparing products on the basis of price, colour, size and quality is one of the principal benefits of online shopping. Mobile devices are one of the popular means for shopping online. Various coupon, discount scheme, festive offers are attracting the customers in online shopping. Due to wide communication network, the internet has become the new link between the manufacturers and their customers. The most important attraction of online shopping is that it saves time. Online shopping allows browsing through endless possibilities and even offers merchandise that is unavailable in local stores. Online shoppers can search through multiple stores at the same time, comparing material quality, sizes and pricing simultaneously. Unlike a store, online shopping has friendly customer service representatives available 24X7 to assist the customers with locating, purchasing and shipping merchandise at their doorstep.

### OBJECTIVES OF THE STUDY

The key objective of the current study is to understand the online buying behaviour of consumers in South Goa. An attempt was made to get information from the customers about the scope of improvement in online shopping website. The objective of the study is to understand the expectations of online shoppers and to provide useful information to

marketing professionals to develop a better marketing strategy and websites to boost online shopping.

## **METHODOLOGY OF THE STUDY**

*Methods of data collection:* the data was collected through a combination of interview and questionnaire method from the respondents.

*Sample Design:* the method of random sampling has been used to collect data from the respondents.

*Sample Size:* 100 respondents from South Goa are taken as sample for the collection of the data.

*Layout of the Study:* The research is divided into two sections.

Section one highlights the respondents' demographic profile and section two deals with consumer behaviour toward online shopping in South Goa.

## **REVIEW OF THE LITERATURE**

Sandeep Varma (2005) in his book highlighted that the internet users prefer to shop online as shopping online is faster, convenient and websites are open all the time. While shopping at a retail store, most of the customers experience the frustration of going from one store to another, fighting traffic, trying to find a place to park, looking for that one certain item. On the other hand online shopping helps to save time, money and efforts.

Cheng Lu Wang (2011) in his article "Online Shopper Behavior: Influences of Online Shopping Decision" has mentioned the reasons of shopping online they are: convenience, cost, information, available products and services and time efficiency.

Sita Mishra (2000) in her book entitled "Retail Management" opines that there are many internet surfers who only do window shopping but a very low number turn into regular buyers. This might be because of the lack of consumer intention to purchase. It is necessary to identify the pre-purchase intentions of the consumer as it the key to understand the reason to shop over the internet. The knowledge about the behaviour of the consumer will help to understand the consumer and develop marketing strategies to target the consumer.

Pradeep K Sinha and Priti Sinha (2011) in their book "Computer Fundamentals" are of the view that the internet has introduced a new market of online shopping. The online shopping remains open 24 hours for the whole year. By using internet services, customers select the best product and submit an order. Online shopping sites accept orders placed by customers, handle order payment and track orders to fulfilment.

## DATA ANALYSIS AND INTERPRETATION

An attempt was made to understand the behaviour of online shoppers in South Goa. The survey has provided information about the buying behaviour of online customers and scope for improvement in online stores.

### SECTION I

#### **Demographic Profile**

The study findings indicate that:

Age	Respondents	Male	Female
Below 25 years	12%	4	8
26 – 35 years	54%	18	36
36 – 45 years	26%	8	18
Above 46 years	8%	5	3

- The consumers' surveyed were mostly between the age of 26 - 35 years (54%). 12% of the consumers' were below 25 years. 26% of the consumers' were between 36 - 45 years and only 8% consumers' who were surveyed were above the age of 46 years.
- With respect to the gender composition, it was found that 65% of the respondents were female while only 35 respondents were male.
- With respect to usage of internet, majority of the respondents had an experience of using the internet for more than 5 years. Whereas, 6 people surveyed had an experience of less than a year.
- It was found that 68% of the respondents have been frequently using online stores for shopping products. While, 12 percent people have never used the internet for shopping.
- The survey revealed that most of the consumers very often use the internet for searching information about products.

### SECTION II

#### **Consumer Behaviour towards Online Shopping**

- **Products Preferred in Online Shopping**

An attempt was made to study the types of products that the respondents purchased online. The products were categorised into apparel, baby care products, books, electronic items, jewellery, etc.

Products	Percentage
Apparel	75%
Baby Care Products	49%
Books	29%
Electronic Items	62%
Home Furnishing	30%
Jewellery items	6%
Pet supplies	21%
Sporting goods	25%

It has been observed that most common types of products bought online include apparel (75% of the consumers surveyed), followed by electronic items (62%), baby care products (49%) and home furnishing (30%). The least wished item for buying online was jewellery items (6%).

#### Reason for Shopping Online

- The study findings indicate that 95% respondents felt that online shopping saves time. While, 6% respondents disagreed that shopping online saves money.
- With respect to online shopping being relaxing, the majority of the respondents agreed to it.

#### Preferred Mode of Payment

An attempt was made to identify the most preferred mode of payment in an online transaction.

##### Most preferred mode of payment

Mode of Payment	Percentage
Credit Card	9%
Cash on Delivery	66%
Debit Card	13%
Net Banking	7%
EMI	5%

- The study indicates that the majority of people preferred cash on delivery (66%) over credit card (9%) and debit card (13%).

- It was found that most of the respondents felt that online shopping is secure, while, 12% felt the opposite.

### **Company Profile, Brand Identity and Customer Service**

The study findings indicate that:

- 83% of the respondents agreed that the profile of the company and brand identity is an important parameter for them while doing shopping online.
- Customer service is valued a lot by all the respondents.

### **Product Information Provided by Online Stores**

- All the respondents were of the opinion that information provided by online stores affects the decision of online shopping. Thus, it can be said that more the information shared by the online stores make the online shoppers comfortable in making the purchase.
- Study findings prove that all of the respondents prefer an online store that gives large number of choices.

### **Delivery of the Product**

- With respect to the cost of delivery majority of the respondents said that online shopping can be costly if it is not noted properly. The cost of the product increases with the rate of shipping charges.
- Study finding indicate that majority (i.e. 92%) of the respondents give due importance to the speed of delivery of the product. Hence, it can be said that it is an important feature of online shopping.

### **Buying process**

An attempt was made to understand the views of the respondents about the buying process. It was found that simpler the process it encourages online shopping. The feature of tracking the order online was considered as an important feature by majority of the respondents. The study also showed that most of the respondents prefer to shop online when the online stores offer discounted sale and festive offers.

### **CONCLUSION AND SUGGESTIONS**

Online shopping helps every individual in saving their time, money and efforts. The rapid growth in digital commerce is mainly because of smart phones as per the opinion of consumers in South Goa. The results of the study have given a clear indication of increasing significance of online stores in the life of people. The ease, convenience, reviews and discount provided by these stores for 24x7 has made shopping very easy for consumers. The young population contribute largely to the growth of online shopping in India. Apparel segment is one of the biggest services used by online shoppers in South Goa. Nowadays, the consumers also prefer to buy electronic gadgets online as the price offered by the online retailers are at discounted rate compared to the price available in the

electronic stores. Considering the findings of the study it can be concluded that:

- ❖ Maximum numbers of respondents of online shopping are in the age group of 26-35 years who prefer to shop online as it saves time and money.
- ❖ Improving the after sales services, providing more secured payment options, timely delivery of the goods with better packaging can increase the demand for products through web stores.
- ❖ The market segments like toys, jewellery, furniture, etc must be targeted by the marketers through online stores. The e-commerce companies in line with the manufacturers should create more awareness for other product awareness among the customers.
- ❖ Most of the consumers prefer to make payment by cash on delivery mode over credit card and debit card.
- ❖ A majority of the respondents (approx. 12 % of sample) have shown fear in online payment. Therefore, the online stores must mention about the security of transactions of their stores which will increase the faith of customers for online shopping.
- ❖ The information provided to the consumers about the products on the internet should be increased. Multiple product images from various angles, such as front, back, aerial, etc must be provided.
- ❖ The company should try to improve their after sale services for the satisfaction of consumers. An attempt should be made to improve the quality of goods and services. The quality of the products should be such that it attracts the customer towards the product to buy online.
- ❖ The company should design their website that functions well and is easy to navigate.

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