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Chief Editor's Voice

DEMONITIZING THE HIGH DENOMINATION INDIAN RUPEE

India won freedom at midnight. In a new tryst with destiny, the Prime Minister, Sri Narendra Modi, addressed the country in the evening of 08th November to declare his decision about demonetization of currency notes having high value of Rs.500 and Rs.1000 at the stroke of midnight. This historic and bold step was to free the country from the clutches of black money. Modi has, no doubt, struck a body blow to the parallel economy through this surgical strike of demonetization of high denomination Indian rupee. Consequently, from 'zero hours' onwards 85 per cent of the value of notes in circulation turned invalid. This surgical strike of Prime Minister sent shock waves across the country. Perplexed though at first, people started appreciating the bold step but not without the anxiety about the consequences of this unprecedented move. For political leaders, if it tends to be better for one group, it is bitter for the other. The very next dawn hence, anxious and frantic wait by people started swelling at bank outlets. While ATM transactions have become virtually defunct, the bank outlets have run out of cash. The immediate replacement with Rs.2000 denomination notes in lieu of demonetized Rs.500 & Rs.1000 notes has been of no avail as lower denomination notes are required in large number for smooth transaction. It added more confusion and conflicts among the common people and consumers. Introduction of new Rs.2000 notes in place of demonetized two lower denomination notes has not been done

without a purpose but, as a master stroke, simultaneous release of more Rs.100 and Rs.50 notes should have been done to reduce the strain in the money market. In the absence of which, people have generally become panic.

Incidentally, the government had taken initiatives to ease out the situation by increasing the withdrawal limits, allowing demonetized notes in some essential service like petrol pumps, railway stations, airports, hospitals, etc. Government has extended the period of transacting business with the currency demonetized for some more time. Government has also taken a decision to push more currency notes through post offices. Although people became panicky and the politicians remained in two minds, the message went straight to the people who transact in black money and run a parallel economy in the country since independence. No steps have so far been taken by any government in power for the past seventy years to reform the economy thereby putting the country under the pressure of a parallel economy. Thus it has become imminent and inevitable to take bold steps in unearthing the black money at a time when this country is celebrating its sapthati (seventy years) of its independence. This ought to have been done much earlier. The present decision, albeit a delayed one, certainly would have an adverse impact on consumer spending, especially in the rural areas, with a resultant effect on the economy as a whole in the years to come.

According to the Attorney General Mukul Rohtagi's statement at least 10-11 lakh crores rupees is expected to pump into the public exchequer from demonetization of high denomination Indian rupees notes. Every day there would be an addition of 10000 crore rupees. The decision gave the common man a lot of pain in the initial days. But the long term gain expected to accrue is sufficiently compensating the common man's short term inconveniences. The common man's pain is understandable and deserves consideration. But the main objective of this strategic move is to wipe out the black money and terror financing in our country

One of the most unexpected spin off of this bold step is that people are learning to live frugally and put some break on their conspicuous consumption behaviour. It is equally true that a severe monetary contraction is causing much reduction in the purchasing power of the people and the consequent slowing down of the total economic activity in the country. It will also create negative impact on the rural population, the urban poor and the middle class. It will also put some difficulty in the entire chain of supply and distribution. The current round of demonetization is likely to disrupt the small business ecosystem as the segment operates largely in cash

Prime Minister Narendra Modi's emotional appeal to the nation asking for a time of 50 days to weed out black money needs to be considered favourably. At this juncture the people and the politicians should support the Prime Minister and be vociferous as being together in this war against black money. One should appreciate the way the present government took the

bold steps to demonetize the high value currency notes in secret and implemented it at jet speed. At a time when the government is embarked on a major economic reform that will benefit the nation, the economy and the people in the long run, one should not trivialize the move for narrow political reasons. The government ought to take notice of the inspiring endurance and forbearance demonstrated by the common people, the daily wage workers and the small traders. Now it is duty of the government to pump in the alternative currency into the system in a equally effective manner in order to reduce the hardship the common man is facing currently as a consequence of the currency withdrawal. It is the general opinion of the public that a large amount of lower denomination notes should have been injected into the system through banks and ATM prior to withdrawing large denomination currency notes, so that the overall money supply would not have reduced disrupting normal activity.

In spite of all the hardships the general public is put to on account of this major monetary exercise, people are stoutly behind the Prime Minister in backing his decision in the larger interest of the country. It is actually a precarious situation to be handled deftly by the Government as any prolonged sufferings will shatter the wafer thin patience to create a ruckus, as is being willed by the forces inimical to any economic reforms in the country. The need of the hour therefore is timely decisions to mitigate the currency crunch at the hands of the people; the sooner the better.

ETHICAL HUMAN RESOURCE MANAGEMENT PRACTICES PERCEIVED BY EMPLOYEES IN THE UAE CONSTRUCTION INDUSTRY

***Chithra Mohan K**

Abstract

Migrant workers form the lion's share of work force in the Middle East. They enjoy a glossy life abroad. Behind the glitter and luxury, the experiences of these migrant workers present a much less attractive picture of wage exploitation, indebtedness to crooked recruiters, and working conditions that are hazardous to the point of being deadly. The primary objective of the study is to know the current level of ethical human resource management practices experienced by them and to identify the most common factors identified by the employees. This study was conducted with the objective of identifying the ethical human resource management practices among the employees working in construction industry in UAE, mainly concentrating on Dubai. The result from this study is that the six independent variables do affect ethical human resource management practices level among the labourers.

Key words:- Ethics, Human Resource Management, Work Organisation, Migrant Workers, HR Professionals.

The UAE is a federation of seven emirates in the South Eastern corner of the Arabian Peninsula. The UAE is an important economic hub in the Middle East. In recent years, it has rapidly developed into a dynamic global economy, through the influx of foreign ideas and practices facilitated by the

development of the Internet and associated technologies (Alrawi & Sabry, 2009). The major effects of increasing globalisation in these two regions include rising migration of national and international labour, higher rates of staff turnover, lower levels of retention, and clashes between organisational cultures in the workforce (Muhammad Iqbal, 2008).

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“Employees who are engaged, but not empowered, are more likely to be frustrated, burned out and become disengaged, which puts organisations at risk of having suboptimal productivity and higher-than-average employee turnover.” As on Hewitt’s study found that globally, employees’ satisfaction about career opportunities, the main driver of engagement, has dropped by three percentage points. About half of the global population is also not happy with salary, as well as their companies’ employee value proposition, reputation and innovation.

According to Dessler (2008), organisational justice has three components- distributive justice, procedural justice and interpersonal (interactional or interactive) justice. Interpersonal justice entails the manner in which managers conduct their interpersonal dealings with employees, the degree to which managers treat employees with dignity as opposed to abuse or disrespect. To treat people justly is to deal with them fairly and equitably. Adams (1965), distinguished between distributive and procedural justice. Distributive justice refers to how rewards are distributed. People will feel that they have been treated justly in this respect if they believe that rewards have been distributed in accordance with their contributions, that they receive what was promised to them and that they get what they need. Procedural justice refers to the ways in which managerial decisions are made and HR procedures are managed. People will feel that they have been treated justly if management’s decisions and procedures are fair, consistent, transparent, non-

discriminatory and properly consider the views and needs of employees. HR professionals who consider a justice perspective may focus on either the equitable distribution of the benefits and costs resulting from the plant closing and employee layoffs (distributive justice) or the maintenance of rules and standards (procedural justice). For the distributive justice reasoner, the ethical decision process would focus not only on the benefits incurred by the company and its investors through the plant closure and layoffs but also on the significant harms or costs imposed on those employees laid off from work and the host community as well as businesses negatively affected by the plant closing.

1. Statement of the problem

The rising feeling of occupational stress among the labourers in UAE is growing. This study is to know the current level of ethical human resource management practices experienced by them and to identify the most common factors identified by the employees.

2. Scope

This study covered construction labourers in UAE. Are there any unethical HR practices going on? Here an attempt is made to analyze it from the workers point of view.

3. Objectives of the study

This study was conducted with the objective of identifying the ethical human resource management practices among the employees working in construction industry in UAE, mainly concentrating on Dubai.

4. Research Methodology

i. Type of Research.

The present study is descriptive in nature.

ii. Data Source and Data Collection.

The study was based on both primary and secondary data. The primary data was collected using a structured questionnaire from respondent. The data was collected by using structured questionnaires which was send through electronic mail. The secondary data was collected from published literature.

iii. Sampling Design

Using convenience sampling method a sample size of 50 was taken from among employees those who are working in different companies in the construction field in UAE. Based on the data from the Dubai Statistical Center (2008) there are around 8 lakh Indian employees working in different construction companies. For comprehensive investigation descriptive statistics, ANOVA and Regression were used. Secondary sources of data are taken from journals, books, internet websites etc.

5. Ethical HR Practices

For the purpose of the study, the following variables were considered in the assessment of ethical human resource management practices among labourers in the construction industry in United Arab Emirates.

i. Recruitment and Selection

According to Etomi (2002), recruitment is concerned with the process of attracting a sufficient number of

individuals with the right profile in terms of qualifications, experience, skills and other relevant attributes to indicate their interest in working for the organisation.

ii. Compensation and Reward Management

Most conflicts at work could be explained by poor pay and other pay-related issues. The outcome of pay dissatisfaction may include lower job performance, increase grievance, incessant absenteeism or presentism as well as labour turnover.

iii. Training and Development

The following are some unethical training and development practices: training for training's sake without a demonstrated need, improper evaluation of training and development, paying lip service to training and development, negative training and development philosophy, training employees who curry favor or embark on boss massaging or kissing up, training programme viewed by trainees as a form of holiday from work as well as training based on discrimination on the grounds of sex, age, ethnicity or closeness to ones boss.

iv. Health and Safety at Work

Occupational health programmes are designed to minimize the impact of work related illness arising from work. Particular attention needs to be exercised on the control of noise, fatigue and stress.

v. Communication at Work

In the world of business or work, communication refers to the process by which employers and employees or managers and managed interact and

transmit information to one another for the effective performance of their duties and to further the basic purpose of the organisation. In the world of business, communication is both internal and external.

vi. **Labour/ Management Relations**

Akpala (1982) opines that labour relations or labour–management relations connotes a relationship between worker, not as individuals but in their collective identity, and the employer.

6. About Construction Industry

The UAE Construction industry is made up of a mix of different nationalities, common to the overall Gulf region and has the following characteristics. The UAE population is relatively low compared to the influx of foreign workers in UAE, especially in the construction industry. Foreigners constitute 95 percent of the workforce in the UAE, and as of 2005, there were 2,738,000 migrant workers in the country. As per the Dubai Statistical Survey 2008 there are around 8 lakh Indian employees working in the construction sector in Dubai.(Dubai Statistical Survey 2007). The human-rights picture is far from satisfactory for citizens and expatriates alike but is especially bad for migrant and foreign domestic workers, who constitute the largest demographic component of the UAE. In mid-2010 (the most recent period for which data are available), non-nationals accounted for 88.5 percent (8.26 million) of the UAE’s population. Despite labour reforms in recent years, migrant workers continue to be subjected to abuse that amounts to forced labour, while complaints of

inadequate housing, non-payment of wages, and deportation persist, according to Human Rights Watch in its 2015 report. Despite some improvements (compared to its earlier reports in 2009 and 2012), researchers found that some workers had their passports withheld, were not paid, or were paid extremely low wages, which makes it difficult for them to pay off recruitment fees that should have been abolished in the first place. The International Labour Organization has identified the withholding of identity documents, including passports, as a key indicator of forced labour.

7. Analysis of the study and inference

Variables selected under demographic characteristics are age, sex, work timing, sector, state, religion, working hour and working day. Table1 presents the overall mean score of ethical human resource management practices.

Table1 Showing overall level of ethical human resource management practices

Factors of ethical human resource management practices	Mean
Recruitment and Selection	42.8%
Compensation and Reward Management	47.2%
Training and Development	45.5%
Health and Safety at Work	48.0%
Communication at Work	47.1%
Labour/ Management Relations	47.5%

From the above table the ethical human resource management practices followed by the management from an employee’s point of view are below average.

2. To find out whether the six independent variables have an effect on the ethical human resource management practices among the labourers.

H0: The six independent variables will not significantly explain the variance in ethical human resource management practices.

H1: The six independent variables will significantly explain the variance ethical human resource management practices.

Table 2 showing the Regression result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533 ^a	.284	.184	1.14415

Table3 showing the ANOVA result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	22.289	6	3.715	2.838	.020 ^b
Residual	56.291	43	1.309		
Total	78.580	49			

From the above regression table we can see that 28.4 percentage of variance in ethical human resource management practices is explained by the six independent variables. From the above ANOVA table it can be seen that corresponding significance level of ANOVA test was found to be less than 0.05 thereby accepting the alternate hypothesis that the effect of all the independent variables on ethical human

resource management practices is significant.

Suggestions

This study reveals that employees in the construction sector are experiencing a very low level of ethical human resource management practices. The UAE government can take some of the following measures for improving the ethical human resource management among employees. In general, ethical codes do have a positive impact on employees and management ethical behaviour. This code should incorporate the required standards and values in all HR practices in the organisation. Organisations should encourage ethical training of their employees and management team. This is imperative to constantly remind them of management expectations as well as cultural values expected of them. Families, religious bodies and professional institutes are expected to play significant roles in this respect. Establish an independent commission to investigate and publicly report on the situation of the migrant workers in the country. Prosecute and implement significant penalties for employers and recruiting agencies that violate the law.

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MEASURING STANDARD FOR TEACHERS COMPETENCE IN EDUCATION ASSESSMENT OF STUDENTS

*Vinod A S

Abstract

In an overview of the Standards for Teacher Competence in Educational Assessment of Students. Teachers should have competence in educational assessment of students if the goals of the educational system are to be achieved. As part of all teacher education programmes in India, educational assessment of students is emphasized and evaluated. Within the educational system, a higher education and college level assessment is equally given priority. A shortfall in the knowledge base of teachers in this area means that assessment benefits may not be realized, and the need to mount a pre-service upgrading programmes become necessary. It is against this background that this study attempted to find out teachers' expressed competence in assessment of students. The competences examined are those relating to 'selecting, developing, applying, using, communicating and evaluating student assessment information and student assessment practices'. This paper tries to identify key variables in standard and competence in education assessment of students among colleges and universities in India

Key words:- Competence, assessment, Education assessment, standard teacher competence

Competence is the ability of an individual to do a job properly. A competency is a set of defined behaviours that provide a structured guide enabling the identification, evaluation and development of the behaviours in individual employees. The term "competence" first appeared in an article

authored by R.W. White in 1959 as a concept for performance motivation. Later, in 1970, Craig C. Lundberg defined the concept in "Planning the Executive Development Program". The term gained traction when in 1973, David McClelland, Ph.D. wrote a seminal paper entitled, "Testing for Competence Rather Than for Intelligence". It has since been

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popularized by one-time fellow McBer & Company (Currently the “Hay Group”) colleague Richard Boyatzis and many others, such as T.F. Gilbert (1978) who used the concept in relationship to performance improvement. Its use varies widely, which leads to considerable misunderstanding. This is all the more true, that competence appeared in varied countries and varied scientific contexts, with different meanings

Some scholars see “competence” as a combination of practical and theoretical knowledge, cognitive skills, behaviour and values used to improve performance; or as the state or quality of being adequately or well qualified, having the ability to perform a specific role.

For instance, management competency might include systems thinking and emotional intelligence, and skills in influence and negotiation.

The four general areas of competency are:

1. **Meaning Competency:** The person assessed must be able to identify with the purpose of the organization or community and act from the preferred future in accordance with the values of the organization or community.
2. **Relation Competency:** The ability to create and nurture connections to the stakeholders of the primary tasks must be shown.
3. **Learning Competency:** The person assessed must be able to create and look for situations that make it possible to experiment with the set

of solutions that make it possible to complete the primary tasks and reflect on the experience.

4. **Change Competency:** The person assessed must be able to act in new ways when it will promote the purpose of the organization or community and make the preferred future come to life.

Types of competency

Organizational competencies: The mission, vision, values, culture and core competencies of the organization that sets the tone and/or context in which the work of the organization is carried out. How we treat the patient is part of the patient’s treatment.

Core competencies: Capabilities and/or technical expertise unique to an organization, i.e. core competencies differentiate an organization from its competition. An organizational core competency is an organization’s strategic strength.

Technical competencies: Depending on the position, both technical and performance capabilities should be weighed carefully as employment decisions are made. For example, organizations that tend to hire or promote solely on the basis of technical skills, i.e. to the exclusion of other competencies, may experience an increase in performance-related

Behavioural competencies: Individual performance competencies are more specific than organizational competencies and capabilities. As such, it is important that they be defined in a measurable behavioural context in order to validate

applicability and the degree of expertise (e.g. development of talent)

Functional competencies: Functional competencies are job-specific competencies that drive proven high-performance, quality results for a given position. They are often technical or operational in nature.

Management competencies: Management competencies identify the specific attributes and capabilities that illustrate an individual's management potential. Unlike leadership characteristics, management characteristics can be learned and developed with the proper training and resources. Competencies in this category should demonstrate pertinent behaviours for effective management to be effective.

Standard for teacher competence in education assessment of students

The assessment competencies set forth in this monograph are knowledge and skills critical to a teacher's role as an educator. It is suggested that the seven standards described as essential for educational assessment of students be incorporated into future teacher training and certification programs.

The standards require that teachers be skilled in the following competencies:

- (1) Choosing assessment methods appropriate for instructional decisions;
- (2) Developing assessment methods appropriate for instructional decisions;
- (3) Administering, scoring, and interpreting the results of both

externally produced and teacher-produced assessment methods

- (4) Using assessment results when making decisions about individual students, planning teaching, developing curriculum, and school improvement.
- (5) Developing valid pupil grading procedures which use pupil assessments
- (6) Communicating assessment results to students, parents, other lay audiences, and other educators.
- (7) Recognizing unethical, illegal, and otherwise inappropriate assessment methods and uses of assessment information.

By establishing standards for teacher competence in student assessment, the associations subscribe to the view that student assessment is an essential part of teaching and that good teaching cannot exist without good student assessment. Training to develop the competencies covered in the standards should be an integral part of preservice preparation. Further, such assessment training should be widely available to practicing teachers through staff development programs at the district and building levels. Standards are

- A guide for teacher educators as they design and approve programs for teacher preparation
- A self-assessment guide for teachers in identifying their needs for professional development in student assessment

- A guide for workshop instructors as they design professional development experiences for in-service teachers
- An impetus for educational measurement specialists and teacher trainers to conceptualize student assessment and teacher training in student assessment more broadly than has been the case in the past.

Methods for measuring Standards for Teacher Competence in Educational Assessment

The methods for measuring Standards for Teacher Competence in Educational Assessment of Students are as follows.

1. Teachers should be Skilled in Choosing Assessment Methods Appropriate for Instructional Decisions.
2. Teachers should be skilled in Developing Assessment Methods Appropriate for Instructional Decisions.
3. Teachers should be Skilled in Administering, Scoring, and Interpreting the Results of both

Externally-produced and Teacher-produced Assessment Methods.

4. Teachers should be Skilled in Using Assessment Results when Making Decisions about Individual Students, Planning Teaching, Developing Curriculum, and School Improvement.
5. Teachers should be Skilled in Developing Valid Pupil Grading Procedures which Use Pupil Assessments.
6. Teachers should be Skilled in Communicating Assessment Results to Students, Parents, Other Lay Audiences, and Other Educators.
7. Teachers should be Skilled in Recognizing Unethical, Illegal, and Otherwise Inappropriate Assessment Methods and Uses of Assessment Information.

Conclusion

Conclusively, training and re-training programmes should continue to be mounted to enhance the level of assessment practices of teachers. This is imperative as good quality assessment is desirable if the teaching and learning processes which take place in school should yield good results.

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WORK LIFE BALANCE: WOMEN NURSES IN PRIVATE SECTOR HOSPITALS

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Abstract

Women are facing problems in balancing their work and family life especially those who are women working in health care sectors. Women have multiple roles to play in their daily life. Most of the women are striving to balance the work and family life. As women they have different roles at work and family. Improper work schedule and long working hours leads to adverse impact on employee's health and well being. The various cadres in the health system make nurses an important health workforce from the community to higher levels in the health care delivery system. The health care industry is one of the largest and fastest growing industries. The nurses are one of the strongest pillars of the health care delivery system in providing safe, affordable and quality services to the people. Hence, this article has been made an attempt to analyze the work life balance of women nurses working in private hospitals by interviewing 50 women nurses working in selected private sector hospitals in Trivandrum city.

Key words:- Work Life Balance, Women Nurses, Private Sector Hospitals, Health Care System, Lifestyle

Nurse is a person formally educated in the care of the sick or infirm, especially a registered nurse. Nursing has begun as the desire to keep people healthy and provide comfort, care and assurance to the sick. Although the general goals of nursing have been

influenced by the society's changing needs, and thus nursing has gradually evolved as a modern profession. The nurses are one of the strongest pillars of the health care delivery system in providing safe, affordable and quality services to the people. Mortality, morbidity and disability reduction, health promotion through

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healthy lifestyles are positive health outcomes in which nurses have a pivotal role. They play a major role in maintaining health status and also in achieving the health related targets of the country. The various cadres in the health system make nurses an important health workforce from the community to higher levels in the health care delivery system. The health care industry is one of the largest and fastest growing industry in India. Health care industry is an area where an employee has forced to work around the clock, also need a shift rotation, extended work schedules and prolonged contact with irritable and depressed patients leads to stress among nurses. Proper working environment, working schedules and support from family members will help to maintain a good physical and mental health

Health Care Industry

Kerala has a long history of organised healthcare. As per documents, by the time the state was formed in 1956, the foundation for a medical care system accessible to all citizens was already laid. The easy accessibility and coverage of medical care facilities has played a dominant role in shaping the health status of Kerala. Some of the hospitals in Kerala are more than 50 years old. Health had been a major area of spending in the budget from early years in Kerala.

The annual growth rate of Government healthcare expenditure has been showing a steady increase. India's first ever Human Development Report published in 2002, placed the Southern state of Kerala on top of all the other states in India, because of easy accessibility

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and coverage of medical care facilities. Kerala is one state where private health sector, both indigenous and Western systems of medicine, have played a crucial role. The Ayurvedic system of treatment practiced in Kerala dates back to centuries. In the field of Allopathic system, missionary hospitals have contributed profusely by even going into the interiors of the state.

High level of education especially among women and greater health consciousness have played a key role in the attainment of good health standards in Kerala. Today, with the mushrooming of private hospitals that offer quality services matching international standards and with the tie up of the healthcare industry with the tourism sector, healthcare in Kerala is growing by leaps and bounds.

Review of Literature

Clark (2000) defines work life balance as "satisfaction and good functioning at work and home, with a minimum of role conflict." Urmila Rani Srivastava (2010) In a study on Shift Work Related to Stress, Health and Mood States a study of Diary Workers, in which it is found that amount of life stress and role conflict were the two major predictors of negative mental health outcomes among the shift workers. Maryam.Z.N, et.al (2010) made a study to assess the relationships between occupational stress and family difficulties in working women. The study concluded that there were significant positive relationship between levels of occupational stress and family difficulties in working women Voydanoff (2005) formulates a conceptual model that links work, family, and boundary-spanning demands and resources to work and

family role performance and quality. Thriveni1.K.K&, Rama.D.V(2012) they analyze the relationship between the demographic variables and work life balance women employees in various professions like IT, BPO, Marketing, Insurance, Banking and education. They found that there is significant relationship between demographic variables and work life balance.

Statement of the Problem

Women are facing problems in balancing their work and family life especially those who are women working in health care sectors. Most of the women are striving to balance the work and family life. As a women they have different roles at work and family. Improper work schedule and long working hours leads to adverse impact on employee’s health and well being . Health Care Sector is an area where shift work, especially night work and overtime that causes a lot of stress on nurses in their professional and personal life. Due to the improper work schedule and long working hours tend to cause adverse effect on employee’s health and well-being and hence the present study.

Objectives of the study

The following are the bjectives of the study:

1. To examine the work-life balance of women nurses working in private hospitals in Trivandrum.
2. To ascertain the major factors that affect on work-life balance of nurses in private sector hospitals.

Data Source and Methodology

Both primary and secondary data was collected and used for the present study. Primary data is collected by using a structured interview schedule specifically developed for this purpose. A Total sample of 50 women nurses working in selected private sector hospitals in Trivandrum city are selected by using Purposive Sampling Technique. Besides, the primary data secondary data also used for the study .secondary data were collected from books, periodicals, journals, thesis and websites . The analysis of the data has been done with the help of simple mathematical tools like percentages and averages.

Factors that Affect Work Balance

The factors which affect the work life balance include:

1. Work overload;
2. Compulsory overtime;
- 3 Shift work;
4. Conflict with superior;
5. Conflict with subordinate;
6. Holiday work schedule;
7. Unsupportive spouse ;
- 8 Unsupportive family members;
9. Low salary and benefit; and
- 10 .Poor environmental condition

Analysis and Interpretation

Variable wise analysis include: Age, Marital Status, Experience, Designation, Department in which working and Factors of work life balance.

Table 1
Age Group of Respondents

Sl. No.	Age Group	No. of Respondents	Percent
1	20-30	14	28
2	30-40	18	36
3	40-50	10	20
4	50-60	8	16
	Total	50	100

Source: Primary data

Table 1 shows that a majority (36 per cent) of the sample respondents belongs to the age group of 30-40, followed by 20-30 years (28 per cent).(20per cent) of the respondent belong to the age group 40-50. It is found that only (16 per cent) of the respondent fall the age group of 50-60.

Table 2

Marital status of Respondents

Sl. No.	Marital Status	No. of Respondents	Percent
1	Married	28	56
2	Unmarried	19	38
3	Widows	2	4
4	Divorced	1	2
	Total	50	100

Source: Primary data

Table 2 Shows that majority of the sample nurses (56per cent) are married, (38per cent) are unmarried and (4per cent) are widows and the remaining 2 per cent of the respondents are divorced.

Table 3

Experience of Respondents

Sl. No.	Experience	No. of Respondents	Percent
1	<5 years	15	30
2	5-10 Years	13	26
3	10-15 Years	12	24
4	>15 Years	10	20
	Total	50	100

Source: Primary data

The data on experiences of the sample respondents table 3 revealed that (30per cent)of the sample respondent have the experience of <5 years in the field similarly (26per cent) having experience between 5-10 years and 24 per cent having experience between 10-15 years and remaining (20per cent) of the sample

respondent having experience of >15 years.

Table 4

Designation of Respondents

Sl. No.	Position	No. of Respondents	Percent
1	Staff Nurse	26	52
2	Head Nurse	17	34
3	Nursing Superintendent	5	10
4	Deputy nursing superintendent	2	4
		50	100

Source: Primary data

Table 4 shows that the designation background of women nurses from the table it concluded that about (52per cent) of the selected respondents working as staff nurse ,(34per cent) of them are working as head nurse and (10per cent) serving as nursing superintendent the remaining (4per cent) of the sample respondent working as deputy nursing superintendent.

Table 5

Department of Respondents

Sl. No.	Working area	No. of Respondents	Percent
1	Critical Care	12	24
2	General Ward	17	34
3	Casualty	10	20
4	Other	11	22
		50	100

Source: Primary data

The table 5 shows that selected women nurses working in different department. About (24per cent) of them are working under critical care,(34per cent) of them are working under general ward,(20per cent) of them are working under casualty and remaining (22per cent)of the respondent from the other

department in the private sector hospitals in Trivandrum..

Table 6

Factors Affecting Work Life Balance of Women Nurses

Sl. No.	Factors	No of Respondents	Percent
1.	Work overload and poor salary	33	66
2.	Shift work	22	44
3.	Conflict with management	16	32
4.	Conflict with peers	18	36
5.	Holiday work schedule	15	30
6.	Unsupportive spouse	12	24
7.	Conflict with Doctors	8	16
8.	Poor environmental condition	5	10
9.	Lack of time for caring children and family	25	50
10.	Job insecurity	30	60

Source: Primary data

It is clear that 66 per cent of the respondent reported that heavy work load and poor salary was the major issue faced by them. In addition to this 60 per cent of the sample respondent opined that job insecurity was the another problems faced by the nurses in private hospitals.Lack of time for caring children and family members is another problem(50 per cent),44per cent suffer shift working .Followed by conflict with peers (36per cent),conflict with management (32per cent) respectively. The other problem faced by the nurses are holiday work schedule (30per cent),unsupportive spouses (24per cent).It is seen that 10per cent experienced poor environmental condition which is yet another problem (Table 6)

CONCLUSIONS AND SUGGESTIONS

Conclusions

Women play an important role in the healthcare sector especially, nurses . The study focused to identify the work-life balance of women nurses working in private hospitals in Trivandrum. Based on the above findings it can be concluded that work life conflict exist in the employees of the private hospitals. From the study the researcher found the factors which affect the work life balance of women nurses in private hospitals in Trivandrum. The study reveals that majority of women nurses in private sector hospitals suffering from work overload and poor salary another factor which affect them are job insecurity followed by Lack of time for caring children and family members .Shift working schedule is yet another factor which affect the work life balance of nurses. Hence, the management must take necessary initiatives in helping their employees to balance their work and family life. While taking care of the health of others, it is important that nurses should learn and use the methods and techniques to take care of their own health .

Suggestions

From the light of the findings of the study, it suggested to the management to initiate the following programmes in striking balance between work and family life:

1. Employee assistance programme at workplace;

2. Support among co-workers, supervisors, understanding each other's problems and concerns;
3. Provide flexible time schedule or compressed working week;
4. Yoga for balance of mind and body;
5. Seek professional help on personal, educational and vocational development of children;
6. Approach counsellor in case of extreme stress;
7. Use your own ways to relax;
8. Practice breathing exercise for mental relaxation;
9. Share your problems with partner;
10. Child or eldercare benefits include children's facilities at worksite and transportation of aging parents;
11. Adoption benefits include leave policies and reimbursement for legal fees, medical expenses, agency or placement fees, temporary foster care and travel expenses;
12. Provide holidays;
13. Provide transportation facilities ;
14. Counseling for nurses;
15. Subsidized canteen; and
16. Health care program.

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MGNREGA- FEASIBILITY AND ENVIRONMENTAL IMPACT

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Abstract

MGNREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic governance. The mandate of the Act is to provide 100 days of guaranteed wage employment in a financial year (FY) to every rural household whose adult members volunteer to do unskilled manual work. A household is defined as members of a family related to each other by blood, marriage or adoption, and normally residing together and sharing meals. It marks a radical departure from earlier wage employment programme in terms of its legal and demand-driven framework. MGNREGA has inbuilt transparency and accountability mechanisms in its design, viz. pro-active disclosure and social audits. This paper tries to evaluate the feasibility and environmental impact of MGNREGA

Key words:- MGNREGA, democratic governance, environmental impact

*M*GNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) 2005

In a rural agrarian labour surplus economy, sections of rural population depend on the wages they earn through unskilled, casual, manual labour. They are vulnerable to the possibility of sinking

from chronic poverty in the event of inadequate labour demand. In the context poverty and unemployment workfares programme have been become more important interventions in developed as well as developing countries. So the Govt implemented workfare programme that offered wage employment on public works on minimum wages. But it was not

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able to attain the expected results. However the Govt of India designed a new strategy for providing employment to the rural people and consequently the NREGA was passed. Act passed in the year 2005 and came in to force on 2nd February 2006 implemented in 200 backward districts of India with the aim of providing 100 days employment and thereby alleviating poverty and creating rural assets at a statutory minimum wage. It was renamed as Mahatma Gandhi National Rural Employment Guarantee Act by merging the two existing programme, Sampoorna Grameen Rozgar Yojana and National Food for Work Programme. It is one of the largest right based social protection initiatives in the world. In 2007 it was extend to another 130 districts and with effect from 1st April 2008 the scheme came to applicable in all districts.

Objectives of MGNREGA

MGNREGA is a powerful instrument for ensuring inclusive growth in rural India through Its impact on social protection, livelihood security and democratic empowerment. Its important objectives are:

- ◆ Social protection for the most vulnerable people living in rural India through providing employment opportunities;
- ◆ Livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity;
- ◆ Drought-proofing and flood management in rural India

- ◆ Empowerment of the socially disadvantaged, especially women, Scheduled Castes (SCs) and Schedules Tribes (STs), through the processes of a rights-based legislation;
- ◆ Strengthening decentralized, participatory planning through convergence of various anti-poverty and livelihoods initiatives
- ◆ Deepening democracy at the grass-roots by strengthening Panchayath Raj Institutions;
- ◆ Effecting greater transparency and accountability in governance;

Salient Features of MGNREGA

1. Adult members of a rural household, willing to do unskilled manual work, may apply for registration in writing or orally to the local Grama Panchayat.
2. The Grama Panchayat after due verification will issue a Job Card. The Job Card will bear the photograph of all adult members of the household willing to work under NREGA and is free of cost.
3. The Job Card should be issued within 15 days of application.
4. A Job Card holder may submit a written application for employment to the Grama Panchayat, stating the time and duration for which work is sought. The minimum days of employment have to be fifteen.
5. The Grama Panchayat will issue a dated receipt of the written application for employment, against

which the guarantee of providing employment within 15 days operates.

6. Employment will be given within 15 days of application for work, if it is not then daily unemployment allowance as per the Act, has to be paid. Liability of payment of payment of unemployment allowance is of the States.
7. Work should ordinarily be provided within 5 km radius of the village. In case work is provided beyond 5 km, extra wages of 10% are payable to meet additional transportation and living expenses.
8. Wages are to be paid according to the Minimum Wages Act 1948 for agricultural laborers in the State, unless the Centre notifies a wage rate which will not be 1
9. Wages are to be paid according to piece rate or daily rate. Disbursement of wages has to be done on weekly basis and not beyond a fortnight in any case.
10. Panchayat Raj Institutions (PRIs) have a principal role in planning and implementation.
11. At least one-third beneficiaries shall be women who have registered and requested work under the scheme.
12. Each district has to prepare a shelf of projects. The selected works to provide employment are to be selected from the list of permissible works.

The different categories of permissible works are as follows:

- Water Conservation and water harvesting;
- Drought Proofing(including plantation and afforestation);
- Irrigation canals including micro and minor irrigationworks;
- Provision of irrigation facility, horticulture plantation and land development facilities to land owned by households belonging to the Scheduled Castes and the Scheduled Tribes or below poverty line families or to beneficiaries of land reforms or to the beneficiaries under the Indira Awaas Yojana of the Government of India or that of the small farmers or marginal farmers as defined in the Agriculture Debt waiver & debt relief schemes or beneficiaries under the Scheduled Tribes & other traditional forest dwellers (recognition of forest right) Act 2006;
- Renovation of traditional water bodies including desilting of tanks;
- Land Development;
- Flood control and protection works including drainage in water logged areas;
- Rural Connectivity to provide all-weather access. The construction of roads may include culverts where necessary, and within the village area may be taken up along with drains;

- Any other work which may be notified by the Central Government in consultation with the State Government. In addition construction of Bharat Nirman Rajiv Gandhi Sewa Kendra as Village Knowledge Resource Centers and Grama Panchayat Bhawan at Grama Panchayat level has also been notified by the Central Government. The shelf of projects has to be prepared on the basis of priority assigned by GramaSabha. At least 50% of works have to be allotted to Grama Panchayats for execution. The cost of material component of projects including the wages of the skilled and semi-skilled workers taken up under the Scheme shall not exceed forty percent of the total project costs. Contractors and use of labour displacing machinery are prohibited.
- Work site facilities such as crèche, drinking water, shade have to be provided.
- The shelf of projects for a village will be recommended by the GramaSabha and approved by the Zilla Panchayat.
- At least 50% of works will be allotted to Grama Panchayats for execution.
- Permissible works predominantly include water and soil conservation, afforestation and land development works.
- A 60:40 wage and material ratio has to be maintained. No contractors and machinery is allowed.

- The Central Government bears the 100% wage cost of unskilled manual labour and 75 % of the material cost including the wages of skilled and semi-skilled workers.
- Social Audit has to be done by the GramaSabha at least once in every six months.
- Grievance redressal mechanisms have to be put in place for ensuring a responsive implementation process.
- All accounts and records relating to the Scheme should be available for public scrutiny and to any person desirous of obtaining a copy of such records, on demand and after paying a specified fee.

Through MGNREGA, the government of India has successfully integrated a sustainable rights-based poverty reduction programme into the Indian Constitution.

Democratic Governance

The implementation of MGNREGA involves institutions at the central government and state level, and at all three-tiers of local government in India, which includes the Zilla Panchayat the district level, the taluk Panchayat the block level, and the Grama Panchayat the village level. The most important agency at the central government is the Ministry of Rural Development and the Ministry-founded Central Employment Guarantee Council (CEGC). The Ministry is responsible for ensuring the adequate and timely delivery of resources to the states and for reviewing, monitoring, and evaluating the use of these resources, as

well as NREGA processes and outcomes. The CEGC advises the central government on MGNREGA-related matters and monitors and evaluates the implementation of the Act. The Council is mandated to prepare annual reports on the implementation of MGNREGA and submit these to the Parliament. The pivotal institution at the state level is the state government, which is required to formulate a Rural Employment Guarantee Scheme (REGS) that conforms to the minimum features specified under the Act. In addition, the state government must constitute the State Employment Guarantee Council (SEGC), whose main responsibility is to advise the state government on MGNREGA-related matters and to monitor and evaluate the implementation of the Act. Finally, the state government is responsible for ensuring the adequate and timely release of the state share of the REGS budget and facilitates administrative, financial, and technical support for all implementing bodies at the Zilla (district), taluk (block), and Grama (village) Panchayat level. Since NREGA foresees a decentralized implementation, the principal authorities for the implementation of the REGS are the local government (Panchayat) institutions at the district, block, and village level. In order to provide employment in a timely and adequate manner, the local government institutions at all levels must identify priority areas of employment-generating activities and propose, scrutinize, and approve the respective REGS projects. At the district level, the identification of the REGS projects is guided by the five-year District Perspective Plan, which specifies the long-term

employment-generation and development perspectives of the district. In addition to the long-term plan, local government institutions at all levels must also identify the priority activities to be taken up in a year. At the Grama Panchayat level, these priority areas are decided during village council (GramaSabha) and sub-village council (ward Sabha) meetings. Based on the recommendations formulated in the GramaSabha and ward Sabha, the Grama Panchayat prepares an annual plan and forwards it to the MGNREGA block programme officer for technical sanction/approval.

The Act is particularly a tool of empowerment for the most vulnerable sections of the village communities as they are also victims of social exclusion and political marginalization. Secondly, it has stimulated mobilization of the poor for livelihood within the legitimate framework of governance. Thirdly, MGNREGA has made a dent on poverty by both-increasing employment opportunities and raising the wage rate. And fourthly, it has strengthened the process of participatory democracy through economic decentralization and by giving significant roles to the Panchayats Raj Institutions (PRIs), the rural poor classes, communities and the civil society groups.

Environmental Impact

A key goal of the programme is to protect natural resources. It is important that these resources are used in a sustainable manner because of their relevance for ecosystems and agriculture. In the long term this will secure livelihoods for rural people, protecting them against

the severe consequences of climate change. Works currently performed under the MGNREGA often suffer from inadequate technical planning and implementation, with measures often proving unsustainable. For instance, reservoirs have been built which lose their water storage capacity due to natural sedimentation, often after just one rainy season. Afforestation measures fail due to insufficient water supply, and grazing animals destroy young vegetation. In many cases, new facilities are not maintained because their ownership is unclear or there is a lack of incentives. People residing in rural areas are mainly dependent on the natural resources nearby which can be categorized as water, forest and land. These resources provided by the nature also serve as only source of livelihood for those residents in most cases whereas these natural resources are susceptible towards environment and climate. With scarce opportunities for livelihood and high dependence on natural resources the impact of climate change on poor population would be most severe. The impacts in turn would affect livelihood security of those poor communities and

increase their vulnerability and food insecurity. With the implementation of MNREGA it has given birth to lots of debate among economic scholars on different aspects of this income generation program. Among different dimensions of literatures there is one dimension of literature is associated to climate change and environmental sustainability and adaptability. It has become a fact that since its initiation MGNREGS has contributed substantial part in the income of millions of households in India. jobs created under NREGS should be considered as Green Jobs as these jobs found decent and also play role in environment sustainability one side NREGA fights against poverty while on the other also benefits the people on the front of environment and climate change. Workers get paid for works, well-defined in the act, responsive to environmental sustainability and vulnerable climate change. Apart from providing employment, MNREGA has another key feature of creating durable and sustainable assets that strengthen the livelihood resource base of rural areas.

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JOB SATISFACTION AMONG THE EMPLOYEES IN TEXTILE SECTOR UNDER THE URBAN SHOPS AND COMMERCIAL ESTABLISHMENTS IN KERALA

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Abstract

Every market has buyers and sellers and the labour market has no exception to this reality. The employers constitute the buyers and sellers are the workers. Textile industrial sector occupy a key role in accommodating a sizeable number of employees working in the shops and commercial establishments in the State of Kerala. The success of textile industry in Kerala depends on the knowledge, skill, abilities and confidence of the employees working in the sector. If employees are handled with better care they will contribute maximum towards the success of the organization. Providing better and adequate wages to employees, ensuring of good working conditions, creation of enthusiasm and satisfaction with their job and the provisions of amenities and facilities are highly inevitable to create positive attitude among employees towards the organization. The present paper attempts to assess the extent to which the employees are enjoying / availing on the various facilities and services as per the Shops and Commercial Establishment Act and also to analyze the level of satisfaction of employees from various services and facilities offered to them as per the Act

Key words:- Labour market, Textile industry, Shops and Commercial Establishment Act.

India has witnessed an impressive GDP growth rate of over 6 per cent since the 1980s. Growth has been particularly rapid since the post reform period of the 1990s. Today, India is counted among the most important emerging economies of the

world even though the employment conditions in the country remains poor. The overall, labour-force to population ratio (in the age group 15 years and above) is 56 per cent. It is very low compared to other countries of the world (average sixty four per cent) an overwhelmingly large

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percentage of workers (about 92 per cent) are engaged in informal employment. Majority of them have only low earnings with limited or no social protection. This is true for a substantial proportion of workers in the organized sector as well. Over half the workers are self-employed, largely with a poor asset-base, and around 30 per cent are casual labourers seeking employment on a daily basis. About 18 per cent of those employed are regular workers, and amongst them less than 8 per cent have regular, full-time employment with social protection.

Labour Market-The Concept

Labour, in the broad sense of the term, may be defined as any hand or brain work, which is undertaken for a monetary consideration. Labour consists of all human efforts of body or of a mind, which is undertaken in the expectation of reward. It involves any exertion of mind and body undertaken partly or wholly with a view to some good other than the pleasure derived directly from the work. Every market has buyers and sellers and the labour market has no exception to this reality: the employers constitute the buyers and sellers are the workers. Labour market is the place where workers and employees interact with each other. A labour market is the place where workers and employees interact with each other. In the labour market, employers compete to hire the best, and the workers compete for the best satisfying job.

Historical background of Textile Industry

The textile industry is the largest industry of modern India. It accounts for

over 20 percent of industrial production and is closely linked with the agricultural and rural economy. It is the single largest employer in the industrial sector employing about **38 million people**. If employments in allied sectors like ginning, agriculture, pressing, cotton trade, jute, etc. are added then the total employment is estimated at **93 million**. The net foreign exchange earnings in this sector are one of the highest and, together with carpet and handicrafts, account for over 37 percent of total export earnings at over US \$10 billion. Textiles, alone, account for about 25 percent of India's total forex earnings. The Indian textile industry has recognised the need for a cradle-to-grave approach when tackling environmental issues i.e. eco prescription should be applied right from the stage of cultivation to spinning to weaving to chemical processing to packaging. Here especially there is great scope for private-public partnerships. A great deal of work has been done by Indian trade and industry to comply with ecological and environmental regulations, and so Indian garments can adopt an appropriate label signifying a distinct quality.

Efficiency and output of handloom and powerloom sectors also need to be increased. The clothing sector needs the support of high quality and cost-effective cloth processing facilities. Modernisation of mills is a must.⁸⁸ Human resource is another area of focus. The workforce must be trained and oriented towards high productivity. The business environment of the future will be intensely competitive. Countries will want their own interests to be safeguarded. As tariffs tumble, non-

tariff barriers will be adopted. New consumer demands and expectations coupled with new techniques in the market will add a new dimension. Ecommerce will unleash new possibilities. This will demand a new mindset to eliminate wastes, delays, and avoidable transaction costs. Effective entrepreneur-friendly institutional support will need to be extended by the Government, business and umbrella organisations.

Statement of the Problem

Textile industrial sector occupy a key role in accommodating a sizeable number of employees working in the shops and commercial establishments in the State of Kerala. The success of textile industry in Kerala depends on the knowledge, skill, abilities and confidence of the employees working in the sector. If employees are handled with better care they will contribute maximum towards the success of the organization. Providing better and adequate wages to employees, ensuring of good working conditions, creation of enthusiasm and satisfaction with their job and the provisions of amenities and facilities are highly inevitable to create positive attitude among employees towards the organization. However, in certain cases the pay package and service benefits are not up to the mark. They are exploited by employers by fixing low wages, uncomfortable working hours and setting uncongenial working conditions. All these make their lives miserable and depression and finally it will adversely affect their performance. When an employee joins the shops and commercial establishments, he is eligible for getting all the services and benefits as per the Act. The present study aims to

know about the job satisfaction of textile employees in Kerala.

Objectives of the Paper

1. To assess the extent to which the employees are enjoying / availing on the various facilities and services as per the Act.
2. To assess the level of satisfaction of employees from various services and facilities offered to them by the Act.

Methodology and Database

The present research work is both descriptive and analytical in nature. Both secondary and primary data were collected and used for the purpose. The secondary data have been drawn from various publications of the government authorities dealing with the Shops and Commercial Establishment Act. The primary data have been collected from the employees in the textiles in Ernakulam district in Kerala.

Results of the Analysis

Section A - Employee Facilities/ Services

The results of the analysis based on the selected variables are given below.

1. Awareness of Shops and Commercial Establishment Act

The Awareness of various provisions and rules relating to Shops and Establishment Act is inevitable on for employees working in the textile industries to know their rights, duties and responsibilities. The awareness of such Act helps employees to understand the total hours working in a day, minimum wages, and other facilities and amenities and so

on. Awareness of the various provisions and facilities of the Shops and Commercial Establishment Act is very essential for employees to have comfortable working in their respective units. It is also essential for employees to prevent various types cheating and mishaps on the part of employer. The opinion of employees regarding the awareness of Shops and Establishment Act is given in Table 1.

Table 1

Opinion of employees Regarding the Awareness of Shops and Commercial Establishment Act

Response	No. of employees	Percentage
Aware	10	12
Not Aware	71	88
	81	100

Source: Primary Data.

It is evident from the Table 1.1is that majority of the employees (88per cent) selected for analysis is not aware of the various provisions of Shopsand Commercial Establishment Act.

2. Getting of Salary as per Shops and Establishment Act

Table 2

Opinion of employees regarding the getting of Salary

Response	No. of employees	Percentage
Getting	55	68
Not getting	26	32
Total	81	100

Source: Primary Data.

It is evident from the Table 1.2 that majority of the employees opinedthat they are getting salary according to provisions

of the Shops and Establishment Act. The analysis shows that in textile industry nearly 68 per cent of the employees opined that they are getting salary as per Shops and Establishment Act; remaining 32 per cent of the employees are of the opinion that they are not getting the salary according to Shops and Establishment Act.

1. Enjoying of other Benefits as per Shops and Commercial Establishment Act

Table 3

Opinion of Employees regarding the enjoying of other Benefits

Response	No. of employees	Percentage
Yes	32	40
No	49	60
Total	81	100

Source: Primary Data.

It is seen from Table 1.3that majority of employees (60 per cent)believe that other benefits that they get from their respective sector is not as per the provisions of the Shops and Commercial Establishment Act and remaining40 per cent of them have opinion that they are getting other benefits according to Shops and Commercial Establishment Act.

4. Timely Getting of Salary

Table 4

Opinion of Employees regarding the Timely Getting of Salary

Response	No. of employees	Percentage
Getting	81	100
Not getting	0	0
Total	81	100

Source: Primary Data.

It is seen from the Table 1.4 that all employees selected for analysis unanimously opined that they are getting regular salary from the organization in which they are working

5. Periodicity in Payment of Salary

Table 5

Opinion of Employees regarding the Periodicity in Payment of Salary

Response	No. of employees	Percentage
Daily	21	26
Weekly	26	32
Monthly	34	42
Total	81	100

Source: Primary Data.

From the Table 1.5, it is clear that 26 per cent of the executives opined that periodicity in payment of salary is daily, 32 per cent are of the opinion that payment of salary is weekly and remaining 42 per cent responded that payment of salary is monthly.

6. Getting of Overtime Salary

Table 6

Opinion of Employees regarding the getting of Overtime Salary

Response	No. of employees	Percentage
Getting	46	57
Not Getting	35	43
Total	81	100

Source: Primary Data.

It is evident from Table 1.6 that nearly 57 per cent of employees are of the opinion that they getting overtime salary and remaining 43 per cent of them opined that they are not getting overtime salary.

7. Getting of Incentives and Bonus

Table 7

Opinion of Employees regarding the Getting of Incentives and Bonus

Response	No. of employees	Percentage
Available	60	74
Not available	21	26
Total	81	100

Source: Primary Data.

It is evident from Table 1.7 that nearly 74 per cent of employees are of the opinion that that incentives and bonus are available in the organization and remaining 26 per cent of them opined that incentives and bonus are not available their organization.

8. Getting of Medical Facility

Table 8

Opinion of Employees regarding the Getting of Medical Facility

Response	No. of employees	Percentage
Available	29	36
Not available	52	64
Total	81	100

Source: Primary Data

It is seen from Table 1.8 that nearly 64 per cent of employees are of the opinion that that medical facility is not available and remaining 36 per cent of them opined that medical facility is available their organization

9. Enjoying of Rest during Work

The response of the sample employees in this respect is shown in Table 9.

Table 9
Opinion of Employees regarding Enjoying of Rest during Work

Response	No. of employees	Percentage
Regularly	46	57
Occasionally	35	43
Total	81	100

Source: Primary Data.

It is clear from Table 1.9 that 57 per cent of employees are of the opinion that they are getting rest in duty hour's regularly and 43 per cent of them opined that they are getting rest in duty hours occasionally

10. Enjoying of Free Accommodation

Table 10
Opinion of Employees regarding the Enjoying of Free Accommodation

Response	No. of employees	Percentage
Yes	35	43
No	46	57
Total	81	100

Source: Primary Data.

Table 1.10 shows the opinion of employees regarding the availability of free accommodation. The table results shows that 57 per cent of the employees have opinion that free accommodation is not available in their organization, 43 per cent of the employees opined that free accommodation facility is provided to employees as a motivational too.

11. Availing of Weekly Off

It is evident from Table 1.11 that 26 per cent of the employees are opined that they are getting weekly off regularly, 35 per cent of the employees are of the opinion that they are getting weekly off

from their sector occasionally and remaining 39 per cent of the employees have responded that they are not at all getting weekly off from their organization.

Table 11
Opinion of Employees regarding the Availing of Weekly Off

Response	No. of employees	Percentage
Regularly	21	26
Occasionally	28	35
Not at all	32	39
Total	81	100

Source: Primary Data.

12. Facility of Anti Sexual Harassment Cell

Table 12
Opinion of Employees regarding the Facility of Anti Sexual Harassment

Response	No. of employees	Percentage
Yes	34	42
No	47	58
Total	81	100

Source: Primary Data

Table 1.12 shows the opinion of employees regarding the provision of anti-sexual harassment cell. The table results shows that 42 per cent of the employees have opinion that there exist the provision of anti-sexual harassment cell, 58 per cent of the employees opined that the provision of anti-sexual harassment cell is almost absent in their organization.

Section B. Employee Satisfaction

In order to assess the level of employee satisfaction, the following variables are analyzed.

1. Salary
2. Overtime Pay
3. Incentives
4. Insurance and Medical Facilities
5. Health and Safety Measures

These variables are explained below.

1. Salary

The response of the sample employees in respect of their salary is shown in Table 13.

Table 13

Responds of Employees regarding Salary

Response	No. of employees	Percentage
Fully satisfied	0	0
satisfied	8	10
Dis satisfied	57	70
Highly dis satisfied	16	20
Total	81	100

Source: Primary Data

It is evident from Table 1.13 that 70 per cent of the employees opined that they are dissatisfied with current salary that they get from the organization, 20 per cent of the employees highly dissatisfied with this regard, 10 per cent of the employees are satisfied with the current level of salary

2. Overtime Pay

Table 14

Responds of Employees regarding the Overtime Pay

Response	No. of employees	Percentage
Fully satisfied	0	0
Satisfied	8	10
Dis satisfied	58	72
Highly dis satisfied	15	18
Total	81	100

Source: Primary Data

From the Table 1.14 that 72 per cent of the employees opined that they are dissatisfied with the overtime pay prevailing in the organization, 18 percent of the employees highly dissatisfied with present overtime package available to them, No one is highly satisfied with the overtime pay that they get from their sector and remaining 10 per cent of the employees are satisfied with the current level of overtime pay.

3. Incentives

Table 15

Responds of Employees regarding Incentives

Response	No. of employees	Percentage
Fully satisfied	0	0
satisfied	8	10
Dis satisfied	58	72
Highly dis satisfied	15	18
Total	81	100

Source: Primary Data

It is clear from the Table 1.15 that 72 per cent of the employees opined that they are not satisfied with the incentives that they get from the organization, 18 per cent of the employees are of the opinion that they are highly dissatisfied with regard to the incentives, 10 per cent of the employees are satisfied with the current incentive package.

4. Insurance and Medical Facilities

It is clear from the Table 1.16 that 75 per cent of the employees opined that they are not satisfied with the provision of insurance and medical facility and the remaining 25 per cent of the employees are highly dissatisfied with insurance and medical package provided to employees.

The sector wise resultsshow in both the sector cent per cent

Table 16

Insurance and Medical Facilities

Response	No. of employees	Percentage
Fully satisfied	0	0
satisfied	0	0
Dis satisfied	61	75
Highly dis satisfied	20	25
Total	81	100

Source: Primary Data

2. Health and Safety Measures

Table 17

Health and Safety Measures

Response	No. of employees	Percentage
Fully satisfied	0	0
satisfied	0	0
Dis satisfied	69	85
Highly dis satisfied	12	15
Total	81	100

Source: Primary Data

It is evident from Table 6.9 that 85 per cent of the employees opinedthat they are dissatisfied with provision of health and safety measuresprevailing in organization and15per cent of employees are highlydissatisfied with the existing health and safety measures prevailing in the organization.

Findings of the Study

- ◆ Majority of the employees (88per cent) selected for analysis is not aware of the various provisions of Shopsand Commercial Establishment Act
- ◆ Majority of the employees opined that they are getting salary according to provisions of the Shops and

Establishment Act. The analysis shows that in textile industry nearly 68 per cent of the employees opined that they are getting salary as per Shops and Establishment Act.

- ◆ Majority of employees (60 per cent) believe that other benefit that they get from their respective sector is not as per the provisions of the Shops and Commercial Establishment Act.
- ◆ All employees selected for analysis unanimously opined that they are getting regular salary from the organization in which they are working.
- ◆ The executives opined that periodicity in payment of salary is daily, 32 per cent are of the opinion that payment of salary is weekly and remaining 42 per cent responded that payment of salary is monthly.
- ◆ Nearly 57 per cent of employees are of the opinion that that they getting overtime salary and remaining 43 per cent of them opined that they are not getting overtime salary.
- ◆ Nearly 74 per cent of employees are of the opinion that that incentives and bonus are available in the organization.
- ◆ Nearly 64 per cent of employees are of the opinion that that medical facility is not available.
- ◆ 57 per cent of employees are of the opinion that they are getting rest in duty hour's regularly and 43 per cent of them opined that they are getting rest in duty hours occasionally.

- ◆ 57 per cent of the employees have opinion that free accommodation is not available in their organization, 43 per cent of the employees opined that free accommodation facility is provided to employees as a motivational too.
- ◆ 26 per cent of the employees are opined that they are getting weekly off regularly, 35 per cent of the employees are of the opinion that they are getting weekly off from their sector occasionally and remaining 39 per cent of the employees have responded that they are not at all getting weekly off from their organization.
- ◆ 58 per cent of the employees opined that the provision of anti-sexual harassment cell is almost absent in their organization
- ◆ 70 per cent of the employees opined that they are dissatisfied with current salary that they get from the organization.
- ◆ 72 per cent of the employees opined that they are dissatisfied with the overtime pay prevailing in the organization.
- ◆ 72 per cent of the employees opined that they are not satisfied with the

incentives that they get from the organization.

- ◆ 75 per cent of the employees opined that they are not satisfied with the provision of insurance and medical facility.

Conclusion and suggestions

The unorganized labour market is subject to severe exploitation. The working environment is not at all satisfactory for the career as well as the personal development of the employees. The Prevailing incentives package to employees in textile industry in Kerala is not up to the mark from the perspective of employees. Incentives such as bonus, commission, participation in employer sponsored tour programmes etc are inevitable for enhancing the morale and keeping the satisfied work force in the organisation. The employers may recognize this basic fact and implement such incentive schemes. Shops and Commercial Establishment Act is the landmark in the history of Labour Market in Kerala. This Act contains stipulations regarding the basic amenities/ facilities to be offered to the employees. It also provides conditions of monetary and non-monetary offerings to the employees and their security and safety measures at the work place.

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I, Prof. S. Krishnan Nair, hereby declare that the particulars given above are true to the best of my knowledge and belief.

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EFFECT OF PERSONALITY TRAITS ON INDIVIDUALISM-COLLECTIVISM

***Mohsen Haji Aliakbar Nalband**

Abstract

This study examine the variation in level individualism-collectivism of employees with respect to their personality traits and characteristics. The questionnaires from the GLOBE study that was be employed for assessing level individualism-collectivism of employees. The dimensions of personality traits taken for analysis are Neuroticism, Extroversion, Openness, Agreeableness, and Conscientiousness. Each dimension consists of six elements each. The sample consisted of 300 employees randomly selected from UST Global in Techno Park situated in Trivandrum, the capital district of the State of Kerala, India. The main statistical tool used of analysis was multiple-regression with backward selection method. The analysis indicates that neuroticism, agreeableness and gender of the employees significantly affect the level of their individualism-collectivism. The result indicated that neuroticism tends to increase collectivism among employees and agreeableness tends to increase individualism among employees. Female employees are more inclined towards individualism and male employees are more inclined towards collectivism.

Key words:- Personality traits, Individualism, collectivism, behavior patterns

*I*ndividualism-Collectivism is a measure of whether people prefer to work alone or in groups. It indicates the degree of social/community integration (Jones, 2007). Every organization is a collective creation, which consists of a variety of people, their behavior, attitudes and relations between one another. In order

to accomplish a task, an organization demands collective efforts of many of its members. The outcome, however, depends on both individual efforts as well as on how well the organization has managed to integrate the efforts of its members. Thus, the management of the organization depends largely on people's habits, values, attitudes, and behavior

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patterns (MaajaVadi, 2002).

The questionnaires from the GLOBE study that was employed for this study, as follows. *In-group collectivism* is conducted by a set of four questions that assess the degree to which individuals express pride, loyalty, and interdependence in their families. These deal with Institutional Collective Practices, In-Group Collectivism Practices, Institutional Collectivism Values and In-Group Collectivism Values, all on a societal level. These aspects are measured through questions that provide a score of 1 to 7, in measurement of complete agreement to complete disagreement or individual interests to collective interests respectively.

The dimensions of personality traits taken for analysis are Neuroticism, Extroversion, Openness, Agreeableness, and Conscientiousness. Each dimensions consist of six elements each. The NEO PI-R (Costa & McCrae, 1985; 1989) will be used to measure personality according to the five-factor model. The NEO PI-R consists of 240 items measuring the 30 facets that make up the five domains of Neuroticism, Extroversion, Openness, Agreeableness, and Conscientiousness.

Data and Methodology

The sample consisted of 300 employees randomly selected from UST Global in Techno Park situated in Trivandrum, the capital district of the State of Kerala, India. UST Global is a multinational provider of IT services and solutions. It specializes in Healthcare, Retail & Consumer Goods, Banking & Financial Services, Media & Entertainment, Insurance, Transportation & Logistics and Manufacturing & Utilities. The sample consists of equal number of managers and subordinates. The data for the study was collected through pre-tested structure questionnaires. The main statistical tool used of analysis was multiple-regression with backward selection method.

Profile of the sample

Table 1 present the distribution of sample by characteristics. From the table it can be seen that majority (54.33 per cent) are males and 45.67 per cent are female. The Sex Ratio in Kerala is 1058 female per 1000 males. Majority of selected sample are aging 21 to 30 years old. Around 31per cent are between 31 to 40 years and an small percentage (14 per cent)

Neuroticism	Extroversion	Openness	Agreeableness	Conscientiousness
Anxiety	Warmth	Fantasy	Trust	Competence
Hostility	Gregarious-	Aesthetics	Straight Forwardness	Order
Depression	Assertiveness	Feelings	Altruism	Dutifulness
Self-Consciousness	Activity	Actions	Compliance	Achievement Striving
Impulsiveness	Excitement Seeking	Ideas	Modesty	Self-Discipline
Vulnerability	Positive Emotion	Values	Tender Mindedness	Deliberation

are above 41 years old. This indicates that the majority of population are quite young. The group is evenly divided between supervisory level and non-supervisory level of employees.

Around half of the population is Hindu by religion. Rests of the people are Christians and Muslims with almost equal percentages. According to the 2001 Census of India figures, 56 per cent of Kerala residents are Hindus, 24 per cent are Muslims and 19 per cent are Christians. These figures are relatively congruent with the sample. More than half of the population has indicated that their income is exceeding 80000 rupees per annum. 38 per cent of the employees are earning between 40000 to 80000 rupees per annum. Only 6 per cent are earning less than 40000 rupees per year. Most of the population is single (70.33 per cent). Only

around 30 per cent of selected employees are married.

Table 2 presents the descriptive statistics of study variables. The mean score of individualism-collectivism is 13.06 with standard deviation 4.63. The minimum score is 5.00 and maximum is 20.00. The medium score is 13.00 and mode is 15.00. The distribution of the score has a slight negative Skewness and kurtosis. The total mean score of Extroversion is found to be the highest amount the dimension of the personality traits. The second highest score is for Conscientiousness (116.62) followed by Agreeableness (114.63) and the score is least for Openness (108.58). Figure 1 presents the boxplots of mean scores of level of Individualism vs. collectivism and dimensions of Personality traits.

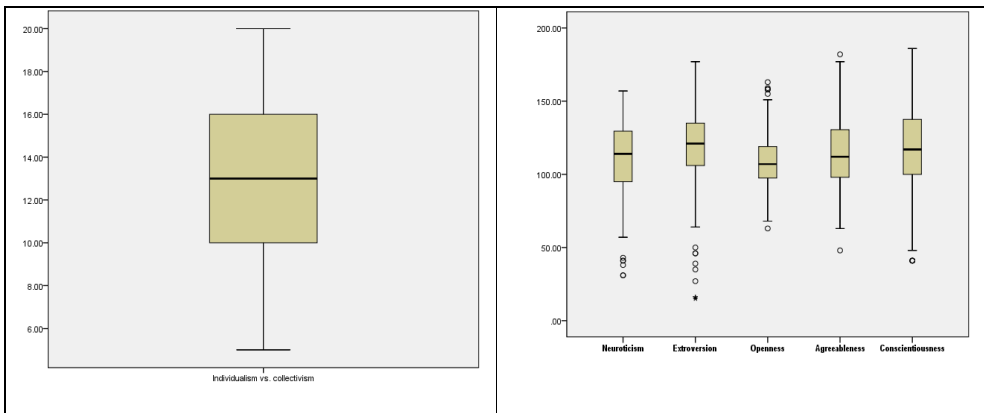
Table 1
Distribution of Sample by Characteristics

Characteristics		N	%
Sex	Male	163	54.33
	Female	137	45.67
Age	(21-30)	143	47.67
	(31-40)	114	38.00
	(41-50)	43	14.33
Designation	Manager	150	50.00
	Subordinate	150	50.00
Religion	Hindu	149	49.67
	Christian	76	25.33
	Muslim	75	25.00
Income	Below 80,000	120	40.00
	80, 000 and above	180	60.00
MaritalStatus	Single	211	70.33
	Married	89	29.67

Table 2
Descriptive statistics of study variables

Statistics	Individualism vs. collectivism	Neuroticism	Extroversion	Openness	Agreeableness	Conscientiousness
Mean	13.06	111.30	119.07	108.58	114.63	116.62
Median	13.00	114.00	121.00	107.00	112.00	117.00
Mode	15.00	107.00	113.00	105.00	125.00	116.00
SD	4.63	25.01	24.23	17.36	24.32	27.64
Skewness	-0.19	-0.63	-1.34	0.39	0.20	-0.43
Kurtosis	-1.00	0.23	3.84	0.32	-0.39	0.53
Minimum	5.00	31.00	15.00	63.00	48.00	41.00
Maximum	20.00	157.00	177.00	163.00	182.00	186.00

Figure 1
Mean Scores of level of Individualism vs. collectivism and dimensions of Personality Traits



From figure 1 it can be seen that the scores of all the study variables are nearly have normal distribution as the lower and upper Whiskers of about same length

and the median line is about the middle of the boxes. Even though there is no outlier in the score of individualism-collectivism, there exist some outliers at

the lower values of dimension of personality traits.

Table 3 presents the mean score of level of Individualism vs. collectivism by characteristics of employees with test of significance. From the table it can be seen that significance level of F test related to sex of the employees is less than 0.05 indicating that the level of individualism-collectivism differ significantly with respect to sex of the employee. Female has higher score of individualism-collectivism. The score does not have significant variation with respect to other characteristics of employees as the significance levels of F test are above 0.05

Table 4 presents the mean score of level of dimensions of personality traits by characteristics of employees with

significance levels of ANOVA. From the table it can be seen that Extroversion is the dimension which exhibit highest variation with respect to the characteristics of employees. It vary with respect to age, income and marital

Status of the employees. When openness varies significantly with respect to religion and income, Neuroticism varies with respect to income and Conscientiousness varies with respect to marital status. However, Agreeableness does not vary significantly with respect to none of the characteristics of employees.

To find out the effect of personality traits on individualism-collectivism, regression analysis was carried out. The score for individualism-collectivism was taken as continuous dependent variable.

Table 3

Mean score of level of Individualism vs. collectivism by characteristics of employees

Characteristics		Mean	SD	F	Sig.
Sex	Male	12.54	4.69	4.55	0.034
	Female	13.68	4.50		
Age	(21-30)	12.96	4.79	0.458	0.499
	(31-40)	13.15	4.68		
	(41-50)	13.16	4.03		
Occupation	Supervisor	13.13	4.45	0.112	0.739
	Subordinate	12.99	4.83		
Religion	Hindu	13.07	4.71	0.25	0.617
	Christian	12.96	4.51		
	Muslim	13.13	4.67		
Income	Below 80,000	13.08	4.77	1.535	0.216
	80, 000 and above	13.04	4.55		
Marital Status	Single	12.9	4.65	0.789	0.375
	Married	13.45	3.97		

Table 4

Mean score of level of dimensions of personality traits by characteristics of employees

Characteristics		Neuroticism		Extroversion		Openness		Agreeableness		Conscientiousness	
		Mean	Sig. of F	Mean	Sig. of F	Mean	Sig. of F	Mean	Sig. of F	Mean	Sig. of F
Sex	Male	112.20	0.936	118.64	0.785	109	0.973	116.23	0.943	117.9	0.345
	Female	110.23		119.58		108		112.74		115.1	
Age	21-30	112.24	0.082	118.45	0.000	108.4	0.471	115.12	0.183	117	0.326
	31-40	113.07		117.98		108.1		117.46		115.4	
	41-50	103.47		124.05		110.5		105.53		118.7	
Occupation	Supervisor	118.41	0.345	116.92	0.124	110.1	0.296	123.65	0.512	110.5	0.514
	Subordinate	104.19		121.23		107.1		105.61		122.8	
Religion	Hindu	111.03	0.729	116.88	0.143	109.7	0.018	113.5	0.979	114.9	0.301
	Christian	109.11		121.01		103.8		110.5		121.3	
	Muslim	114.05		121.47		111.2		121.08		115.3	
Income	< 80,000	108.94	0.022	120.2	0.000	108.6	0.020	114.08	0.746	119.1	0.638
	>=80, 000	112.87		118.32		108.6		115.01		115	
Marital Status	Single	112.22	0.776	119.67	0.000	109.3	0.227	114.2	0.210	118.8	0.039
	Married	109.11		117.66		107		115.65		111.6	

The score for personality traits and dummy variable representing gender of employees were taken as independent variables. Backward selection method of regression was used to extract the significant variables affecting level of individualism-collectivism of employees. Backward selection method of regression eliminated three independent variables. Table 4 presents model summary of initial and final regression equations for the effect of personality traits and gender on individualism-collectivism of employees.

From the table 5 it can be seen that the R Square of the initial regression model is 0.071 and it reduces to 0.056 after removing three independent variables. The result indicates that only 5.6 per cent of the variation of individualism-collectivism is determined by the retained

independent variable in the final regression model. The value of the Durbin-Watson is 1.977 which is very much equal to 2.00, indicating that the dependent variable is free from serial correlation which is one of the important assumptions of the multiple regression analysis.

Table 6 presents the ANOVA of initial and final regression model for the effect of personality traits and gender of employees on their level of individualism-collectivism. From the table it can be seen that the initial and final regression model are having significance levels of F value less than 0.05, which indicates that both initial and final regression model are significantly good for interpreting the variation of individualism-collectivism of employees with respect to the independent variables.

Table 5

Model summary of initial and final regression equations for the effect of personality traits and gender on individualism-collectivism of employees

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.266	0.071	0.052	4.513	
4	0.236	0.056	0.046	4.526	1.977

Table 6

ANOVA of initial and final regression model for the effect of personality traits and gender on individualism-collectivism of employees

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	452.933	6	75.489	3.706	0.001
	Residual	5967.987	293	20.369		
	Total	6420.92	299			
4	Regression	358.177	3	119.392	5.829	0.001
	Residual	6062.743	296	20.482		
	Total	6420.92	299			

Table 8 presents the coefficients of final Regression model for the effect of personality traits and gender on individualism-collectivism of employees. The table shows that three independent variable are having significant effect on the level of individualism-collectivism of employees. The value VIF is found to be less than 10, which indicates that the independent variables are not collinear. Table 7 presents the coefficients of final Regression model for the effect of personality traits and gender on individualism-collectivism of employees.

Table 8 shows that the personality traits such as neuroticism and agreeableness along with gender of the employees affect significantly on the individualism-collectivism as the significance levels of t-test are less than 0.05. From the result it can be infer that well neuroticism increases the quality of individualism reduces and the quality of collectivism increases among employees as the Unstandardized Coefficients is negative and significant. But when Agreeableness increases quality of individualism increases and the quality of

Table 7

Coefficients of initial Regression model for the effect of personality traits and gender on individualism-collectivism of employees

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	16.590	2.725		6.087	0.000		
Neuroticism	-0.031	0.011	-0.166	-2.886	0.004	0.961	1.040
Extroversion	0.012	0.011	0.060	1.042	0.298	0.951	1.052
Openness	-0.024	0.015	-0.091	-1.568	0.118	0.952	1.051
Agreeableness	0.028	0.011	0.149	2.572	0.011	0.946	1.057
Conscientiousness	-0.013	0.010	-0.077	-1.343	0.180	0.962	1.039
G: 1 if male, 0 if female	-1.106	0.526	-0.119	-2.103	0.036	0.990	1.011

Table 8

Coefficients of final Regression model for the effect of personality traits and gender on individualism-collectivism of employees

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	13.955	1.617		8.630	0.000		
Neuroticism	-0.030	0.011	-0.164	-2.877	0.004	0.979	1.022
Agreeableness	0.027	0.011	0.143	2.506	0.013	0.975	1.026
G: 1 if male, 0 if female	-1.175	0.526	-0.126	-2.232	0.026	0.994	1.006

collectivism decreases as the Unstandardized Coefficients is positive and significant. The table also shows that among male employees the individualism is comparatively lower than female employees. Among female employees collectivism is significantly higher than male employees.

Figure 2 presents the histogram and normal P.P Plot of regression standardized residual. As the histogram of regression standardized residual is limited to the shape of normal curve and the dots in the normal P-P plot almost coincide with the diagonal straight line, it is evident that the regression residual are

Figure 2
Histogram and normal P.P Plot of regression standardized residual

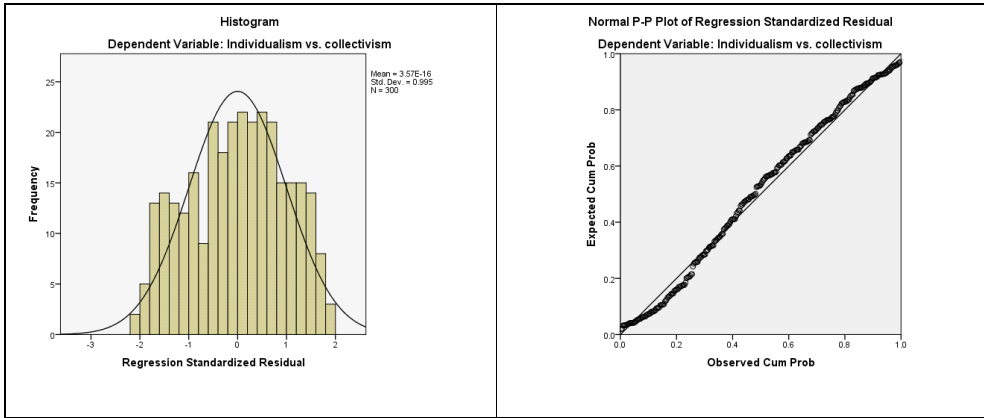
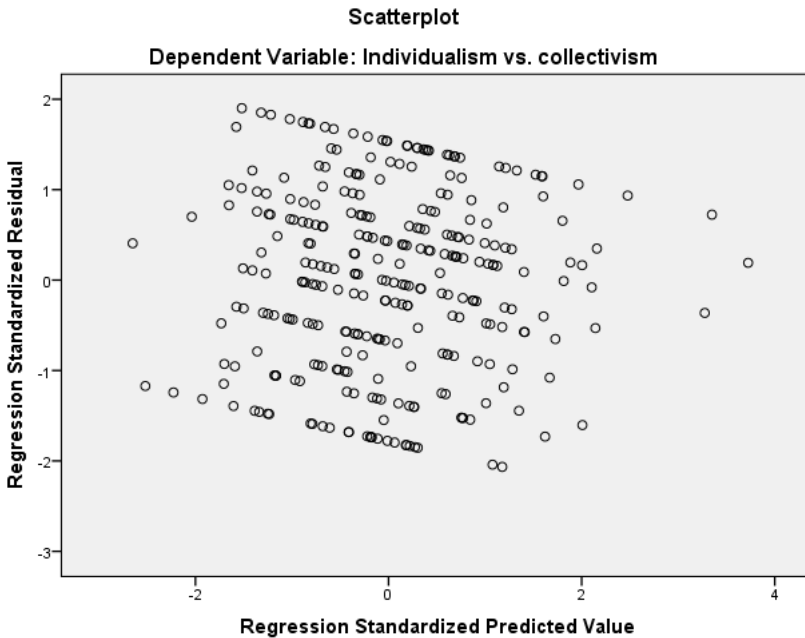


Figure 3
Scatterplot of regression standardized residual on regression standardized predicted value



normally distributed, which is another important assumption of multiple regression analysis.

Figure 3 presents the scatterplot of regression standardized residual on regression standardized predicted value.

Since the points in the scattered plot are distributed without any distinguishable pattern, homoscedasticity can be inferred from the result which yet another assumption of multiple regression. From the result of regression analysis the effect of neuroticism, agreeableness and gender of employees on the level of individualism-collectivism can be represented by the equation (1).

$$I & C = 13.955 - 0.030Neu + 0.027Agr - 1.175S_{male} \dots\dots\dots(1)$$

From the equation it can be inferred that every unit increasing in neuroticism decreases the individualism-collectivism score to the extent of 0.03 unit. Similarly every unit increasing agreeableness increases individualism-collectivism score to the extent of 0.027. Male employees have individualism-collectivism score 1.175 unit less compared to female employees. Hence, it can be concluded that neuroticism tends to increase collectivism among employees and agreeableness tends to increase individualism among employees. Female employees are more inclined towards individualism and male employees are more inclined towards collectivism.

Conclusion

This study examines the variation in level individualism-collectivism of

employees with respect to their personality traits and characteristics. The sample consisted of 300 employees randomly selected from UST Global in Techno Park situated in Trivandrum, the capital district of the State of Kerala, India. The data for the study was collected through pre-tested structure questionnaires. The main statistical tool used of analysis was multiple-regression with backward selection method. The analysis indicates that neuroticism, agreeableness and gender of the employees significantly affect the level of their individualism-collectivism. The result showed that every unit increasing in neuroticism decreases the individualism-collectivism score to the extent of 0.03 units and every unit increasing agreeableness increases individualism-collectivism score to the extent of 0.027. Male employees have individualism-collectivism score 1.175 units less compared to female employees. The result indicated that neuroticism tends to increase collectivism among employees and agreeableness tends to increase individualism among employees. Female employees are more inclined towards individualism and male employees are more inclined towards collectivism.

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PROFESSIONAL'S VIEWS ON ACCOUNTING INFORMATION SYSTEM FOR ACCURATE DECISION MAKING

***Azadeh Barati, **Georgee K.I**

Abstract

An accounting information system is one of the most effective decision making tools of professionals as it provides an orderly method of gathering and organizing information about the various business transactions so that it may be used as an aid to professionals in operating the business as well. This study examines the viewpoint of professionals on Accounting Information System for making accurate decision. Researchers have used a sample of 170 professionals. The result of study shows that professionals use of AIS to making accurate, relevant and reliable decision making. This study makes it clear that the role of Accounting Information System was highly useful in making accurate decision of professionals.

Key words:- Professionals, Decision Making and Accounting Information System.

*A*ccounting Information System is considered as an important organizational mechanism that is critical for effectiveness in decision management and for providing control in organizations. It is found to be useful when information provided by them is used effectively in

decision making process by the users. An accounting information system is one of the most effective decision making tools of professionals as it provides an orderly method of gathering and organizing information about the various business transactions so that it may be used as an aid to professionals in operating the

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business as well. Accounting Information System improves the accuracy and relevancy of information provided to the decision makers.

Theoretical Background

Accounting Information Systems — A Definition

The collection, storage and processing of financial and accounting data are done so as to enable the decision makers to facilitate their decision making. An Accounting Information System is generally a computer-based method for tracking accounting activity in conjunction with information technology resources. The resulting statistical reports can be used internally by management or externally by other interested parties including investors, creditor and tax authorities. (Gelinas, and et al 2012)

An AIS is a structure that a business uses to collect, store, manage, process, retrieve and report its financial data so that it can be used by accountants, consultants, business analysts, managers, chief financial officers (CFOs), auditors and regulatory and tax agencies. In particular, specially trained accountants work with AIS to ensure the highest level of accuracy in a company's financial transactions and recordkeeping and to make financial data easily available to those who legitimately need access to it, all while keeping data intact and secure.

Objective of the Study

- To examine professional's views on Accounting Information System for accurate decision making.

Hypothesis of the Study

H₀ There is no significant difference in the opinion of Chartered Accountant and Cost Accountant about the decision making process.

Statement of the Problem

The accounting professionals namely, Chartered Accountants and Cost Accountants are the persons directly involved in the preparation and finalization of the accounting reports. Professionals provide trustworthy information about financial records.

The Literature Review

Shareia (2006) conducted a study on the role of accounting systems in decision making, planning and controlling in a developing country: the case of Libya. The purpose of the study was to examine the present and potential role of Accounting Information Systems in meeting the development needs of developing countries, with a special focus on Libya and its unique legal, economic, religious, political and social context. In this study an ideographic methodology was used to develop two cases of studies. As a result, the study was helping to increase awareness of the role of accounting and its potential contribution to economic development at the macro and micro levels and is a starting point for making a difference in developing countries.

Knezevic, Stankovic and Tepavac (2012) studied the Accounting Information System as a platform for business and financial decision-making in the company. The aim of the paper was

to identify the role of Accounting Information System in the process of business and financial decision making in the company in line with everyday development of information and communication technologies. The result of study was showing that changes in features of corporations lead to changes in the management. Faced with risks, the company’s management significantly improved its theoretical and methodological solutions as well as practicing regard to management.

Methodology

The present study is descriptive and analytical in nature. Both primary and secondary data have been used for the study. For the fulfillment of the objective of the study, primary data have been

collected from the accounting professionals, namely Chartered Accountants and Cost Accountants, using a structured questionnaire.

Discussion

From the table 4.1, it can be seen that majority of the respondents agree or strongly agree about all given aspects for decision making. The mean scores of the total sample are significantly higher than the theoretical mean of 3.00. The one sample t-test done on all seven aspects are found to be less than 0.05, which highlights that the AIS provide significant support in the decision making by the professionals.

The most important aspect of decision making is Accounting

Table 4.1
Opinion on the decision making of AIS with mean score and test of significance

Aspects		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	SD	t	Sig.																																														
AIS increases the accuracy of the information provided to the decision-makers.	N	0	0	15	71	84	4.41	0.65	28.282	0.000																																														
	%	0	0	8.82	41.76	49.41					AIS is capable in providing relevant information support for routine decisions.	N	0	0	31	82	57	4.15	0.71	21.319	0.000	%	0	0	18.24	48.24	33.53	AIS is capable in providing relevant information support for strategic decisions.	N	0	0	18	72	80	4.36	0.67	26.641	0.000	%	0	0	10.59	42.35	47.06	To enable executive decision, further analysis of information provided by AIS is required.	N	0	0	20	70	80	4.35	0.68	25.830	0.000	%
AIS is capable in providing relevant information support for routine decisions.	N	0	0	31	82	57	4.15	0.71	21.319	0.000																																														
	%	0	0	18.24	48.24	33.53					AIS is capable in providing relevant information support for strategic decisions.	N	0	0	18	72	80	4.36	0.67	26.641	0.000	%	0	0	10.59	42.35	47.06	To enable executive decision, further analysis of information provided by AIS is required.	N	0	0	20	70	80	4.35	0.68	25.830	0.000	%	0	0	11.76	41.18	47.06												
AIS is capable in providing relevant information support for strategic decisions.	N	0	0	18	72	80	4.36	0.67	26.641	0.000																																														
	%	0	0	10.59	42.35	47.06					To enable executive decision, further analysis of information provided by AIS is required.	N	0	0	20	70	80	4.35	0.68	25.830	0.000	%	0	0	11.76	41.18	47.06																													
To enable executive decision, further analysis of information provided by AIS is required.	N	0	0	20	70	80	4.35	0.68	25.830	0.000																																														
	%	0	0	11.76	41.18	47.06																																																		

Source: primary data

Table 4.2

Mean opinion scores of professionals about the decision making with test of significance

Aspects	Chartered Accountants		Cost Accountants		ANOVA		MANOVA	
	Mean	SD	Mean	SD	F	Sig.	F	Sig.
AIS increases the accuracy of the information provided to the decision-makers.	4.27	0.75	4.54	0.50	7.701	0.006	3.776	0.001
AIS is capable in providing relevant information support for routine decisions.	4.04	0.70	4.27	0.70	4.840	0.029		
AIS is capable in providing relevant information support for strategic decisions.	4.14	0.74	4.59	0.50	21.332	0.000		
To enable executive decision, further analysis of information provided by AIS is required.	4.28	0.72	4.42	0.64	1.825	0.179		

Source: primary data

Information System increases the accuracy of the information provided to the decision-makers (mean score = 4.41). The other important aspects of decision making support is Accounting Information System is capable in providing relevant information support for strategic decisions (mean score = 4.36), followed by to enable executive decision, further analysis of information provided by Accounting Information System is required (mean score = 4.35) and Accounting Information System is capable in providing relevant information support for routine decisions (mean score = 4.15).

ANOVA and MANOVA technique was employed for evaluating the variance in the opinion of professionals. Chartered Accountants and Cost Accountants have significant difference of opinion about the fact that AIS increases the accuracy of the

information provided to the decision-makers, as the significance levels of ANOVA are less than 0.05 for the aspects such as Accounting Information System is capable in providing relevant information support for routine decisions and strategic decisions.

Also, professionals have same opinion about the fact that AIS enable executive decision; further analysis of information provided by Accounting Information System is required.

When all the aspects are considered together as the composite variable, there exists significant difference in the opinion of Chartered Accountants and Cost Accountants as the significance level of MANOVA is less than 0.05. Hence, it can be concluded that the decision making of Accounting Information System is significantly different. The analysis of aspects relating to decision making

indicates that Accounting Information System fairly support decision making. The result indicates that there is difference in opinion between Chartered Accountants and Cost Accountants about the components of decision making.

Test of Hypothesis

H0: “There is no significant difference in the opinion of Chartered Accountants and cost Accountants about the decision making process”.

The results **reject the null hypothesis** that “There is no significant difference in the opinion of Chartered Accountants and Cost Accountants about the decision making process” and **accept the alternative hypothesis** that “There

is significant difference in the opinion of Chartered Accountants and Cost Accountants about the decision making process”.

Conclusion

This study examined the viewpoint of professionals on Accounting Information System for making accurate decision. This study makes it clear that the role of Accounting Information System was highly useful in making accurate decision of professionals. By testing hypothesis, it is evident that there is significant difference in the opinion of Chartered Accountants and Cost Accountants about the decision making process.

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Dr. K. Sasikumar & Dr. Sanoop Gopi Krishna
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PSYCHOLOGICAL CONTRACT- A THEORETICAL FRAMEWORK

****J. Rajan, **Ambili V. Raj**

Abstract

Psychological contract is an idea of mutual as well as reciprocal exchange relations among employee and employer. The fulfillment of psychological contract is an important ingredient for all organizations to flourish in today's aggressive business environment. This paper explores more on the components related with psychological contract fulfillment those come under employer and employee obligations which leads to performance. This also paves way to the fulfillment of mutual expectations among employers and employees. A model also developed to show the psychological contract fulfillment. Argyris (1960) initially coined the word psychological contract. He viewed it as an unspoken understanding among a collection of workers and their foreman. He also thought that employees would execute at a superior stage on the condition that the organization did not hinder a lot with the worker group's rules and in exchange workers would respect the organizations right to evolve.

Key words:- Psychological contract fulfillment, Aggressive business environment, Ergonomics, Employee Engagement, Organizational Commitment

According to the utmost new definitions, the psychological contract is the individual beliefs regarding what promise has been made to the employee by the organization (for eg: competitive pay, career advancement opportunities, job security) as well as what the worker

has promised the firm in exchange (for eg: loyalty, honesty, performance of good quality) (Deery, Iverson and Walsh, 2006; Lester et al., 2002; Rousseau, 1989). It is defined as “the terms of social exchange relationship that exists between individuals and their organization” (Turnley & Feldman, 2000, p. 30). In recent years,

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***Ambili V. Raj*

various studies have showcased that the term psychological contract is a crucial element of the workers conduct and attitude: obedience with, or violation of, the psychological contract terms have intense significance for the employment relationship.

Psychological contract includes employees' 'beliefs on what they are permitted to get, or should accept, because they see that their employer expressed promises to offer those things' in substitute for their contributions (Robinson, 1996, p. 575). It refers to the workers subjective interpretations and assessments of their close with the organization (Rousseau, 1996; Turnley & Feldman, 1998). It is a dynamic idea and the contract terms evolve with time. It is composed of employee's expectations on what workers owe their employers (like hard work, commitment and loyalty) in return of what their organizations owe them (like chance for skill development, growth of career, competitive compensation, benefits of healthcare, among others) (Coyle-Shapiro & Kessler, 2000). It mentions the employee's subjective explanations and assessments of their contract with the organization (Rousseau, 1996; Turnley & Feldman, 1998). It is a dynamic notion and the contract terms develop with time.

It displays the collection of the beliefs of employees on the responsibilities and duties of together sides based on perception, trust and commitment in the relationship of employment. Rousseau (2000) developed three forms of psychological contract. They are transactional contract, relational

contract and hybrid or balanced contracts. Transactional contract is based on the material benefits. In disparity, relational contract depends on the fulfillment of social fondness of both sides, like organizational support as well as organizational loyalty. It displays affective participation and belief in organizations of the employees since organizations not only offer required material incentive in return to workers, but also offers guarantees for safety of employee's in work, training of skill and career development. A lot of factual studies have carried these two sides of psychological contract. Hybrid or balanced contracts, includes features of together relational as well as transactional preparations, preserve the participation and long-term instance horizon that distinguish relational exchanges whereas at the similar time permitting for larger flexibility and varying contract supplies as projects develop and situations change. It includes dynamic performance necessities and career development.

Psychological contact displays a wide meaning of the relationship of employment such that it grasps both explicit as well as implicit commitment among employee and organization (Rousseau 1995). The six aspects of psychological contract are

1. Tangibility:- It emerged from MacNeil's (1985) contractual field. It is described as the level to which the worker views the contract terms as explicitly defined, openly specified and evidently apparent for third parties (Rousseau & McLean Parks, 1993; McLean Parks et al., 1998).

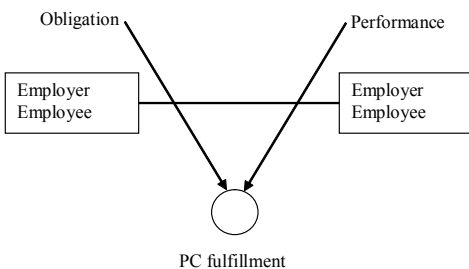
2. Scope:-The aspect of scope specifies to the magnitude to which the frontier between one's relation of employment and other features of one's existence is observed as penetrable (McLean parks et al., 1998) differentiating contracts of narrow or broad scope (MacNeil, 1985).

3. Stability:-It is referred to as the level to which psychological contract is restricted in conditions of its capability to develop and recast without an indirect realization of the contract features that explains the detected time span of the employment relationship (MacNeil, 1985; Rousseau & McLean parks , 1993). The third feature attained from MacNeil's theory of contract explains about stable versus flexible otherwise evolving psychological contracts (Rousseau & McLean Parks, 1993).

4. Exchange symmetry: -It is referred to as the magnitude to which the employee recognizes the unequal relationship of employment as receivable.

5. Contract level:-.It is the magnitude to which employees recognize their contract to be individually versus collectively managed.

The model below shows pc fulfillment and its effect on performance.



Some of the terms linked with this model of psychological contract are as follows.

1. Organizational commitment- Organizational commitment involve employee resolution whether to remain or not remain in the organization and it consists of three features: affective commitment (indicating employee's emotional reliance, recognition and participation in organizations and displaying employee's readiness to remain in the organization as their fondness to organization), normative commitment (displaying worker commitment to remain in organizations their logic of social responsibility as well as obligation) and lastly prolong commitment (indicating employee's commitment to remain in the organization on the basis of utilitarian consideration). The meaning of Meyer and Allen [6] evidently highlights that commitment of organization is the employee's emotional awareness of the relationship among workers as well as organizations and it betrays employee psychological prestige of being faithful to the organization. Therefore, organizational commitment is workers sense of recognition, faithfulness, participation and readiness in organizations on the basis of their fondness to organizations, individual benefits and sense of authority. Affective commitment is agitated by which the individual recognize with the organization. Whereas, continuance commitment agitates the individual's requirement to prolong working for the organization.

2. Organizational support-Krishnan and Mary (2012) refers it as compassion

and employee's view regarding the stage to which their involvement is appreciated and well-known by their organization in addition to concerns about their welfare.

3. Employee engagement-It is defined as "an energetic experience of involvement with personally fulfilling activities that enhance a staff member's sense of professional efficacy" (Leiter & Maslach, 1998, p. 351) and regard as it to be consists of energy, association and efficacy (Maslach, Schaufeli, & Leiter, 2001). It is the input to an organization's achievement and competitiveness. It is mainly defined as "how individuals feels towards the organization, engagement is around the discretionary effort an individual is prepared to put in. (McBain, 2007; 17).

3. Organizational justice- Organizational justice relates to the awareness of justice or injustice of workers of organizations and the individual as well as organizational effects of those perceptions. It was also described by Greenberg (1990) that expressed perceptions of employee's on the degree to which the workers were took care of fairly, in organizations along with how such perceptions inclined organizational results for example commitment and satisfaction.

4. Trust-It is the interrelated concept inside the psychological contract. It is referred as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action to the trusted irrespective of the ability to monitor or control that other party"(Whitenrer,1997).

5. Ergonomic-It means providing resources that are needed to employees for their proper working.

6. Civic virtue-It is willingness to take part sensibly and usefully in the political and prevailing organizational processes (Organ, Podsakoff, and Mackenzie (2006)).

7. Performance appraisal- It is the opinion of performance of employee's in a work; based on thoughts other than productivity only (Graham et al., 1998).The main aim is to make certain whether actual performance goes with performance targets. The principal use is to specify training needs in performance areas where developments would happen if suitable preparation could be given.

8. Procedural justice- Procedural justice involves the justice of the ways employed to establish the resources distribution between employees (Greenberg,1990).

9. OCB- OCB is also defined as extra role behavior. Organizational citizenship behavior (OCB) means behavior that is not officially requested or frankly rewarded but it can be practical to the organization operations (Smith, Organ, & Near, 1983).

10. Courtesy- It refers to the signals that assist others to stop interpersonal problems from happening, like giving previous notice of the schedule of work to somebody who is in want, discussing with others before taking any actions that would affect them (Organ, 1990).

11. Conscientiousness- It is an unrestricted manners that goes well ahead of the least amount role requirement

organizational level, for example conforming rules as well as regulations, not taking additional breaks, functioning extra-long days (MacKenzie et al, 1993, 57: 107-142). It is a model of going well ahead of minimally required attendance levels, punctuality, and housekeeping, liking towards preserving resources, and in general giving a thought of being an accountable citizen of the organization.

12. Loyalty- It is the truthfulness type and certainty. It denotes a person's affection or attachment feeling to a rigorous object, it may be a new person or set of persons, a representation, an accountability, or a source. It positions itself in collective thought and action and fight for the identification of the welfare of the realistic person using those of the item (Britannica, 1998).

13. Distributive justice-It describes the insight a person include in an organization resting on justice of rewards he gets from the organization. It is the seemed fairness of gifts. It displays how employees recognize they reasonably rewarded moreover rewards are given based on their performance (Gilliland, S.W, 1994).

14. Stewardship-It includes the commitment of organizational actors to secure the welfare of all stakeholders (Donaldson and Preston, 1995) by modeling behaviors that place the long-term best interests of the organization and its stakeholders ahead of their self-interest (Davis et al., 1997). stewardship is defined here as the attitudes and behaviors that place the long-term best interests of a group ahead of personal goals that serve an individual's self-interests.

15. Effort-Effort in the sense employees likes to work for a longer period of time that is given by employers.

16. Hard work- In these employees keeps their knowledge and skills up to date. They carry out my work with dedication, will finish their work within the stipulated time, provide good work in terms of quality and quantity and put continuous self-improvement and self-mastery.

17. Opportunity to demonstrate competence-The employers provides employees an opportunity to do something that makes use of his/her abilities.

18. Distributive justice-It can be defined as perceived fairness and evaluation of decisional outcomes such as performance appraisal, pay, rewards and recognitions [9] [36]. Distributive justice is promoted where outcomes are consistent with implicit norms for allocation, such as equity or equality.

19. Showing initiative- The employees expects problems and develops solutions in advance and also makes innovative suggestions to improve the organization.

20. Carefulness regarding arrangements-Here whatever the organizational changes has been made it doesn't affect the employees of that organization. Those carefully arranged changes make employees happy to work. It makes them to show more commitment towards their employers.

21. Employee relations- In this study the relationship among employees and employers are described. The employees

expect encouragement from employers to openly express their feelings and concerns, willing to give their time when employees need it, a trusting relationship by sharing information, empower and entrust employees within the job's scope, providing good management, and building relationships and teamwork with the colleagues etc.

Conclusion

In the end psychological contract fulfillment leads to performance of employees by satisfying each other's obligations otherwise it leads to breach or violation. For smooth functioning of the organization both the employers and employees mutual expectations should fulfill.

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COMMERCE EDUCATION OPPORTUNITIES AND THREATS

***Shyju C M**

Abstract

Education should be a threefold process of imparting knowledge, developing skills, and create proper attitudes and values towards life and society. Webster defines 'Education as the process of educating or teaching'. The principle purpose of education is to educate all students and give everyone equal opportunity as a means to succeed in life. It helps manifest the perfection within oneself. Commerce education provides an opportunity for value addition in individual behavior and business organization. It tries to impart new knowledge, additional skill and provide inputs for attitudinal changes. E-commerce education has been great impact on higher education. With the invention of internet in the last few decades has led to great impact on communication and research in the Institutes.

Key words:- Commerce Education, Value addition, Individual behavior, Organisational Development

The growing phenomenon of globalization, liberalization and privatization has been influencing the Commerce Education. E-banking, E-marketing, E-commerce, E-Finance, E-investment has been emerging and it spreads all over the world. In this time call centre, outsourcing business, IT based

services are expanding very fast. These developments demands more skilled persons to competent with these technologically advanced system. So it generates the need of commerce education.

Definition : Commerce education

Commerce education is the area of education which develops the required

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knowledge, skills and attitudes for the successful handling of trade, commerce and industry. With the introduction of new industrial policy, commerce education plays a pivotal role in the case of globalization, liberalization and privatization.

Commerce education is the backbone of the business. This education develops the relationship of people with one another. Commerce education covers wide area of business and society. It leads to democratic living, good citizenship and proper utilization of resources; it provides skill oriented education to students and society. According to the need of the business and society, independent professions have emerged in the form of chartered accountant, company secretary ship, cost accountant etc. it leads great career opportunities to the pupil and there by commerce education attracts glamorous position among job seekers.

Objectives

- ◆ Developing skills in commercial operations and creating proper vocational interest.
- ◆ Commerce education is expected to helping learning while working and earnings while working.
- ◆ To interact with the society and face the challenging situation of the society.
- ◆ To study the recent trends in commerce education.

Methodology

This article is depending upon primary and secondary data. the required data was collected from, MSM College, Kayamkulam, Kerala. Interview and

observation technique is used for primary data collection. Secondary data was mainly collected through books, journals, reviews of literature as well as daily news papers etc.

E-commerce

E-commerce or electronic commerce is a methodology of modern business, it reduces the cost and improve the quality of goods and services while increasing the speed of delivery. People or consumer can buy goods with a click of mouse button without moving out of their house or offices. E-commerce education has been great impact on higher education. With the invention of internet in the last few decades has led to great impact on communication and research in the Institutes.

Relevance of commerce education

E-commerce education has opened new avenues for cyber laws studies With hundreds of cyber crime causes every day awareness and knowledge about internet has become more important. Commerce education not only equips students about career development advancements, it also opens door for access to information and knowledge.

Opportunities

Commerce education is considered as the main career option in India. This education gives importance for developing the people and making effective use of variable resources. Commerce education develops the relationship of people with one another. Commerce educations teach us how to use it for the betterment of self and oneself. It provides to the people for democratic living, good citizenship and proper utilization of resources. It gives

skill oriented education to students and society.

From the interaction of the college students the following points are generated.

- ◆ After completing B.Com or M.Com course one can practice as a specialist accountant in private and public sector undertaking or they can join professional glamorous courses such as chartered accountant, company secretaryship, cost accountant etc. .
- ◆ Careers in management also available in the field of personal management, production management, finance management, marketing management etc.
- ◆ A graduate in commerce can opt careers in financial services such as financial consultants, stock brokers, budget consultant, tax consultant etc.
- ◆ In the banking sector, there is a huge demand for commerce graduates.
- ◆ Insurance companies can also call commerce graduate and post graduate with specialization of insurance

Threats (Problems) in commerce education

- ◆ The syllabus of commerce at competitive examination is not attracting even the meritorious commerce students.

- ◆ Lack of knowledge about commerce at school level as commerce education is not introduced at school level in many states.
- ◆ No preference or reservation for commerce graduates either in employment or in admission to professional courses like C A, CWA, CS, MBA etc.
- ◆ It is more content oriented than skill and practice oriented.

Suggestions

Commercial training at the school level should be made compulsory for all students. Additional facilities should be provided for commercial training at the college and university level. More trained persons to be recruited for teaching commerce subjects.

Conclusion

With the invent of Internet, the important of commercial education is being realized in every part of life and everywhere in the world. Most of the Government has introduced commerce education at school level, college and university level. The progress of commerce education is revealed from the numbers of students since 1950- 51. .36 lakhs in 1950-51, became around 20 lakhs during 2014 – 2015. Therefore there is a need to make commerce graduation course more meaningful and purposeful.

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POST DEMONETISATION EFFECT ON MISCELLANEOUS NON BANKING FINANCE COMPANIES - WITH SPECIAL REFERENCE TO KERALA STATE FINANCIAL ENTERPRISE (KSFE)

*S. Jayadev, **Karthika Ramakrishnan

Abstract

India is a vast country with a large population. Banks in India have been partners in nation building and have done the role very arrogantly and professionally. Banks, despite having increased their presence have certain limitations as they cannot open branches in remote and inaccessible places. Miscellaneous Non-Banking Finance Companies, irrespective of legal form, seek to promote financial inclusion by providing financial services to clients of financially un-served and under-served households. Over time, this sector has become an integral part of the financial infrastructure catering to the vulnerable sections of society in India. In the present study, Kerala State Financial Enterprise (KSFE) one of the lading MNBCs is selected to examine the current scenario of KSFE in the Collection & Disbursements of funds in Post-Demonetisation period and to evaluate the trend in the amount collected by the KSFE for the month of November 2016. Analytical Study Method is adopted for the present study. The data source is from Kerala State Planning Board, Report on Demonetisation.

Key words:- Demonetisation, Non-banking Finance Companies, Kerala State Financial Enterprise (KSFE), Financial Services

I India is a vast country with a large population. Banks in India have been partners in nation building and have done the role very arrogantly and professionally. Banks, despite having increased their presence have certain

limitations as they cannot open branches in remote and inaccessible places. About 40 percent of Indian population still doesn't have access to formal banking system. Banks have often cited lack of feasibility in the business model when they operate in the unbanked rural areas.

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A momentous chunk of India's rural population still depends on private moneylenders and other sources in organised sector to meet their financing needs. This has made the rural population to depend heavily on Miscellaneous Non-Banking Companies (MNBCs) to meet their financial needs. Fortunately, there are many MNBCs operating mainly in rural parts of the country and they are really the spinal of India's rural population to meet their financing needs.

Miscellaneous Non-Banking Finance Companies, irrespective of legal form, seek to promote financial inclusion by providing financial services to clients of financially un-served and under-served households. Over time, this sector has become an integral part of the financial infrastructure catering to the vulnerable sections of society in India. In the Indian microfinance industry, MNBCs hold a significant share and are regulated by RBI.

As on date, there are 71 MNBCs registered with the RBI. MNBC is engaged in all sorts of banking operations such as providing loans and advances to businesses and farmers, investing in shares, debentures and securities issues by the government, hire purchase, leasing, insurance and chit business. However, MNBC is a company that does not engage in agricultural or industrial activities, and is not permitted to engage in sale or purchase, and even construction of immovable property.

MNBC is registered under the Companies Act, 1956 with the government of India. Though MNBC looks like, and indeed performs many of the functions of a bank, it is different from

a bank in the sense that it cannot issue cheques drawn on it, and it cannot accept saving deposits in the manner that a bank does. The money deposited in any MNBC does not carry any guarantee like banks in India. In the present study, Kerala State Financial Enterprise (KSFE) one of the leading MNBCs is selected.

Objectives

1. To examine the current scenario of KSFE in the Collection & Disbursements of funds in Post-Demonetisation period
2. To evaluate the trend in the amount collected by the KSFE for the month of November 2016

Methodology

The present study covers a period from 1-07-2016 to 11-12-2016 and the data for the present study is secondary in nature. Analytical Study Method is adopted for the present study. The data source is from Kerala State Planning Board, Report on Demonetisation.

Analysis And Interpretation

Demonetisation is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. The government on 8th November announced that INR 500 and INR1000 notes (Specified Bank Notes or SBN) will cease to be legal tender effective immediately. The move is aimed at controlling black money and fake currency in circulation. As on September

30, 2016, the gross loan portfolio of MNBFCs stood at Rs.55, 254 crores with Portfolio at Risk (PAR 30) being less than 1% (source: MFIN). The major positive for the sector was collection rates of more than 99% in the past.

Challenges Faced by KSFE Post-Demonetisation

Impact on collections

KSFE traditionally use cash in their lending and recovery operations. The instalments on microfinance loans have weekly / fortnightly / monthly collections of small denominations. With demonetisation, more people are depositing money into the banks. This means these entities have more liquid funds and more money to lend. In the financial market, when deposit rates are cut, it generally means the lending rates will also be slashed down. Since KSFE is paying lower deposit rates to customers, this allows them room to charge lesser on loans and this would translate into a lower EMI, thereby relatively more disbursement of loans and advances. Now an attempt has been done to articulate the real scenario in the Microfinance entities with reference to Collection & Disbursements of funds.

Table 1

Overall Week-wise Collection & Disbursements

Periods	1 - 7 Nov	7 -13 Nov	14 - 20 Nov	21 - 27 Nov	28 - 4 Dec	5 - 11 Dec
Collection Efficiency	99%	83%	80%	109%	92%	86%
Disbursement as % of collection	80%	50%	64%	82%	85%	34%
Gap Analysis	19%	33%	16%	27%	7%	52%

Source: CARE Ratings, 2017

For the first 2 weeks following the announcement of demonetisation, the collection ratio declined to 80%. Subsequently the ratio increased on account of the supply of new currencies by RBI and increased 109% in the fourth week. But unfortunately, the collections have come down subsequently due to slowdown in business activities of the borrowers and dispensation provided by RBI (earlier by 60 days and later increased to 90 days) to financial institutions in terms of recognizing NPAs. Similarly, there has been a drastic lessening in the disbursement of funds by the KSFE, even though the lending rate is slashed down and lower EMI. This clearly shows the fact that KSFE face a relentless threat after the Post-Demonetisation.

The gap analysis shows that the gap between Collection Efficiency and Disbursement is high in 7 -13 Nov and 5 - 11 Dec on account of the hold back in business performance of the borrowers.

The credit sector in Kerala has a range of Miscellaneous Non-Banking Financial Institutions that most other States do not. Kerala State Financial Enterprises Limited (KSFE) and private chit funds run about 15,000 chits. Likewise about 35,000 monthly deposit schemes are also run by co-operative societies. Kudumbasree Neighbourhood Groups (NHGs) make internal loans numbering 2,60,000 annually and the amount involved are around Rs. 2000 Crore (Kerala State Planning Board 2015). In the light of above facts, an attempt has been done to evaluate the current scenario of the amount collected by the KSFE for the month of November 2016.

Table 2
Amount collected by the KSFE for
the month of November 2016
(Rs Crore)

Period	Cash	Cheque	Total
01.11.2016 to 08.11.2016	309	60	369
Percentage Change	100%	100%	100%
09.11.2016 to 16.11.2016	81	135	216
Percentage Change	-73.78%	125.00%	-41.46%
17.11.2016 to 24.11.2016	134	160	294
Percentage Change	-56.63%	166.66%	-20.32%

Source: Kerala State Planning Board, Report on Demonetisation

The above table shows the collection amount of KSFE by cash and has completely slashed down after the Post-Demonetisation period, starts from 09.11.2016. When compared to Pre-Demonetisation period, Post-Demonetisation period had witnessed a severe setback and it reduced to -56.63% up to the period of 24.11.2016. But luckily, during the same period the collection amount of KSFE by cheque has positively augmented and reached 160% compared to the Pre-Demonetisation period. In total, during the period from 09.11.2016 to 24.11.2016, even though the gap comes closer, undoubtedly one can say that demonetisation has an effect on the amount collected by the KSFE. Thus it is evident from the table that the business of the KSFE was affected quite significantly, with remittances and daily collections on account of chitty instalments, loan repayments and default/recovery collections in cash which dropped by 70-80% in the first 10 days after the Prime Minister's announcement. As happened at the all-India level, the sudden retraction of liquidity and purchasing power had somewhat

contracting effects on the state's economy. With buyers unable to back their demands for commodities and services (including wage labour) with cash, demand fell in many markets and prices followed.

Impact on lending

Despite the efforts to increase cashless disbursement, majority of the disbursements were still cash based. Because of the withdrawal limits imposed on current accounts, KSFE was not able to withdraw cash for further disbursement and the incremental disbursements were restricted to the collections. However the ratio of disbursements to collections fell to around 30% by the second week of December 2016, the main reason for this significant drop in disbursements was due to the focus of these institutions shifting from disbursements to collections. More over KSFE also adopted a wait and watch approach in order to comprehend the position.

Conclusion

Post demonetization, KSFE is increasingly looking for cashless disbursement and collection through Jan-Dhan accounts and by leveraging technology. The competitive environment is bound to undergo a major shift within the MNBCs as a whole. As these entities are expected to remain focused on microfinance, cashless disbursement and collection of loans is bound to increase in the future. Even though the collections are less, many KSFE is conducting centre / group meetings to make borrowers aware of the impact on their credit profile due to default on repayment and the role credit

bureaus. These meetings are also used to educate the borrowers to overcome any kind of slowdown in their business

activities and to encourage banking habits in order to move towards non-cash based model.

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A STUDY ON THE AWARENESS ABOUT FINANCIAL SCHEMES OF ASSISTANCE AMONG TOURISM BUSINESS ENTERPRISES

*Anupama R, **Biji James

Abstract

Kerala has made commendable progress in tourism development in recent years. The Kerala tourism sector has great potential for further innovation and development. Tourism industry requires large quantum of finance to carry out its operations. This is made available by the financial institutions that provide different kinds of assistance to business enterprises. The different schemes offered by different financial institutions have different terms and conditions related to them. The key to selecting the right scheme depends on the level of awareness among enterprises on various aspects relating to it. The study reveals the level of awareness on these different aspects.

Key words:- Financial institutions, World Travel & Tourism Council (WTTC), Tourism Awareness, Non-Banking financial institutions

Tourism, the largest service industry has contributed immensely to India's economy. India has the right potential and attractions to captivate all types of tourists. The World Travel & Tourism Council (WTTC) forecasts 4% annual growth in tourism in consecutive years. The growth

could be faster than that of industries like financial services, transport and manufacturing. Indian tourism industry contributed to around 2% of country's GDP in 2015 and is expected to grow by about 7.9% by the year 2026. The total contribution of T&T to employment was 5.5% in 2015. WTTC have recently

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notified India as one of the fastest growing economies in the world.

Kerala has made commendable progress in tourism development in recent years. The state has become a well-recognized tourism brand with impressive growth in foreign tourist arrivals in particular. One of the key contributors to Kerala's success has been in the development of tourism products instead of merely destinations. There is a shift in preference among tourists to 'experiences' rather than destinations. Ayurveda, Backwater cruises and beach holidays could be considered as the USP of Kerala tourism.

These have been supported by development of subsidiary tourism products such as eco-tourism, adventure and wildlife tourism. The topography of Kerala is diverse that varies from mountains on the one hand to midlands and sea on the other hand. It provides possibilities for developing a plethora of opportunities to develop innovative products.

The Kerala tourism sector has great potential for further innovation and development. Tourism industry requires large quantum of finance to carry out its operations. This is made available by the financial institutions that provide different kinds of assistance to business enterprises. Financial institutions comprise Banking and Non-Banking financial institutions. There are also specialized financial institutions like TFCI (Tourism Finance Corporation of India) which provide assistance. State level Financial Institutions like Kerala Financial Corporation (KFC) and Kerala State Industrial Development

Corporation (KSIDC) also assist tourism business enterprises in the State.

Review of Literature

Walker (1971) identified the characteristics of lending activities in relation to short term credit financed by various financial institutions. Banks were identified as the largest group of financial institutions which provide short term credit to business enterprises.

Eresi (1989) had pointed out that raising adequate and timely finance constitutes one of the important facets of finance function because almost all units normally resort to borrowing, one time or another. However borrowing is not free. They have a cost in terms of interest payable and other expenses. This cost is significant in determining profits. A high cost will have a crushing impact on the finance of the firm. So the owner-manager of a small unit has to be aware of different source of finance, their terms of lending, duration of loan and so on.

Beckett(2000)the initial selection of an institution is very important for the banking sector as people tend to stay with a bank for a long period

Helen (2001) People of Kerala are not fully aware of the details and the formalities involved in availing financial help by way of loans from financial institutions.

Sharma and Gupta (2002) Finance is regarded as lifeblood of a business. Finance is required at all stages of business operation, from inception of an idea to promote and establish business, acquiring fixed assets, develop product, maintain

human resources at work and encourage management to make progress.

Sreenivasan (2004) Tourism is a service industry that consists of several allied activities which when taken together form the tourism product.

Baby, S. (2014). The study points out that borrower do not know all the lending schemes of banks but only some of the schemes

Statement of the Problem

Debt capital is an important and widely used financial assistance. Financial institutions provide the much needed credit to tourism business enterprises in the State of Kerala. There are many schemes provided by different financial institutions. Awareness relating to the different alternative schemes is necessary so that a judicious decision can be taken as to the most suitable form of assistance granted from among the different schemes available which have different terms and conditions related to it. Thus the study tries to gauge the awareness among tourism business enterprises regarding the various aspects of financial assistance.

Objectives of the Study

The study is an attempt to understand the awareness of tourism business enterprises on various aspects related to availing assistance from financial institutions

Methodology

Purposive sampling technique has been adopted to collect primary data. 50 tourism business enterprises operating in the state of Kerala have been chosen for

the study. Secondary data has been collected from books and journals.

Analysis of Data

• *Profile of the units*

Table 1

Nature of ownership of sample units

Nature of ownership	Number of units	Percentage
Sole Proprietorship	17	34
Partnership	19	38
Private Limited	14	28
TOTAL	50	100

From table 1, it can be inferred that 38% of respondents carry on partnership business, 34% on sole proprietorship and the rest are registered as Private Limited companies.

Table 2

Number of years in the business

No. of years	Number of units	Percentage
0-20	38	76
20-40	10	20
40-60	2	4
TOTAL	50	100

Table 2 indicates that majority of the respondents (76%) have been in the business for less than 20 years. Only 4% are in the business for more than 40 years and the rest have been in business between 20 and 40 years.

• *Awareness relating to different aspects of financial assistance*

Table 3 clearly reveals that the awareness regarding different schemes of awareness is low because 42% fall in the low awareness category and 26% in the very low awareness category. 10% are

highly aware of various schemes and 8% have very high awareness.

Table 3

Awareness about various schemes of financial assistance offered by different institutions

Level of awareness	Number of responses	Percentage
Very high awareness	4	8
High awareness	5	10
Moderate awareness	7	14
Low awareness	21	42
Very low awareness	13	26
TOTAL	50	100

Table 4

Awareness about procedure for procurement

Level of awareness	Number of responses	Percentage
Very high awareness	7	14
High awareness	19	38
Moderate awareness	2	4
Low awareness	17	34
Very low awareness	5	10
Total	50	100

Regarding procedures for procurement of loan, it can be inferred from Table 4 that 14% have very high awareness of the various formalities involved in obtaining loan from various financial institutions. 38% are highly aware of the procedures and 34% have low awareness. 10% have very low awareness regarding the procedures.

Table 5

Awareness about procedure for settlement

Level of awareness	Number of responses	Percentage
Very high awareness	5	10
High awareness	17	34
Moderate awareness	11	22
Low awareness	15	30
Very low awareness	2	4
TOTAL	50	100

Table 5 above clearly suggests that regarding procedures for settlement, 34% are highly aware, 10% have very high

awareness, 22 % have moderate awareness and 34% have low awareness.

Table 6

Awareness about rate of interest

Level of awareness	Number of responses	Percentage
Very high awareness	17	34
High awareness	17	34
Moderate awareness	5	10
Low awareness	6	12
Very low awareness	5	10
TOTAL	50	100

Interest rate is a significant factor which affects decision as to the scheme of financial assistance to be chosen. It is noteworthy that very high awareness category and high awareness category together constitutes 68% (Table 6). 10% have moderate awareness. 12% have low awareness whereas 10% have very low awareness.

Table 7

Awareness about processing fees

Level of awareness	Number of responses	Percentage
Very high awareness	11	22
High awareness	15	30
Moderate awareness	11	22
Low awareness	11	22
Very low awareness	2	4
Total	50	100

From Table 7 regarding processing fees, it can be inferred that 22% have very high awareness, 30% have high awareness, 22% have low awareness and 4% have very low awareness.

Table 8

Awareness about promotional programmes on loans undertaken by financial institutions

Level of awareness	Number of responses	Percentage
Very high awareness	2	4
High awareness	0	0
Moderate awareness	8	16
Low awareness	19	38
Very low awareness	21	42
Total	50	100

A very significant outcome of table 8 is that nearly 80% are not aware of any awareness programme conducted by the financial institutions. Only 4% are highly aware of the same.

Summary of Findings and Suggestions

1. Nearly 68 % of tourism business enterprises, have low awareness regarding financial schemes of assistance provided by financial institutions. This could be due to lack of initiative on the part of the financial institution to create awareness or the customary habit of the customer to access credit from their bank of choice. The easiness in approaching the bank with which they maintain account and friendly relations pertaining with the officials make access easy, thereby reducing the need to evaluate other options available.
2. The formalities for procurement of loan may vary from one institution to the other. This relates to documents required, collaterals offered, personal discussions, assessing credit standing, valuation of property etc. Nearly 52% are highly aware of these procedures whereas 44 % have low awareness.
3. As regards settlement procedures, matters concerned relate to prepayment charges, preclosure charges and final settlement. Here again, 44% are highly aware and 34% have low awareness. An understanding about these charges enables enterprises to prevent unnecessary payments at the time of

settlement. There are institutions where prepayment charges are not levied and those which offer rebate for prompt repayment.

4. Rate of interest is a crucial element in financial decisions. It is an indicator of the financial burden that is to be undertaken by the enterprise. 68% are highly aware of interest rates and only 22% have low awareness.
5. Processing fees are charged by financial institutions on loans. It may vary between 0.5% and 1% of loan amount. 52% are aware of processing fees charged by different institutions. This helps to gain understanding about any hidden charges.
6. Potential borrowers can be informed about the various financial products by conducting promotional programmes. It is however noticed that 80% have low awareness regarding such programmes. The financial institutions can take an initiative to increase promotional programmes so that enterprises can gain an understanding about loans of different institutions and also provide publicity to such initiatives in the form of loan mela's etc. It should be ensured that information about loan schemes are not limited to account holders of the bank.

Conclusion

Kerala has emerged as one of the prime tourist destinations on the national and international map and is considered as tourism trendsetter in the country. Kerala model of tourism is well

appreciated. The state has a robust private sector involvement in tourism. Being a capital intensive industry, the sector requires finance to establish, grow and sustain Private sector investments are assisted by financial institutions. Financial institutions comprising banking and non-banking institutions offer a variety of schemes about which the enterprises should be aware of. This enables the tourism business enterprises to choose the

scheme which is most appropriate considering their financial position. The findings of the paper reveal that awareness about different schemes is not adequate and hence they should made more familiar about different sources. Thus, it is important that adequate measures are adopted by authorities to create an interface between industry and financial institutions so that the most suitable scheme can be adopted by enterprises.

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FACTORS INFLUENCING TO INTENTION TO USE OF IT BY TOURISTS IN GOA AND KERALA

***Homa Jafary Ahremyzadeh**

Abstract

The aim of this paper is to study the factors which lead to Intention to use of Information Technology by tourists. The data were collected by using questionnaires from tourists in Goa and Kerala. The total sample size of this study is 700 which equally was from each of states (350 respondents for Goa and 350 respondents for Kerala). The research findings by comparison between Goa and Kerala support the most of the developed hypotheses for tourists. Within the study, it has been found that the awareness and level of usage of IT is high in all components in both states. On the other hand, factors such as ease of use, Personal Innovativeness, Behavioral control, Perceived benefit, Subjective norm and Optimism have a significant positive impact on Intention to use of Information Technology by tourists. At the same time, the results demonstrated that with respect to satisfaction level and problems in regard to adoption of information technology the tourists of Kerala and Goa were faced fewer problem and the respondents were highly satisfied.

Key words:- Information Technology, Personal Innovativeness, Behavioural Control, Technology Acceptance Model, Theory of Reasoned Action (TRA)

Information technology, also called "IT" in short form is a common term that includes all forms of technology used to create, store, exchange, and use information in various forms. The phrase Information Technology was created by Jim Domsic of Michigan in November 1981 to modernize the out-of-date "data

processing" tools. In contemporary technical environment, information technology has vital role to perform numerous human activities and business operations. Basically, Information technology is the study and use of systems for storing, retrieving, and sending information. This comprises of software, hardware, and applications. Information

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technology assists in arena of Business, education, and even healthcare.

Generally people prefer to use Internet to make their working fast and convenient. Since peoples want everything to be properly planned and so they are taking initiatives to plan their own trips according to their convenience and this has made possible easily by the use of online tourism service portals. The main aim of these portals is to make the traveler self-dependent and to provide all information on single click. Internet is a one stop-shop where travelers find each and everything from a very popular destination to a remote place. These services also help the domestic as well as foreign tourists.

2. Theoretical foundation of IT adoption

The main question of this section is “what causes people to accept or reject information technology?” Tourists decide whether to use of IT (adopt IT) or not based on many factors. Based on the literature review, there is factors influencing to customers or service providers to adoption of IT. These factors could be benefits gained from adoption, drivers that push tourists to adopt such technologies or boundaries that hinder the use of IT.

Several studies have been conducted to identify factors and examine different aspects of technology adoption (El-Gohary, 2009; Jaber, 2012; Ko, Kim, Kim, & Woo, 2008; Law, 2009; Rajan & Baral, 2015; Riemenschneider, Harrison, & Mykytyn, 2003; Shabani shojaei, 2015; Shemi, 2012; Sophonthummapharn, 2008). Therefore, Literature shows that

the widely used theoretical constructs include the Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975), Theory of Planned Behaviour (TPB) (Ajzen, 1991), the Technology Acceptance Model (TAM) (Davis, 1989) and the Innovations Diffusion Theory (IDT) (Rogers, 1995). This research offer valuable insight into the cognitive, affective, and behavioral reactions of individuals to technology, and also into the factors that influence their reactions. Because these four models are extensively used and refered to have validiy in examining factors influencing technology adoption, they are considered to be useful theories in this study. The details of each theoretical construct are presented below.

2.1. Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975)

The theory of reasoned action (TRA) is one of the most fundamental and influential theories of human behaviour. TRA originally introduced in the field of Social Psychology and the theory proposed to explain human behaviour across many industries and domains. The Theory of Reasoned Action (TRA) established in 1967 and revised and developed in 1975 and 1979 by Ajzen and Fishbein (Fishbein & Ajzen, 1975).

Theory of reasoned action has been extensively used in modelling consumer attitude in both social psychological and marketing literatures (Bagozzi, Wong, Abe, and Bergami, 2000; Oliver and Bearden, 1985). However, in IT literatures, it has seldom been used . The key application of the TRA action is prediction of behavioral intention, and the three general constructs of TRA are

behavioral intention, attitude and subjective norm. According to the theory, behavioral intention to exhibit a particular behavior is formed based on the individual's attitude toward the behavior and on perceived subjective norm. Attitude toward behavior reflects a person's beliefs that the behavior leads to certain outcomes and the person's evaluation of the outcomes, favorable or unfavorable. The second construct, subjective norm captures the individual's perception of the extent to which his social environment influences such a behavior to be normal or desirable.

2.2. Technology Acceptance Model (TAM) (Davis, 1989)

Davis (1989) developed the Technology Acceptance Model which deals more specifically with the prediction of the acceptability of an information system. The purpose of this model is to predict the acceptability of a tool and to identify the modifications which must be brought to the system in order to make it acceptable to users. The suggestion of this model is that the acceptability of an information system is defined by two main factors: *perceived usefulness* and *perceived ease of use*.

Perceived Usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance.

Perceived Ease of Use refers to the degree to which a person believes that the use of a system will be free of effort. Several factorial analyses illustrated that perceived usefulness and perceived ease of use can be considered as two different

dimensions (Hauser and Shugan, 1980; Larcker and Lessig, 1980; Swanson, 1982).

Although perceived usefulness and ease of use represent the main components of TAM, as can be seen from Figure 3.2, there are two other constructs in the model which are:

- **Attitude towards the use**

Attitude towards use is the user's evaluation of the desirability of employing a particular information systems application (Lederer, Maupin, Sena, and Zhuang, 2000).

- **Behavioural intention to use**

Behavioral intention to use is a measure of the likelihood a person will employ the application (Lederer et al., 2000).

2.3. Diffusion of Innovation Theory (DOI) or the Innovation Diffusion Theory

Diffusion of Innovation (DOI) is also known as Innovation Diffusion Theory. Diffusion of *Innovation* is one of the oldest social science theories and also it is one of the most popular theories in the diffusion of new technology and appeared to be the most widely accepted models by researchers. DOI has been widely used in several disciplines including sociology, anthropology, education, marketing, management, and others. DOI was developed by Rogers (1962, 1983, 1995, 2003) to explain how, why, and at what rate new ideas and technology spread through specific a group of individuals and organizations. Rogers identified eight types of diffusion research

which are: earliness of knowing about innovation, rate of adoption in different social systems, opinion leadership, diffusion networks, communication channel use, and consequences of innovation.

Rogers (1995, p5) defined diffusion as *“the process by which an innovation is communicated through certain channels over time among the members of a social system”*. In addition he states that *“an innovation is an idea, practice, or object that is perceived as new by an individual or other unit of adoption”*(Rogers, 1995, p11).

For factors influencing the adoption of innovation, Rogers (2003) claims that Innovation Factors are primary determinant in the innovation adoption process. Five attributes of innovation include: Relative Advantage, Compatibility, Observability, Complexity, and Trialability. Based on Rogers (1995; p239-240), the detail of each attribute is described below:

- **Relative Advantage** is the degree to which an innovation is perceived as better than the idea it supersedes. The relative advantage of an innovation, as perceived by members of a social system, is positively related to its rate of adoption
- **Compatibility** is the degree to which an innovation is perceived as consistent with the existing values, past experiences, and needs of potential adopters. The compatibility of an innovation, as perceived by members of a social system, is positively related to its rate of adoption.
- **Observability** is the degree to which the results of an innovation are visible to others. The observability of an innovation, as perceived by members of a social

system, is positively related to its rate of adoption.

- **Complexity** is the degree to which an innovation is perceived as relatively difficult to understand and to use. The complexity of an innovation, as perceived by members of a social system, is negatively related to its rate of adoption

- **Trialability** is the degree to which an innovation may be experimented with on a limited basis. The trialability of an innovation, as perceived by members of a social system, is positively related to its rate of adoption.

In addition, Rogers (1995; p240) argues that *“rate of adoption is the relative speed with which an innovation is adopted by members of a social system. In addition to the perceived attributes of an innovation, such other variables affect its rate of adoption as (1) the type of innovation decision, (2) the nature of communication channels diffusing the innovation at various stages in the innovation-decision process, (3) the nature of the social system, and (4) the extent of change agents’ efforts in diffusing the innovation.”*

2.4. Theory of Planned Behaviour (TPB) (Ajzen, 1991)

The Theory of Planned Behavior (TPB) was also developed from the Theory of Reasoned Action (TRA). Ajzen (1991) extends TRA by adding perceived behavioral control to the original TRA mode as an additional determinant of intention and behavior. TPB claims that behavior is a direct function of behavioral intention which is determined by three factors; Attitude, Subjective Norm, and perceived behavioral control. Attitude and Subjective Norm are consistent with the

original TRA model while perceived behavioral control refers to the individual's perception of his/her control over performance of the behavior. The TPB model is presented in Figure 3.6. Ajzen (1991) reviews several studies using the TPB model and states that Attitude, Subjective Norms, and perceived behavioral control are usually found to predict behavioral intentions with a high degree of accuracy. The TPB model can be used in several contexts. For technology adoption, TPB has been successfully applied to understand individual acceptance and usage of many different technologies (Harrison, Mykytyn Jr, and Riemenschneider, 1997; Mathieson, 1991; Taylor and Todd, 1995).

Key Concepts and Dimensions of TPB:

- **Behavioural Beliefs**

An individual's belief about consequences of particular behaviour. The concept is based on the subjective probability that the behaviour will produce a given outcome.

- **Attitude Toward the Behaviour**

Attitude toward a behaviour is the degree to which performance of the behaviour is positively or negatively valued. According to the expectancy-value model, attitude toward a behaviour is determined by the total set of accessible behavioural beliefs linking the behaviour to various outcomes and other attributes (Ajzen, 2006).

- **Normative Beliefs**

An individual's perception of social normative pressures, or relevant

others' beliefs that he or she should or should not perform such behaviour.

- **Subjective Norm**

An individual's perception about the particular behaviour, which is influenced by the judgment of significant others (e.g., parents, spouse, friends, teachers) (Amjad and Wood, 2009).

- **Perceived Behavioural Control**

An individual's perceived ease or difficulty of performing the particular behaviour (Ajzen, 1991). It is assumed that perceived behavioural control is determined by the total set of accessible control beliefs.

- **Control Beliefs**

Control beliefs have to do with the perceived presence of factors that may facilitate or impede performance of a behaviour. It is assumed that these control beliefs- in combination with the perceived power of each control factor -determine the prevailing perceived behavioural control. Specifically, the perceived power of each control factor to impede or facilitate performance of the behaviour contributes to perceived behavioural control in direct proportion to the person's subjective probability that the control factor is present (see perceived behavioural control) (Ajzen, 2006).

- **Intention**

Intention is an indication of a person's readiness to perform a given behaviour, and it is considered to be the immediate antecedent of behaviour. The intention is based on attitude toward the

behaviour, subjective norm, and perceived behavioural control, with each predictor weighted for its importance in relation to the behaviour and population of interest (Ajzen, 2006).

- **Behaviour**

Behaviour is the manifest, observable response in a given situation with respect to a given target. Single behavioural observations can be aggregated across contexts and times to produce a more broadly representative measure of behaviour. In the TPB, behaviour is a function of compatible intentions and perceptions of behavioural control. Conceptually, perceived behavioural control is expected to moderate the effect of intention on behaviour, such that a favourable intention produces the behaviour only when perceived behavioural control is strong. In practice, intentions and perceptions of behavioural control are often found to have main effects on behaviour, but no significant interaction (Ajzen, 2006).

- **Actual Behavioural Control**

Actual behavioural control refers to the extent to which a person has the skills, resources, and other prerequisites needed to perform a given behaviour. Successful performance of the behaviour depends not only on a favourable intention, but also on a sufficient level of behavioural control. To the extent that perceived behavioural control is accurate, it can serve as a proxy of actual control and can be used for the prediction of behaviour (Ajzen, 2006).

3. Factors influencing the Intention to use of Information Technology by tourists and hypotheses

Intention to use

Intention is an indication of a person's readiness to perform a given behaviour, and it is considered to be the immediate antecedent of behaviour. The intention is based on attitude toward the behaviour, subjective norm, and perceived behavioural control, with each predictor weighted for its importance in relation to the behaviour and population of interest (Ajzen, 2006).

Evidence from existing literature shows that there are a large number of studies managed to examine the different factors that might have an effect on Intention to use of Information Technology. Therefore, the most important factors affecting the Intention to use of Information Technology by tourists will be discussed in more detail with reference to the literature.

3.1. Ease of use

Ease of Use refers to the degree to which a person believes that the use of a system will be free of effort. Several factorial analyses illustrated that perceived usefulness and perceived ease of use can be considered as two different dimensions (Hauser and Shugan, 1980; Larcker and Lessig, 1980; Swanson, 1982).

H₁: Ease of use has a positive effect on the adoption of Intention to use of Information Technology.

3.2. Personal Innovativeness

Frambach and Schillewaert (2002) mentioned that personal innovativeness is

the innate tendency of a person to adopt an innovation. Innovativeness may influence perception regarding a new technology.

Personal innovativeness is the innate willingness of an individual to try out and embrace new technologies and their related services for accomplishing specific goals (Agarwal & Prasad, 1998). Personal innovativeness represents a confluence of technology-related beliefs which jointly contribute to determining an individual's pre-disposition to adopt mobile devices and related services. Therefore, given the same level of beliefs and perceptions about an innovation, individuals with higher personal innovativeness are more likely to develop positive attitudes towards adopting it than less innovative individuals (Agarwal and Prasad, 1998).

H₂:Personal innovativeness has a positive effect on the adoption of Intention to use of Information Technology.

3.3. Risk

Risk plays an essential role in consumer behaviour, and it makes a valuable contribution towards explaining information-searching behaviour and consumer purchase decision making. As such, the perceived risk associated with a product or service has gained significance in consumer research on innovations (Lim, 2003; Mitchell, 1999).

Risk refers to the users' expectation of suffering a loss in the outcome of using IT.

H₃:Risk has a negative effect on the adoption of Intention to use of Information Technology.

3.4. Usefulness

Usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance (Davis, Bagozzi, & Warshaw, 1989). Davis (1989) asserts that the decision to use new technology is determined by the extent to which a person believes that it is cost effective in providing goods or services compared to the current method. Perceived Usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance (Davis et al., 1989). The Perceived Usefulness is also an important variable from TAM (Araujo and Araujo, 2003; Noteberg, Christiaanse, and Wallage, 2003). Perceived Usefulness has been confirmed as an important variable that influences users' technology acceptance and therefore has received a great deal of attention from previous researchers.

H₄:Usefulness has a positive effect on the adoption of Intention to use of Information Technology.

3.5. Discomfort

Discomfort is defined as "a perceived lack of control over technology and a feeling of being overwhelmed by it"(Parasuraman and Colby, 2007). This dimension generally measures the fear and concerns people experience when confronted with technology.

H₅:Discomfort has a negative effect on the adoption of Intention to use of Information Technology.

3.6. Behavioral control

Perceived behavioral control refers to the degree to which an individual feels that

performance or nonperformance of the behavior in question is under his or her volitional control (Ajzen, 1985).

H₆: Perceived behavioral has a positive effect on the adoption of Intention to use of Information Technology.

3.7. Perceived benefit

Based to a certain extent on reasons offered by Lee (2008) there are two main types of perceived benefits, which can be categorized as direct and indirect advantages. Direct advantages refer to immediate and tangible benefits that customers would enjoy by using IT. For example, customers can benefit from a wider range of financial benefits, faster transaction speed, and increased information transparency. First, this wider range of financial benefits includes the lower transaction handling fees, higher deposit rates, opportunities to win prizes and extra credit card bonus points. Second, the faster transaction speed obviously means that time can be saved since online banking does not need paper documents, the processing of which can give rise to errors and delays, and which also requires more personnel. In tourism sector this process by mediating transactions through websites and electronic data interchange, and can also reduce the need for customers to communicate with service provider and staff regarding booking or transaction details because they can be obtained at a website. Third, during the booking, IT allows customers to monitor contractual performance at any time. In other words, more relevant information is immediately available and transparent to customers. Indirect advantages are those benefits that

are less tangible and difficult to measure. For example, IT allows customer to perform any kind of booking or transactions anywhere in the world and enjoy 24-hour service.

H₇: Perceived benefit has a positive effect on the adoption of Intention to use of Information Technology.

3.8. Subjective Norm

The degree to which an individual perceives that most people who are important to him think he should or should not use the system (Fishbein and Ajzen, 1975; Viswanath Venkatesh and Davis, 2000). The social norm is determined by the total set of accessible normative beliefs concerning the expectations of important friends. Individuals often respond to social normative influences to establish a favourable image in a reference group.

H₈: Subjective Norm has a positive effect on the adoption of Intention to use of Information Technology.

3.9. Optimism

Optimism is defined as “a positive view of technology and a belief that it [technology] offers people increased control, flexibility, and efficiency in their lives” (Parasuraman & Colby, 2007).

H₉: Optimism has a positive effect on the adoption of Intention to use of Information Technology.

4. Research Methodology

Because of the nature of this study, the quantitative were adopted. The primary data were collected through the self-administrated questionnaire. In this study,

the population includes tourists in Kerala and Goa. In order to obtain a reasonable sample size to statistically test the research hypotheses, as well as to increase the accuracy of the findings, the total sample size of tourists is 700 which equally was from each of states (350 respondents for Goa and 350 respondents for Kerala). Since there is an existing list of number of tourists, the purposive sampling technique was used.

5. Analysis and Results

5.1. Comparison between Goa and Kerala with the factors of Intention to use

A comparative analysis between Kerala and Goa with regard to the various

factors of Intention to use was made using independent t test. The state-wise mean score values for various components of factors of Intention to use and the result of t test are presented in Table 1.

Table 1 shows the results of independent t-tests for the factors of Intention to use. From the Table it can be seen that the t value for "Perceived benefit" is significant ($p > 0.05$). As the significance level is lower than the critical level of 0.05, the result confirms that "there is significant difference among tourists of Goa and Kerala with regard to Perceived benefit". While, the t value for Ease of use, Personal Innovativeness, Risk, Usefulness, Discomfort, Behavioral

Table 1

Comparison between Goa and Kerala with factors of Intention to use

Factors	State	Mean	Std.D	t	df	Sig.	Results
Ease of use	Goa	4.01	0.90	1.949	698	0.052	No significant difference
	Kerala	3.86	1.04				
Personal Innovativeness	Goa	4.09	0.99	0.895	698	0.371	No significant difference
	Kerala	4.02	0.95				
Risk	Goa	3.98	1.13	0.334	698	0.738	No significant difference
	Kerala	3.95	1.19				
Usefulness	Goa	3.85	0.98	-0.429	698	0.668	No significant difference
	Kerala	3.88	0.96				
Discomfort	Goa	3.67	1.31	1.042	698	0.298	No significant difference
	Kerala	3.57	1.27				
Behavioral control	Goa	3.11	0.89	-1.738*	687	0.083	No significant difference
	Kerala	3.22	0.79				
Perceived benefit	Goa	4.22	0.91	3.276*	658	0.001	Significant difference
	Kerala	3.96	1.17				
Subjective norm	Goa	4.26	0.82	0.997	698	0.319	No significant difference
	Kerala	4.19	0.94				
Optimism	Goa	3.90	1.25	-1.723*	666	0.085	No significant difference
	Kerala	4.05	1.00				

Note: *Levene's Test for Equality of Variances was significant ($p < 0.05$).

control, Subjective norm, and Optimism are statistically insignificant ($p < 0.05$). Therefore the result indicated that “there is No significant difference among tourists of Goa and Kerala with regard to Ease of use, Personal Innovativeness, Risk, Usefulness, Discomfort, Behavioral control, Subjective norm, and Optimism”.

5.2. Reliability

In this study Cronbach’s coefficient alpha was used for test of reliability. According to Sekaran (2006) if the value of Cronbach’s alpha reliabilities is less than 0.6, it would be considered as poor, if the value is in 0.7 range, it is acceptable and the reliabilities value above 0.8 are considered good. The value of

Cronbach alpha coefficient for each construct is presented in table 2.

Results in Table 2 indicate that, almost all Cronbach alpha coefficients for this study were close to 0.8 and higher, which demonstrated high internal consistency of scales used for measuring different observed variables under each construct in this study.

5.3. Results of Multiple Regression Analysis

The dependent variables were the proposed eleven components which are: *Ease of use, Risk, Optimism, Personal Innovativeness, Innovativeness, Discomfort, Usefulness, Behavioral control, Perceived benefit,*

Table 2
Results of Cronbach’s alpha for factors of Intention to use

Construct	Number of items	Cranach’s alpha		Alpha for survey data	
		Goa	Kerala	Goa	Kerala
Ease of use	6	0.871	0.878	0.806	0.808
Risk	4	0.864	0.908		
Personal Innovativeness	4	0.921	0.945		
Discomfort	4	0.895	0.885		
Usefulness	4	0.855	0.841		
Behavioral control	3	0.940	0.932		
Perceived benefit	3	0.799	0.858		
Subjective norm	3	0.788	0.830		
Optimism	2	0.926	0.859		
Intention to use (Information Technology)	4	0.804	0.821		

Subjective norm, and Optimism. While the Independent variables were *Intention to use (Information Technology)*.

The multiple regression model can be expressed in a multiple linear regression equation as follows:

$$\text{Intention to use (Information Technology)} = \text{Constant} + \beta_1 \text{ Ease of use (H}_0\text{15)} + \beta_2 \text{ Personal Innovativeness (H}_0\text{16)} + \beta_3 \text{ Risk (H}_0\text{17)} + \beta_4 \text{ Usefulness (H}_0\text{18)} + \beta_5 \text{ Discomfort (H}_0\text{19)} + \beta_6 \text{ Behavioral control (H}_0\text{20)} + \beta_7 \text{ Perceived benefit (H}_0\text{21)} + \beta_8 \text{ Subjective norm (H}_0\text{22)} + \beta_9 \text{ Optimism (H}_0\text{23)} + \epsilon$$

5.3.1. Hypotheses testing for factors of Intention to use by tourists (Goa)

Table 3 shows that 24.7 Percent of the observed variability Intention to use (Information Technology) is explained by the nine independent variables ($R^2=0.267$, Adjusted $R^2= 0.247$). Accordingly, Optimism, Risk, Behavioral control, Perceived benefit, Personal Innovativeness, Discomfort, Usefulness, Subjective norm, Ease of use explain the variation in Intention to use (Information Technology) in a good way. In addition, the results of the Analysis of Variance for

Table 3
Results of Regression Coefficients for Goa

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.058	0.519		-2.04	0.042		
Ease of use	0.207	0.062	0.165	3.359	0.001**	0.898	1.113
Personal Innovativeness	0.158	0.056	0.137	2.835	0.005**	0.921	1.085
Risk	-0.009	0.048	-0.009	-0.195	0.846	0.945	1.059
Usefulness	0.247	0.057	0.212	4.344	0.000**	0.906	1.104
Discomfort	-0.111	0.041	-0.127	-2.686	0.008**	0.963	1.039
Behavioral control	0.158	0.06	0.124	2.618	0.009**	0.964	1.038
Perceived benefit	0.233	0.059	0.186	3.952	0.000**	0.971	1.03
Subjective norm	0.218	0.068	0.157	3.207	0.001**	0.900	1.111
Optimism	0.12	0.044	0.132	2.765	0.006**	0.947	1.056
R: 0516, R Square: 0.267, Adjusted R Square: 0.247, F: 13.738 (000.0)							
Dependent Variable: Intention to use (Information Technology)							

Go indicated that, the ratio of the two mean squares (F) were 13.396 (F value = 13.738 $P < 0.001$). Since the observed significance level was less than 0.001, the eleven independent variables influence Intention to use (Information Technology).

As can be seen from the results in Table 3, it can be rejected the null hypotheses that the coefficients for Ease of use (B= 0.165, $t = 3.359$, $p < 0.01$), Personal Innovativeness (B= 0.137, $t = 2.835$, $p < 0.01$), usefulness (B= 0.212, $t = 4.344$, $P < 0.01$), Discomfort (B= -0.127, $t = 2.686$, $P < 0.01$), Behavioral control (B= 0.124, $t = 2.618$, $P < 0.01$), Perceived benefit (B= 0.186, $t = 3.952$, $P < 0.01$), Subjective norm (B= 0.157, $t = 3.207$, $P < 0.01$), and Optimism (B= -0.132, $t = 2.765$, $P < 0.01$). But the null hypothesis can be accepted for Risk (B= -0.009, $t = -0.195$, $P > 0.05$).

Multicollinearity between the independent variables was minimal, as shown in Table 6.22 the values of Tolerance averaged between 0.898 to 0.971 and the Variance Inflation Factor (VIF) averaged between 1.030 and 1.113, indicating that the results are reliable.

However, the null hypotheses are rejected for Ease of use, Personal Innovativeness, usefulness Discomfort, Behavioral control, Perceived benefit, Subjective norm, and Optimism. But only null hypothesis is accepted for Risk, given the fact that the partial coefficient for this factor does no contribute significantly to the model.

The beta weights show that the Usefulness (B= 0.212) is stronger than, Perceived benefit (B= 0.186), Ease of use

(B=0.165), Subjective norm (B=0.157), Personal Innovativeness (B=0.132), Optimism (B=0.132), discomfort (B=0.127), and Behavioral control (0.124) in effecting on Intention to use (Information Technology).

5.3.2. Hypotheses testing for factors of Intention to use by tourists (Kerala)

Table 4 shows that 30.1 Percent of the observed variability Intention to use (Information Technology) is explained by the nine independent variables ($R^2 = 0.319$, Adjusted $R^2 = 0.301$). Accordingly, Optimism, Risk, Behavioral control, Perceived benefit, Personal Innovativeness, Discomfort, Usefulness, Subjective norm, Ease of use explain the variation in Intention to use (Information Technology) in a good way. In addition, the results of the Analysis of Variance for Go indicated that, the ratio of the two mean squares (F) were 13.396 (F value = 17.714 $P < 0.001$). Since the observed significance level was less than 0.001, the eleven independent variables influence Intention to use (Information Technology).

As can be seen from the results in Table 4, it can be rejected the null hypotheses that the coefficients for Ease of use (B= 0.188, $t = 3.885$, $p < 0.01$), Personal Innovativeness (B= 0.144, $t = 3.115$, $p < 0.01$), Behavioral control (B= 0.115, $t = 2.493$, $P < 0.05$), Perceived benefit (B= 0.184, $t = 3.963$, $P < 0.01$), Subjective norm (B= 0.280, $t = 5.931$, $P < 0.01$), and Optimism (B= -0.150, $t = 3.170$, $P < 0.01$). But the null hypothesis can be accepted for Risk (B= -0.033, $t = -0.700$, $P > 0.05$). Usefulness (B= 0.079, $t =$

Table 4
Results of Regression Coefficients for Kerala

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.294	0.507		-2.555	0.011		
Ease of use	0.213	0.055	0.188	3.885	0.000**	0.859	1.164
Personal Innovativeness	0.179	0.058	0.144	3.115	0.002**	0.938	1.066
Risk	-0.033	0.047	-0.033	-0.700	0.485	0.920	1.087
Usefulness	0.097	0.058	0.079	1.671	0.096	0.896	1.117
Discomfort	-0.063	0.043	-0.068	-1.470	0.143	0.948	1.055
Behavioral control	0.173	0.069	0.115	2.493	0.013*	0.944	1.060
Perceived benefit	0.186	0.047	0.184	3.963	0.000**	0.931	1.074
Subjective norm	0.352	0.059	0.280	5.931	0.000**	0.897	1.114
Optimism	0.178	0.056	0.150	3.170	0.002**	0.897	1.115
R: 0.565, R Square: 0.319, Adjusted R Square: 0.301, F:17.714 (000.0)							
Dependent Variable: Intention to use (Information Technology)							

1.671, $P < 0.01$), Discomfort ($B = -0.068$, $t = 1.470$, $P < 0.01$).

Multicollinearity between the independent variables was minimal, as shown in Table 6.23 the values of Tolerance averaged between 0.859 to 0.948 and the Variance Inflation Factor (VIF) averaged between 1.055 and 1.164, indicating that the results are reliable.

However, the null hypotheses are rejected for Ease of use, Personal Innovativeness, Behavioral control, Perceived benefit, Subjective norm, and Optimism. But null hypothesis is accepted for Risk, usefulness, and Discomfort given the fact that the partial coefficient for this factor does not contribute significantly to the model.

The beta weights show that the Subjective norm ($B = 0.280$), Ease of use ($B = 0.188$), Perceived benefit ($B = 0.184$), Optimism ($B = 0.150$), Personal Innovativeness ($B = 0.144$), and Behavioral control ($B = 0.115$) in effecting on Intention to use (Information Technology).

In total, nine hypothesised relationships were examined. The results are summarized in Table 5.

6. Conclusion

The results shown that the hypotheses of “Ease of use”, “Personal Innovativeness”, “Behavioral control”, “Perceived benefit”, “Subjective norm”, and “Optimism” is accepted. However, in the case of “Usefulness” and

Table 5
Summary of hypotheses testing for Intention to use (Information Technology)

Hypotheses	States	Results
H₁ : Ease of use has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted
H₂ :Personal Innovativeness has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted
H₃ :Risk has a negative effect on the adoption of Intention to use of Information Technology.	Goa	Rejected
	Kerala	Rejected
H₄ :Usefulness has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Rejected
H₅ :Discomfort has a negative effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Rejected
H₆ :Perceived behavioral has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted
H₇ :Perceived benefit has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted
H₈ :Subjective Norm has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted
H₉ :Optimism has a positive effect on the adoption of Intention to use of Information Technology.	Goa	Accepted
	Kerala	Accepted

“Discomfort” the results are different between Goa and Kerala. The hypotheses of “Usefulness” and “Discomfort” were accepted in Goa but results indicated that the null hypotheses related to “Usefulness” and “Discomfort” are rejected in Kerala. The hypotheses testing result of Goa

indicated that the Usefulness a positive effect and significant and Discomfort has a significant and negative effect on Intention to use of Information Technology. Moreover, the finding illustrated therethe hypothesis of “Risk” was rejected in both stat.

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A STUDY ON THE IMPACT OF TELEVISION ADVERTISEMENTS ON CONSUMER BEHAVIOUR FOR PURCHASE OF CONSUMER GOODS IN URBAN KERALA

*Girish S.K

Abstract

Advertising denotes a specific attempt to popularize a specific product or service at a certain cost. Television occupies an important place in the promotion of products due its extensive spread worldwide in general. Television advertising has greater effectiveness as the message is conveyed at their homes to people. . Television truly attracts the attention of the people due to its multimedia and interactive nature integrating visual, motion and sound. The study attempts to understand the role the advertising plays on the marketing process and aims at achieving the marketing objections i.e achieving target sales of the product or to increase the sales of the product not only in the short run but also over an extended period of time by changing the behavioural attitude of consumers.

Key words:- Advertising, Consumer Behaviour, Multimedia, Television Advertisement, Consumer Goods

Television is often called “King” of the advertising media, since a majority of people spend more hours watching television per day in comparison to any other medium. Television uses the combination of sight, colour, sound and motion to create an effect. Television

occupies an important place in the promotion of products due its extensive spread worldwide in general. Moreover television is the fast growing medium of advertisement because of huge expansion of electronic media and cable networks. Television has proved its credible power in influencing human behavior repeatedly.

**Girish S.K, Assistant Professor of Commerce, Govt. Victoria College, Palakkad. (Research Scholar, Kerala University)*

Many factors may affect the television advertising operation such as the time of advertisement and way in which the advertisement is shown. Television advertising has greater effectiveness as the message is conveyed at their homes to people. Marketers also prefer this media because of its audio effects and its easy reach ability to many of the audience compared with other media.

Kerala has always been a consumer state. Television is one of the most prominent media that influences consumer behavior in Urban Kerala because television is found in all houses of urban Kerala and studies have shown that an average Urban Kerala Consumer is exposed to visual media and print media much more than an average Indian Consumer.

Consumer goods are destined for use by ultimate consumers or households and in such form that they can be used without commercial processing. And consumer behavior is the behavior that consumer display in searching for, purchasing, using, evaluating and disposing of products and services that would satisfy their needs. Television attracts the attention of viewers very easily and creates an interest among the viewers in the theme of advertising message and injects the desire in the minds of the public to take action to purchase the products advertised.

Review of Literature

Review of research literature is done to ascertain what research works have already been done on this and related topics or fields, the methodology adopted

by them, the findings and conclusion, the listed scope for further research and so on.

Montinganyetal (2007) has made attempt to study the effect of magazine advertising and synergies with television and online. He found out that the integrated marketing strategies including of T.V, Online, Magazines etc. will be effective in influencing consumer behavior.

Kotwaleetal (2008) in a study conducted to analyse the impact of Television Advertisements on Adolescent Girls concluded that television and advertising together present a lethal combination and has become an integral part of modern society. It is the most convenient route to reach not only the adult consumers, but also the adolescents.

A study was undertaken by Owolabi A.B. on 2009 on "Effects of Consumer mood on advertising and effectiveness". He came out with a fact that mood state knowledge is of particular relevance for understanding of consumer behavior. The result revealed that subjects in the induced positive mood group have a more positive attitude and greater intention to try advertised products as compared with subjects in the induced negative mood groups.

Objectives of the Study

The basic objectives of the study are:

1. To analyse the impact of television advertisements on the consumer behavior for purchase of consumer goods in Urban Kerala.
2. To ascertain the factors influencing the people through television

advertisements in the purchases of consumer goods.

- To evaluate the television watching habits and awareness on television advertisements of buyers in Urban Kerala.

Research Methodology

Research Methodology is likely to give out an over simplified version of what all that is involved in doing research. The methodology of the study consists of the collection of primary data and secondary data. Primary data for this study was collected to the well structured questionnaire and secondary data for this study was collected from various journals, books, news papers, records, websites etc.

Sample Size

This refers to number of items to be selected from the universe to constitute a sample. The sample size for the study was 120 respondents in Urban Kerala.

Limitations of the Study

Consumers attitude may change with the passage of time. So the conclusions arrived from the analysis will not be unique for a long period of time.

Understanding consumer behavior is a complex task and sometimes it would not show reliable results.

Analysis and Interpretations

1. Age wise classification of Respondents

With respect to age of respondents, 20% belong to below 20 years of age, 35% of respondents belong to 20-35 years of age group, 30% of respondents

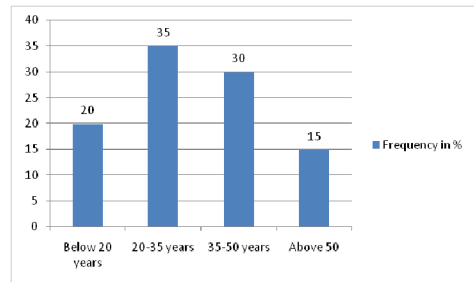
belong to age group between 35 and 50 years and 15% of respondents belong to group above 50 years. The majority of respondents are in the age group of 20 to 35 years.

Table : 1

Sl. No.	Age Group	Frequencies	Frequency in %
1	Below 20 years	24	20
2	20-35 years	42	35
3	35-50 years	36	30
4	Above 50	18	15
	Total	120	100

Source : Survey data

Figure : 1



2. Educational Qualification of Respondents

Regarding education of respondents, only 10% of respondents have no formal education. 52.5% of respondents have studies upto school level, 25% belong to under graduates and 7.5% of respondents belong to post graduation. So it is clear that 90% of the respondents of the study were educated people capable of expressing views on television advertisements. The table 2 and figure 2 shows the distribution of respondents based on educational qualification.

3. Time preferred by the respondents to watch TV Advertisements

In the analysis, 27.5% of respondents prefer to watch advertisement before the

programme; 35% of respondents prefer to watch in the middle of the programme and majority of the respondents (37.5%) preferred to watch the advertisements only after the end of the programme. The table 3 and figure 3 depicts the time preferred by the respondents to watch TV Advertisements.

Table : 2

Sl. No.	Education level	Frequencies	Frequency in %
1	No formal education	12	10
2	Up to school level	63	52.5
3	U.G. Under Graduation	30	25
4	P.G. Post Graduation	9	7.5
5	Others	6	5
Total		120	100

Source : Survey data

Figure :2

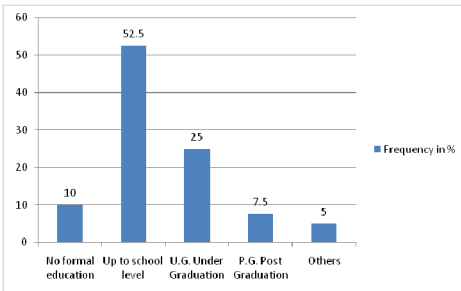


Table : 3

Sl. No.	Time Preferred	Frequency	Frequency in %
1	Before the programme	33	27.5
2	Middle of the programme	42	35
3	After the end of the programme	45	37.5
Total		120	100

Source : Survey data

4. Reaction for repetitive advertisements in television by respondents

From the analysis, it can be interpreted that majority of respondents (52.5%) are

not bothered about repetitive advertisements in televisions and only some respondents (20%) enjoyed repetitive advertisements. But 27.5% of respondents feel irritated by repetitive advertisements. The table 4 and figure 4 shows the reaction for repetitive advertisements in television by respondents.

Figure :3

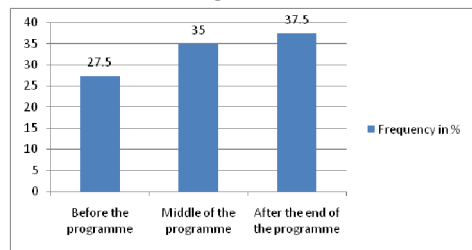
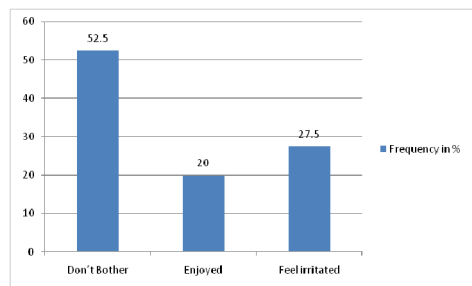


Table : 4

Sl. No.	Reactions	Frequency	Frequency in %
1	Don't Bother	63	52.5
2	Enjoyed	24	20
3	Feel irritated	33	27.5
Total		120	100

Source : Survey data

Figure : 4



5. Role of television advertisements in influencing consumer behavior of respondents

The table 5 reveals that the promotional schemes like buy one get one free ranked 1. And most of the

respondents ranked 2nd for the parameter related to exposure and awareness about particular brand of products. Genuiness of products and comparison of MRP with similar products of different brands convey the role of T.V. advertisements and they were ranked 3rd and 4th respectively. Suitability, product differentiations and availability were given 5th, 6th and 7th ranks respectively.

Table : 5

Sl. No.	Particulars	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Total	Mean Score	Mean Rank
1	Exposure and Awareness about brand	24	30	18	15	9	12	12	120	4.675	2
2	Comparison of MRP	12	27	21	33	12	9	6	120	4.525	4
3	Promotional Schemes	21	30	39	6	18	3	3	120	3.075	1
4	Product Differentiation	18	6	12	0	9	60	15	120	3.2	6
5	Suitability	15	15	6	30	18	21	15	120	3.8	5
6	Availability	0	3	6	27	0	15	69	120	2.125	7
7	Genuiness	30	9	18	9	54	0	0	120	4.6	3
	Total	120	120	120	120	120	120	120			

Source : Survey data

6. Education of the respondents and level of understanding TV ads

To test the relationship between educational qualification of respondents and the level of understanding of television advertisements, the null hypothesis is framed as:

H₀ : The educational qualification and level of understanding of advertisements are independent.

Table : 6

	No formal education	Up to School level	UG	PG	Others	Total
All	0	15	7	1	1	24
Some	9	47	21	7	3	87
No	3	1	2	1	2	9
Total	12	63	30	9	6	120

Level of Significance : 5%

Source : Survey Data

Calculated Chi-square value 17.294 for degree of freedom 8. The table value at 5% level of significance for 8 degree of freedom is 15.507. The calculated

value is more than table value. Therefore the null hypothesis is rejected. That means the educational qualification of respondents and the level of understanding of T.V. ads are not independent.

7. Age of the respondents and the media liked most by respondents

To test the relationship between age of the respondents and media liked by them most, the null hypothesis is framed as:

H₀ : Age group and media liked most are independent

Table : 7

	Below 20 years	20-35 years	35-50 years	Above 50 years	Total
Television	18	27	20	7	72
Radio	1	2	3	6	12
Newspapers and Magazines	2	7	8	4	21
Internet	3	6	5	1	15
Total	24	42	36	18	120

Level of Significance : 5%

Source : Survey Data

Calculated Chi-square value 17.063 for degree of freedom 9. The table value at 5% level of significance for 9 degree of freedom is 16.919. The calculated value is greater than table value. Therefore the null hypothesis is rejected. That means the media most preferred and age group of the respondents are independent.

Findings of the Study

All the 120 respondents surveyed for the study are having televisions at home and it become an indispensable home appliance for them.

Majority of the respondents are watching TV advertisements mainly to

know about the features of the product and the suitable seller of the product they want to purchase.

The respondents were mostly attracted by songs and presence of celebrities in the TV advertisements.

Majority of the respondents (75%) accepted that there is change in their buying behavior due to the influence of advertisements in Television.

The respondents derive high level of satisfaction from information provided by advertisement in Television relating to Textile show rooms, Jewellery show rooms, home appliance, two wheelers and four wheelers.

Suggestions

Repetitive advertisements in televisions can be used for the promotion of consumer goods in Urban Kerala because Urban Keralites are highly responsive towards advertisements in electronic medias.

Sales promotion also can be aimed through advertisements through televisions.

The TV advertisement should carry only relevant information in the attractive form. The information may be imaginative but never misleading.

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There should be no obscene visuals in TV advertisements as they will create negative impact in the minds of the viewers.

The duration of the TV advertisements should neither be lengthy nor too short but capable of expressing the message intact. There should be no ambiguity either in the words or in the picture.

Conclusion

The study reveals the TV advertisements are effective as they provide necessary information about the products and services to the public and influence them highly in their buying decisions. The advertising has enhanced their involvement in product selection and purchase. Hence the accessibility of television has brought about tremendous changes in the attitudes of urban people. So television allows producers to make promotion of products and make them known to a lot of consumers through voice and picture. In short, advertising through television has become a universal practice in order to influence the buying decision of consumers in a highly competitive environment. Television truly attracts the attention of the people due to its multimedia and interactive nature integrating visual, motion and sound.

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WORK & FAMILY ENRICHMENT AND WORK-LIFE BALANCE IN BANKING SECTOR

*Unnimaya P.S

Abstract

The concept of work-life balance has been studied on the basis of the conflict perspective for years. But more recently, a balanced approach has been recognized as combining the positive effects of work and family roles; known as work-family enrichment. The study attempted to measure the family climate and work climate and its influence on work & family enrichment. The study also extends to analyse the effect of work & family enrichment on work-life balance. A sample of 100 employees from banking sector was selected for the study. The results of multiple regression analysis showed that there is significant influence of family climate and work climate on family to work enrichment and work to family enrichment respectively; and work-life balance is found to be significantly influenced by work & family enrichment.

Key words:- Work climate, Family climate, Work & Family enrichment, Work-Life Balance.

In this era, almost every employee is faced with challenges of work-life balance. In the recent times these challenges are observed in the life of average Indians as well. The most noteworthy change is the rise in dual career families as against single career families (Boyle and Halfacree 1999), with the rising drift of women

opting for work (Ahuja 2003). Presently, most families are small and nuclear unlike the large, joint families of the past. This has increased the pressure on the family members mostly in the areas of child care (Klaveren et al 2010). For employees, the demands of work also get in the way of personal commitments thereby resulting in negative impact in both work and

family environments (McMullin and Marshall 2010). But the concept of work & family enrichment propose the existence of a positive interdependency between work and family roles. For example, someone had a good day at work and this extra energy is transferred to his home and there is a positive energy which prevails in his family (Carlson et al., 2006). Therefore the study identifies work-family enrichment and its effects on work-life balance, with special reference to employees in banking sector.

Statement of the Problem

Work-family enrichment happens when involvement in work provides benefits such as skill growth, or change to good mood, which has a positive effect on the family. Family-work enrichment occurs when involvement within the family results in the creation of a positive mood, feeling of support, or feeling of success which can help that individual to cope better, be more efficient and confident, or recharged for one's role at work (Carlson et al., 2006). So, understanding the mechanism of how work and family enrichment affect work-life balance can be an effective way to improve work-life balance, for the employees as well as for the organizations. In present days, its most relevant to study this topic among the employees in banking sector due to increased competition and workload due to demonetization.

Scope of the Study

The present study is confined to cover the work-family enrichment, family-work enrichment, and its effects of work-life

balance of employees in the selected branches of State Bank of Travancore in Thiruvananthapuram district. Study has been conducted including all the three levels i.e. top, middle and lower levels of employees to get the comprehensive picture of work-family relationship with respect to the employees in banking sector.

Review of Literature

Grzywacz and Bass (2003) observed that work-family conflict and work-family facilitation are bidirectional and multidimensional. Higher levels of work to family and family to work conflicts lead to poor mental health. More family to work facilitation is associated with better psychological wellbeing, and it is independent of the effects of work-family conflict. Greenhaus and Powell (2006) proposed a theoretical model of work family enrichment where experiences in Role A (work or family) can improve quality of life in Role B (family or work). Wood and Wall (2007) assessed that though work enrichment is prominent in the theoretical background, these aspects are neglected in performance relationship. Grzywacz et al (2007) defines the concept of work family facilitation as a process representing the synergies between the domains of work and family. Facilitation is the extent to which an individual's engagement in one social system, contributes to growth in another social system. Warner and Haussof (2009) presented a theoretical model of work family enrichment and ways in which work family enrichment can be increased.

Definitions

Work-Life Balance refers to an individual's perception of the degree to which he/she is experiencing positive relationships between the work and family roles, where the relationships are viewed as compatible and at equilibrium with each other. (Kossek and Lambert 2005)

Work & Family Enrichment refers to the idea that work and family can enrich and complement each other. It indicates a situation where one role strengthens or enriches the quality of the other role. (Powell and Greenhaus, 2006)

Objectives

- To understand the influence of family climate on family to work enrichment
- To understand the influence of work climate on work to family enrichment
- To analyse the effect of work & family enrichment on work-life balance

Hypothesis

H0.1 there is no significant influence of the family climate on family to work enrichment

H0.2 there is no significant influence of the work climate on work to family enrichment

H0.3 there is no significant impact of the work & family enrichment on work-life balance

Research Methodology

The study is descriptive and analytical in nature. Employees working in different branches of State Bank of Travancore in

Thiruvananthapuram district constitute the population. A sample of 100 employees was conveniently selected for the study. The primary data is collected by directly distributing a structured questionnaire to the employees and by conducting unstructured interviews with them. The secondary data was collected from research reports, published articles, bank's website and text books. The collected data is analysed using Cronbach's alpha for statistical reliability and Multiple Regressions.

The variables and measurement tools

From the relevant literature reviewed, the framework of the study is developed. The variables identified for Family climate are: Communication, Cognitive bonding, Emotional bonding and Adaptability. The variables identified for Work climate are: Job autonomy, Job satisfaction and Attitude towards job. Family climate and work climate are the independent variables when analyzing the impact on work & family enrichment; and work & family enrichment becomes the dependent variables. When analyzing the impact of work & family enrichment on work-life balance, work-life balance is the dependent variable and work & family enrichment are the independent variables.

Communication, Cognitive bonding, Emotional bonding and Adaptability were measured by the family climate scale developed by Bjornberg et al (2007). Job autonomy is adapted from Hackman and Oldham (1976). Job satisfaction and Attitude towards the job are adapted from Locke and Lathan (1990) and Boonzaier (2000) respectively. The work to family enrichment and family to work

enrichment were measured by scales constructed by Grzywacz and Marks (2002). Work-life balance is adapted from Hayman (2005). All the constructs are measured using 7 point Likert scale.

Reliability of the instrument is tested using Cronbach’s alpha. The values are summarized to show in a table.

Table 1

Cronbach’s alpha Reliability values

Variables	Cronbach’s alpha	Number of items
Family climate		
Communication with family	0.920	3
Cognitive bonding	0.890	3
Emotional bonding	0.857	3
Adaptability	0.912	3
Work climate		
Job Autonomy	0.878	3
Job Satisfaction	0.894	7
Attitude towards job	0.915	4
Family-Work Enrichment	0.935	4
Work-Family Enrichment	0.925	4
Work-Life Balance	0.895	9

The Cronbach’s alpha values for all the variables are greater than 0.70, which means the variables have high reliability.

Analysis and Interpretation

Table 2

Demographic profile of the respondents

Demographic variables	Categories	Frequency	Total
Gender	Male	62	100
	Female	38	
Marital status	Single	35	100
	Married	65	
Dual earners	yes	43	100
	No	22	
Children	yes	28	100
	No	37	
Family type	Nuclear	58	100
	Joint	42	

Demographic profile of the respondents shows a predominance of males (62%). Majority of the respondents are married (65%) and are dual earners (43%). But only 28% of the employees have children and majority is from nuclear family.

Family climate and work climate are regressed on family-work enrichment and work-family enrichment to test the contribution of each variable on the dependent variable. Thus multiple regression analyses are performed and the results with the corresponding statistics are discussed separately in the next section.

Table 3

Family Climate Regressed on Family to Work Enrichment

Variable	Adj R ²	β	T	Sig.
Family-Work Enrichment	0.29			0.00
Communication in family		0.29	5.08	0.00
Cognitive bonding		0.18	4.21	0.00
Emotional bonding		-0.12	-2.21	0.02
Adaptability		0.4	10.06	0.00

The table 3 of the multiple regressions shows the influence of family climate on family to work enrichment which is found to be significantly influenced by communication in family ($p < .05$), Cognitive bonding ($p < .05$), Emotional bonding ($p < .05$) and Adaptability ($p < .05$). So the null hypothesis H0.1 is rejected. I.e. there is significant influence of the family climate on family to work enrichment.

The table 4 of the multiple regressions shows the influence of work climate on work to family enrichment which is found to be significantly influenced by job autonomy ($p < .05$), job satisfaction ($p < .05$) and attitude towards job ($p < .05$). So the null hypothesis H0.2 is rejected. I.e. there is significant influence of the work climate on work to family enrichment.

Table 4

Work Climate Regressed on Work to Family Enrichment

Variable	Adj R ²	β	T	Sig.
Work-Family Enrichment	0.35			0
Job Autonomy		0.34	9.2	0.00
Job Satisfaction		0.14	2.39	0.02
Attitude towards job		0.16	3.39	0.00

Table 5

Work to Family Enrichment and Family to Work Enrichment Regressed on Work-Life Balance

Variable	Adj R ²	β	T	Sig.
Work-Life Balance	0.15			0.00
Family-Work Enrichment		0.31	5.12	0.00
Work-Family Enrichment		0.18	2.85	0.00

The table 5 of the multiple regression shows the influence of both work family enrichment and family work enrichment variables on work-life balance which is found to be significantly influenced by family-work enrichment ($p < .05$) and work-family enrichment ($p < .05$). So the null hypothesis H0.3 is rejected. I.e. there is significant impact of the work & family enrichment on work-life balance.

Discussion

In the present study the researcher first examined the relationship between family climate variables and family to work enrichment. Adaptability was the major factor influencing family to work enrichment. i.e. adaptability in family act as a major enrichment factor from family to work. Communication in family, Cognitive bonding and emotional bonding also significantly influences family-work enrichment as proper communication, shared views and interests and understanding in a family leads to enrichment. This is supported by the findings of Olson & Gorall (2003), and Bjorn berg & Nicholson (2007). Thus, good family climate and involvement in family often leads to improvement of skills and knowledge in an individual which helps him/her to become a better worker (Carlson et al., 2006).

Secondly, the relationship between work climate and work to family enrichment was analysed. Job autonomy was the major factor influencing work-family enrichment. Job satisfaction and attitudes towards job also found to be significantly influencing work-family enrichment. These results are consistent with previously reported findings (Altobelli and Moen 2007; Tsai 2008; Ilies et al 2009).

Thirdly, the researcher studied the impact of work-family enrichment and family-work enrichment on work-life balance. Results showed that the major factor contributing to work-life balance is the family to work enrichment.

Suggestions and Conclusion

The results highlight that there is a significant relationship between work-family enrichment, family-work enrichment and work-life balance. Employees should take measures to improve their work climate and family climate to get the fruitful results of enrichment. Organisations can ensure

work-life enrichment and work-life balance by adopting appropriate policies and practices (Chinchilla and Torres 2006; Kelly and Moen 2007). So, not only employees but also organizations should recognize, nurturing and supporting employees to help them to achieve and maintain their work-life balance by adopting relevant policies and practices.

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Glossary on Union Budget 2017-18

Curate's Egg:

The dictionary meaning of curate egg is a thing that is partly good and partly bad. The budget is termed by some experts as a curate's egg which means that is good only in part and not in full. The most important positive is the fiscal prudence and the agro rural and pro poor focus according to them. The most disappointed is the lack of measures to raise the economy in the prevailing difficult demonetised domestic situation and the growing global protective and competitive environment

Demographic Dividend:

India as an upcoming country of demographic dividend, the budget laid emphasis on increasing employment opportunities. Special attention had been made for sectors like electronics, manufacturing, construction and textiles which create new job opportunities. Allocation for skill development had been enhanced keeping in mind the youth and the need to leverage the demographic dividend.

Fiscal Deficit:

The budget aimed at capping the fiscal deficit at 3 per cent of GDP as a part of fiscal consolidation. The Finance Minister has shown nerve to stop on the brake

and glide it down to 3.2 per cent for now. It is to be hoped that the fixation of a fixed target for the fiscal deficit is now a thing of the past. In order to keep the budget a balance one we need to expand the economy as it slows and to contract when it quickens

"FUTURE" Oriented:

The focus of the budget is on the future growth. In F-U-T-U-R-E the letter F stands for the farmer and the farming sector. U stands for the underprivileged which includes Dalits, oppressed, women etc. T stands for transparency and technological upgradation - the dream of modern India. U stands for the urban rejuvenation and urban development and E stands for employment for youth, entrepreneurship and enhancement to give a push to new employment and boost to young entrepreneurs according to Prime Minister Narendra Modi

Macro- economic Credentials:

According to some experts the budget shows a very impressive macro-economic credentials. More than 25 per cent increase in capital expenditure and the substantial increase in the transfer to states bring it to focus a bright future. The impressive increase in capital expenditure can contribute an improvement in the quality of life in India

Make or Break Budget:

This budget has been acclaimed by many as a budget that would use the potential gains from demonetisation for achieving a decisive growth. A "don't rock the budget" that is intended to reassure international investors that India will continue to be a bright spot in the world economy. In the climate of uncertainty that shrouds the world economy, a sensible one that suits to Indian economy.

Pareto Optimal Budget:

Some experts term the budget as Pareto Optimal, a budget that benefits some and hurts none. Poor and marginalised are largely happy with the budget. MSME people are happy as their tax rate is reduced by 5 per cent. Salaried class are also satisfied with a 5 per cent reduction in the rate of tax. The fiscal consolidation would help the farmers small shop owners and households.

Tuning to Transformation:

The government's agenda to 'transform, energise and clean India' agenda to transform the quality of governance, energise various sections of the society and cleanse the country from the evils of corruption, black money and non-transparent political funding become the focus of the budget. This is to take India as the bright spot in the economic landscape despite global competition and domestic political actions

Trade Infrastructure Export Scheme:

Trade Infrastructure Export Scheme mentioned in the budget would help Indian exporters to become globally competitive. The focus on infrastructure on farm sector, including sorting and washing, would help boost agro and processed food export in the country. Heavy investment in infrastructure development would be a revolutionary step in keeping the India high on the global market.

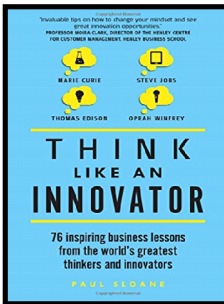
Tax to GDP Ratio:

The tax to GDP ratio has raised to 11.3 per cent of GDP, compared to the budget estimate of 10.8 per cent. This is the first time since 2007-08 that the tax to GDP ratio has crossed 11 per cent mark. It had stagnated at around 10 per cent since 2008-09. At the same time, the expenditure to GDP ratio has declined over the years. These are structural changes that would boost confidence in the Indian economy.

Stressed Subsidies:

The subsidy is putting great pressure on the financial management of the government. The subsidy which stands at Rs 2.70 lakh cores constitutes 1.6 per cent of the GDP. In fact subsidies claim as much as what has been allocated to defence and just a little lower than capital expenditure. Food and fertilise subsidies alone constitute Rs 2.40 lakh crore. The main idea behind the proposal of Universal Basic Income (UBI) is because it is not easy to cut subsidies and transfer commensurately to release resources

Book Review



THINK LIKE AN INNOVATOR

PAUL SLOANE

Pearson Education Ltd. 2016 Pages 277 Paper Back

"Everyone has huge creative capacities ... huge creative capacities as a natural result of being a human being". These words of wisdom of Sir Ken Robinson come true when one reads the life and works of Abraham Lincoln or Albert Einstein, Barak Obama or Bill Gates, Cal Newport or Charles Darwin, Steve Jobs or Steven Johnson, Mahatma Gandhi or Nelson Mandela, Marie Curie or Mother Teresa, Tim Brown or Tom Kelley. According to Tom Kelley and David Kelley, creativity is not a rare gift to be enjoyed by the lucky few; it is a natural part of human thinking and behaviour

The entrepreneurial ecosystem that we presently talk about is almost impossible if we do not think like an innovator with a creative mind. Present day executives are expected to be more creative and artistic in their endeavours. They dream of coming up with a great idea that will bring them name, fame and fortune. We need to help people develop their creative abilities. But to become a successful innovator one needs more than just creativity. He needs to possess passion, self-confidence, patience and above all perseverance. In his book, "Think like an Innovator", Paul Sloane gathered a diverse collection of people with these attributes. He describes their personal background, the challenges faced, and the solutions they proposed and finally the lessons learnt. Thus, the book becomes a practical guide to the readers to follow in their practical life. It gives bits of wisdom that the creative thinkers should always keep in mind. The first lesson that we should learn is to become original in our thoughts and actions. The people like J.K. Rowling and Picasso were original in their approaches. One should be curious, inquisitive and should have a mindset of questioning everything. Outstanding inventions can come from the simplest of observations. Several people have seen apples falling down. But only one person

questioned why it is falling down and not going up. All inventors kept an open mind and active curiosity about ordinary events in their daily lives.

Another lesson that we need to learn is to trust our people. Trust and transparency in our transactions with as little or no bureaucratic barriers will bring the best performance out of a loyal workforce. The fourth one underlines that diversity of thoughts and experiences are vital for divergent thinking and problem solving. The book becomes a data mine for such bits of wisdom. Besides, this book gives certain tips for success in business. It says that hardships and hard work belong to the same territory. We need to take risks, break the rules, use brazen stunts and be offensive whenever and wherever needed. We should dedicate ourselves in designing a platform and not a product. We need not be afraid of copying and combining. Experience will be a best teacher, but we have to learn a lot from our customers. Story can tell you several things, and storytelling per se is a very powerful tool of effective communication, especially in the hands of an innovator. This book throws a lot of insight into the travails of experienced entrepreneurs and innovative managers. It also describes vividly the interesting unknown details about several people and their perspectives about their work and life. All in all, the author has managed to stuff in this book a great deal of wisdom in a simple and easy to read format.

What would Steve Jobs do? How to work like Marie Curie, Thomas Edison and 75 more entertaining lessons from the minds of great leaders, innovators and business magnates, that you can put into practice. Paul Sloane is the author of many books, such as The Leader's Guide to Lateral Thinking Skills and The Innovative Leader. He writes talks and runs workshops on lateral thinking, creativity and the leadership of innovation.



Creative Thinkers of Management 15

VIJAY GOVINDARAJAN (1949)

Vijay Govindarajan (VG) is widely regarded as one of the world's leading experts on strategy and innovation. He is the Coxe Distinguished Professor at the Tuck School of Business at Dartmouth College and Marvin Bower Fellow at Harvard Business School. The Coxe Distinguished Professorship is a new Dartmouth-wide faculty chair. He was the first Professor in Residence and Chief Innovation Consultant at General Electric. He worked with GE's CEO Jeff Immelt to write *How GE is Disrupting Itself*, the Harvard Business Review (HBR) article that pioneered the concept of reverse innovation - any innovation that is adopted first in the developing world. HBR picked reverse innovation as one of the Great Moments in Management in the Last Century.

In the latest Thinkers 50 Rankings, Govindarajan is rated the #1 Indian Management Thinker. VG writes about innovation and execution on several platforms including Harvard Business Review and Bloomberg Business Week. He is a co-leader of a global initiative to design a \$300 House. Govindarajan has been identified as a leading management thinker by influential publications including: Outstanding Faculty, named by Business Week in its Guide to Best B-Schools; Top Ten Business School Professor in Corporate Executive Education, named by Business Week; Top Five Most Respected Executive Coach on Strategy, rated by Forbes; Top 50 Management Thinker, named by The London Times; Rising Super Star, cited by The Economist; Outstanding Teacher of the Year, voted by MBA students.

VG received his doctorate from the Harvard Business School and was awarded the Robert Bowne Prize for the best thesis proposal. He also received his MBA with distinction from the Harvard Business School where he was included in the Dean's Honor List. Prior to this, VG received his Chartered Accountancy degree in India where he was awarded the President's Gold Medal for obtaining the first rank nationwide.

In his recent blog post he noted that if you want to see how mobile technology can disrupt the very basic of business models and habits established over hundreds if not over thousands of years, look at what is happening in India. According to him the telecom revolution taking place in recent years will transform the consumer landscape over the next 5-10 years. In order to create value in India in the coming decade, companies must have a mobile first strategy. This would support the central government strategy of digital and cashless transactions.

While India is the fastest growing major economy in the world today, some foreign companies are still struggling to enter the market there. However, recent developments have opened new doors for consumer product companies to expand their presence and sales in India at lower risks. VG has a passion for sharing his ideas and helping companies become more innovative, efficient and effective. He maintains his balance between speaking, teaching and writing. VG's speaking style is warm, yet strong, engaging, thought-provoking and livened with the occasional touch of appropriate humour. In short, VG is a delight.

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