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This study examines the presentation of political issues in picture books for Arab children, specifically issues related to the Arab Spring. In addition, it investigates whether such historical events have influenced the rate of production of Arabic literary texts. A growth in both quality and quantity is noticeable, and is attributable to generous administrative enticements like translation grants and book awards. Globalization and media interest also play a role in the promotion of multicultural literature, including Arabic literature. Many of the pre-selected Arab children's books analyzed here present political issues in a symbolic way, encouraging young Arab readers to be hopeful and strong amidst their war-torn environments.

**Keywords**: Arabic children's literature, Arab Spring, politics of war

**Introduction**

Like any other literature, Arabic children's literature has been influenced by the political, social, and historical events in the region. Arabic children's literature refers to picture books that deal with contemporary issues relevant to Arab children. This study highlights the factors that may have affected the content and rate of production of literary books for Arab children in the last decade, particularly in the Middle East, post the Arab Spring. Additionally, it aims to describe the manner and mode of presenting political reality in books written for young Arab readers during or post the Arab Spring. The Arab Spring erupted quietly in 2010 following a brewing storm of economic, political, civil and social problems in the region. It is made up of a succession of uprisings that arose autonomously, beginning in Tunis on December 17, 2010, and quickly igniting in Egypt, Libya, Yemen and finally Syria on March 18, 2011 (Jamshidi, 2014: 8-14). This paper reflects on the following research questions:
What is the manner and mode of presenting political reality in Arabic picture books?

Are Arab Spring inspired political events presented in Arabic children's books?

What factors contributed to the increase in production of Arabic children's literary books? Did the Arab Spring play a role in this?

**Arabic Children's Literature**

While some critics contend that Arabic children's literature has existed inconclusively, meaning thereby that it was not settled or developed in a certain form, others affirm that the appearance of children's literature in Arabic-speaking countries was influenced by 17th century Europe, as well as the start of translation of literature into Arabic. Biqa'ei (2003) claims that Arabic literature is in fact a direct outcome of the pervasiveness of children's literature in both France and Europe in the 17th century and acknowledges Ahmed Shawqi, Al Tahtawi, and Mohammad Ali as the key figures in the creation of Arabic children's literature.

On the other hand, Al Kilani (1998) believes that Arabic children's literature originated through Islam as narrators borrowed their content from the holy Qur'an, which comprised of stories of prophets and ancient nations. Al Faisal (2001) alternatively believes that Arabic children's literature started as rhyming poetry as opposed to the genre of fiction.

According to Al Kilani the concept “children's literature” had not been defined clearly until 1920s. The period between 1920s and 1970s witnessed a scarcity of literature for children with an exception to the contributions of Egyptian author Kamel Kilani. His works include comic stories for children, adaptations from *The Arabian Nights*, Indian stories, translations from Shakespeare, and many other stories like *Gulliver's Travels* and *Robinson Crusoe*. His input also includes scientific fiction and rediscoveries, old Arab stories rewritten for children and much more (Mdallel, 2004). The genre then developed swiftly between 1970 and 2000. By then, several high quality literary works had become available in the Arab world. These works were inspired by the enterprises, adventures and sufferings caused by the hard living conditions in the Arab world.
Despite the difference in the origins of formal children's literature for Arabs and Europeans, the style of literary writing is similar. The Arab World followed in the footsteps of the European educational system after colonization (Mdallel, 2013). While Arabic children's literature has matured in terms of form, its production and distribution remain stunted. Lindsey (2013) hypothesized that the scarcity of quality books within the Arabic culture was the main reason for the lack of popularity of Arabic literature globally. However, readers and critics of Arabic literature have noticed a growing interest in the writing of Arabic literature in the past decade (Qualey, 2010; Holland, 2011; Anati, 2012; Lindsey, 2013; Simon, 2015). Those who have been keeping track of the generation rate of translated literary works, such as Banipal Magazine, have witnessed a similar rapid growth. For example, Büchler and Guthrie report that nearly 300 texts in various genres (poetry, fiction, short stories, memories and essays) were produced in the last 20 years (2011: 20). Likewise, the review of literature conducted for this study revealed that book entries for popular Arabic children's awards have more than doubled in the past few years, for example, Etisalat's first cycle included fewer than 20 books whereas in its latest cycle, ten years later, it includes 166 book entries.

Several reports indicate that the number of Arabic fiction books, in their original language as well as in English translation, has increased, although theories regarding the reasons for this growth differ. Some argue that there is a kind of reawakening taking place in the Arab World, particularly in the oil-rich Arabian Gulf states such as Qatar, UAE, Saudi Arabia, and Kuwait (Qualey; Holland; Lindsey, 2013; Anati, 2019). Others attribute the increased attention to the globalization phenomenon. Holland and Simon see it as a two-way interest between the West and the East, asserting that circulating translated literature can help cultures better understand and appreciate each other, thereby fostering cultural exchange. A third group looks at this growth from a different angle, assuming that the historical events that have occurred during the last couple of decades (particularly the Palestinian Nakba; the September 11, 2011, attacks in the US; the Gulf Wars; and the Arab uprisings in the Middle East) and the media buzz covering such circumstances, played a role in grabbing writers' attention and inspiring them to write about such events (Büchler and Guthrie, 2011; Anati, 2019). A detailed description of the main factors that influenced the growth of Arabic children's literature is given as follows.
Arab Literary Incentives and Reawakening

Since 2007, several interior administrative initiatives have been launched to accelerate the production of quality literature in Arabic. This reawakening stems from an inner Arabic cultural influence and has nothing to do with outer forces. Arab scholars and linguists emphasize the need to return to one's Arabic roots, authenticity and pride in Arabic language.

Some reports contend that Arabic writing has not got more consideration worldwide because of the shortage of books created within the Arabic culture. As indicated by Lindsey, the U.N.- supported “Arab Human Development Report painted a bleak picture in 2003 of the Arab cultural and academic landscape” (1). It labeled translation in Arabic nations as 'chaotic and static'. Although Arabic organizations censured the U.N. report, they acted in response to it. Additional efforts have been made since 2007 in the region to promote the production of authentic Arabic literature. Most notably, several Arabic regions have announced generous book prizes, established new publishing houses, organized literary festivals and book fairs, and facilitated print and writing workshops. Additionally, some regions have created new literary translation programs.

For example, Qatar built a Translation and Interpreting Institute in Qatar Foundation. In Abu Dhabi, an initiative called Kalima has led to the translation of 330 general information books into Arabic so far. In consort with the undertakings to translate reputable works from other languages into Arabic, there is also a push toward translating both Arabic fiction into Western tongues in order to widen the scope of these works.

Moreover, a number of local distinguished prizes have been devoted solely to children and young adult Arabic literature. In 2010, the Anna Lindh Euro-Mediterranean Foundation announced a prestigious book award called Reading Here, There, and Everywhere, which invites Arab authors to produce high quality Arabic children's literature. Likewise, The Etisalat Prize for Arabic children's literature, announced in 2010 by the UAE National Chapter of the International Board on Books for Young People (UAEBBY), provides an additional incentive to authors in the Arab World. A variety of other literary prizes have been instituted to further promote interest in Arabic children's literature like the Kitabi/My book
Prize; the Sharjah Children's Book Award; and the Sheihk Zayed Award for creative writing and children's literature.

Besides the Arabian Gulf prizes, there exist several influential prizes in different Middle Eastern countries such as Egypt and Jordan. Suzanne Mubarak's Award for children's literature invites creative and talented people to contribute to the emergence of a new generation of children's books that can engage children and encourage them to read. Lebanon offers several awards as well, including the Lebanese Child Award; the IBBY-LebanonBeirut World Book Capital Award for the best book published in the last three years in Lebanon; and the Arab Thought Foundation's ARABI 21 Award. Jordan's Abdul Hameed Shuman's Award for Children's Books is another Middle Eastern endeavor aimed at encouraging the production of quality children's literature. According to Pulitzer Prize finalist Dave Eggers, “there's a kind of renaissance taking place among young Arab writers…we need their voices more than ever before” (as quoted in Holland, 2011:1).

Political and Historical Events

Essoulami mentioned notable political events and conflicts that correlate with the increase of Arabic literature (2009: 1). The first and most influential event is the establishment of the state of Israel in 1948 and ensuing wars, civil struggles and the Gulf War, the development of a politicized Islam, and the oil explosion. These events include, most recently, civil uprisings that have occurred in several Arabic countries starting from Tunisia in 2011 followed directly by the Egyptian Revolution.

The literary surge in the Arab World includes a number of new titles that were created after the Gulf War and the September 11 attacks in the United States, and the surge is expected to continue as a result of the Arab Spring. As I mentioned in a previous article, when I was an Arabic language lecturer in an American university at the time, I noted that study of the Arabic language in the U.S. was “overlooked” prior to events on September 11, 2001 (Anati, 2010: 179). After the September 11 attacks, however, interest in Arabic books and language increased. In the years following 9/11, Western readers were progressively interested in literature from the Middle East, a tendency that was to some degree driven by the international achievement of the top of the line Arabic novel The
Yacoubian Building. In today's world, multicultural literature is indeed desired more than ever before. According to Millar, “hearing another's story has the potential to deflate our self-importance, making room for other perspectives” (2014: 31).

With the international media spotlight turned on the Arab World, Westerners have been more interested than ever in reading books from Arabic regions. As a result of war inside Syria, for example, “there are some great Syrian books that are getting attention, like Khalifa's In Praise of Hatred and Sirees's The Silence & The Roar” (Qualey, 2010). Notwithstanding the interest in literature being connected with the news broadcast, Qualey claims, “the surge in interest also means the professionalization of more translators, more publishers who are getting Arabic readers on board, and a general tuning-in to the fact that Arabs write books” (as quoted in Lindsey, 2013: 3).

The English-language international news stations have concentrated formerly on Iraq, and more recently, on Syria, Egypt, Palestine, Yemen, Tunisia, and Libya, and the result of this attention is that Westerners' curiosity about Arab cultures remains high (Holland, 2011). Even violent terrorist attacks that occurred in Europe, such as shootings and bombings in France, inspired some authors to write stories to raise awareness of the pressure practiced against Muslims in Europe. One example is Faiza Guene's young adult novel Kiffe-Kiffe Tomorrow (2006), which paints a portrait of Muslims living in France. Moreover, instability in the Middle East has led to the migration of many of its residents (Suleiman, 2000: 3). In fact, extraordinary numbers of refugees, settlers, and immigrants all through the Middle East have already merged with the substantial and lively Arabic communities in Europe and America.

**Presenting Political Reality in Arabic Picture Books**

All books reviewed for this paper were published between 2011 and 2017. Selected titles were derived from the Etisalat winning children's picture books and the Sheikh Zayed shortlisted picture books. These are among the most notable prizes for children's literature in the Arabic world. The winning and shortlisted picture books for both prizes are commonly acknowledged by teachers, educators, librarians and other cultural critics as being vastly dependable books. The chosen
books were selected by researchers based on their discussion of Arabic cultural subjects, age-appropriateness and availability.

This study is based on a total of 26 Arabic books including seven award-winning picture books from Etisalat; one book representing each year/cycle from 2011 to 2017. As for the Sheikh Zayd collection, 19 books involving the entries of the shortlisted picture books per year, were reviewed for the present study. Due to space constraint, three shortlisted titles will be analysed in depth; *The Bee-Eater* (2015), *Looking for Ghannam, the Falcon* (2015), and *Fest in a Jug* (2014).

The texts mentioned above are explored by means of content analysis; it is described as an appropriate method of analysis as it is “used to interpret meaning from the content of text data and, hence, adhere to the naturalistic paradigm” (Hsieh and Shannon, 2005: 127). Furthermore, content analysis offers a subjective, methodical procedure used for unfolding content, and it “provides new insights, increases researcher's understanding of particular phenomena, and informs practical actions” (Krippendorff, 2013: 24). Data analysis procedure involved a couple of stages, “initialization” and “reflection.” In the first phase, the researchers would read and reread sections and books, highlight anything considered important information. Generally, they answer questions such as:

- What is the manner of presenting the book's message?
- What is the mode of presenting the political reality?
- What is the text's general theme?
- What is the text's setting?

By exploring the association between literature and politics produced for young readers during the Arab Spring, the content analysis of a collection of Arabic winning and shortlisted picture books suggests that the manner of presenting political issues in children's literature often portray political elements in a symbolic manner. Some stories discuss common themes such as celebrating a feast (e.g., *Eed fi ibreq/ Fest in a Jug*) or losing of a bird (e.g., *Albahth 'an Al Saqr Ghannam/Looking for Ghannam, the Falcon*) or chasing an animal (e.g., *Ta'er al Warwar/The bee-eater*). However, these same stories, if read symbolically, can imply the miserable living conditions in war-torn Arab countries.
The following three books, shortlisted in the Sheikh Zayed Book Award for children's books may be used to further differentiate between symbolic and literal meanings.

**The Bee-Eater/طير الوروار** by Hassan Abdallah:

This story describes a small bird that is shot and falls in front of three young boys who chase it before it hides amidst the bushes. The boys then accidentally cause a huge fire that burns the area down. The literal message of this story is to educate children the value of animal welfare and the protection of the environment. However, at the symbolic level, a reader can connect the life of this weak bird to the lives of injured Arab children, as a result of violent attacks in the region. The book may also symbolize the ways in which “fire” was used fiercely to kick children out of their homeland.

**Fest in a Jug/عيد في ابريق** by Nouf Alosaimi:

![Figure 1 The Bee-Eater](image1)

![Figure 2 Fest in a Jug](image2)
In *Fest in a Jug*, the book tells the story of a Muslim girl who starts to learn about the sacred holiday celebrated by Muslims, *Eid Aladha*. The main character, Samaa, resides in a large children's orphanage, she habitually holds a tiny colored jug that she imaginatively uses to hide herself into when she is upset. The girl decides to travel to her grandmother's house to celebrate *Eid Aladha*, and thinks of bringing the feast back in her pitcher to share with her companions in the orphanage. Symbolically, Sama's story represents the dream of thousands of refugee children who became orphans during the war, and who wish to escape their miserable lives in the refugee camps to celebrate their holidays with their relatives.

Furthermore, *Looking for Ghannam, the Falcon*, is a story about a lost falcon in the desert, but the story also symbolizes the feelings of many children who lost their parents during the wars and found themselves, like Sabah (the book's main character), all alone in the desert or in the sea. The story reminds the readers of poignant death of a Syrian baby Ilan, who was found lying face-down on a beach near a Turkish resort on September 2, 2015.

As Dünges (2011) asserts, other Arabic picture books “uplift the reader” and make more personal statements that “have less to do with the actual politics of the revolution and more to do with the future of the Arab children” (173). Books such as *Hulagu Goes to School*, *The Oppressed Princess*, and *The Heart of the City* reinforce Dünges's statement.

It is apparent from the content analysis of the chosen texts that most Arab writers of young children's fiction are inspired by the political events in the region. At the same time, they aim to empower young Arabic readers to stay strong mentally and
emotionally in war-torn environments. In this collection of winning picture books, heroic protagonists and appealing drawings softly tackle tough circumstances, allowing youngsters, who find themselves entangled in harsh situations, to seek relief by identifying themselves with the characters of these picture books.

Following is an in-depth discussion of seven Etisalat's winning picture books to further demonstrate how Arab writers have tackled difficult, yet critical, issues in an empowering and uplifting way.

**Fly O Kite**طيري يا طياره by Amani Al Ashmawi, 2011:

After the death of her parents, nine-year-old Zahraa moves to live with her father's cousin in a remote village in Alexandria, Egypt. Although her uncle Salah and his wife, Zainab, are very nice to her, she finds it difficult to adapt to her new life and never stops mourning her parents. She spends the first week doing nothing, and says that she cried and cried endlessly. After meeting a boy called Abdulrahman though, her life quickly changed for the better as he teaches her how to cope with her loss. Abdulrahman suggests her to write her feelings on a kite and then release it into the sky. This art therapy described above is a creative outlet for Arab children struggling with the harsh circumstances of their lives. Creative mediums such as drawing and writing give these children a free and non-threatening space to deal with their emotional and psychological issues.
Eight-year old, Kareem lives in poverty and views something (not identified in the story) that keeps him from falling asleep. He learns how to turn the spotted, peeling ceiling in his bedroom into various creatures with whom he interacts until he falls asleep. One night, Kareem could not see any of the creatures on the ceiling. He feels upset that his father had completely painted the room. He is disappointed because he will no longer be able to spend happy times with his imaginary friends. Finally, he thinks of another idea to help himself have peaceful sleep. He decides to invest his imagination and creative thinking in writing stories about the visionary creatures.

Kareem's story is dedicated to youngsters who have lived in poverty and undergone or witnessed a traumatic event. In general, this story seems to suggest that despite having limited resources, simple and novel ideas can be incorporated to make life easy-going and happy. It inspires young children to discover themselves by recording their thoughts and ideas on paper. The story creates hope for poor children by emphasizing the lesson that small ideas can make great people. Sharing texts similar to this may aid Arab youngsters riddled with personal difficulties to find constructive escapes and inventive resolutions to overcome their personal sorrows.
Hady (the Arabic word for calm, paradoxically), is the name of a boy who is always angry, stressed and poorly behaved. He breaks his toys, hits other kids, and screams all day. Whenever he tries a tactic to cool down, things get even worse until one day, while sitting at his desk full of anger and frustration, he snatches a handful of coloring pencils and begins drawing in all directions; this drawing strategy makes him completely calm. He discovers that singing and writing about the things that bother him or scare him are a powerful stress-relieving therapy. *When You Get Angry* is another story which enables Arab youngsters to deal with stress and anger, which has snowballed in the recent times due to the traumatic life conditions in their Arabic war-torn countries.

*My Mom Likes Fattoush* is another story which enables Arab youngsters to deal with stress and anger, which has snowballed in the recent times due to the traumatic life conditions in their Arabic war-torn countries.

This book describes what it means to be generous to others in need, even at your own expense. The little girl and narrator of this story wonders why her mother...
never indulges in her favorite dish, fattoush and why her plate is always empty. The sacrifice of this super generous mother, giving her portion of food to her guests, represents the openhandedness of Arab women and the role they undertake in supporting one another in the face of poverty and hardships. This book educates Arab children to appreciate the meaning of sacrifice and community in their own neighborhoods. The story ends with the young narrator realizing that her mother loves fattoush but she loves her family and neighbors even more.

Me and Mah/ أنا و ماه by Ibtehaj Al Harthi, 2015:

This book celebrates life and explains the phenomenon of death to children. In the beginning, the little boy Azzan and his grandmother “Mah” do things together and clearly share a close bond. Suddenly though, Mah dies and Azzan struggles to cope up with the loss. He asks his mother questions like “Is Mah asleep now?” The rest of the book is a dialogue between Azzan and his mother, who tries to answer his questions honestly and sensitively. She advises her son Azzan to remember his grandmother by doing the things they loved to do together and to honor her memory. The book suggests that caregivers should try to help children see how tragedy can move us to action and accentuate our appreciation for the lost person or object in a respectful manner. Creating a book about children's psychology can encourage discussions about death between Arab youngsters and their guardians, caretakers or parents. It can likewise enable Arab readers to work through their feelings of perplexity and grief.
This book imparts a lesson that human respect can be secured and a healthy community can be accomplished if human rights are ensured and duties are met with. It opens discussion around the following questions: What does living in a group mean? In the event that we live, would we be able to do whatever we want? Is there something we, as Arab community, would like to change right now? Karkar, a little active monkey helping other animals on the neighboring seashore, is not at all pleased with the behavior of some irresponsible citizens who often block the path. These other animals force him to pause and ask them to give way, saying each time 'Excuse me, give me way.' In contrast, good-behaving animals apologize, allowing him to cross the road. His friend Zakzak offers him a trumpet to alert pedestrians ahead of time to save him time and effort. Although Karkar gives it a go and the idea works well as planned, he still feels unhappy. Ultimately, he realizes he is missing an important social emotional aspect. He is no longer meeting everyone, shaking hands with, or chatting with any of his neighbors. At the end, he decides to return the trumpet to Zakzak and continues to tolerate any unkind behavior for the sake of the unity of his beloved community. This book has a clever and effective message about how to handle conflict and set a good example. The book generally aims at teaching children the true meaning of loyalty to one's community and being tolerant, kind, and polite to everyone.

Two Homes Instead of One/ لي بدل البيت بيتان by Lorca Sbeity, 2017:
This book deals with a social/psychological problem that many children in today's societies encounter. It tells the story of six-year old Adam, whose parents always fight and eventually get divorced. Adam remains positive and happily states that he has two homes instead of one. The author emphasizes that young children take tough news in their stride as long as situation is discussed with them in an honest and friendly manner. Although the story of Adam discusses the issue of separation as a result of parents' divorce, it also plumbs the feeling of children after being deprived of one of their parents, which might be similar to the feeling of children who lose their parents in war or in prison. Reading such stories will make young readers more aware of proper ways of treating other children like Adam in an amiable manner and not ostracizing them.

**Conclusion**

It is noted that literature written for contemporary children mirrors the diversity of the society it originates from. According to Stover, “the issues with which the characters in books wrestle are of significance in our ever-changing world” (1996: 5). The content analysis of the Etisalat and Sheikh Zayed winning and shortlisted Arabic picture books investigated in this study reveal that a number of Arabic picture books discuss common subjects such as good manners, friendship, family, celebrations, etc., that can be found in literature written for young children irrespective of culture or religion. And yet these same stories, if read metaphorically, also reflect the miserable living conditions in war-torn Arabic cities.

In other words, the political content pertaining to the uprisings shows a morbid, gloomy reality of war, although these themes are often represented symbolically in the Arabic picture books. Notably, a great deal of such books suggest, in myriad ways, various simple but at the same time creative strategies to empower and uplift young readers to live peacefully in the midst of the chaos of their war-torn countries. Through the discussion above, the present study concludes that the recent rise in the readership and number of Arabic picture books, whether in their original language or in English translation, is tied to current political happenings such as the Arab Spring.
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Indian manufacturing companies competing with the world's best face the constant challenge of keeping the organization dynamic. Organizational evolution is difficult to achieve without a well-managed strategy. The adoption of quality management practices is one such strategy that has been seen to be effective. This study traces the implementation of Quality Management philosophy in the Indian manufacturing industry and the parameters required for its success. The authors focus on three factors- Management Commitment, Training & Education and Continuous Improvement and through the data collected establish their impact on the Successful Implementation of TQM. The authors use the survey method to understand the factors that guarantee the success of TQM in the automobile industry. At the micro level, the findings will facilitate successful TQM practices for all stakeholders while the implications at the macro level are directed towards a manufacturing organization desiring to achieve organizational growth through TQM.

Keywords: Total Quality Management, Management Commitment, Training & Education, Continuous Improvement, Success Factors

Introduction

In recent years, the business environment has been subjected to numerous technological, social and economic changes. Increasing competition, advances in technological input, constantly increasing demands and aspirations of the consumers, new trade agreements and barriers have ushered in many a new strategy of conducting business. Total Quality management (henceforth TQM) is one such strategy. TQM integrates various operations of a business so that the organization grows to offer new and better products in the market. TQM is a multi dimensional strategic methodology based on input from many experts who have devoted their careers to optimizing quality in business. Flynn et al. (1994) state that TQM is a
management philosophy that helps the organization to improve its business performance continuously, which is based on leadership, vision and plan statement, evolution, process control and improvement, quality system improvement, employee participation, recognition and reward, education and training, and customer focus. A large number of organizations carrying out different types of business in different working environments have attempted to implement TQM at various stages of their business. New startups, those growing a business with new technology and old businesses using old technology, have implemented TQM at some stage or the other. Abusa and Gibson (2013) argue that many multi-national companies have been able to boost their organizational performance by effectively adopting the practices of TQM. Organizational growth is tabulated through the key indicators that include customer performance, employee performance, financial performance, operational performance and environmental performance. Some of the efforts have been successful as their business has grown while others have not been very successful and could not get the desired results expected from of this philosophy. On one side called the 'Soft' side, TQM is associated with the concept of management commitment, process management, training and development and continuous improvement; on the other side, called the 'hard' side; it is associated with quality improvement techniques (Vouzas and Psyhogios, 2007). In order to implement TQM successfully, the soft side, being the long term issues must be adhered to according to the implementation plan. This should be ably supported by the hard side (Lagrosen and Lagrosen, 2005).

Various researchers have identified some critical success factors for the successful implementation of TQM (Munizu, 2011). Oza and Shiroya (2015) have identified top management commitment, customer focus, education and training, supplier quality management as critical for the implementation of TQM. Karla and Pant (2013) identified policy and strategic plan, quality leadership and customer focus and satisfaction as the success factors. Aletaiby et al. (2017) found that Customer focus, Training and Development, Continuous improvement, Top management commitment and Quality culture are the success factors in implementing TQM in the Iraqi Oil industry. Gherbal et al. (2012) identified five constructs which lead to the successful implementation of TQM. These are organization commitment, communication to improve quality, training and development, employee involvement and recognition and work environment and organizational culture.
However, according to Alsaidi (2014), the perfect implementation of TQM standards in many oil companies in the Middle East is lower than expected though all required measures have been taken. Studies have been carried out by many scholars to establish a link between various factors and the implementation of TQM but the study lacks in the context of Indian manufacturing companies, especially Automobile companies. Since the business environment and legal laws in India are different from other countries, and Indian organizations have adopted this methodology, a study needs to be conducted to establish the success factors in implementing it. The researcher has tried to fill the gap in the literature by carrying out a case study on select Indian automobile companies by examining the relationship between the various success factors and TQM implementation.

The empirical study has been conducted in three organizations that have successfully implemented TQM. All these organizations have won various awards at the national and international level including the coveted Deming Prize. The study has been carried out to establish the correlation between various success factors – Management Commitment, Training & Education, Continuous improvement and Successful Implementation of TQM.

The paper begins with the literature review of the Total Quality Management methodology as explained by the Quality gurus, followed by various researches carried out wherein various success factors of the implementation of TQM have been discussed. Though different authors have found different factors, three factors which are common to a large number of research studies have been reviewed. After a brief review of the three success factors (Independent Variables) and TQM implementation (Dependent Variable), the hypotheses of the research study are stated. Data analysis and research findings follow the hypothesis. The paper concludes with the practical implications of the research findings and conclusions established.

**Review of Literature**

**Origin of the Total Quality Management concept**

Total quality is an approach designed to improve the effectiveness and flexibility of an organization. This is possibly only when each stakeholder develops an attitude of improvement in his/her field of operation. Teamwork, involvement, ownership and communication are the key words of this methodology. Total quality can be
achieved by infusing this culture in each employee of the organization. During the study of literature on TQM, five distinct areas of research emerged. These are: Total Quality management implementation and Frameworks, Use of Tools and Technique of TQM, Benefit obtained from TQM, ISO 9000 and related literature, Obstacles to TQM implementation (Dev, 2016).

Frias (2015) analyzed the critical factors which affect the implementation of TQM in the U.A.E. The result showed that management commitment is one of the success factors in the implementation of TQM. Yusof et al. (2003) investigated the extent of implementation of TQM in the Chinese industry. Better performance was shown by those companies who adopted TQM than those who did not adopt this methodology. Majority of the companies felt that their employee engagement has improved after implementation of TQM. Rahman (2001) studied the relationship between Success factors and TQM implementation in SMEs in Western Australia. It was reported that 'leadership', 'people', 'process', quality, services' and 'customer focus' are all significantly correlated with TQM implementation.

**Review of literature on obstacles to TQM implementation:**

Instead of implementing Total Quality Management as a complete methodology, the organizations have adopted partial approach for its implementation. Some of the obstacles in its implementation are listed below.

**Lack of Management commitment**

A key factor in implementation of TQM is the role of the top management team in creating a conducive organizational climate, values, behavior and culture (Crosby, 1979; Deming, 1986; Ishikawa, 1985). The absence of the commitment of senior management towards TQM implementation leads to a casual approach by the employees (Wilkinson et al., 1992).

**Lack of Training & Development**

Many organizations consider the training of their employees, suppliers and other stakeholders as a cost rather than an investment (Dale and Cooper, 1994). (Ngwenya, 2016), states that if TQM is to be implemented, training and development of employees in the domain of their operation must be carried out at regular intervals. He is of the view that unless the employees are well versed in the
skills required for carrying out their work, improvement shall be short lived.

**Lack of Employee Empowerment:**

Ngwenya (2016) states that TQM methodology encourages the management to delegate responsibility to teams and individuals while retaining authority and disciplinary control over employees. Wilkinson et al. (1992) state that any organization where the working environment is dominated by individualism rather than team spirit, the managers and employees will choose to serve their personnel interest rather than that of the company.

**Lack of Customer Focus:**

According to Femi (2015), misunderstanding the concept of customer satisfaction, lack of knowledge about the benefits of customer loyalty and non realization of advantages of improvement in areas that add little or no value to the customer can also lead to TQM failure. Singh et al. (2012) identified obstacles in the implementation of Total Quality Management (TQM). The authors concluded that for the successful implementation of this methodology, the obstacles can be overcome through committed leadership, continuous improvement, better internal communication and improved employee involvement through training.

Different authors have stated different success factors for the successful implementation of TQM such as strong and committed leadership, change in culture through training and education of employees, customer focus and quality culture through continuous improvement. To carry out the empirical examination of the Success Factors (SF) that affects the implementation of TQM in an organization, the following factors were identified. The measurement statements of each factor were identified which were based on the various studies and the author's hands-on experience of implementing TQM. The impact of SF was studied using the three factors that are the Independent Variables (IV), namely:

- Management Commitment (MC)
- Training & Education (TE)
- Continuous Improvement (CI)
**Management Commitment**

The top management leadership performs the basic role of setting up the Quality Management (QM) objectives, provides necessary resources, formulates strategies for their implementation and reviews the implementation of the strategies (Mustafa, 2012). Management Gurus such as Deming (1986) and Feigenbaum (1982) have emphasized that the commitment of the Management plays a very vital role in implementing QM Strategies. Ahire and Ravichandran (2001) have stated that while successfully implementing TQM for enhancing the performance of the organization, the commitment of the top management is a primary factor. Chowdhury and Das (2007) have concluded in their study that the top management's commitment creates value for the organization, satisfies the end customers and improves the financial parameters of the organization. They hold that even in the companies which follow the TQM Methodology, the commitment of top management varies. In some companies it might be high and in some companies it might be low.

**Training and Education**

The rapid growth of technological innovation, development of new technology and improved processes has made training and education an essential part of organizations (Diaz, 2002). Research studies also conclude that the present market situation demands continuous up gradation of employee skills and capabilities. Learning helps in the acquisition of these capabilities and regular training helps the employees to use these capabilities for the organization's growth. Vermeulen and Crous (2000) have stated that the best way to infuse quality into an organization is to train its employees. The best structure is the top-down approach. This helps in understanding the TQM approach and shows management commitment to bring about a change by implementing QM process. Toni (2014) has stated that Training and Education is a powerful tool for the development of employees. It is an important factor to improve the various business parameters of the organization. Hence, it must be planned in a systematic way so as to enable the employees to implement QM methodology in a disciplined manner.

**Continuous Improvement**

Continuous improvement is the ongoing improvement of products, services or processes through incremental and break through improvements. These efforts can seek "incremental" improvement over time or "breakthrough" improvement all at
once. Lahidji and Tucker (2016) state that since the 1980’s continuous improvement has been a basic principle of the Quality Management system. The most widely accepted Quality Standard ISO 9000 also mandates Continuous Improvement as one of the essential ingredients. However, they observe that there is widespread support in the literature for the idea that continuous improvement is often lacking even in quality systems tuned to external standards such as the ISO. Though an ISO standard detects nonconformance, it does not lay emphasis on the improvement component as is being done in other awards like the Baldrige Award. The integration of improvement in standards as laid down in the Baldrige criteria shall help further improvements (Kartha, 2004).

**TQM Implementation**

The implementation of TQM has been an important aspect in the growth of an organization. Bazrkar and Iranzadeh (2017) state that TQM focuses on continuous improvement so as to meet customer aspirations and provides superior value to the customer. Topalovic (2014) finds that the management of growing organizations is focusing on the implementation of TQM but there is no one way to implement it. The detailed implementation varies from business to business, but there are certain parameters which help implement TQM smoothly.

**Theoretical Framework**

The Theoretical framework that has been drawn is shown in Figure 2.1. The framework indicates the dependence of TQM Implementation on the applicable parameters.

![Parameters for Successful Implementation of TQM](image)
**Hypothesis**

TQM plays a significant role in improving organizational health. If adopted in the true spirit, it can help in the growth of the organization at a faster pace. However, there are various obstacles which prevent the successful implementation of TQM in organizations. Similarly, there are many factors which help the organization to implement TQM successfully. The theoretical framework perceives that if these parameters are made a part of daily management, TQM can be implemented successfully.

*Management Commitment – TQM Implementation*

Before strategizing to implement TQM, the management must commit to participate in the implementation process. Provision of resources in the form of infrastructure / manpower / software should be the top priority of the management. Review of the progress and adopting alternate routes in case of deviation from the set targets at regular intervals should be part of the process while implementing TQM. If the commitment is visible, the engagement of the employees will automatically improve. Hence the first hypothesis is:

H1: Management Commitment has a positive influence on the successful Implementation of Total Quality Management

*Training and Education – TQM Implementation*

TQM methodology brings new challenges for the employees. Few of the areas may not have been explored by the employees earlier. To understand the new processes, training and education becomes an inseparable part of implementing TQM. Policy deployment which talks of objectives, strategy and action plan needs to be understood. The process of its implementation also requires a fair amount of training. Theoretically speaking, without training and education, it is very difficult to implement TQM successfully. Hence the second hypothesis is

H2: Training & Education is positively correlated to the successful implementation of TQM

2.4.3 *Continuous Improvement – TQM Implementation*

Organizational growth is possible only if all the business parameters are improved
on a continuous basis. Continuous improvement is achieved through Kaizen process, effective solution to any reported problem, continuous up gradation of processes, be it production, marketing or HR. Improvement in product quality helps the organization to improve customer satisfaction and grow. Holskog (2013) has stated that the management must motivate employees to learn. But it is necessary to take a long time perspective with an underlying understanding of people's natural need for achieving goals or goal orientation. Hence the third hypothesis is:

H3: Continuous Improvement has a positive influence on the successful implementation of TQM

Research Methodology

The objective of this study is to examine the relationship between the three Critical Parameters and the successful implementation of TQM.

Scope of Study

The study has been carried out on the following three organizations

- CEAT Ltd
- Ashok Leyland Houser unit II (ALH2)
- Mahindra Powerol(MP)

The aim of this study is to develop a relationship between the Implementation of TQM (Dependent Variable) and its parameters that determine success (Independent Variable). After a detailed review of the available literature on Total Quality Management and the various parameters of success, in consultation with practitioners and the author's personal experience, a set of items was developed to measure SF and TQM

Instrument Development and Data Collection

The aim is to develop a tool for measuring the effect of the identified parameters on the successful implementation of TQM. To achieve this goal, a set of questionnaires was developed. To formulate the questionnaire, questions were adopted from the pool developed by Hunt (1993). The selected questions were related to the variables under study. Some of the questions were combined with
questions developed by Terziovski (1999) who had tried to identify the relationship between TQM and other operational parameters. The draft questionnaire was examined by the industry experts and their comments were incorporated into the final version.

Survey method using structured questionnaire was used to collect primary data from the employees of the organizations. To ensure that each employee gets an equal chance of getting selected for the survey, the Random Sampling Technique was used. This helped to rule out systematic bias. The risk was further reduced by stratifying the sample so that employees from each area of operation and from all hierarchy levels are included in the survey.

The 5-point Likert scale was used to capture the perception of the respondents. The scale ranged from 1 to 5 indicating [1] as strongly disagrees and [5] as strongly agree. For a neutral perception, [3] was indicated. Only the employees who had been a part of pre and post era of implementing TQM were part of the survey. An average of 75 employees from each organization were requested to fill in the questionnaire. About 35 respondents responded to the survey. Since the perception of the individual was studied, hence the unit of analysis was one.

**Research Instrument**

SPSS (Statistical Package for the Social Sciences) version 22 was used to analyze the data. A preliminary analysis was conducted to ensure that there is no violation in normality, equality of variances and linearity. Reliability analysis has been done by calculating Cronbach's coefficient alpha value. Pearson Correlation and Multiple Regression analysis has been carried out to further analyze the data and verify the hypothesis.

**Data Analysis and Research Findings**

**Reliability Analysis**

To determine the reliability of the measurement Cronbach's coefficient alpha value has been calculated. There are 15 items in each variable. The overall value of Cronbach's alpha for all independent variables is more than 0.775, which shows that the constructs are reliable to measure the customer satisfaction. The Alpha value of the dependent variable 'Implementation of TQM' is 0.788, which is in an
acceptable range.

**Descriptive Statistics for Independent and dependent Variables**: Results of Descriptive Statistics of independent and dependent variables and their characteristics in three organisations were as under.

*CEAT Ltd.*: The results show that the mean of the SF dimensions ranged from (4.07) to (4.17). Management Commitment (MC) has the highest mean (4.17) while Continuous Improvement has the lowest mean (4.07). It has a minimum score of (2) and maximum score of (5).

*Ashok Leyland Houser Unit 2*: Here too, the mean varies between 4.09 (TE) and 4.19 (CI) for the independent variables

*Mahindra Powerol (MP)*: The mean value of the variables for the data collected from MP lies between 4.14 (TE) and 4.37 (MC)

All the variables have a mean value more than the midpoint of the scale (Scale 1-5). This is true for all the three organizations. The Standard Deviation which is used to study the extent of spread is also less than one.

**Correlation Analysis and Multiple Regressions Analysis**

Correlation analysis is a statistical measure of establishing relationship and its direction between two variables.

- **Testing of Hypothesis**

The hypothesis was tested by using the correlations and multiple regression analysis for establishing the relationships between various Success Factors (independent variables) and TQM Implementation (dependent variables).

Correlation Test results between SF and TQM are shown in Table 4.1, 4.2, 4.3.

*CEAT Ltd.*: A Pearson product-moment correlation coefficient was calculated to assess the relationship between the Customer Satisfaction and Quality improvement practices. The values or 'r' and 'p' shows a positive a strong, positive correlation between Implementation of TQM and Success Factors.
Table 4.1: Correlation Test between QM variables and CS (CEAT)

*Correlation is significant at .05 level (2 – tailed)

Table 4.2: Correlation Test between QM variables and CS (ALH2)

This data also shows a positive relation between Implementation of TQM and Management Commitment, Training & Education and Continuous improvement.

Mahindra Powerol: The data collected from the respondents of Powerol gave the following results
This data also shows a positive relation between TQM implementation and other Success factors. The analysis of all the three respondent companies shows that there is a positive relationship between Implementation of TQM and implementation of Success Factors.

The result of correlation analysis indicates that there is a strong relationship between the independent and dependent variables. However, it does not identify the most significant variable for these relationships. To find the most significant relationship, multiple regression analysis was conducted between SF variables and TQM. To determine the importance of each independent variable and its impact on dependant variable, stepwise Multiple Regression analysis was used. Multiple regression analysis was conducted between SF (MC, T & E, and CI) as they are the independent variables and TQM which is a dependent variable.

**CEAT Ltd.:**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R square</th>
<th>Standard Error of estimate</th>
<th>R square change</th>
</tr>
</thead>
<tbody>
<tr>
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<td>.344</td>
<td>.322</td>
<td>.345</td>
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<td>2</td>
<td>.654b</td>
<td>.427</td>
<td>.425</td>
<td>.306</td>
<td>.082</td>
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<td>.679c</td>
<td>.461</td>
<td>.459</td>
<td>.276</td>
<td>.034</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), MC  
b. Predictors: (Constant), MC, TE  
c. Predictors: (Constant), MC, TE, CI  
d. Dependent Variable: TQM

Table 4.4: Results of Multiple regression analysis between QM Variables and CS (CEAT)
Table 4.4 shows that R\(^2\) adjusted value of 0.459 reveals that all the three factors proposed in this study, i.e. Management Commitment, Training & Education and Continuous Improvement, show 45.9% of the variance in Implementation of TQM as a dependent variable.

**Ashok Leyland Houser Unit 2:**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R square</th>
<th>Standard Error of estimate</th>
<th>R square change</th>
</tr>
</thead>
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<td>.411</td>
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<td>.519</td>
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<td>.108</td>
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</tbody>
</table>

a. Predictors: (Constant), MC  
b. Predictors: (Constant), MC, TE  
c. Predictors: (Constant), MC, TE, CI  
d. Dependent Variable: TQM

Table 4.5: Results of Multiple regression analysis between QM Variables and CS (ALH2)

R\(^2\) adjusted value of 0.519 indicates that all these three factors explain 51.9% of the variance in TQM as a dependent variable in ALH2 (Table 4.5).

**Mahindra Powerol:**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R square</th>
<th>Standard Error of estimate</th>
<th>R square change</th>
</tr>
</thead>
<tbody>
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<td>.427</td>
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<td>.515</td>
<td>.337</td>
<td>.077</td>
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<tr>
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<td>.778c</td>
<td>.605</td>
<td>.603</td>
<td>.314</td>
<td>.097</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), MC  
b. Predictors: (Constant), MC, TE  
c. Predictors: (Constant), MC, TE, CI  
d. Dependent Variable: TQM

Table 4.6: Results of Multiple regression analysis between QM Variables and CS (MP)
Table 4.6 reveals that at Mahindra Powerol, the relation between independent and dependent variable is similar. $R^2$ adjusted value of 0.603 indicates that all these three factors explain 60.3% of the variance in TQM as a dependent variable.

<table>
<thead>
<tr>
<th>Summary of the results of the hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEAT</td>
</tr>
<tr>
<td>Management Commitment</td>
</tr>
<tr>
<td>8.123</td>
</tr>
<tr>
<td>Training &amp; Education</td>
</tr>
<tr>
<td>Continuous Improvement</td>
</tr>
</tbody>
</table>

Table 4.7: Results of Hypothesis

Table 4.7 indicates the three independent variables were found to contribute to the DV in all the three organizations under study.

Analysis of CEAT reveals that Management Commitment has the strongest contribution ($B = .251, \text{Sig} = .002, R^2 \text{adj} = .344$) which explained that it contributes 34.4% variation in dependent variable i.e. Implementation of TQM. Training & Education along with MC follows the Management Commitment ($B = .232, \text{sig} = .001, R^2 \text{adj} = .425$) explains 42.5% variation in TQM. The third variable is Continuous Improvement ($B = .227, \text{Sig} = .001, R^2 \text{adj} = .459$) which with MC and TE explains 45.9% of the variation in dependent variable.

Data analysis of ALH2 also reveals that Continuous Improvement along with MC and TE contributes ($R^2 \text{adj} = .519$) 51.9% variation in TQM. The second contributor is Management Commitment contributes ($R^2 \text{adj} = .352$) 35.2% of the variation. Third variable, Training & Education along with MC contributes ($R^2 \text{adj} = .411$) 41.1% in the TQM.

Upon analyzing the data of MP, it has been found that the most significant variable is Management Commitment, which contributes 42.8% of the variation in dependent variable. Continuous Improvement is the second variable which along with Management Commitment and Training & Education contributes 60.3% in variation. Training & Education along with MC follows ($R^2 \text{adj} = .515$) which
contributes 51.5% variation in TQM implementation.

Table 4.7 also shows the T Value, Significance, Beta Value and the decision.

**H1: Management Commitment has a positive influence on successful Implementation of Total Quality Management**

The above analysis proves that Management Commitment in all the three organisations have a positive impact on Implementation of Total Quality Management. Hence H1 hypothesis is accepted.

**H2: Training & Education is positively correlated to the successful implementation of TQM**

From the above analysis, it is concluded that Training & Education is positively correlated to Implementation of Total Quality Management in all the three organisations. Hence H2 hypothesis is accepted.

**H3: Continuous Improvement has a positive influence on successful implementation of TQM**

In a similar way, the data shows that Continuous Improvement also has a positive influence on implementation of TQM. Hence H3 hypothesis is also accepted.

Studying the data in detail, it is observed that though all the three variables have a positive effect on DV, yet the contribution of each of them varies from organization to organization. In CEAT Ltd. and Mahindra Powerlo, Management Commitment plays the most vital role, where as in Ashok Leyland Houser Plant 2, the most significant factor is Continuous Improvement. However, the contribution of each factor is also different in each organization.

**Discussion and Conclusion**

The manufacturing sector plays a vital role in the economic growth of a country. After the liberalization, when the Indian organizations were confronted by the demanding customer, implementation of TQM was an obvious choice. However, implementation of TQM has to be carried out carefully around overcome various obstacles. In this context, finding some parameters for success becomes imperative. In this study, the authors have analyzed the relationship among three factors which can play a positive role in the TQM implementation. Once the
authors understood the ramifications of this paradigm, they turned their focus towards the impact of these factors on the implantation of TQM.

Management commitment – The three organizations have embarked on the journey of implementing TQM with complete commitment from the management. CEAT implemented TQM by following a Quality Based Management system. They were committed towards the formation of mission and vision and then strategizing to achieve them. The management of ALH2 planned the implementation by involving employees in the formation of short term and long term objectives. The management of MP was committed towards improving customer satisfaction by improving the product quality, improving the production process and launching new products in the market.

Training & Education – Training and Education was an important factor while implementing TQM in these three organizations. CEAT embarked on the training programme after finding the gaps between the required and present state for each employee. Similarly ALH2 deployed the strategy of imparting training in two ways - Technical and Managerial. In some areas the process was also outsourced. MP followed the process of educating all the stakeholders including the employees of suppliers.

Continuous Improvement- All the three organizations have shown improvement in all operational parameters. CEAT followed the strategy of implementing Kaizen in all fields and involved the workmen in improving and solving daily work problems. ALH2 formed Quality Circles to improve the processes and had set objectives for the improvement of all parameters. MP carried out improvements on the call from the field, customers, development team and quality team. MP feels that the production of Zero Defect components and end products will lead to the successful implementation of TQM.

Since most of the organizations under study are focused on implementing TQM on a sustainable basis, the three parameters of success are seen to act as catalyst to achieve the objective. Though the procedure followed by each organization for the implementation is different, the end results are almost similar. During the study, the authors also came across some interesting facts. While the top management and the senior management level officers were eying the successful implementation of TQM, the mid level team members were eying the individual rewards that would
come with its implementation. The workers were keen to get recognized in public life, improve their self esteem by getting respect from others. All in all, the winds of change were impacting everyone. This is seen as the general trend in every organization. The findings of this study are similar to the findings of studies made by Karuppusami and Gandhinathan (2006; 372-385) in the manufacturing sector.

**Implications**

One can establish both theoretical and managerial implications from the study. From the theoretical perspective, the results are consistent with the theories and the available literature.

The findings bear practical implications for the implementation of TQM. In this dynamic business environment, the Indian industry is facing stiff competition not only from the developed countries but also from developing countries. The organizations need to adopt the TQM methodology to ensure organizational growth and then sustain the growth pattern. For successful implementation, the organizations must consider the three parameters for success stated above. For successful implementation, the organization must encourage management commitment, training and education and continuous improvement.

The study is very useful for managers who wish to successfully implement TQM and win in this competitive world. Since these guidelines help to understand the parameters for success their adherence shall lead to the successful implementation of TQM.

**Scope for future study**

This study was carried out on three organizations of the automobile sector. To substantiate the findings, further research can be carried out with the non-automobile manufacturing industries. The effect of these three parameters on the implementation of TQM in some other automobile companies can be studied and a realistic model can be drawn. Further studies can be carried out considering other parameters that may have an effect on the implementation process. Future research needs to encourage the development of sound theoretical models and instruments in order to guide the industry.
Works Cited:


टीवे-अलेक्सन्डर मारिउ अपियोइट दियी दे मृत मरे॒नर

उत्तमेल सिंच
मराठी अद्वन्म
मूल भाषा हिंस सत्यिंग
प्रेरण प्रृतिविदमिती, चंद्रीमाङँ

मारिउ दिव्यां बादीमील है। दिम दू संस दीमश दिव्यांम, टेलिव मार्काें, दिव्यांम-पाघर सतिंग अड टवामा भूस्तीमय बुधांद बाढीमय र तू। मारिउ अपियोइट दी संसे बदापर दी है। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। ददामा मंड मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। वर्कसे मरवे मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम वर्कसे मरवे मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम वर्कसे मरवे मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम वर्कसे मरवे मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू। दिम दू मंड मारिउ अपियोइट दीमय तहीमय दियीमय है दिव्यांम दू।

भूल मरवे: टीवे-अलेक्सन्डर, राउस्टार्ट

टीवे-अलेक्सन्डर मवची मरव: 

टीवे-अलेक्सन्डर (Ecocriticism) मारिउ अपियोइट दी हूंद दू। हूंद दियी दे मिम दिय मारिउ दी राउस्टार्ट दे भूरांम दिय मंड बाढी मांं दी है। टीवे मवच टीवे-अलेक्सन्डर (Ecology) दे लिखा दिखा है।
Haeckel) के 1866 दीमोह रंग पृथक पत्र (Oikos) दे निम्नक अवध अस, तरिके दी वां ना अबाम मी, दे सहभा मंडल (Okologie) गहराइया निम लही अभावकी रंग (Ecology) पत्र अक्षर निम्न मे नि बुज्जड़ी अंडर-सर्वमृखा (Interdependences) दा अधिगीत अवधान क (Arnold and Guha, 1995:1-2)।

सीरह दे डिलिफेल वध (सीई-फोड़ुए, पेड़-पेड़े) अभाम रंग अदे अपडे मांडे दाँटडट नुहा सर्वमृखा न दे। दाँटडट दृश्य भूम रंग अदे दुप मृधाव वजत रंग अस दूध यह निम्न रंग है। दुप ही दाँटडट दृश्ये भूम रंग अदे। दीविनसी सीरह-वृक्षे दे मांडे अदे दाँटडट रते हीआ दे प्रूजसमा लांडे डिलिफेल अप्परील वजत सी डिलिफेल दी भूमहरभ लांडे मांडे अप्परील मी। डिलिफेल गेटडेल बाज (Field-Work) हू माराब अप्परील संस रू है। सीई-डिलिफेल, पेड़-डिलिफेल, हू-डिलिफेल अदे सधारन अप्परील डिलिफेल रंग भूमहरभ संस दो। डिलिफेल मंडल डिलिफेल मांडे अप्परील निम्न मे अन्तिक निम्न मी, तत्क्षे पृथक भूलया डिलिफेल उस दृश्य दिलिफेल निम्न रञ्ज दाँटडट दा तूमतर रूप निम्न रू है। डिलिफेल मंडल ही दृश्य डिलिफेल निम्न डिलिफेल अभाम रंग बनते चावलम इलाको पर डिलिफेल दे हीडाडुवर्ड निम्न रंग दाँटडट दा तूमतर रूप निम्न रू है। दूसरा डिलिफेल मांडे अभाम मी दृश्ये पृथक राखे मांडे डिलिफेल में वजत सी रंग दल के टीटाकू दे गटीगट सन मांडे डिलिफेल दे हीडाडुवर्ड निम्न रंग दाँटडट दा प्रूजसमा भूवाल है। डिलिफेल मंडल ही दृश्य डिलिफेल निम्न रंग दाँटडट लांडे निम्न रंग दृश्य दे है। 1920 डिलिफेल माराब डिलिफेल पुष्मविषती डिलिफेल मुमटिटी दी मांडतर दृश्य दो। 1960 उद्ध प्रूजसमा डिलिफेल डिलिफेल रटवाहर नैसी दा टूमतर रू है। डिलिफेल मांडे डिलिफेल मांडतर डिलिफेल निम्न डिलिफेल रटवाहर नैसी दा टूमतर रू है। उसे सबार डिलिफेल अनाजवाऱ्ड डिलिफेल दो दल दले विताक्तरत दे पृथक नांद अभाम डिलिफेल दे पृथक मांडे भूमहरभ दा भूमहरभ पृथक मांडे निम्न है। डिलिफेल मांडे विताक्तरत वर्तमान दलीया मांडतर अभाम मांडा रटुप राखे लिघ वजत पृथक वजत डिलिफेल है। उद्ध अनाजवाऱ्ड सी दल डिलिफेल रटवाहर नैसी दा अपडे नैसी दर डिलिफेल दे निम्नक अनाजवाऱ्ड डिलिफेल दे पृथक नांद अभाम डिलिफेल दे पृथक मांडे भूमहरभ दा भूमहरभ पृथक मांडे निम्न है। उद्ध भूमहरभ दे विताक्तरत दलीया मांडतर अभाम मांडा रटुप राखे लिघ वजत पृथक वजत डिलिफेल है। उद्ध अनाजवाऱ्ड मूल फावर रटुप डिलिफेल रटवाहर नैसी दा अभाम मांडा रटुप राखे लिघ वजत पृथक वजत डिलिफेल है।
(Glotfelty and Fromm, 1996: 69)
पहले वाक्य दें विषयों की पहचान बनाने से मुक्त छोड़ दिया गया है। हालांकि, दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है। यद्यपि, ध्यान देंए कि "हालांकि दूसरा हिस्सा मानवीय विचार के तरीके से काफी मलिकाओं की मिलनकर दी गई है।
है। यह गैरवॉटलिस्ट मती विचार का धार्मिक अनुसरण का महत्वपूर्ण हिस्सा है।
पतली धार्मिक भावना के साथ एक हस्त गैरवॉटलिस्ट है। धार्मिक भावना के साथ एक हस्त गैरवॉटलिस्ट है।
शीर्षक भावना के साथ एक हस्त गैरवॉटलिस्ट है।

**शीर्षक भावना के साथ एक हस्त गैरवॉटलिस्ट:**

चर्चित गॉल्फेल्टी (Cheryl Glotfelty) अनुसार, “शीर्षक भावना मानिस अन्दर गॉल्फेल्टी भावना के अभ्यास के दौरान विचार का सामान्य है। शीर्षक भावना इसी तरह के प्रकार के वैज्ञानिक अभ्यासों की पुष्टि है। इसे रहस्यमयी भावना लिखा गॉल्फेल्टी शीर्षक भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है। इस भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है।

ग्लेन ए. लाइ (Glen A. Love) अनुसार, “शीर्षक भावना तैयारी के आधार पर शीर्षक भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है। इस भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है।

ग्रेग गर्यर्ड (Greg Garrard) अनुसार, शीर्षक भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है।

राइचर्ड एरिक (Richard Kerridge) अनुसार, शीर्षक भावना के आधार पर भावना के अभ्यास के दौरान विचार का सामान्य है।

43
The following text is a continuation of the previous page:

The text is in Hindi.

The document appears to be a page from a book or textbook, with text in Hindi

The text is in a small font, likely indicating it is part of a larger discussion or explanation.

The text is dense and contains multiple paragraphs, suggesting it is a detailed explanation or argument.

Unfortunately, the content of the text is not clearly visible due to the formatting and size of the font.

The text is likely discussing a specific topic, possibly related to literature, environmental studies, or a similar subject.

The text is written in a formal tone, indicating it is intended for an academic or scholarly audience.
Maurice Awey

The Historical Roots of Ecological Crisis (Waugh, 2006:530-43)

Historical Roots of Ecological Crisis

The Land and the Language of Desire (Garrard, 2012)
हिन्दी टिप्पणी: इस पृष्ठ के भारतीय भाषाएं (मराठी-बंगाली) के लिए यह पृष्ठ वर्णन नहीं है। यह पृष्ठ रूपरेखा भाषाओं (पंजाबी, हिंदी, बंगाली) में लिखा है।
प्रनीतः क्रियावस्था की पावना भवन अनु ओग्ल दे सैरिंग हेंड द्वा धड़त नरकी है। प्रनीतः-क्रियावस्था किम उद्वाण दी हेंड हूँ पेंस का उदन भरती है। विशिष्ट रिव उदन ओग्ल ठाँ सुस्ति, यहाँ, मदवमा राज शरीफ उदनां ने अभे भवन हूँ वल्सट ,अौट-पुरानंग, उरिजिल अभे मृत्यु राज शरीफ उदनां है। तुरानीदेशी प्रनीतः-हेंड ठूँ वराड़नी राघी चेतना भरतीमां गत। प्रए ओग्ल ही अभिव्यक्तिकरण ठूँ ओग्ल ही नैरिवर्ण किंग उल्लभमां गत। प्रप्त रानीदेशी ओग्लहूंडर ठूँ मैरिव किंग भरथ ही घाँ

(Plumwood, 2003)
परिशद छेढ़ लकिमा छेढ़े दे उत्तर हुं जान बदली है। आभ नावीरही असे गरिः तीव्री तीव्री से अर्द्रढ़ाना ने आन्दोलनीय धर्म घटना संस्कृति है, ची ची आँधेरा बदली है। तीव्रदीर्घाद रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है। माहू दिंखक़ माहू दिंखक़ माहू दिंखक़ द्वितीय तीव्री तीव्री है। तीव्रदीर्घाद रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है। माहू दिंखक़ माहू दिंखक़ माहू दिंखक़ द्वितीय तीव्री तीव्री है। तीव्रदीर्घाद रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है। माहू दिंखक़ माहू दिंखक़ माहू दिंखक़ द्वितीय तीव्री तीव्री है।

(पिंकल, 2003)

पिंकल-आन्दोलन से रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है। माहू दिंखक़ माहू दिंखक़ माहू दिंखक़ द्वितीय तीव्री तीव्री है। पिंकल-आन्दोलन से रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है। पिंकल-आन्दोलन से रुक्लड़तियाँ दिंखक़ लकिमा तीव्री तीव्री हैं दंप सेव दिंखक़ है।
बॉर्डर तो चुरूँटी दिनी है, तूने बापा तीनेलाई का सिद्धिक यम मन के दिम के जगीं चौदह कपड़े कीच्छां मोधधां ची जानकी की हूँ मगी चिह्न ऐंठ इंद्र की भज्जम मत है।

तीनै-आफेसन ती आफेसनका अधिनाधिकारिक ले बुस्तल-वस्तल ची मंडी पातर तू तितलित योड़त है। तूमी पाता ते तने मगिद युग्म गंजिय पिथाथे दे वे दिमदे भंडे तू तें तें दमी योड़त है। दिम पाता ते दुआउड़ियोडिही कृष्ण तू मगिद वबने दिमरे भेंगले-भावितक उन्न मिट्टू गंजी योड़ हू तें गंजी योड़त है। गंजिय विवि दिन कपड़े पूर्वी गिरे भर्य बैरंटिक पृथक दा धंडा योड़त संगा है उं दिम हू गिरे पृथी आफेसन गुजरा ताले ताली चमकनीय धिंदी यथा वे इंडिया संगा है। तैली भैंंमसन ते “आफेसन भूल थिभामी लेंग रीसा भावितक पूर्वीनीय हिसाब दिखाये गायक चीसा लोगिंग तू समक्षणीय बोम दे पृथक दा धंडा योड़त है। हुएर दिविय लेंगिंग अदे दिविय ची देमा तार राहां दे रहसे राह दिविय दे भार तामाटकाली स्थाने मे पहाड़ी की जानकी के राह राह, भारतमाटकी बानस्केटमाली की हुट दे दिलाड़ केंट योड़ हू हुएर भागत है। भूल थिभामी लेंग चा बुखिरड़ गिरे दिखाय आफेसन मगमाल-गान दे तामाटकी तालं बधुड़ी है” (Garrard, 2014:172-87)

तील थिभामी ली.ई.हिमसदन ते दिखा है वि महुसी थिभामा दा मन के एंडू ठी कथन थिभामाय जो महुसी थिभामा देने विमाल लिंग मंडित मनाहुन दहला दिखा है भडे नेइगा। हुएर दिम दिमा लिंग यम वर्तल हो Consillience राम दिखा है। हुएर दिम भूल-भावितक हु भज्ज मन युग्म मंडित दिखा है। नेइग हुएर दिमह थिभामाल तू हिम दिंग पृथक स्थान मंडित दिखा है। नेइग लिंग थिभामाल दी उद्देश्य हो महुसी लीड़ नाथे दां दिम दिखी थिभामाल हू हुड़िंग भंड दिलाड़ चिह्नित वेदि। मुख़े जसुख़े तीनै-आफेसन तू बुस्तल अदे मोधितक दा भिलासों बिंदित है। हुएर ता थिभामाल द पुरुष हो पुरुष मंड मंडित दे वे ता ती उंगा हु महुसी आफेसन वाह दे दूसरावांदर दें, हिम दली हुएर Factish (उद्देश्य अदे उंगा दा भिलास) मंडित के पुरुष हुएर दिम दिखायी है (Buell, 2005)।

तीनै-आफेसन दुआउड तूडी पृथीयोडिही कृष्ण दाली आफेसन दिमी है, तांबे हिमसदन दुप्पत दिमे ही मिरांउ दिखे। दिम अभिते तीनै-मिरांउ ठी दिलामित दे तारी मे


Microfinance, a Strategic Tool for Financial Inclusion

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Microfinance is fast emerging as an income generation avenue conceived with the primary objective of providing such financial support to active poor customers who have the desire to generate income but are denied the opportunity to do so due to their low financial credibility. The present article aims to understand the role played by microfinance in bringing about financial inclusion and empowerment in the city of Chennai. Towards this aim the article adopts two lines of enquiry: a questionnaire is canvassed to understand the profile of the MF clients, their awareness of MF products, their saving and repayment patterns and finally their opinion of the microfinance investments and the institutions; and in depth interviews are conducted for the field officers to understand the growth of microfinance in the city of Chennai. The study was undertaken during the period of 2018-2019.

Keywords: microfinance, alternative sector, financial inclusion, non-banking financial company (NBFC), self-help group (SHG).

Introduction

Fight against poverty has been taken up by a number of humanitarian and socially conscious individuals who consider it the natural right of every human being to maintain a decent standard of life in the social system. The April 2018 Povcal net update on global poverty reports that there is an increase in the number of poor from 769 million to 783 million (Atomnov et al., 2018) indicating the need to ensure financial inclusion of the poor into the economic ambit of the society by extending financial services to generate greater economic security. This has emerged as the primary aim of public policy of every country, especially countries with higher ratio of below poverty line (BPL) population. Access to financial services enhance income generating capacity which cascades into larger economic benefits like
accumulation of assets, higher health standards, access to better educational facilities, housing, resulting in improved standard of life. The positive impact of increase in income or availability of the means by which income may be generated cannot be gainsaid in this context.

Microfinance is considered one such unique income generation avenue conceived with the primary objective of providing financial support to the active poor customers who have the desire to generate income but is denied of the opportunity to do so due to their low financial credibility. Studies conducted by Murdoch and Haley (2002) proved that microfinance is successful in reducing extreme poverty. Though there are studies that claim an opposite impact of Microfinance on the poor, the overwhelming positive evidences cannot be easily ignored. In this context the present article aims to understand the role played by microfinance in bringing about financial inclusion and empowerment in the city of Chennai. The present paper adopts the individual as the unit of measurement who according to Hulme (2000) is easily defined and identified despite some challenges of perceptual influences and methodological issues. Towards this aim the article adopts two lines of enquiry. A questionnaire is canvassed to understand the profile of the MF clients, their awareness of MF products, their saving and repayment patterns and finally their opinion of the microfinance investments and the institutions. Secondly, in depth interviews of field officers are conducted to understand the growth of microfinance in the city of Chennai. The article is designed to offer a definition of microfinance, followed by a delineation of the basic tenets of financial inclusion. Subsequently, an outline of the scenario of microfinance in India is given, followed by the purpose of the study and methodology, discussion regarding the study and conclusion.

**Microfinance Defined**

Microfinance (MF) is a set of financial services extended to poor consumers, more particularly women in developing nations, consisting of small loans for petty business, savings, remittances and even insurance (Marr and Tubaro, 2013). The subsequent enhanced household security is expected to lead to decline in morbidity and mortality of the household members leading to modifications in socio political relations and structures (Hulme, 2000). The origins of MF can be traced back to Muhammad Yunus who conceived the idea of MF and mainstreamed it into the public policy of Bangladesh in 1970s leading to a paradigm shift in the lending philosophy and practices world over (Challapalli, 2018). The uniqueness of MF
lies in the fact that it does not require a traditional collateral for the grant of the loan as the clientele to which it caters do not possess the capacity to offer a collateral with financial value, and therefore the collateral is more a social collateral than financial (Brau and Woller, 2004). The MF movement has also been hailed as the 'democratization' of the credit market (Rahman, 1999 cross ref: Chowdhury, 2009) in making feeble the stranglehold of the fabled money lenders and smalltime pawn brokers. Micro finance thus has ushered in a reengineered process of thinking with regard to poor not being bankable and credit worthy (Mutua et al., 1996; cross ref Brau and Woller, 2004).

Delfiner and Peron (2007), categorize poor into poor without the capacity to generate income and economically active poor delineating poor who do not have the ability or the inclination to generate income and the economically active poor who desire and attempt to generate income. As microfinance works along with the government schemes to provide financial support to the poor and economically active poor it has been hailed as an instrument for poverty alleviation. Yet on the flip side the claim of microfinance as a poverty alleviation tool is fiercely debated between the normative theorists who claim its omnipotence and the others who questions its ability to unilaterally eradicate poverty (Gravesteijna et al., 2015). According to David Hulme and Paul Mosley (1996) the poor borrowers below the poverty line actually end up with less incremental income aftermath of the microcredit. Banerjee et al. (2009; crossvref: Chowdhury, 2009) claim that lack of basic education or experience in managing even a low-level business venture and the inherent fear of risk and loss of whatever little security they may have may be the reasons for the really poor staying away from micro credit. According to Yunis (2003) microcredit is the miracle cure for global poverty. But it can provide a sustainable option in if the twin factors of institutional outreach and institutional sustainability are focused upon (Yaron, Benjamin & Piprek, 1997; cross ref: Hulme, 2000).

The emergence of microfinance can be traced back to the institutional life cycle theory (De Souza-Shields, 2004; cross ref: Bogan, 2012) according to which, the NGOs and their social vision may be considered as precursors to the development of microfinance institutions. Microfinance may also be examined under the ambit of the social capital theory, which considers social capital to be an “aggregate of actual potential resources” (Hazelton and Kennan, 2000) accrued by the combined
synergy of the complex network of personal and organizational structures and social relationships are used to take financial decisions (Challapalli, 2018). The group-based approach of microfinance in allocating microcredit makes the group a microcosm of society in which the group members feel secure and embark upon the journey of microcredit. Microfinance is also approached from two dimensions representing two schools of thought of intended beneficiary and intermediary. Where the intended beneficiary school of thought revolves around the user of microcredit and its impact on the economic and social status of the beneficiary, the intermediary school on the other hand focuses on the operational issues of microfinance (Hulme, 2000). The present study tries to combine both the angles to gain an embedded understanding of both the dimensions.

**Financial inclusion**

MF can also be brought under the ambit of financial inclusion specifically called “inclusive finance”. The micro loans offered under microfinance have presently been extended to financial services and products way beyond the permits of traditional MF loans and justify to be referred to as inclusive financial instruments (Rhyne, 2009). The 2006 UN Report defined financial inclusion as a financial system that provides credit to all bankable individuals (Shankar, 2013). The differentiating factor of microfinance institutions lie in the fact that though they provide micro loans, they do not adhere to the basic tenets of bankability of clients. In fact, MF thought believes in quite the opposite, it offers financial support to clients who are unable to provide patent proof of bankability. Schwittay (2011) theorizes financial inclusion as “global assemblage” describing the concept in terms of “distinctive capacity for de-contextualization and re-contextualization; abstract ability and movement, across diverse social and cultural situations and spheres of life” (cross ref: Collier and Ong, 2005). The word de-contextualization refers to the transforming thought process which indicates the need to reengineer the existing financial structures to re-contextualize or create financial instruments that may not conform to the traditional financial theories as their abstract aim is to cater to the myriad needs of the emerging customer base and finally to rationalize the shifting comprehension of the concept of a bankable consumer. Microfinance is called one such new inclusive paradigm which has the ability to temper the existing financial markets to cater to the needs of the vast BOP market by developing poor friendly technologies and structures (ibid). The positive impact of MF in reducing
poverty is encouraging many governmental, non-governmental organizations and individual participants to support MFSs and their activities (Hermes and Lensik, 2011).

Theoretically financial inclusion may be considered to have emerged from the concept of “repressed entrepreneur paradigm” (Taylor, 2012) referring to a segment of society who are socio culturally denied access to finance in certain societies due to pre-ordained social structures (Leyshon and Thrift, 1995; cross ref: Shankar). These segments of society like “sudras” in India were not allowed to undertake business and were relegated only to menial manual labour thereby being denied of an opportunity to pit and test their skills in the entrepreneurial domain. Financial inclusion aims to bring such hitherto ignored or denied segments into the financial mainstream by providing customized credit opportunities like micro credit via micro-finance. Often with reference to the manmade inconsistencies in the distribution of resources and opportunities, financial inclusion is viewed from a moral lens as a mechanism which has the inherent ability to set right the wrong perpetuated as a part of the evolution of financial system and its grounded theory, when channeled through microfinance. Lack of formal financial services to the poor apprehends financial exclusion of a whole segment of society labeled poor and resulting in the vicious cycle of retarded growth of the country, increased poverty levels and increased levels of poverty among the already poor, which in turn perpetuates social exclusion (Aduda and Kalunda, 2012). This state according to Shankar (2013) leads to this excluded segment to deal primarily in cash, impacting their desire to save negatively and finally leading them into the clutches of the money lenders paying exorbitant interest rates. This population is also denied of an authentic credit history due to their recourse to unorganized financial sources leading to their exclusion from the financial databases of the country (Shankar, 2013). Financial inclusion therefore can serve not only as a measure to rope in the economically active poor into the precincts of financial and consequent social inclusion, but is also helps in bridging the gap between the rich and poor (Aduda and Kalunda 2012) and serves as a means to enhance the financial planning of the country (Mohan, 2006; cross ref: Shankar, 2013).

The discourse on finance also brings to the fore the classification of financially excluded sections into voluntary and non-voluntary exclusion (World Bank, 2008; cross ref: Shankar 2013). The category of voluntary financial exclusion may be
constituted of extremely poor category who decide not to participate in any financial activity due to lack of confidence (Ciravegna, 2005; cross ref: Hermes and Lenski, 2011), followed by those who are denied participation as they are often viewed as “bad credit risk” (Hulme and Mosley, 1996; Marr, 2004; cross ref: Hermes and Lenski, 2011) especially in case of group lending where the very poor may be excluded by the group as they may jeopardize the position of the whole group (Montgomery and Kurmanaleiva, 2003).

Financial inclusion according to Chibba (2009) offers incremental and complementary solutions to fight poverty, to promote inclusive development to realize the Millennium Development Goals (MDGs). And yet it is rightly argued that there cannot be true financial inclusion in the absence of social inclusion which is simultaneously linked to poverty and its consequent issues like unemployment, poor skills, low income and lower standards of living (Kempson et al., 2000; cross ref: Aduda and Kalunda, 2012).

The financial institutions providing such inclusive financial services are also being referred to as alternative financial institutions which according to CAGP survey on commercial banks have developed products to reach out to the below the poverty line (BPL) market (ibid). With the aim of financial inclusion of the poorest of poor being projected by each government specifically in the developing nations, MF claims center stage courtesy its inclusive agenda. MF has the potential to emerge as a financial instrument providing “high octane blend” of economic social and environmental aspirations creating an unbeatable value proposition (Bugg-Levine and Emerson, 2011). Certain criticisms against MF are made with regard to its ability to really cater to the poorest of the poor which in reality is hampered by the inherent fear of risk of that category to participate in the financial area of income generation which is the essence behind every MF loan (Hermes and Lensink, 2011).

Microfinance in India

Microfinance in India is dominated by the nongovernmental organizations (NGOs). The Indian Constitution declares India a “sovereign socialist secular republic,” with the aim of achieving a welfare state. In pursuit of this objective successive Indian governments have placed focus on providing various state championed financial services and schemes for the poor and underprivileged.
Agriculture was made the focal point of the first five year plan as a priority sector, whereby the banks were directed to loan 40% of their funds to the priority sector to ensure financial self-sufficiency to the poor (Ghosh, 2005). The MFIs work on the same principle, but being non-governmental efforts these institutions work through the self-help groups. The MFIs are accredited with the development of new credit techniques that depended on group guarantees and household cash flow assessments in the place of traditional collaterals. The MFIs today have transformed into nonbanking financial institutions and are presently are being funded by private banks and shareholder equity. The microfinance sector in India operates through SHG and Bank Linkage program and Microfinance institutions.

The Malegam committee constituted by the Reserve Bank of India (RBI) in 2011 studied the issues related to the MFI sector leading to the recognition of MF as a legitimate sector by the RBI. The RBI further has also recommended the formulation of Non-financial banking companies (NBFCs) to undertake microfinance operations.

### EVOLUTION OF MFI SECTOR IN INDIA

<table>
<thead>
<tr>
<th>PHASE</th>
<th>YEAR</th>
<th>EVOLUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>INITIAL PHASE</td>
<td>1974</td>
<td>Sewa Bank First form of microfinance</td>
</tr>
<tr>
<td></td>
<td>1984</td>
<td>NABARG trust for SHGs</td>
</tr>
<tr>
<td>CHANGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2002</td>
<td>SHG Loans on par with secured loans</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>MFI lending treated as PSL</td>
</tr>
<tr>
<td>GROWTH AND CRISIS</td>
<td>2006</td>
<td>Krishna crisis in Andhra Pradesh</td>
</tr>
<tr>
<td></td>
<td>2007</td>
<td>Entry of PE Players</td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>MFIN launched</td>
</tr>
<tr>
<td>CONSOLIDATION</td>
<td>2010</td>
<td>SKS IPO, Andhra Crisis &amp; Ordinance</td>
</tr>
<tr>
<td></td>
<td>2012</td>
<td>Malegam committee &amp; RBI guidelines</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>RBI gave Universal Banking license to Bandhan</td>
</tr>
<tr>
<td></td>
<td>2015</td>
<td>MUDRA bank launched; 8 MFIs granted SFB licenses by RBI</td>
</tr>
</tbody>
</table>

Source: Earnest and Young Report on Microfinance, 2016

Table 1
As per MIFN Micrometer (2018) around thirty states inclusive of union territories have been covered by the MFIs wherein the northeastern states account for 44% of the total non-banking financial institutions followed by southern states with 20% and northern with 14% and central states with 11%. The microfinance sector structure in India is divided into MFIs and SGHs which are around 77 lakhs. The table given below shows the YoY change from the financial year 2017 to 2018 in the portfolio of the NBFIs.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>FY 17-18 March 2018</th>
<th>FY 16-17 March 2017</th>
<th>YoY change [%] (FY 17-18 over FY 16-17)</th>
<th>Q3 FY 17-18 December 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branches</td>
<td>10,077</td>
<td>8,032</td>
<td>25%</td>
<td>9,707</td>
</tr>
<tr>
<td>Employees</td>
<td>8,004</td>
<td>65,839</td>
<td>25%</td>
<td>77,897</td>
</tr>
<tr>
<td>Clients~ (Cr)</td>
<td>2.53</td>
<td>2.02</td>
<td>25%</td>
<td>2.34</td>
</tr>
<tr>
<td>Loan accounts (Cr)</td>
<td>2.8</td>
<td>2.3</td>
<td>22%</td>
<td>2.6</td>
</tr>
<tr>
<td>Gross Loan Portfolio (Rs Cr)</td>
<td>48,034</td>
<td>32,039</td>
<td>50%</td>
<td>42,300</td>
</tr>
<tr>
<td>Loans disbursed {during the year, Cr}</td>
<td>2.68</td>
<td>2.14</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Loan amount disbursed {during the year, Rs Cr}</td>
<td>59,623</td>
<td>39,986</td>
<td>49%</td>
<td></td>
</tr>
</tbody>
</table>

Source- MIFN Micrometer 2018
Table 2

The table clearly shows that the NBFIs in India have recorded an approximate growth rate of 25% in almost all the areas and the gross loan portfolio has increased by 50%. Thus, the MFIs and the NBFCIs may be hailed as the rising alternate sector in the area of finance to usher in financial inclusion and economic empowerment.

The NABARD report on Status of Microfinance in India 2016-2017 shows that estimated families covered under the SHGs by March 2017 is around 1010 lakhs and the average amount of loan outstanding for SHGs is 127016.62 crores and the loans disbursed to SHGs during the same period is 204313.51. As per the report this may be due to the fact that 100 Scheduled Banks, 349 DCCBs, 27 State Rural Livelihood Missions and over 5000 NGOs are engaged in promoting the self-help groups SHGs). The report also focuses on the SHG and the Bank Linkage.
programme (BLP). The linking of the SHGs to the banks is considered as the maturity stage for the SHGs as this allows the SHGs an opportunity to prove their credibility in financial terminology. The following is a presentation of the past three year's data of the SHG and Banks Linkage.

The table shows a steady increase in the SHG savings with banks, though the number of SHGs with disbursed loans is comparatively low. And even to the SHGs which have been allotted loans the percentage of SHGs with loan outstanding is less than 50% which shows a good recovery rate. The SHGs BPL is therefore bound to make future forays into the world of microfinance. The report also reveals that the number of SHGs with the bank connect is highest and steadily growing over the past three years in the Southern states comprising of Tamil Nadu, Karnataka, Kerala, Andhra Pradesh and Telangana. The southern states also record higher savings. Given below is the Region Wise Distribution of SHGs with Savings Linkage.

<table>
<thead>
<tr>
<th>Years</th>
<th>No. of SHGs with savings Linkage (in lakhs)</th>
<th>Amount of savings outstanding (in crores)</th>
<th>No. of SHGs disbursed with loan (in lakhs)</th>
<th>Amount of loan Disbursed (in crores)</th>
<th>No. of SHGs with loan outstanding (in lakhs)</th>
<th>Amount of loan outstanding (in crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-2015</td>
<td>76.97</td>
<td>11.06</td>
<td>16.26</td>
<td>27.58</td>
<td>44.68</td>
<td>51.55</td>
</tr>
<tr>
<td>2015-2016</td>
<td>79.03</td>
<td>13.69</td>
<td>18.32</td>
<td>37.29</td>
<td>46.73</td>
<td>57.12</td>
</tr>
<tr>
<td>2016-2017</td>
<td>85.77</td>
<td>16.11</td>
<td>16.11</td>
<td>38.78</td>
<td>48.48</td>
<td>61.58</td>
</tr>
</tbody>
</table>

Source: NABARD report on Status of Microfinance in India 2016-2017

Table 3

The table shows a steady increase in the SHG savings with banks, though the number of SHGs with disbursed loans is comparatively low. And even to the SHGs which have been allotted loans the percentage of SHGs with loan outstanding is less than 50% which shows a good recovery rate. The SHGs BPL is therefore bound to make future forays into the world of microfinance. The report also reveals that the number of SHGs with the bank connect is highest and steadily growing over the past three years in the Southern states comprising of Tamil Nadu, Karnataka, Kerala, Andhra Pradesh and Telangana. The southern states also record higher savings. Given below is the Region Wise Distribution of SHGs with Savings Linkage.

<table>
<thead>
<tr>
<th>Period</th>
<th>NE Region</th>
<th>North Region</th>
<th>Central region</th>
<th>Western region</th>
<th>Eastern Region</th>
<th>Southern Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>5.44</td>
<td>4.98</td>
<td>10.32</td>
<td>12.88</td>
<td>21.51</td>
<td>44.87</td>
</tr>
<tr>
<td>2016-17</td>
<td>5.28</td>
<td>5.33</td>
<td>9.89</td>
<td>13.30</td>
<td>22.77</td>
<td>43.43</td>
</tr>
</tbody>
</table>

Source: NABARD report on Status of Microfinance in India 2016-2017

Table 4
Often the poor are described as 'prudent fiscal subjects' who have a unique perception of risk and uncertainty leading them to develop an embedded approach and contingent towards their financial matter which here may be taken as repayment of loans (Phillips and Ilcan, 2007). Also in the words of Appadurai (2001) poor women join together to generate savings by motivating each other, yet as these savings do not generate large and quick resources the MFIs have to adopt the 'practice of patience' to provide this segment of population to empower themselves.

**Purpose and methodology of the study**

The above given statistics present a very positive picture of the microfinance scenario in general and of the SHG and the BPL in specific. Therefore the present study aims to understand this trend with specific reference to the city of Chennai with an aim to gain closer insights into the causes and reasons of success of these MFIs.

**Conceptual Model for the study**

Having introduced the microfinance ideology and the philosophy of financial inclusion, the study now tries to examine the relationship between the two using a conceptual model.

![Conceptual Model](image)

The study identifies Micro Finance Institution as the independent variable and Financial inclusion as the dependent variable. The role played by the MFIs in bringing about financial inclusion is primarily studied with reference to the city of Chennai.
Chennai. Various variables like awareness of MFI, savings patterns and repayment patterns are taken as variables impacting the primary relationship.

**Objectives of the study**

- to identify the demographic profile of the incumbents involved in obtaining loans from the MFIs
- to examine the impact of the demographic factors like age, gender, type of family and sources of income on purpose of taking loans and their repayment
- to identify the awareness levels of the incumbents of the issues related to MFI loans
- to identify the most important factor impacting MFI loans.

**Microfinance in Tamil Nadu**

The Tamil Nadu government has established Tamil Nadu Corporation for Development of Women as part of the rural development and Panchayat Raj development. *Mahalir Tittam* is a program designed to create developmental opportunities for women of Tamil Nadu through SHGs. The SHGs were designed to involve 12 to 20 women from the same socio economic profile who display voluntary desire to upgrade their own economic status. They are involved in regular meetings with compulsory attendance to enhance their savings habit. Each group is trained in thrift, savings and banking. Each group has to select a one animator and two representatives from themselves and with the help of the animator the group maintain their bank account.

As per Rural development and Panchayat Raj Development Department Website:

- Self Help Groups consist of 12-20 BPL women members in the age group 18-60 years residing in the same area.
- NGOs and PLFs affiliated with TNCDW undertake the formation of SHGs.
- They are trained to become cohesive as a group through regular meetings and encouraged to cultivate savings habit.
- Capacity Building Programmes such as SHG and A & R training are imparted to the Group members and within a period of six months.
After a period of 6 months, SHGs are rated for Credit Linkage by a Committee consisting of Bankers, APOs, NGOs, Block level officer and PLF Representative.

For the eligible Credit rated SHGS, credit facilities are largely made available through Banks, both for revolving fund and economic activity.

Other sources of funding for Credit linkage are SGSY, TAHDSCo, NABARD & SJSRY

Under various Skill Training Programs, eligible SHG members are encouraged to start economic activities or undertake self employment.

Efforts are made by TNCDW for marketing the products produced by SHGs wherever possible locally and for sale in exhibitions.

In order to enable all poor women living below poverty line to join and benefit from the Self-Help Group movement, the group formation is undertaken with special focus on NREGS women workers, urban slum dwellers and in Village Panchayats where SHG coverage is still inadequate. Hence, Tamil Nadu has the distinction of enrolling all women living below the poverty line into SHG movement.

**Discussion**

Analysis of the demographic data collected shows that mostly women are the major participants of the microfinance activity and have weekly savings. 17.5% of the women have savings in bank account and 21% of the women have savings in the Post office. This finding corroborates the fact highlighted by Hermes and Lensik (2011) that linked the access to finance as a precondition for economic empowerment of women with possible spillover effect on social empowerment of the borrower. 62% of the respondents indicated that the purpose of savings was for non-personal factors such as lending to relatives, whereas only 45% of the respondents used the loan for consumption and buying machines for development or new start up business. The maximum loan amount lies between 30000-50000 rupees, which would have duration of two years.

An attempt was made to understand the relationship between age, gender and income on repayment of loan and purpose of loan using. The hypothesis adopted was:
H₀: Age of the respondents is independent towards the purpose of loan.

H₀: Age of the respondents is independent towards the repayment of loan

H₀: Multiple source of income is independent towards the purpose of loan.

H₀: Type of family is independent towards the purpose of loan

H₀: Type of family is independent towards the repayment of loan.

The studies reviewed so far have focused on the repayment of the loan issues, evaluation of MFIs, credibility and liability issues, barriers to MFIs and so on. The present paper has taken up the analysis of the various demographic variables in relation to aspects like purpose of loan and repayment of loan whereby an attempt is made to understand the need of the MFI participants for which they take loans, their awareness levels of the MFI and the banking procedures which makes them knowledgeable borrowers, and the most important factor that urges towards taking a loan. The study by far focuses on understanding the stakeholder perception of the MFI processes. The chi-square test results (p=0.730) indicate that age of the respondents is independent towards the purpose of loan indicating that the reason for taking a loan by the incumbents of SHGs is not impacted by age. Mostly loans are being taken for myriad reasons without any consideration for age. This may suggest a trend where the purpose of taking a loan may be unique to each individual. This may even call for tailoring the loan requirements based on individual needs. Similar trend is noticed in relation to the chi-square value of p=0.339, which accepts the null hypothesis of the age of the respondents being independent towards the repayment of loan. Here it may be noted that as the repayment rate of micro loans as cited in most studies is positive it may be assumed that a culture of repayment has developed in the incumbents and has no impact of age. On the other hand, the null hypothesis is rejected (p=0.038) in relation to sources of income and the purpose of taking a loan implying that multiple source of income is dependent towards the purpose of loan. The result is logical to the extent that individuals with more sources of income may have different reasons for taking a loan. It has been said that extension of credit may in fact create new needs or at least promote the desire for new needs (Peebles, 2010; Strathern, 1992; cross ref: Schwittay, 2011). In relation to sources of income and repayment of loan also the null hypothesis is rejected with p=0.000 indicating that multiple source of income is having an influence on the repayment of loan. Here it may be inferred that loan
repayment may be directly related to multiple sources of income. Existence of multiple sources of loans suggests a considerably more affluent borrower who might in the process discourage the less affluent borrower. The MFIs therefore have to adopt flexi loans and different patterns of repayment to cater to the differences of income within the poor themselves.

Even in the null hypothesis concerning “type of the family is dependent towards the purpose of loan,” the $H_0$ is rejected ($p=0.022$), implying that type of family is basically interpreted as nuclear and joint or extended family has an impact on the purpose for which the loan is taken. But similar pattern is not seen in the type of family and the repayment of loan where the null is accepted with a p value of 0.336. This aspect may therefore be adopted by the in granting and fixing repayment schedules for the borrower thereby reducing the supply side barriers (Shankar, 2013).

The factor analysis identifies that the major factor impacting the MFI is that of 'loan details'. The respondents were of the opinion that there is a need to create a standardized system for aspects like loan amount to be sanctioned and the duration to be implemented by the MFIs for every loan provided. Such procedure creates confidence in the bank and enhances user trust. The second factor identified is that of bank performance which focuses on areas like loan disbursement and loan repayment banking which are significantly important for any financial institution MFI or otherwise. The third and fourth factors are banking procedures and outcomes respectively. All factors indicate that the respondents who are primarily the users of the loans are more focused on the banks adopting systematic procedures and unbiased policies. Most of the respondents have pointed out that many individuals are denied access to the loans due to a number of procedural aspects like lack of an identity proof, address proof, inability to attend the meetings regularly (ibid). Focus on these aspects is needed to make micro finance more users friendly.

The MFIs should develop monitoring cells to monitor the usage of loan taken. The MFIs need to concentrate on rural penetration to ensure distributed development. Lack of transparency in interest rates is one of the criticisms against the MFIs which need to be addressed.

Towards this end the NABARD has initiated projects in the states of Tamil Nadu and Maharashtra by introducing mobile, tablet and PC based accounting in 100
SHGs to allow the beneficiaries to track their transactions in their local language electronically. The initiative is also helpful in enabling MFIs, banks and the NABARD to generate relevant reports and help the SGHs to increase their efficiency and reduce the cost of their operations (IBEF Report, 2013).

Conclusion

A number of financial institutions like the Citigroup, JP Morgan, Barclays and Deutsche bank have expanded their portfolios to include MF products making MF a good market (Schwittay, 2011). The portfolio is expanding beyond loans and moving towards products like savings and insurance suggesting a way to escape the 'tyranny of emergency' faced by most users (Appadurai, 2001: 30). Yet as this suggests the trend of these financial institutions in providing pure credit products, as purpose of taking an MF loan to be more personal than entrepreneurial, the NABARD places stress on the need to build capacity which should be the ultimate focus on any MF loan. The MF has presently emerged as an alternative financial instrument with a reasonable favorable risk profile and has been successful in “banking the unbankable” (Swanson, 2007; cross ref: Challapalli, 2018).

The rationale of microfinance is based on the assumption that financial aid initiatives will motivate human behaviour to achieve desired outcomes which may result in the individual indulging in microenterprise activities leading to either positive or negative income variations (Hulme, 2000). Some of the measures that can be undertaken to enhance the efficiency of microfinance by minimizing the transaction costs, correlating the repayment schedules to the income and savings of the borrower and reengineering the product to the specific needs of this segment of borrowers (Wright, 2000; cross ref: Morduch and Haley, 2002).

The microfinance sector as of today requires an effective regulatory system to scrutinize the utilization of the loan in view of its personal use rather than to be put into business use. Creating proper awareness on the ways and means to involve in economic activity can be taken up by the government and SHG partnership by involving major business schools like the IIM Ahmedabad which has an experienced Entrepreneurship incubation cell.

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Satire as a Weapon of Ridicule and Veiled Critique of Human Relationships in Pravinsinh Chavda's *Hon'ble Minister Jagubhai*

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This paper seeks to explore the use of the literary device of satire as a weapon of ridicule in order to delve into the issue of the nexus between politics, power and relationships in Pravinsinh Chavda's satirical novel *Hon'ble Minister Jagubhai* (2015). The paper will explore the intuitive mirth, heavy use of irony and reduction of mythological terminology to argue that the plot is nothing but a movement toward the final moments of ministership that comes Jagubhai's way but is perpetually deferred till it is completely brushed aside. In a playful spirit, mythological terminology is reduced to banality by the use of invective. The narrative is interspersed with allusions to Indian mythology and epics which demands the reader to be well versed in Indian classical literature. *Hon'ble Minister Jagubhai* not only offers to ridicule Indian politicians but is also a veiled critique of human relationships. The use of irony and reduction of mythological terminology is deployed to critique political aspiration and human relationships that conjure up and vanish like airy nothings in the wake of political fulfilment and failures.

*Keywords*: satire, Pravinsinh Chavda, ridicule, mythology, *Hon'ble Minister Jagubhai*

Yes, I am proud; I must be proud to see  
Men, not afraid of God, afraid of me;  
Safe from the Bar, the pulpit, and the Throne,  
Yet touch'd and ashamed by ridicule  
Alone. (Alexander Pope in 'Epilogue to the Satires,' Dialogue 2)

Pravinsinh Chavda is a bestselling Gujarati writer and has ushered in a new idiom of political satire in India. A sense of jocular denunciation arises from every page of his satirical novel *Hon'ble Minister Jagubhai* (2003). The novel was translated into English by Mira Desai in 2015 and was Chavda's maiden venture into the field
of novel writing. Politicians like Jagubhai (the eponymous protagonist) are commonplace in the Indian political landscape. Modern-day readers in India are quick to identify wily politicians and the lives of such politicians have always been a thriving ground for satirists. *Hon’ble Minister Jagubhai* seeks to shatter comforting illusions about the leader as the true repository of national love and selflessness. It makes the readers ponder and look inwards at their own false sense of duty. Gujarat MLA Jagubhai is an easily identifiable Indian politician.

The novel is a satire in the tradition of Shrilal Shukla's *Raag Darbari* (1968). This satirical novel received the highly prized Sahitya Akademi Award in 1970. *Raag Darbari* was set in the 1950s and was a critique of the post-Nehruvian era that sought fulfilment of the idealism of the nationalist movement. *Hon’ble Minister Jagubhai* carries forward the tradition of political satire and is about the passive acceptance on the part of Indians that their political system is nothing but utterly rusted machinery that would never work again. Things haven't changed much on the political front since *Raag Darbari*. Corruption in politics has taken firm roots in the psyche of post-Independence Indians. Shukla's book is one of the greatest satires ever written, and he uses emblematic characters to put the spotlight on the political realities of India. *Raag Darbari* was called “the seal on the coffin of idealism of the nationalist movement, which had extended into the post-colonial era but which could no longer sustain itself in the face of its increasingly disappointing actualisation” (Anjaria, 2006: 4797). What Ulka Anjaria says in context of post-colonial political satire of India with special reference to *Raag Darbari* can be applied to *Hon'ble Minister Jagubhai* as well: “It not only makes a humorous political critique, but also quite poignantly represents the extent to which the disillusionment of the era penetrates deeply into the Indian psyche – into the very crevices between the representation and the real” (4795). Each and every page of *Hon'ble Minister Jagubhai* is tinged with overtones of power struggle depicted in a satirical vein. The humorous take on the nexus between power, media, politics and relationships, that is familiar to every reader who has read *Raag Darbari*, is laid bare before the readers.

Today, politics at local as well as the international levels is rife with tension and we are witnessing a proliferation of political satires across all media in which satire serves as a counternarrative. Meghan R. Hill situates satire “within narrative studies, conceptualising satire as a type of counternarrative intended to resist
entrenched accounts of how the world works” (2013: 324). Satire is of universal interest to readers and audience across the world. At its core, satire is “the literary art of diminishing or derogating a subject by making it ridiculous and evoking toward it attitudes of amusement, contempt, scorn, or indignation” (Abrams, 1999: 275). In fact, Leonard Feinberg describes satire as a “playfully critical distortion of the familiar” (1967: 19). A mark of a good satirist is his or her ability to fully capture the object of satire in its entirety, to get under the skin of the person, issue, idea, institution, philosophy under attack without making an explicitly visible incision. Patricia Meyer Spacks states that:

Satire has traditionally had a public function, and its public orientation remains. Although the satirist may arraign God and the universe…he usually seems to believe – at least to hope – that change is possible. Personal change, in his view, leads to social change; he insists that badmen make bad societies. He shows us ourselves and our world; he demands that we improve both. And he creates a kind of emotion which moves us toward the desire to change. (1971: 363)

Most satires attempt social reform by exposing the hypocrisy and follies of society. Ridicule has the ability to strip its target of its prestige and mystique. Satire as a weapon of ridicule roots out the target’s notion of invincibility. Murphy Rex maintains:

Today’s satire has forgotten its function, or more precisely, reversed it. It confirms where it should challenge, seeks laughter as a bond rather than a challenge. We seem to have passed some invisible point in the discussion of public affairs where it was merely sufficient to register disagreement with the other side and to set out arguments, with respect, against it. We ridicule rather than counter; vilify rather than contend. (2006)

This can be further supported by what Lisa Colletta says:

Modernist social satire…do[es] not ridicule cultural values or societal vice with the hope that they may be corrected. Alternative ideas are never offered…and they do not assume the successful integration of the individual into society. Instead, they propose nothing in the form of social change and view all ideological systems – from religious and domestic hierarchies to political power structures – as essentially the same, oppressive to the individuals within them because of the inability of any system to adequately address the complex nature of human existence. (2003: 12)

Most satirists write not merely out of personal indignation but also with a concern for public interest and sense of moral vocation. “No great movement designed to change the world can bear to be laughed at or belittled,” Czechoslovakian novelist Milan Kundera wrote in The Joke, “because laughter is the rust that corrodes everything” (1984: 7). According to George Orwell, “Every joke is a tiny
revolution….Whatever destroys dignity, and brings down the mighty from their seats, preferably with a bump, is funny” (1945: 2). The ability of the satire to be comic and acerbic at the same time is its crowning feature. An ideal satire has the ability to mock, subvert and resist the norms. But in Hon’ble Minister Jagubhai the aim of the novelist is not to reform but to ridicule the existing social and political system. Chavda feels that defining this novel as a ‘political satire’ is to limit its scope because it’s more of an unlikely event in the life of an ‘unusual politician' and less of a story. There is no attempt at philosophizing on matters of politics, religion and relationships. There is no desire to convey any message. The theme of the novel is centred on a fantastic portrayal of rags-to-riches characterized by political and social realism typical of India. The whip of satire falls on the illegal use of political power for the satisfaction of one’s own ego, falsehood, hypocrisy and manipulation. The entire plot is a mere exercise of wings of Jagubhai’s imagination, moving towards the realization of truth, and acceptance of failure without frustration.

In a playful spirit, mythological terminology is reduced to banality by the use of invective. The narrative is interspersed with allusions to Indian epics Ramayana and Mahabharata; philosophy of Karma and Maya; ironic references to Kautilya’s Arthashastra, Kalidasa, Vidur Neeti, Chanakya, Chitragupt and grandiose words like Rajdharma, praja, katha, yagna, chakravarti, mahapurush, Satyanarayan puja, Katha, yagna, etc. Vikas and Ganesh are ironically referred to as “karmayogis, worshippers of the work ethics” (Chavda, 2015: 34). Some of the chapter titles like “Rebirth”, “Prophecy”, “Cosmic Vision”, “The Duties of a Ruler” and “Parables” make the novel a multi-layered narrative with heavy usage of allusions to Hindu epics and mythologies which demands the reader to be well versed in Indian classical literature. By endowing the milkman who brought the auspicious news of Jagubhai’s ministership, with the name of “Gopbaal”, Lord Krishna's childhood companion, an insignificant character is also indirectly made a participant in the cosmic design of ministership.

Jagubhai’s uncle, Prunukaka's prophecy that “Jaga would become a chakravarti” (55), sets a whirlpool of expectations for the readers and the characters but it turns out to be partly true only and the dream of ministership never sees the light of the day. According to Pranukaka's prophecy, “in all of history there have been only three Ajaanbahu, long-limbed rulers with this lucky sign, and he wanted the fourth
to be bred in this house…. The first was Arjun from the Mahabharata. The second was Maharaja Sayajirao of Baroda. The first was the father of our nation” (52). Pranukaka is no less than a mythological character of the puranas for Jagubhai. Jagubhai has a deep respect for Pranukaka and tells Rajshekhar: “Without the stories about our very learned, multifaceted elders, your education is incomplete and every corner of your heart and soul is not inundated with colour and delight” (53). He further adds:

Kaka was not concerned with the destiny of the world or nation. He believed they would both take care of themselves. He had only one focus -- me, his nephew. Pranukaka would say, “For that, one is required to examine the body like a doctor would. Mainly the fingers and toes to be checked, because a chakravarti king is supposed to possess signs of the chakra, a complete whorl, on all twenty of this toes and fingers. . .He would count upto nineteen. But stop at twenty. He was doubtful about the twentieth whorl, the one on the left thumb.” But still he prophesied “That Jaga would become a chakravarti”. (55)

Together with mythological terminology, the trope of historical construction has also been deployed for comedy. The eighth chapter, “Rewriting History” is about the history of uncle-nephew: Jagubhai−Rajshekhar's relationship. Rajshekhar's father did not approve of Jagubhai because after his father's death he began disposing of his father's money and properties. They represented a clash of two sets of opposing principles and philosophy. Rajshekhar's father believed that the good-for-nothing Jagubhai had brought a bad name to the family. On the other hand, Jagubhai didn't hold high opinions of his brother-in-law's family. Rajshekhar had been witness to emotional strain between his father and uncle. Jagubhai is still all praise for his dead brother-in-law.

Like a typical satire, Hon’ble Minister Jagubhai is also marked by continuous inflation and deflation. Jagubhai recites Urdu couplets through the course of the narrative like:

*Dil e nadaan, tujhe hua kya hai?* (13)
*ah ko chahiye ek umra asar honey tak* (33)
*boo-e gul, nalaan ae dil, doode charaghe mehfil, jo bhi teri bazm se nikla, bekaraar nikla* (34)

Such high-flown Urdu poetry fails to register its meaning on simple-minded people like Ganesh and Vikas. On being asked about his knowledge of poetry, Jagubhai tells Ganesh that he learned poetry in the beer bars of Mumbai. Jagubhai is assertive in displaying a false sense of humility. He treats his servants like family members to
project an image of a man who is grounded. He narrates long stories of his struggles in college in Mumbai film industries, but the so-called pretentious struggles and adversities he had faced are not convincing enough to expect that he would become a minister.

When Jagubhai finds ministership standing uninvited at his door at Swapanlok, his bungalow, he suddenly finds a change in his fortunes overnight. Jagubhai finds from a local newspaper that his name is amongst the possible candidates for the coveted ministership. Expectedly, “Many businessmen, industrialists and managers of large companies came from Ahmedabad. All of them would enter the living room carrying garlands, and their drivers would take baskets of sweets into Vikas's kitchen” (22). Party workers, police officers, forest people and sales tax people paid their respect one after another to the minister-in-waiting. Everything unfolds in the most comic way imaginable. Aditya Mani Jha is right when he says that “Hon'ble Minister Jagubhai is a short and crisp novel about the nature of political power: elusive, all-consuming and uncompromising” (2015). First and foremost, Rajshekhar, Jagubhai’s nephew who is no less than his “Sancho Panza” (149) as Chavda calls him, suddenly drops as a self-styled newly appointed personal secretary of the minister-in-waiting. He is a petty government official and is a chief source of humour in the story. He writes an elaborate letter to Jagubhai mentioning everything that comes to his mind only to tear the letter off towards the end in favour of meeting Jagubhai in person. He treats it as urgent because “every minister has a personal secretary” (21). The chapter seems to be lifted straight out of Lawrence Stern's Tristram Shandy (originally published in a book form in 1759) with features like digression and double entendre.

Like a 'hot-tempered warrior' Rajshekhar counts his chickens before hatching; he writes to his wife, “I may not have the time to bathe, eat, sleep. You don't know the world of politics. A hundred games will be played there, and complex mechanisations executed” (39). It is innocent of him to think that he would soon have to resign from the mamlatdar's post, as a highly complex world of politics awaits him. Bathos is at its best when Rajshekhar “reached the Sadadya Niwas, the MLA quarters in the state capital, he couldn't believe what he saw. The residence of the minister-in-waiting was bereft of the crowd and chaos that one would expect in such a place” (40). Consequently, Rajshekhar is unable to make sense of the increasingly absurd situation. Expectedly, the moment he comes to Swapanlok, 'the
spirit of secretary' enters him. He feels,

I will require a phone diary. Paper and files. I must put everything in order today. (48)
I need a separate office. Everything must be methodical and systematic. (56)

He now had an opportunity to play power games, the likes of which he had only read about in historical novels before this. (68)

One of the funniest and the most symbolic scenes of the novel is Jagubhai's meeting with the Chief Minister where Rajshekhar 'becomes invisible' in the CM's presence. What Rajshekhar does is either not noticed or ignored. Even before Jagubhai enters the room of the CM, he is warned by CM's PA that “Jagubhai, if someone accompanies you, sahib will not like it. He may lose his temper.” Jagubhai is quick to correct him as he asserts, “This isn't just someone, he's my nephew, my shadow – no, not my shadow, but he is me myself - we are one, inseparable. Come along, my secretary!” (73) Jagubhai calls Rajshekhar his “robber chief” (40). Opportunistic Rajshekhar reminds Jagubhai of his struggling days as a junior artist in Bombay's film industry. And he is “deeply affected by the phenomenon of Rajshekhar's becoming invisible in the CM's presence” (83).

The meeting with the chief minister is marked by a superficial conversation that has references to USSR, history, languages, comrades, migration problem and books, in no specific context. Every topic is touched upon without any unity in subject. Every dialogue is a digression from what had been said earlier. According to Rajshekhar, the meeting with the CM was no less than a 'philosophical discourse' as he later tells Ganesh in which, “History, religion, migration of people and their travails, Russian revolution, University education, the garba dance of our navratri...no subject was left untouched” (82). Satire heightens when on leaving the minister's house, Jagubhai comments on a painting in his house, “All the pictures in your bungalow depict a woman, wounded and covered in blood. What should one make of that? Does that represent the praja, the people?” (79). The minister simply laughs it off but the meaning is not lost upon the readers as is espoused here:

The scathing, poignant and funny indictment of contemporary Indian politicians is laid bare for the readers. And herein is also foregrounded the meticulous observation that Jagubhai is capable of. Jagubhai is a bundle of contradictions — prankster, shrewd but not a villain. He is cynical yet hopeful. He has the ability to laugh at the political world to which he himself belongs. He looks at the world of politics with a quaint objectivity. At times Jagubhai appears to be intelligently sensitive, cynical and sympathetic in his comments and observations. As he tells Jyuthika who wants to write his biography, “I'm a prankster who will lead you around in circles”. (Dogra, 2016: 197)
Jagubhai is amused and extremely delighted and flattered when Jyuthika, a journalist joins the cavalcade with a proposal to write his biography. Like everything in this novel, even his biography is left incomplete. His biography, that Jyuthika intends to write, is like ministership that comes his way but is never materialized. His approach to everything, whether it's writing his biography or getting a seat in the cabinet is casual which is evident from his following remarks:

If you don't have my birth date I'll write that on a chit along with the name of my late parents. Take that and begin writing. As you proceed, create episodes as you please. (62)

Then put it down in your book. Whatever proof, documents, witnesses you need to establish the truth, we'll arrange for all that. (133)

For the sake of order and neatness in biography, Jagubhai sees his life in three huge waves: the journey to Mumbai, return to the homeland as a farmer, and the third wave is not told. The third wave belongs to the future with Jagubhai as a politician but he is smart enough to not count his chickens before hatching. Rahshekhar believed that “life had to be edited, facts shifted, selections and rejections made in order to fit into a proper, presentable biography” (65). But, Jagubhai prefers to delay the project of his biography as much as he can. The character of Jyuthika, the “newspaperwoman” is a satire on the modern-day journalists. Chavda writes:

[She] sauntered in through Ganesh’s garden showing much interest in fertilizers and birds, but the article that she wrote was about Jagubhai. It had been published in a national newspaper, and had been praised for its expressive photo, characteristic sketches of the politicians, and the exact English rendering of his rustic Gujarati. Many matters which had not been touched upon in the interview had been featured; the gaping holes in Jagubhai’s life story had been taken up and suggestive references made of his affair with the films. (59)

Later, upon learning about Jagubhai’s political future she tells him, “You're an unusual man, J.B., you're a rebel, your soul is that of an artist...You don't seem serious about anything, yet deep down, you're serious. You're a warrior of the frontier” (61). Her speech is replete with irony. Relationships in Swapanlok change overnight with ministership looming in the background.

As far as the idea of the protagonist Jagubhai is concerned, Chavda posits:

Jagubhai was for real. I had the privilege of meeting him on a few occasions through his nephew, who happened to be a close friend of mine...this 'Cinderella' story of the transformation of a poor villager into an important political figure in the state capital.... This was a case of life seeking art, a willing person yearning to be transformed into a fictional character. (148)
Jagubhai is particular about the paraphernalia of being a politician. Wearing kurtapajama, the uniform of politicians, Jagubhai has surely learned the tricks of the trade. Jagubhai's narrative skills, "experiments" (8) with life or his "list of miracles" (8) are endearing. We are told that "In the liberal air of the college, Jagubhai was greeted by a cloud of cigarette smoke. Sniffing at this trail, Jagubhai first reached out for liquor and then gambled" (9). The principal of the college with a "limited understanding of life suspended him, he proceeded homewards with intensified vigour" (9). After selling his father's land, the golden paths led him to the film industry. "Farmer born as MLA! Not even a particle of the past sticks to me now," (9) he says. This is ironic because the past is like a halo. One must bear in mind that from the very beginning Jagubhai is not an agent of change. Events unfold without his actions. "He, Jagubhai, hadn't gone around asking for his MLA-ship... If on its own... if it came of his own will" (3). Despite been allotted official quarters, MLA Jagubhai resides in Ganesh's bungalow, "Palatial Swapnalok," the "dreamland". Swapnalok is a "temple," the dreamland where dreams are virtually fulfilled. It's a momentary space that he enters, only to leave, to re-join reality. Ganesh is, without doubt, the "most dedicated supporter" of Jagubhai, "the unusual politician". In "vazir" like Ganeshbhai, we find an avid supporter and follower who is bewitched and enamoured by the position that Jagubhai holds, his knowledge and above all his humble personality. Like Lord Hanuman, he is dedicated to the goodwill of his master without an iota of selfishness. His childlike eagerness in expecting to see Jagubhai getting inducted into the state cabinet gives the readers many instances of sheer humour and fun. Ganesh's foolishness and lack of any understanding of bureaucracy and politics come out when he "buys office supplies and innocently buys compass box and a set of crayons as well" (56).

No character ever comes across as villainous. Far from being a villainous politician, Jagubhai is shown to possess endearing kindness, concern and an ability to accommodate the point of view even of humble servants of his household. Whether it's Ganesh, his most "dedicated disciple" whose "devotion to this unusual politician had led him to bring Jagubhai from his modest two-room official MLA quarters and put him up in palatial Swapnalok, with an AC car at his service" (8) or Tarabai, who receives a Shakuntala like vidai when she leaves Jagubhai to live with her daughter in Mumbai, or Vikas who had superhuman abilities, Jagubhai embraces everyone.
The last chapter titled “A New Chapter in Jagubhai's Biography” refuses to conclude the novel but marks a new beginning in his life. In an anti-climactic moment, Rajshekhar chances upon just four lines in the newspaper where “the hon'ble CM stated that in view of the prevailing circumstances the idea of cabinet expansion had been dropped. Exactly what the circumstances were had not been defined” (118). The bomb diffuses without an explosion and the readers are left with a sense of deprivation.

Despite the feeling of loss and uncertainty towards the end, the novel insists on being funny. The narrative ends but without any definitive conclusion. The title of the novel becomes doubly ironic, Jagubhai never becomes a minister and there is nothing honourable in the way he would have gained his ministership. Like any great satire, Hon'ble Minister Jagubhai also retains a spirit of fun and delight. The author seems to have neither personal indignation, nor a sense of moral duty to usher in reform through the medium of satire. He doesn't steer the readers towards an ideal alternative as is expected of all satirists, nor does he seek any reformation or improvement of our political system or leaders. He aims at intuitive mirth without trying to evoke visceral contempt for politicians and politics.\(^3\) Like the Thakor's tale in the fifth chapter and the story of Bhavanikaka in the seventh chapter, each narrative stream is “left hanging” (23) midway. Chavda firmly believes that categorising this novel simply as a political satire is to limit its scope. He says, “Maybe it was perceived as a political satire, an interpretation that could be applied only to the surface of the story” (147). Hon'ble Minister Jagubhai uses satire to explore the nexus among politics, power and relationships. By the use of irony and reduction of mythological terminology the plot is but a movement toward the final moments of ministership that comes Jagubhai's way but is perpetually deferred till it is completely brushed aside. Hon'ble Minister Jagubhai not only offers to ridicule the Indian politicians but is also a veiled critique of human relationships. The heavy use of irony and reduction of mythological knowledge is deployed to critique political aspiration and human relationships that conjures up and vanishes as airy nothing in the wake of political fulfilment and failures.

**Endnotes:**

\(^1\) Hon'ble Minister Jagubhai was first published in Gujarati as Jagubhai No Punarjanma (2003). The English translation of the novel by Mira Desai came out in 2015. It was Chavda's short story Antim Adhyay (The Final Chapter) published in 2000 that grew into the novel. The character of Jagubhai first appeared in Antim Adhyay. Mira Desai's translation of the story as “The Final Chapter” is also
There's an amazing similarity in the superhuman abilities of Vikas and Mrs. Sparsit of Charles Dicken's *Hard Times* (originally published in 1854). We are told that Vikas “could walk soundlessly. He had the gift of hearing past walls and could enter a room without opening the door. Suspicious of all these extraordinary powers, Jagubhai had once hauled him by the collar to the garden, and only after verifying that he indeed had a shadow and hence was not a ghost, had he let him go” (Chavda, 2015:28). Compare the description of Mrs. Sparsit: “She was a most wonderful woman for prowling about the house. How she got from story to story was a mystery beyond solution. A lady so decorous in herself, and so highly connected, was not to be suspected of dropping over the banisters or sliding down them, yet her extraordinary facility of locomotion suggested the wild idea. Another noticeable circumstances in Mrs Sparsit was that she was never hurried. She would shoot with consummate velocity from the roof to the hall, yet would be in full possession of her breath and dignity on the moment of her arrival there. Neither was she ever seen by human vision to go at a great pace” (Dickens, 2001: 147).

In the Harper Perennial edition of the novel, one finds towards the end of the book an excellent conversation between Mira Desai and Chavda that unravels the author's life and delves into the issues of writer's craft and inspiration.

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With the changes in the socio-political conditions of the 20th century, the poetic sensibility of Urdu poets turned away from the classical tradition of accepting the status quo to a more progressive and flexible tone based on their commitment to social change coupled with a strong desire for a positive restructuring of the society at large. Poets had now begun to dream of putting an end to repression, and they were dreaming of revolution and peace. Faiz Ahmed Faiz's poetry, especially that he had written in prison, dealt not only with the pathos, suffering, turmoil and struggle of humanity but also painted verbal pictures of the beauty and romance of our daily lives. With the richness and depth of his feelings, he gave a new dimension to Urdu poetry. His understanding of humanity, realism and liberalism combined with fineness, pulsates and projects socio-political events of his time through poetry.

*Keywords*: poetic sensibility, realism, romanticism, liberalism, progressivism

Twentieth century Indian literature was coloured by political aspirations. Under three great influential figures, i.e. Mohandas Karamchand Gandhi, Karl Marx and Sigmund Freud, who had a profound effect on young writers all over India, the spiritual note of Medieval Indian poetry became fainter and came to be replaced with earthly pain and longing. Gandhi transfigured the image of India and was responsible for turning national idealism from its futile adulation and glorification of the past to face the reality of India as an impoverished, starving and helpless nation. The songs and poems of Tamil poet, Bharathi, Bengali poet, Kazi Nazrul Islam and many more passionately voiced contemporary social and political concerns. The present paper is an endeavour to present the poetry of Faiz Ahmed Faiz, a notable 20th century Urdu poet, as an instrument of assertion, protest, participation, and as a great tool for restructuring the social order.

Raymond Williams writes in his book, *Marxism and Literature*, “Literature is defined as full, central, immediate human experience; usually with an associated
reference to minute particulars” (1977: 52). While giving importance to 'popular literature,' he says, “an important inclusion of 'popular literature' i.e. the literature of the people – is a necessary but neglected part of the literary tradition and a sustained but uneven attempt to relate 'literature' to the social and economic history within which it had been produced” (1977: 52). Under Marxist influence, Indian writers like Munshi Premchand, Faiz Ahmed Faiz, Nagarjun, Kazi Nasrul Islam, Sri Sri, Josh Malihabadi, Amrita Pritam and many others started writing the 'literature of the people' and since it was written in regional languages, it led to the popularity of the literatures written in vernacular. It is in this light that the present paper aims at studying Faiz's contribution as a Progressive Urdu poet, who, while giving a new meaning and significance to Urdu literary traditions, remained throughout his life a committed Urdu poet and great humanist.

If we trace the history of Urdu poetry, we find that in the 18th century when Urdu flourished as the language of poetry, it had already adopted many conventions of the Persian, which was the language of the court and society in Delhi. Nobles and princes sought the company of poets and patronized them. Ahmed Ali in his book, The Golden Tradition writes about Urdu poetry, especially the ghazal that it “adopted the livelier aspects of life and concerned itself with love alone, the charms of the beloved, the moods of the lover and aesthetic beauty and kept the conception of love and the loved one on the highest idealistic plane” (1973: 14).

The 18th century witnessed the triumph of the vernacular; poetry came to be widespread and penetrated the lower sections of the society and it was no longer the privilege of the noble men or the elite section of the society. With the end of the Mughal Empire and the reign of the British power in India, the entire age was filled with doubts and uncertainties, religious controversies, orthodoxy and moral recession, revolts, decay and disorder. Poets began to use old symbols in new contexts and contemporary meanings in keeping with the changing socio-political order – the 'executioner' came to refer to the British as did the 'rival'. The kalessa or church and Kaaba were charged with new meaning (Ali, 1973: 20).

In the 1930s, the disillusioned revolutionaries, non-cooperation movement activists, khilafats and labour and peasant activists gathered and organized to form Indian communism, which sought new roads to political and social emancipation. M. N. Roy, India's first communist theorist and founder of the Radical Democratic
Party, had envisaged a combined revolution in the colonies. According to him, overthrow of the colonial rule would be the “first step towards a revolution in the colonies, to help overthrow the foreign rule in the colonies is not to endorse the nationalist aspirations of the native bourgeoisie, but to open the way to the smothered proletariat there” (Sarkar, 1983: 43). The long struggle with the British was producing dissatisfaction with the Gandhian methods, people were getting more and more influenced by the modern left wing i.e. Marxist political solutions.

All India Progressive Writers' Association (PWA), founded in 1930 by the progressive writers was not only a literary movement but also a social and political one. This movement influenced Urdu writers the most. Ralph Russel, in his book How Not to Write the History of Urdu Literature, observes that the manifesto of the Indian Progressive Writers stated clearly that the new literature of India must deal with the basic problems of our existence today – the problems of hunger and poverty, social backwardness and political subjugation, so that it may help to understand these problems (1999:71). Terrible massacres followed the partition of India and it was now that Faiz, who was one of the leading lights of Progressive Writers' Association, wrote one of his best known poems, 'Freedom's Dawn' (1947). The poem is remarkable as an expression of his sense of deep pain and tragedy – with not only the massacre, hatred and unending violence, but also the new born Pakistan that appeared to have become a haven for feudal lords and selfish politicians. Faiz became the Vice President of the Pakistan Trade Union Federation and also joined Pakistan Peace Committee as Secretary. In keeping with his radical aesthetic, Faiz worked assiduously not only as a scholar and a critic, but also as chief editor of the Pakistan Times and other news journals. The Spanish Civil War and the contribution of the European writers in the antifascist struggle attracted his attention and interest.

For Faiz Ahmed Faiz, poetry was not just a vehicle of personal expression; it was a matter of communicating the collective expression of the people of his age. In his article, “Jehd-O-Kavish Ki Do Sooratein”, Faiz defines literature as, “an effective and satisfactory expression of human experience” (Faiz, 1987: 33). It even includes those impressions which an individual would absorb consciously or unconsciously, from the collective experience of his milieu, society and the contemporary human community. His poetry assumed a new depth and dimension and he became one of the most popular poets of the radical youth. He was now giving voice to their urge
for freedom and justice. Faiz had accepted Marxism as his philosophy of life and he strongly believed that a Marxist must combine his theory and practice. He got in touch with the trade unions and became the President of the Federation of the Trade Unions of Pakistan. Under his editorship, *The Pakistan Times* became one of the best edited and acclaimed newspapers in the continent. This was the most hectic period of his life as he was editing a leading daily, guiding the trade unions' and the writers' movement and writing poetry, side by side. Since he was challenging the authorities through his writing, Faiz was arrested in Rawalpindi Conspiracy case in 1951. Solitary confinement in March 1951 (in which he was denied access to even pen and paper) and imprisonment of four years proved to be a blessing in disguise for his poetic career.

Faiz believed that freedom and peace were the two basic things which every human being dwelling on the earth yearned and desired for. But instead of lamenting mankind’s plight, he gave a call for a vital social change. He firmly believed that by righting the age-old wrongs, human destiny can be improved. By making sincere and constant efforts, human race would understand the value of freedom. Faiz himself has described the period of incarceration in a radio talk:

My two books subsequent to *Image of Complaint* i.e. *Hand of The Wind* (*Dast-e-Saba*, 1952) and *Prison narrative* (*Zindannamq*, 1956) — are souvenirs of this (four years) stay in prison — prison itself is, nevertheless, a fundamental experience in which a new window of thought and vision opens itself. Prison is first, like another adolescence when all sensations again become sharp and one experiences once again that same original astonishment at feeling the dawn breeze, at seeing the shadows of evening, the blue of the sky, and feeling the passing breeze. (Copolla, 1992:152)

He further says that in a prison, the time and the distance of the external world are cancelled, and that the difference of yesterday and tomorrow is eliminated and effaced in such a way that sometimes “a moment seems an immeasurable span of time and sometimes a century appears to be a thing which happened just yesterday and in the tranquility of separation, one finds greater leisure to attend to the outer adornment of the bride of poetry, in addition to meditation and study” (1992:153).

Despite the turmoil and the turbulence caused by prison life, this was a productive phase in Faiz’s literary career. Many of his best poems were written during this period. In his introduction to the *Hands of the Wind* (*Dast-e-saba*), as mentioned by Copolla, he elucidates the fact that a full comprehension of the collective struggle of human life and a conscious effort to share that struggle through poetry is not only
the need of the hour but is also a pressing demand of art. The success of an artist lies in the endless effort of portraying this struggle through his art. The most important thing for him, as an artist, is that he remains toiling in this struggle relentlessly (1992:154).

Firm faith and confidence in human values, unconquerable optimism and undefeated struggle against tyranny of all kinds are the dominant themes of both The Hand of the Wind (Dast-e-saba), and Prison Narrative (Zindannama). The very first poem of The Hand of the Wind is a declaration of his strong determination of protest against tyranny. Faiz writes:

If ink and pen are snatched from me, shall I
Who have deeped my finger in my heart's blood complain-
Or if they seal my tongue, when I have made
A mouth of every round link of my chain? (Trans. Kiernan 117)

He has also used the same imagery in the poem 'Tablet and Pen'. In this poem, Faiz has expressed his emotions by combining imagery of traditional Urdu ghazal with contemporary sentiments:

I shall not cease to feed this pen, but still
Keep record of what things pass through the soul,
Still gather means for love to work its will,
Keep green this age around which blank desert roll. (Trans. Kiernan 129)

Faiz's indomitable optimism reflects clearly through this poem. He wants to keep record of 'What things pass through the soul,' to heal the wounds rather than nursing grudges and hatred. There is bitterness against the tyranny, but instead of cursing and wishing these tyrannical forces be doomed, Faiz's love for humanity makes him find the cures. Instead of finding the ways to show hatred and bitterness, Faiz, as a great humanist, never fails to find the “means for love to work its will” (Trans. Kiernan 129). Faiz is not naive enough to believe that such changes will occur immediately. He acknowledges the continued oppression of the tyrants and is ready to accept it as a challenge. He writes:

Though these days bitterness must grow sharper yet,
And tyrants not renounce their tyranny,
I taste their bitter wrongs without regret,
But while breath lasts will nurse each melody. (Trans. Kiernan 129)

Even while sitting in prison, Faiz throws an open challenge to the oppressors that whatsoever they do, they would never be able to stop the flowers of equality and justice from blooming. It is not that doubts cease to pierce his heart and he has no fears and complaints against adversity. The lines from the poem, 'City of Lights' express his anxiety and fear very effectively:

How will I return to you, my city?
Where is the road to your lights? My hopes
Are in retreat, exhausted by these unlit, broken walls,
And my heart, their leader, is in terrible doubt. (Trans. Ali 33)

But in the same poem, he regains his peace of mind and his optimism guides him through this darkness. Faiz actually expresses his yearning for the 'city of lights' – Lahore, in the poem. Being in prison now, his concerns about the progress of his fight against the tyrannical forces give him sleepless nights. He asks the city of lights to convey its lovers to light the lamps of hope and to 'turn the wicks high,' so that the darkness of hopelessness and despair can be dispelled. While addressing the 'city of lights', Faiz says:

Just tell all your lovers
To turn the wicks of their lamps high
So that I may find you, oh city,
My City of many lights. (Trans. Ali 33)

Similar observation can be made of the poem 'Lyre and Flute', which, along the tradition of 'dialogue poems' of great Urdu poet Iqbal, is cast in a dialogue form and presents two contrasting points of view to the question of people's struggle. Through the first voice, Faiz refers to the wretched political and social conditions of Pakistan. He is completely disillusioned with the corrupt politicians and their mean behaviour. The tone, therefore, is pessimistic and serious. It asks:

What new pledge now, what promise of fine tomorrows,
Should I hang before?
These eyes, or with what cheating illusion
Comfort the foolish heart once more?
No sweetness of lip, no fragrant mouth, is any emblem of
Love today. (Trans. Kiernan 137)

The speaker is so tired of continuous struggle that he completely renounces and
rejects life and the beautiful world and is only seeking death. He says:

Leave off those tales of a living world-What use to entangle
us in their mesh?
our only business is how to die (Trans. Kiernan 139)

In response to such a defeatist attitude, Faiz offers hope and optimism through the
second voice, which does not fail to show a ray of hope in these difficult times.
Without sounding like a harsh moral preacher, Faiz here expresses the lost and the
most forgotten facts of life. He writes, “Existence with all its sumless wealth is no
private estate of yours or mine” (Trans. Kiernan 139).

While reposing faith in humanity and Nature, Faiz calls for a positive and forceful
action through the second voice. He insists that all of us should persist in our pursuit
of freedom and justice. According to him, it does not matter if this pursuit is
followed by loss of life, at least that sacrifice would be able to bring light of hope in
others' lives. He writes:

What difference, in the hall of life, if one heart's taper be
quenched or bright,
Or one niche lack its candle, when all the place besides is
ablaze with light? (Trans. Kiernan 141)

The same call for action can be felt in another poem, 'There is no Savior of Crystals,'
which is considered one of his most powerful poems from The Hand of the Wind. In
his reading of this poem, Carlo Coppola observes that the 'crystals' in the title refer
to the hopes, dreams and aspirations of the people prior to independence
(1992:158). Independence was, unfortunately, followed by the partition,
communal riots and mass slaughter of innocent people in both India and Pakistan.
In this tumult, the values of dedication, ability and personal worth were replaced by
opportunism, avarice and nepotism. He refers to such people as the “thieves of life”
in a “city of thieves” Faiz writes:
Some people who,
Draw curtains about this (wealth amassed by pillage)
Who auction off.
Every mountain, every sea. (Trans. Kiernan 158)

But instead of waiting for a messiah to set everything in order, Faiz emphasizes that we must act on our own to resurrect these dreams. Such an action will require continual struggle and hence he gives a clarion call when he writes: “Rise up! All empty hands/ Are called to the battlefield” (Trans. Kiernan 158). Similarly, the poem, 'This Hour of Chain and Gibbet' (1951), penned during his solitary confinement, is a portrayal of mixed emotions of hope and faith on the one hand and hopelessness and doubts on the other. In the first few lines, the poem reflects the personal pain of loneliness and isolation. It was a testing time not only for Faiz but also for his children and his wife, Alys. Faiz uses the traditional imagery of 'wine-cup' and 'cup-filler' to express his emotions of sadness and helplessness. However, undaunted determination and courage are reflected in the following lines of the poem. While challenging the oppressors and authorities, Faiz says:

At your command the cage, but not the garden's
Red rose fire, when its radiant hour begins;
No noose can catch the dawn wind's whirling feet,
The spring's bright hour falls prisoner to no net. (Trans. Kiernan 153)

Faiz uses the imagery of 'red rose fire' and 'wind's whirling feet' to express his will power and passion to usher in change. He challenges the authorities that despite his physical isolation, his mental strength and will power can never be imprisoned and it will remain as free as the radiance of a rose and the strong currents of the winds. Faiz's love for his country gains new heights, reaching its peak in the poem, 'Bury Me under Your Pavements,' which is more direct in its address. Here, Faiz addresses his country as his beloved. While feeling sad and dejected with the socio-political conditions of his country, Faiz laments:

Bury me, oh my country, under your pavements,
Where no man now dare walk with head held high, (Trans. Kiernan 183)

Despite such dire circumstances, the poet is able to see that the rule of such tyrants is short-lived and it will soon be overturned by those who love their country: “your name still cried by a rash zealot few/ Inflames the itching hand of tyranny” (Trans.
Kiernan 185). Like a true lover, who is separated from his beloved, Faiz, while sitting in the prison thinks only about his beloved i.e. his country:

When my cell's window slit grows dim,  
I seem to see your hair sprangled with starry tinsel;  
When chains grow once more visible, I think  
I see your fare sprinkled with dawn's first rays; (Trans. Kiernan 185)

Similarly his poems, 'A Prison Nightfall' and 'A Prison Dawn,' combine the traditional aspects of poetry and political messages and carry the glimpse of the poems written in his first collection, *Image of complaint (Naqs-e-faryadi)*. The poems like, 'Nocturnal Sarod', 'A Scene' and 'Sarod' are examples of 'mood picture' poetry (like the poems in the *Image of complaint*). The poem 'A Prison Day Break' opens with the moon depicted as a friend. Moon becomes the symbol of hope in the intense darkness of the night of tyranny. The traditional imagery of the lover and the beloved symbolizes Faiz's love and passion for his country. He is able to meet his ideal country only in his dreams as reality is very bitter and sad. The stark realities of the prison courtyard can be interpreted as the state of the country under the reins of the tyrants. He writes:

A far-off drum sounding, a shuffle of feet  
Of pallid famished guards starting their rounds,  
And arm in arm and on and on with them  
The angry din of prisoner and complaint. (Trans. Kiernan 195)

The moon, which symbolizes his unwavering optimism, gives him a ray of hope i.e. of change. “It was still dark, when standing by my pillow/ the moon said to me 'Waken, dawn is here” (Trans. Kiernan 193). Similarly, in the poem, 'Among Twilight Embers,' the speaker in the prison says: “once more the breeze comes trapping at my prison door/whispering - Dawn is near, teach patience to, your heart” (Trans. Kiernan 161). Faiz uses the natural imagery of winds, moon, light, dawn and daybreak to show his firm faith in the strength and power of nature, which is uncontrollable and unfathomable, but is pure and serene.

The poem 'Two Loves' begins on a note of peace and happiness felt by the speaker after meeting his long lost beloved. He still has not forgotten the pangs of separation, which gave him sleepless nights and restless days. The love for his
beloved in the poem transforms soon into his love for the motherland and Faiz says:

So I have loved that
Mistress, my country,
Heart no less ardent
Beating for her: (Trans. Kiernan 167)

Faiz is fully devoted to both of them – the beloved and his 'mistress' i.e. his country and it is his second love, which have given various shades and newer dimensions to his poetry. He feels sad when he finds oppression and injustice around him. Though he keeps up the style of the traditional Urdu ghazal, through his fusion of these two types of love, he gives a new shape and meaning to Urdu poetry. Faiz firmly declares that throughout his life, he has never let any call or summon from his beloved “unanswered”. When India got free from the clutches of the colonizers, Faiz, like many others, expected a new beginning and a new dawn for his country. But when he saw the widespread oppression and tyranny in the name of independence (shift of power from the clutches of the colonizers to the neo-colonial powers), he felt disillusioned and frustrated. But he did not indulge in mourning. Rather he gave a call to his fellow countrymen to improve the conditions of his motherland. Despite knowing that his love for his country would take him to gallows, he did not budge an inch from his stand. He bore all the criticism and reproaches, even from the fellow citizens of his country with great patience, but his love for the country never ceased to kindle his inner being. “What others on that road/ Meet, I have met with:/Prison cell solitude” (Trans. Kiernan 171). Even, prison becomes a 'new home,' an abode of various possibilities of learning, “a man is altered by a new home/ Here I've begun to fall in love with my dreams,” writes Faiz (Coppola, 1992: 156). The loneliness of prison, instead of killing his spirit and dreams, provides a new meaning and life to his passion.

The poem 'August 1952' also carries the same sentiments and emotions. His love for his motherland has made him so strong and daring that he is least afraid even of “Heaven's grand loom” (Trans. Kiernan 181). He acknowledges the fact that his motherland is a 'desert' and in order to turn it into a beautiful country, we still need to work on it, but at the same time he appreciates the sacrifices made by his fellow citizens. He is quite sure that one day the breeze of his country would be free from the stink of oppression and injustice.
Caged eyes will open when dawn fills the garden:
Dawn's breeze they have had pledge and promise from
Desert still desert, Faiz - but bleeding feet
Have saved some thorns at least from its dry tomb. (Trans. Kiernan 181)

In these lines, 'bleeding feet' become the symbol of relentless efforts. He believes in doing his bit and he inspires others also to follow suit. In his speech, “I am Convinced War will give way to Peace” delivered on the occasion of receiving Lenin Peace Prize in Moscow in 1962, Faiz said:

All except those affected by dementia or given to crime are agreed that peace and independence are beautiful ideals. All can visualize that peace is reflected in the wheat fields, in Poplar trees, in the bride's veil, in the laughing hands of children, in the poet's pen, in the artist's brush. (Faiz, 1987: 20)

According to Faiz, love for the motherland means realization and identification with pain, suffering and misery of the fellow beings. However, this realization is all futile, if it is not concomitant with the desire to improve the quality of the life of the fellow beings. As Prof. Karrar Hussain writes in his article on the poet, “Faiz gave us the Living World”:

Faiz is committed to an ideology but this ideology does not stand up and bite. There is a complete fusion of vision and ideology in Faiz. He rejuvenates both language and imagery. (Faiz, 1987: 24)

He also writes about the difference in the approach of Faiz's call for revolution and the other writers:

The call for revolution had been given before Faiz by Majaz and Josh. But there was much romanticism in it. In Faiz there is as much concern for the beloved as for the world in which he lives. In Iqbal, it is different, he even forgets that woman too, lives on the earth. In Faiz there is commitment for a certain objective but with detachment, at a distance away from his own self. This is Jehad (struggle) with an insight, an objective. (Faiz, 1987: 25)

To encapsulate, it may be said that inside the revolutionary Faiz, there was apparently a traditionalist. Tradition for Faiz was a framework, which he explored and filled with his own design. While retaining the form, diction and symbol of a ghazal, which was inherited from centuries of Persian poetry and over one hundred years of Urdu poetry, Faiz re-interpreted the words and phrases. He juxtaposed them with the contemporary context and evaluated their relevance in the present conditions and environment.
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The Role of Visual and Haptic Sense in Influencing Impulsive Buying Behaviour

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Using the Stimulus-Organism-Response (s-o-r) model this paper aims to study the role played by the visual and the haptic (need-for-touch) sense in impulsive buying behaviour. The visual aesthetics of a product in general were studied along with the autotelic need (a form of haptic sense) for touching a product. Survey data was collected from people who visit stores to buy products. It was found that a product which is appealing to the eyes and the fulfilment and satisfaction achieved by touching a product, give rise to impulsive buying. The sensory stimuli are related to the positive emotional response of people towards such products and act as a hedonic motivation for them to buy the products even when not needed.

Keywords: haptic sense, impulsive buying, sensory stimuli, visual aesthetics

1. Introduction

In the last few decades, marketing has changed drastically, from a one way communication from the company to the consumer to a two way communication which is like a dialogue between the company and the consumer. Today, products find their own voice and communicate with consumers. A lot of focus is now being put on reaching the consumers by affecting the senses and this is done by studying sensory marketing.

Sensory marketing refers to the marketing that engages consumer's senses and affects their perception, judgement and behaviour (Krishna, 2012). Studies have shown that sensory cues (such as taste, smell, sound) in the retail environmental can trigger the impulsive purchasing among consumers (Eroglu and Machleit, 1993). Sensory marketing can be beneficial for marketing managers as it is used to create effects which show that the consumer is aware of the intangible components of the products (e. g., its elegance or quality). In today's world of competitive marketing, customer engagement can be ensured by making use of marketing cues
that have an effect on the basic senses of people (Krishna 2012).

The retailers try to increase impulsive buying which further leads to an increase in sales (Beatty and Ferrell, 1998; Kacen, Hess and Walker, 2012). And most of the temptation and impulse to buy a product is due to the influence on some or all of the senses of a customer visiting a store.

Impulsive buying is defined as a sudden act of making a purchase which is instigated by some internal or external stimuli (Xiao and Nicholson, 2013). Their thinking is likely to be unreflective, prompted by physical proximity to a desired product, dominated by emotional attraction to it, and absorbed by the promise of immediate gratification”.

Previous researchers have focussed much on the store environment as a factor effecting impulsive buying (Mattila and Wirtz 2008; Verhagen and Dolen, 2011), the role of individual traits on impulsive buying (Verplanken and Herabadi, 2001), the effect of hedonic motivations (Chang, Eckman and Yan, 2011) and demographics on impulsive buying but little work has been done to find the connection between the sensory cues and impulsive buying. Internal and external cues may act as a factor that can further increase the urge to buy impulsively (Youn and Faber, 2000) and so a need was felt to study the relationship between the sensory cues (as external factors) and impulsive buying. Previous studies on sensory marketing and multisensory marketing have been done with reference to consumers' emotions and purchase behaviour in general (e.g. Helmefalk and Hultén, 2017) and there is limited work available on the affect of these cues on Impulsive Buying specifically. Also, to the best of researcher's knowledge not many studies have been done on the relationship between sensory cues and impulsive buying with reference to India.

Research has been done on the visual effect of a product on aesthetic judgments (Raghubir and Greenleaf, 2006). Though a study by Ramanathan and Menon (2002) has brought out the importance and influence that touch may have on impulse purchasing but limited evidence indicates that touch can influence purchase behaviour (Peck and Childers, 2006). An interplay of cues is essential to improve the customers shopping experience and to create the urge to buy a product. This study aims to fill the gap by studying the affect of two of the main sensory elements i.e. haptic (touch) and vision on impulsive buying by affecting the
emotional response of people.

2. **Objective of the study**

The objective of the study is to analyze the influence of visual and haptic sense as stimuli on impulsive buying behaviour in the brick and mortar retailing environment. The focus of the research is on the visual and the haptic sense related to the product being sold in a retail store format like supermarkets and not in the retail environment as a whole.

3. **Theoretical Background**

The stimulus-organism-response model which is based on the environmental psychology proposed by Mehrabian and Russell (1974) has been used to fulfil the purpose of the study. According to this model, stimuli are the driving forces or cues which affect the consumers (organism) and results in the behaviour or intention to purchase (response). The S-O-R model has been used in a number of studies to draw useful results such as the consumer behaviour is affected due to atmospheric cues or stimuli (Bitner, 1992; Turley and Milliman, 2000).

While using the S-O-R model, stimuli can be factors from the external environment of a person and also from the marketing mix (Kim and Lennon, 2010). In this study, the stimuli are the visuals (colour, size, shape, packaging etc) of the product and the touch of a product as they affect the emotional responses of the consumer.

3.1 **Visual Aesthetics**

Aesthetics, is a way of communication through senses rather than words and is a part of the visual cues (Helmefalk, 2019). The value represented by a product plays a more significant role these days rather than the utility that it actually provides. And the consumers usually look at the aesthetic value of a product from the point of view of visual aspects such as colour, shape, etc. (Blijlevens et al., 2012). The response to an aesthetic appeal can be affective, cognitive as well as sensory such as unintentional physical response. According to Bloch (1995), the visuals of a product i.e. colour, shape, size etc, give rise to psychosomatic reactions which include cognitive and emotional contents. These reactions also bring about changes in behavioural responses. Therefore, marketers use visual aesthetics of a product as a tool for competitive differentiation (Cox and Cox, 2002).
Various facets of the visual sense have been researched in the past. Visuals are considered to play an effective role in advertising of products (McQuarrie and Mick 2003) and also in effecting consumer behaviour (Reimann et al., 2010). Studies have also been done on the role played by the visual design of a storefront (Bitner, 1992; Eroglu, Machleit, and Davis, 2001; Gilboa and Rafaeli, 2003) and the effect of display of products in a store which arouses the urge to buy impulsively (Bhatti and Latif, 2014). But the focus of this study is to study the visual sense affected by the visual aesthetics of a product. Prior research has been done on specific products like wine glasses, Notebooks, Fashion clothing both offline and online (Dawson and Kim, 2010) and services like restaurants but in the present study the focus is on products in general rather than any specific product.

The way a consumer visually perceives a product holds a lot of relevance within the domain of consumer behaviour as it affects the choice and consumption pattern of the product (Chandon and Ordabayeva, 2009). On this basis it is hypothesized:

H1: There is a significant relationship between the visual aesthetics of the product and the positive emotional response to the visual aesthetics.

3.2 Haptic Sense

The sense of touch also known as the haptic sense is one of the most sensitive and delicate senses (Peck and Childers, 2003a). It plays an essential role in affecting the consumers' perception of products as it conveys a large amount of information in relation to the product at hand (Krishna, 2012).

According to Peck and Childers (2003) there are two types of touch-Instrumental and Autotelic. Instrumental touch relates to the functionality and utilitarian view of the product. In contrast, the autotelic touch is the one which is related to feelings and instigates emotions such as fun, arousal, sensory stimulation, and enjoyment (Holbrook and Hirschman, 1982). Out of the two types, autotelic touch deals with the sensory aspects of touching a product, even when there is no intention to purchase the product (Holbrook and Hirschman, 1982). Thus, to study the impulsive buying behaviour autotelic need for touch has been studied.

H2: There is a significant relationship between autotelic need for touch as a stimuli and the positive emotional response to this stimuli.
3.3 Positive emotional response

Mehrabian and Russell (1974) argue that there are three emotional responses to physical and social environments: pleasure, arousal, and dominance. Pleasure refers to the feeling of happiness, Arousal refers to the degree to which a person feels stimulated in a particular situation and Dominance refers to the feeling of an individual of being in control of a situation. The emotional state of mind of a consumer affects his buying behaviour both normal and impulsive (Chang et al. 2011). Thus, out of the three dimensions, pleasure and arousal are adequate to represent people's emotional or affective responses to a wide range of environment including the buying behaviour.

3.4 Impulsive buying behaviour

Impulsive buying is defined as making a purchase in response to an impulse which refers to the wish and fancy to buy a product immediately even though not needed. But not every impulse to buy is converted into actual buying behaviour. Thus, it is important to study the various factors (Dholakia, 2000; Rook and Fisher, 1995) which can help in transforming a buying impulse into actual purchase.

Though research has been done extensively on the role played by human emotions (Strack and Deutsch, 2006), personality traits in influencing impulsive buying (Zhang et al., 2010), technology acceptance model (Koufaris, 2002), the affect of website characteristics in the online arena on impulsive purchase behaviour (Parboteeah, Valacich and Wells, 2009), there is still a lot of scope to study the role to be played by the sensory cues in promoting impulsive buying.

A lot of studies have been done on the role played by culture in affecting impulsive buying (Kacen and Lee, 2002; Zhang, Winterich and Mittal, 2010). Previous researches suggest that the role played by senses is more vital and conspicuous in the offline retail format (Kacen, 2003)

Regarding emotional influences, both positive affect and negative affect have been shown enhance impulse buying behaviour (Amos, Holmes and Keneson, 2013)

On this basis it is hypothesised that

H3: There is a significant relationship between positive emotional responses to the
sensory stimuli i.e. visual and autotelic need for touch of a product and impulsive buying behaviour.

Thus, the conceptual model for the present study based on the stimulus-organism-response model is as shown in Fig 1.

<table>
<thead>
<tr>
<th>Stimulus</th>
<th>Organism</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Visual Aesthetics</td>
<td>Positive emotional response</td>
<td>Impulsive buying behaviour</td>
</tr>
<tr>
<td>- Haptic (Autotelic)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Made by the researcher with reference to the S-O-R model given by Mehrabian and Russell (1974)

Figure 1: Conceptual Model

4. Research Methodology

4.1 Research Design

The research design is descriptive in nature and the survey method has been used for this study. Descriptive research is used to describe the problem that is researched and the variables and study the relationship between variables. A structured self-administered questionnaire has been designed to collect data on a face to face basis.

4.2 Target Population and Sampling

Target Population for the study includes all residents of Chandigarh who are above 20 years of age, have a minimum education of class X and belong to SEC A, B or C. The people below the education level of class X were omitted as it would have been difficult for them to understand the questionnaire. SEC category D and E was left out of the scope of the study because these categories usually focus on utilitarian needs and do not have the resources to indulge in impulsive buying
Impulsive buying is considered to be associated with the youngsters also referred to as generation Y (Xu, 2007) and millennials (Bellman, Lohse, and Johnson, 2009; Lawrence, Teich and Sylvia, 2009). But since the purpose of this study is to analyze the purchase intention of consumers of different profiles, the population above the age of 20 years was included so as to avoid taking students in the sample.

Non probability sampling in the form of Judgemental sampling was used for selecting the sample units. Judgemental sampling is the one in which the population elements are selected based on the judgement of the researcher, because he or she believes that they are representative of the population of interest. (Malhotra, 2004: 322).

While deciding the sample size, resource constraints should be taken into consideration (Zikmund et al., 2016: 468) and thus, a qualitative determination of sample size was done and a sample of 150 respondents was taken keeping in view the constraints of time and financial resources. Also, since the researcher had to collect the data individually from the respondents who entered a retail store to make purchases, thus, to ensure quality of the work the sample size was limited to 150.

4.3 Questionnaire design and data collection

A structured self-administered questionnaire was designed to collect data on a face to face basis. The questionnaire was given only to those respondents who make use of in-store retail. The first section of the questionnaire consisted of 20 statements on a 7 point Likert scale related to all variables under study. The second section of the questionnaire consisted of classificatory questions regarding the demographics like age and income level (based on the socio-economic classification).

The pretesting was done using the Debriefing method through personal interview, which occurs after the questionnaire has been filled by the respondents (Malhotra, 2004). In this method, the respondents were first asked to fill the questionnaire and then asked to describe the meaning of the questions, explain their answers and state the problems they encountered while answering the questionnaire. All respondents who participated in the pretesting felt that overall the questionnaire was easy to understand but a few of them faced a problem in understanding the statements of the scale and so a few statements were reworded.
The scale on Visual aesthetics of the product (four item scale) has been adopted from Mumcu and Kimzanb (2015), Autotelic Need-for-touch scale (six item scales) by Peck and Childers (2003a), scale on positive emotional response (seven item scale) and impulsive buying behaviour (three-item scale) were taken from Chang et al. (2011).

The data was captured and analysed through SPSS (version 21). But, before data entry, it was checked that all questionnaires were completely and correctly filled. Out of the total sample of 150, response was given by 100 respondents. Then, Data entry was done in SPSS, followed by, data checking for all the filled questionnaires to ensure that there was no missing entry or error. Reliability refers to the internal consistency of the items to measure a specific construct and Cronbach's \( \alpha \) was used to check reliability. A one way frequency table for gender, age and SEC was made to give the description of the profile of the sample (Table 1). Simple descriptive statistical analysis measures (means, standard deviations, range) were used to give a basic description of the results (Table 2). To test all the hypotheses, linear regression was used.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>37</td>
</tr>
<tr>
<td>Female</td>
<td>63</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>20-29</td>
<td>32</td>
</tr>
<tr>
<td>30-39</td>
<td>51</td>
</tr>
<tr>
<td>40-49</td>
<td>13</td>
</tr>
<tr>
<td>50-59</td>
<td>2</td>
</tr>
<tr>
<td>60 and above</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
<tr>
<td><strong>SEC</strong></td>
<td></td>
</tr>
<tr>
<td>A1</td>
<td>65</td>
</tr>
<tr>
<td>A2</td>
<td>23</td>
</tr>
<tr>
<td>A3</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: SPSS

Table 1: Profile of Sample
<table>
<thead>
<tr>
<th></th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owning products that have appealing looks (colour, size, shape and packaging) makes me feel good about myself.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>5.15</td>
<td>1.429</td>
</tr>
<tr>
<td>I enjoy seeing displays of products that have superior visuals.</td>
<td>5</td>
<td>2</td>
<td>7</td>
<td>5.64</td>
<td>1.131</td>
</tr>
<tr>
<td>A product’s visual aesthetics is a source of pleasure for me.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>5.30</td>
<td>1.284</td>
</tr>
<tr>
<td>Beautiful product visuals make our world a better place to live</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.40</td>
<td>1.624</td>
</tr>
<tr>
<td>When walking through stores, I can’t help touching all kinds of products.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.87</td>
<td>2.017</td>
</tr>
<tr>
<td>Touching products can be fun</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.77</td>
<td>1.820</td>
</tr>
<tr>
<td>When browsing in stores, it is important for me to handle all kinds of products.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.68</td>
<td>1.682</td>
</tr>
<tr>
<td>Statement</td>
<td>N1</td>
<td>Frequency</td>
<td>Mean</td>
<td>Median</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>----</td>
<td>-----------</td>
<td>------</td>
<td>--------</td>
<td></td>
</tr>
<tr>
<td>I like to touch products even if I have no intention of buying them</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.74</td>
<td></td>
</tr>
<tr>
<td>When browsing in stores, I like to touch lots of products</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.49</td>
<td></td>
</tr>
<tr>
<td>I find myself touching all kinds of products in stores.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>3.26</td>
<td></td>
</tr>
<tr>
<td>I feel excited to buy the product with a good visual appeal.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.28</td>
<td></td>
</tr>
<tr>
<td>I feel enthusiastic about buying the product.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.74</td>
<td></td>
</tr>
<tr>
<td>It’s fun to buy a visually appealing product.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.49</td>
<td></td>
</tr>
<tr>
<td>I feel happy about buying a product rich in visual aesthetics</td>
<td>5</td>
<td>2</td>
<td>7</td>
<td>4.96</td>
<td></td>
</tr>
<tr>
<td>I am interested in buying a product rich in visual aesthetics.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.72</td>
<td></td>
</tr>
<tr>
<td>I am inspired to buy such a product.</td>
<td>6</td>
<td>1</td>
<td>7</td>
<td>4.66</td>
<td></td>
</tr>
</tbody>
</table>
It is a joyful experience to buy such a product.

| It is a joyful experience to buy such a product. | 6 | 1 | 7 | 4.66 | 1.592 |

Sometimes the way a product looks and feels seems to reach out and grab me.

| Sometimes the way a product looks and feels seems to reach out and grab me. | 5 | 2 | 7 | 4.89 | 1.165 |

If a product’s visual design and feel impress me, I buy even though I had not intended to purchase.

| If a product’s visual design and feel impress me, I buy even though I had not intended to purchase. | 6 | 1 | 7 | 4.53 | 1.640 |

When I see a product that has a really great visual and touch, I feel a strong urge to buy it.

| When I see a product that has a really great visual and touch, I feel a strong urge to buy it. Valid N (listwise) | 6 | 1 | 7 | 4.77 | 1.549 |

Source: SPSS

Table 2: Descriptive Statistics

5. Results

According to Table 1, the survey included 100 respondents, with almost twice the number of women than men. The sample was a mix of people from different age groups, with more than half of the respondents from the 30-29 age group and more than 2% each in all the other age groups. Also, the sample is from the upper three classes of the socio-economic classification of India. Table 2 on descriptive statistics shows that all the responses were within range and there were no outliers or missing values.
The Chronbach alpha for all the constructs is given in Table 3:

<table>
<thead>
<tr>
<th>Construct</th>
<th>No. of items</th>
<th>Chronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visual aesthetics</td>
<td>4</td>
<td>0.733</td>
</tr>
<tr>
<td>Haptic sense (Autotelic need for Touch)</td>
<td>6</td>
<td>0.949</td>
</tr>
<tr>
<td>Positive emotional response (PER)</td>
<td>7</td>
<td>0.961</td>
</tr>
<tr>
<td>Impulsive buying (IB)</td>
<td>3</td>
<td>0.800</td>
</tr>
</tbody>
</table>

Source: SPSS

Table 3: Chronbach Alpha of scales

A chronbach α of 7 is deemed to be acceptable and Table 3 shows that the chronbach α for all the scales is greater than .7, thus, the scales indicated good internal consistency. Pearsons Coefficient of correlation was used to find correlation between variables depicted in Table 4.

<table>
<thead>
<tr>
<th></th>
<th>Visual</th>
<th>Touch</th>
<th>ER</th>
<th>IB</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pearson Correlation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visual</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.002</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Touch</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.002</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>PER</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>IB</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: SPSS

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

Table 4: Correlations
The correlation between all the variables was found to be positive as shown in Table 4, with the highest correlation between Haptic (Autotellic need for touch) and positive emotional response (.698) followed by the correlation between visual aesthetics and positive emotional response (.622).

The results of the analysis are given briefly in Table 5.

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Relationship</th>
<th>B</th>
<th>R Square</th>
<th>P value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Visual Aesthetics→Positive emotional response</td>
<td>.819</td>
<td>.387</td>
<td>.000</td>
<td>H1 accepted</td>
</tr>
<tr>
<td>H2</td>
<td>Autotellic Need for touch→Positive emotional response</td>
<td>.562</td>
<td>.487</td>
<td>.000</td>
<td>H2 accepted</td>
</tr>
<tr>
<td>H3</td>
<td>Positive emotional response→Impulsive buying behaviour</td>
<td>.546</td>
<td>.356</td>
<td>.000</td>
<td>H3 accepted</td>
</tr>
</tbody>
</table>

Source: Self with results drawn from SPSS

Table 5: Regression results of hypothesis testing

5.1 Hypotheses testing

As shown in Table 5, the results are significant with regard to all the three hypotheses.

H1: There is a significant relationship between the visual aesthetics of the product and the positive emotional response to the visual aesthetics.

The overall model was significant, adjusted $R^2 = .38$, $p < .01$. As per the regression analysis, there is a significant relationship between visual aesthetics and positive emotional response as $\beta = .819$, $p < .01$ and $38.7\%$ of the variance in positive emotional response of consumers is explained by the visual aesthetics of the product. Thus, H1 is accepted.

H2: There is a significant relationship between autotelic need for touch as a stimuli and the positive emotional response to this stimuli.
The overall model was significant, adjusted $R^2 = .48$, $p < .01$. As per the regression analysis, there is a significant relationship between need for touch and positive emotional response as $\beta = .562$, $p < .01$ and 48.7% of the variance in positive emotional response is explained by the need for touch. Thus, H2 is also accepted.

H3: There is a significant relationship between positive emotional responses to the sensory stimuli i.e. visual and autotelic need for touch of a product and impulsive buying behaviour.

The overall model was significant, adjusted $R^2 = .35$, $p < .01$. As per the regression analysis, there is a significant relationship between positive emotional response and Impulsive buying behaviour as $\beta = .546$, $p < .01$ and 35.6% of the variance in impulsive buying behaviour is explained by positive emotional response to the stimuli. Thus, H3 is also accepted.

6. Discussion of findings

As was hypothesised there was found to be a significant influence of the sensory stimuli on impulsive buying through the positive effect on emotional response. All consumers care about what they receive from a product during its acquisition and use (Bloch, Brunel and Arnold, 2003). Reinforcing this finding, the present study shows that, the visual aesthetics of a product tend to affect an individual positively and increase the urge to buy even when the product is not needed, as opposed to a recent study which says that the visual cues including aesthetics do not have an impact on the browsing behaviour of consumers (Helmefalk, 2019). The autotelic touch was found to be related to impulsive buying. This is in sync with previous research which shows that people with higher need for touch purchase more as compared to the ones who are low on need for touch (Peck and Childers, 2006). In the present study, the positive relationship established between positive emotional response and impulsive buying is in conformity with previous studies which have applied the s-o-r model for studying impulsive buying like the study by Chang et al. (2011).

7. Conclusion and Implications

Theoretically, this study contributes to the field of sensory marketing and also consumer behaviour with the application of the S-O-R model in the context of
sensory stimuli including vision and touch and advances the understanding of consumer impulse buying behaviour. One of the main contributions of this research is that it helps in understanding the phenomenon of impulsive buying from the point of view of the sensory cues which. Though studies have been done on multisensory cues also (e.g. Balaji, Raghavan and Jha, 2011), but the multisensory affect can be better studied only with a clear understanding of the affect of individual senses on the buying behaviour. Thus, this study contributes by forming a base for further studies on multisensory stimuli. Also, multisensory marketing can work well only if the individual sensory cues that blend together effectively are used (Helme Falk and Berndt, 2018), and this study, highlights that the visual and the haptic sense can be used as an effective combination to influence consumers to make impulsive purchases. The findings were based on a survey of consumers buying products from any retail store at point of purchase, which captured the actual experience of the people in contrast to other research designs like experimental design, which work in manipulated condition and have been frequently used in earlier studies related to examining effects of store environment (e.g. Baker et al. 2002; Massara and Pelloso, 2006). Majority of the previous researches on the sensory stimuli have been done on a sample of students (e.g. Gilboa and Rafaeli, 2003; Workman and Caldwell, 2007; Balaji, Raghavan and Jha, 2011) but the respondents in this study are from different age groups and not just students, thus, facilitating better generalization of results. Previous researches have been on the affect of senses on customer perception and purchase intention but this study has addressed the issue of impulsive buying as a response to sensory stimuli.

Managerially, taking strategic decisions regarding the visual appeal of the products may help in making the shopping environment more conducive for consumers to indulge in impulsive buying. The focus on the way products appear in their physical form and blending them with the store environment, including their display and positioning in a store can increase the level of excitement and interest of consumers to make more purchases. Thus, strategies related to sensory cues should be made by the retail stores to provide a stimulating in-store experience to customers. Also, the marketers should focus on making the products user-touch friendly as people tend to always touch and feel the product before buying which eventually leads to a purchase in contrast to those formats where it is prohibited to touch the products displayed. Thus, a combination of visual and haptic senses is sure to influence consumers to purchase impulsively.
8. Limitations and directions for future research

One of the limitations of the study is that it focuses on the effects of two senses on impulsive buying. Visual aesthetics was studied as it is considered to be relevant to the widest set of product classes (Bloch et al, 2003). Future research should investigate the effect of all the five senses on impulsive buying and the interaction effect of senses should be empirically tested. Secondly, this study does not relate impulsive buying to the age of the consumers but prior research shows that impulse shopping is done more by people in the age bracket of 18 to 39 (Wooden, 1998). Thus, future research can investigate the role of demographics as moderators to see whether age moderates the relationship between senses and impulsive buying.

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Social inclusion is a life-long process and not an end in itself. It may consist of availability of equal chances of leading a dignified life, freedom from caste, class and gender bias, accessibility to quality education etc. The perception of social inclusion may be considered more crucial for children as they are immature and vulnerable. Children are denied an active role in the processes and institutions for a number of individual and familial reasons. As they spend a significant part of their childhood in schools, it is imperative that the ambience of the school be positive and nurturing, where they can feel safe with the care providers. For social inclusion of children, they must be provided a safe and secure environment in schools as it is their right to be protected during their stay in schools. The present study aims to investigate the capacity and preparedness of the Government as well as private schools to handle any unforeseen circumstances in order to ensure safety of the children. The area of investigation for the present study is the Union Territory of Chandigarh, India. In the present study, the primary respondents, parents of children studying in Government or private schools in Chandigarh, are interviewed on the basis of a semi-structured interview schedule to explore the school environment for safety concerns. It was found that school bus facility is not available particularly in Government Schools. Further, lack of sensitivity training to Class IV employees and readiness of school authorities for any natural calamity is also found low in most of the schools.

**Keywords:** social inclusion, right to life, safety concerns, social audit

**Introduction**

The pioneer of Sociology of childhood Qvortrup has rightly conceptualised children as both 'being' and 'becoming' – that is not just future adults but present human beings (1994).

The National Policy of India in 1974 declared children to be the nation's most precious asset. However, the fact is that children are vulnerable and they need to be
cared for and protected from the harshness of the world outside and around (Holt, 1975). The status of children is susceptible in India and pathetic in case of 18 states, Uttar Pradesh, Maharashtra, Bihar, Punjab, Haryana, West Bengal to mention a few (Bose, 2003). Although, the UN Convention on the Rights of Children has guaranteed these by the signatory States but the life of children is constantly threatened and damaged in institutional setups like schools. Most of the research on children has focussed on poverty, education, special mental and physical needs as matters of concern till now but the issue of safety during school hours has not been given due consideration. This ignorance has led to the dearth of understanding of the gravity of the matter and put the lives of millions of children studying in schools at risk. The cases of brutal murder of an 8 years old child in his school at Gurugram, Haryana and death of 30 innocent children in school bus accident in Nurpur, Kangra are incidents reflecting violation of Right to Life of children at school. Safety is an essential requisite for a positive educational environment. Maslow (1943) has rightly said that violence, disorder and threats to physical safety are antithetical to the environment where the students are supposed to learn and develop. The present study attempts to contemplate the extent of security measures taken by the school for the protection of Right to life of children during their stay in the school as usually children spend one-third of their day in the school; and to investigate the capacity and preparedness of the Government as well as private schools to handle any unforeseen situations and circumstances in order to ensure safety of the children. The study has considered the 'Manual on Safety and Security of Children in schools' by National Commission for protection of Child Rights as reference to examine present status of security measures in the schools.

Overview of Literature

A number of researchers (Hyman, 1967; Douglas, 1970; Feintein, 2003; Tooley and Dixon, 2007; Kingdon, 2010; White, 2010; Hosamani, 2011) have studied the factors responsible for differential educational attainment among children. Most of them asserted that positive attitude of schools as well as parents aid the performance of children in school. Smit and Noble (1995) and Redmond (2008) have mentioned that economic adversity negatively impact the childhood experiences. Further, (Anthony and Chatterjee, 1999; Azim Premji Foundation, 2004; Chandrima and Gunjan, 2007) stressed on malnutrition as a major barrier in the growth and development of children. While UNICEF (2003) emphasized on the
importance of inclusive education to cater the needs of children with physical and mental limitations. Some researchers (Pal and Ghosh, 2008; Lal, 2011; Das, 2013; Ramesh, 2013), examined discrimination on the basis of gender, caste and class among children. Nayak (2012) and Chaudhary (2014) found prevalence of malpractices in the implementation of RTE Act 2009. Garver and Noguera (2012) stressed upon the environmental conditions in school to promote healthy relationship among children instead of investing on camera and other surveillance devices in the school premises. After going through the existing literature, it was found that the safety and security concerns of the children during their stay in the school have not been much focussed upon so far. Further, in times where the lives of innocent children are constantly under threat due to neglect or non-preparedness of the school authorities, it becomes imperative to develop a comprehensive understanding of the situation.

**Conceptual Framework**

*Ensuring Social Inclusion through Right to Life*

Social inclusion is a life-long process and it is not an end in itself. Social inclusion covers all walks of life. It may consist of availability of equal chances of leading dignified life, freedom from caste, class and gender bias, accessibility to quality education, etc. (UNESCO 2005).

The perception of social inclusion may be considered more crucial for children as they are immature and vulnerable. Children are excluded from decisions regarding processes and institutions associated with them for a number of individual and familial reasons. Individual reasons may include minor status, physical, mental inequalities and socio-economic dependency. Familial factors also play crucial role in exclusion of the children like caste, class, ethnic, religious residential and educational background of the family.

Children require a healthy and supportive environment to grow and develop. In India, Children have constitutionally guaranteed fundamental rights to live with dignity and to have access to education in an environment that is safe, protective and conducive to growth and development. Everyone in school has a role to play in ensuring an effectively safe, healthy and secure environment within the institution; be it the management, principal, teachers, administrative staff, class IV workers,
special-needs assistants, contractors and students. As children spend a significant part of their childhood and formative years in schools, it is imperative that the ambience in schools is positive and nurturing, where they can feel safe and secure with the care providers. Thus, in order to ensure Social inclusion of the children, they must be provided a safe and secure environment in schools as it is their right to be protected during their stay in schools.

**Research Questions**

- What kind of role different stakeholders of the school are playing in ensuring the safety and security of the children?
- What are the differences among the Government and the private schools in providing safe and secure environment to children?
- What is the satisfaction level of parents regarding the level of security and safety provided to their children in the school?
- What are the major issues that need to be addressed for ensuring safety of children in Government and private schools of Chandigarh?

**Objectives**

- to examine the extent of safety of children in school: For this objective, the 'Manual on Safety and Security of Children in schools' prescribed by National Commission for protection of Child Rights is referred.
- to study the role played by different stake holders of the school in ensuring the safety and security of children
- to compare the preparedness of Government and Private Schools for ensuring safety of children
- to study the satisfaction level of parents regarding the security and safety provided to their children in school
- to give suggestions regarding major issues concerning the safety of children in the schools of Chandigarh
Research Methodology

The study undertaken is partially descriptive and partially comparative. Descriptive design is applied for elaborating on the present status related with safety and security of children and comparative design is used for drawing comparison between Government and private schools of Chandigarh.

Locale of the study

The area of study is the Union territory of Chandigarh. The city is considered the hub of education catering to the pedagogical needs of adjacent states like Punjab, Haryana and Himachal Pradesh. It being a Union Territory, Chandigarh administration notifies the policies and directions of Central Government from time to time.

Universe and the sampling frame

There is sufficient number of schools available in various parts of the city with a view to provide education to the children. Apart from the schools established by the Government here, there is a good number of privately managed and Government-aided schools, functioning from the educational sites allotted to them by the Chandigarh Administration on concessional rates from time to time. There are a total of 112 Government schools, 7 Government-aided schools and 73 privately managed schools in Chandigarh. The schools are expected to admit students without any discrimination on the basis of religion, caste, colour or creed with an aim to provide quality education within 1 km of their residence. The Government schools are affiliated to the Central Board of Secondary Education, New Delhi. Private schools are also commonly affiliated with C.B.S.E. But there are some schools affiliated to the Indian Certificate of Secondary Education too.

For the purpose of the present study, 10 per cent of the Government as well as private schools are taken through random sampling. Further, 10 parents and their children are interviewed from each of the selected schools.

Unit of analysis and data collection

The primary respondent in the present study was one of the parents along with a child studying in class 5 to class 10 in the schools of Chandigarh (Mother or father
whosoever was available for the response). On the basis of the 'Manual on Safety and Security of Children in schools' by National Commission for Protection of Child Rights, a semi-structured interview schedule was prepared. Primary respondents were interviewed on the basis of a semi-structured interview schedule to explore the school environment for safety and security concerns. Further, some of the school authorities were also interviewed and physical inspection was made in few schools where permission was granted. The collected data was analysed statistically and efforts were made to arrive at technically sound results.

Relevance of the study

The present study has helped in examining the measures taken by the schools for ensuring the safety and security of the children in the Union Territory of Chandigarh. The study attempts to highlight the extent to which the 'Manual on Safety and Security of Children in schools' by National Commission Protection for Child Rights is followed by schools. A comparative analysis of government and private schools in this regard has enhanced our understanding of safety environment and procedures followed by these institutions. Moreover parents' view point has definitely brought some hidden and covert dimensions of this issue. The findings of the present study aim to produce a comprehensive social audit of the preparedness and capacity of the schools to ensure safety and security of the children during their stay in schools. The study is expected to give valuable insight into various matters related to different stakeholders, not only for the implementation of the various safety measures but also for the development of effective monitoring system concerning the safety of children in the school.

<table>
<thead>
<tr>
<th>Type of School in Chandigarh</th>
<th>Number of Schools in Chandigarh</th>
<th>Sample drawn</th>
<th>Total number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Schools</td>
<td>119</td>
<td>11</td>
<td>110 (11*10)</td>
</tr>
<tr>
<td>Private Schools</td>
<td>73</td>
<td>8</td>
<td>80 (8*10)</td>
</tr>
<tr>
<td>Total</td>
<td>192</td>
<td>19</td>
<td>190</td>
</tr>
</tbody>
</table>

Table 1.1 Distribution and Selection of the Schools of Chandigarh for the Study
Limitations of the study

Some schools were reluctant to share information on the parameters of safety and security of children. Further, parents were also hesitant to report issues against school due to fear of action by authorities. After careful analysis of the data collected during the study, we came across the following vital issues concerning the safety of children in the schools.

On the basis of response received from parents whose children are studying in various schools of Chandigarh, various issues concerning the security of their children were examined. With some informal conversations with teachers and other support staff, a deeper understanding on the topic under study was made.

The following major issues can be discussed at length. However, some vital aspects have been highlighted in the above mentioned chart also.

Issues Concerning the Safety of the Children in Schools

Infrastructure

As teachers and children spend a substantial part of their day in school, it is essential to keep the school environment including building, premises, entrance and
surroundings that comprise broader term 'Infrastructure' safe and secure. It is important to see that school buildings are built to be more resilient to hazards and ensure “life safety”. In a similar way, school administration, staff, teachers as well as students need to be better aware and prepared to respond to any catastrophe, natural or man-made, so that any damage - injury or loss of life and property can be reduced, if not completely avoided. School infrastructure includes many components viz., physical structures such as school building, playground, water bodies (if any), electrical and fire safety mechanisms etc.

In the present study, it was found that in Government (54%) and Private schools (78%), the condition of the school building in terms of space, number of entrance/exit gates, stairs, playground and lobby is satisfactory. However, in case of clean toilets and drinking water outlets, majority (86%) of the respondents are not happy with Government schools. Though, we find the condition of private schools is much better in this context and most (81%) of the respondents are satisfied with the arrangement of toilets and drinking water. Further, the respondents in case of Government schools responded that usually attendants are not present near the toiles to help and take care of younger children in case they need. Due to this negligence, in one incident a child studying in 5th class slipped accidently and got severe injury on the head.

As far as availability of electrical and fire safety mechanism is concerned, it was noticed that parents as well as children don't have much information regarding it. Some school authorities told us that they have installed all the requisite fire and electrical safety devices. Further, only one of the private schools from the selected sample is conducting drill practice with children in order to prepare them to face any calamity in school premises.

*Health and Hygiene*

With the aim of protecting and promoting the health, hygiene and welfare of children, it is important that schools develop, implement and maintain an effective health and hygiene management system. Good health and hygiene management system supports the delivery of high educational standards that aids in holistic development of the children.
In the present study, we find that health form of child dully filled and signed by medical officer is required to be submitted at the start of the academic session by parents in all schools now. The health form requires comprehensive assessment of the child physical as well as mental functioning. In case of Government schools, respondents (79%) are of the opinion that they are unable to comprehend many aspects of the health form so the administration should do it at the school level and share the results to help illiterate and poor families for maintaining health of their children. However, in case of private schools, the respondents (85%) are able to fill and understand the health form.

Various Government initiatives like De-worming and administering of Iron supplements are implemented in most of the schools of Chandigarh. However, we find that there is a need of awareness and insight among the parents regarding the implications of the various nutrition oriented programs.

**Method of discipline and attention to special needs**

A chronic pattern of psycho-social maltreatment destroys a child's sense of self and personal safety. Corporal punishment amounts to abuse and militates against the freedom and dignity of a child. It also interferes with a child's Right to Education because fear of corporal punishment makes children more likely to avoid school or to drop out altogether. Hence, corporal punishment interrupts the Right to life with dignity. Same is the case of violence among peers and groups of children that inflict physical as well as psychological fears and scars in children. Schools should provide the right ambience and climate to students to develop and enrich talents to facilitate holistic development of personality. To develop a creative human being in a fearless environment, schools should encourage teachers to adopt alternative strategies to corporal punishment.

In the present study, we find that in most (67%) of the Government schools teachers follow corporal punishment as a method to discipline children. Some of the parents reported even injury to their children after being beaten by teachers in Government schools. Very few respondents (12.3%) mentioned use of corporal punishment in private schools. Further, we noticed that there is a lack counselling in private as well as government schools to help children in their various adjustment problems. Learning disabilities like slow learning, speech delay, lack of concentration due to
hyperactivity and inability to recall are not being taken care of adequately in schools. Special educators are not available in most of the schools. Parents of private schools are dependent on private speech therapists but they are income oriented as reported by parents and in case of government schools, the children are compelled to continue with their speech problems.

Role of Teaching Staff

The teachers, including head teachers, should safeguard children's wellbeing and maintain public trust in the teaching profession as part of their professional duties. The school teachers also have a responsibility to provide a safe learning environment to the children, where they can identify children who may be in need of extra help, or who are suffering or are likely to suffer significant harm. They also hold a responsibility to take appropriate action, working with other services as needed.

In the present study, lack of individual attention and dependence on local tutors is mentioned by most (84%) of the respondents of Government schools and in 54% of private schools as well. According to respondents, class strength is the biggest culprit as it is very difficult to give personal attention to 45-55 students in class by teachers. However, some private schools are keeping the class strength as low as 30. The respondents (81%) in case of government schools also mentioned less use of English as a medium of instruction that makes children very weak in reading and writing in English. Use of inappropriate language by teachers is mentioned by many respondents in government schools. However, parents are satisfied with the use and practice of English language in case of private schools.

Role of Non-teaching Staff

School support staff plays an important role in ensuring students are learning in a safe and supportive learning environment. They can foster positive, trusting relationships with students and improve school climate by encouraging parent and family involvement in education. Because students connect with school support staff on many occasions throughout the school day, support staff can model positive behaviour and send positive messages to students.
In the present study, it was found that availability of support staff (office staff, gatekeepers, peons, sweepers, maids) in Government schools is very less. Lack of sweepers and maids has resulted in lack of hygiene in schools. It was also found that security guards are not available in 58% of the Government schools. So it appeared that it is very easy for an outsider to enter into these campuses.

In case of private schools, the support staff is available but parents usually interact with office staff only. Security guards and check point at the entry gate are found in case of 80% of the private schools. Moreover, none of the children of private schools in the present study reported bad behaviour of the non-teaching staff with them.

**Safety in School Transportation**

School bus is undoubtedly the most convenient means of student transportation. But unfortunately, there are a number of school bus safety issues faced by students. Hence, there are a number of laws in place for ensuring safety in School Transportation.

In the present study, it was found that only in only 15% of the Government schools the facility of school bus was available. Auto rickshaws, vans and rickshaws were used in most of the cases. In some cases parents pick their children and sometimes the children commute on their own. Parents of the children studying in Government schools considered auto rickshaws, vans and rickshaws unsafe as children often complain of speeding and crowding. But in the absence of school buses, they are compelled to depend on these modes of conveyance. School buses are available in almost all the private schools however, some of the respondents (21%) mention that drivers keep on changing and are negligent in driving. Further, buses are mostly run by private contractors so the schools keep themselves away from these issues. In case of school buses of private schools, GPS were not active and 69% of the respondents reported that sometimes helpers use foul language. Further, some parents complained that the helpers in the buses do not cooperate while their children board/get off the buses.

**Conclusion**

School is a common platform where children irrespective of caste, creed, colour,
culture and gender share space and learn together. Lots of aspirations for prosperous future of parents as well as children are associated with school. Thus, school should serve as a complete unit where infrastructure, staff (teaching as well as non-teaching), health and hygiene and attitude of the school authorities all work in tandem.

The results of the present study revealed that schools in the City Beautiful are lacking in some of the very significant areas that needed to be rectified in order to ensure the Right to Life with dignity and safety to the children. It was also discovered that the practice of corporal punishment as a method of discipline is still being followed especially in government schools of Chandigarh. Further, dependence on tutors in formative years of children is a serious matter of concern in case of both government as well as private schools. Schools in Chandigarh seem unprepared in case of any unprecedented circumstances due to lack of proper fire and electrical safety mechanism in schools and absence of disaster management training among school staff. The lack of control over private school buses contractors is also one of the grave concerns that need to be immediately taken care off.

Suggestions

A regular monitoring of all the schools in context of practice of routine fire and safety instructions should be done by the department of school education. Every school should have a disaster training and management committee at school level to conduct various training sessions for students as well as staff to improve preparedness of the school authorities to deal with any unforeseen situations. Further, a provision of school buses for children should be there in case of government schools also. However, the private school authorities should keep a check on the school bus staff for obeying the traffic rules as well as other safety instructions. Lastly, in order to ensure better future to all the children, special educators and counsellors should be appointed in adequate number in all schools.

Works Cited


No 3707.


Employee Engagement and its Relationship with Organizational Effectiveness: Revisiting Literature

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It is a matter of great concern for organizations to survive in the volatile, uncertain, complex and ambiguous (VUCA) environment. Apart from this, the organizations are facing other challenges like disruptive technology, high attrition rate, more women and millennials in workforce to name a few. These challenges have made it difficult for organizations to achieve effectiveness. Organizational effectiveness has different connotations in different organizations depending on their size, phase, structure, vision and mission etc., of the organization and researchers in academic and corporate realm have construed the same. Furthermore, to attain effectiveness, the role of employees' engagement cannot be undermined.

In management parlance, an engaged employee is the one who is not only passionate for his work but also emotionally connected to the organization in its endeavor for success. Numerous studies have shown that engaged employees outperform the disengaged ones by being more productive, attentive, satisfied, customer oriented, exerting discretionary effort and have proclivity towards the growth of the organization. However, studies showing significance of employee engagement in the organizational effectiveness are sparse and must be undertaken. This study is an attempt to understand employee engagement through various definitions and to study the relationship between employee engagement and organizational effectiveness.

Keywords: Employee engagement, Organizational effectiveness, VUCA environment

Since times immemorial, organizations across the globe have been striving for effectiveness. Its relevance in contemporary scenario can be attributed to the fact that organizations today, are operating in the most volatile and complex environments of all times. They are experiencing a number of challenges in the name of disruptive technology, changing workforce dynamics (workforce
diversity, more women and millennials), changing aspirations and expectations of employees etc. It is becoming difficult for organizations to stay germane in the said conditions. Thus, it is highly relevant time to discuss organizational effectiveness in the present times. Though, tough to describe what precisely represents organizational effectiveness, it is widely accepted as "the extent to which an organization achieves its goals" (Steers, 1977). Some others have defined it as "a socially constructed, abstract notion carried in the heads of organizational theorists and researchers" (Quinn and Rohrbaugh, 1983); "the net satisfaction of all the primary constituents in the process of collecting and transforming inputs into the results in an efficient manner" (Matthew et al., 2005).

Most researches have associated it to the financial aspects like productivity, rate of return, return on investment, profitability etc. However, the contribution of human resource in achieving organizational effectiveness has sparingly been studied.

Human resource is perhaps the most vital 'game changer' for the organizations today. The products, strategies, processes may be imitated by the competitors over time, but not your people. Thus, in today's volatile and hyper competitive environment it is very essential for organizations to strive for people who are enthusiastic to exercise their discretionary effort while performing their job. Engagement has been a widely accepted as employees' enthusiasm for work, his deep sense of physical, cognitive and emotional attachment for his work and organization. It is a well researched topic in both academic and corporate realm. There are a number of advantages of having engaged employees as the researchers across the globe have concluded. Organizations that have engaged employees are more profitable, provide better customer service thus retaining happy and satisfied customers, experience less absenteeism and turnover (Salanova et al., 2005; Bakker and Demerouti, 2007; Hakanen et al., 2006; Harter et al., 2002).

Objectives of the study

The aim of the paper is two-fold, firstly to accrue the body of knowledge on employee engagement (EE) and secondly, to establish its relationship with organizational effectiveness by revisiting previous literature.
Employee Engagement:

Engagement is like love - everyone agrees it's a good thing, but everyone has a different definition of what it is. (Graham, *The New York Times*)

Employee Engagement (EE) is the most recent challenge that has garnered a lot of attention from global leaders and business strategists. The same is evident from the Deloitte report, “The Global Human Capital Trends, 2015: The New World of Work”. The report clearly indicates that it is for the first time that a 'softer issue' such as 'EE' has emerged as the top challenge for HR leaders across 106 countries and more than 87% of organizations have cited engaging their employees as one of their top challenges. Another report by Aon Hewitt, 2014 'Trends in Global Employee Engagement' stated that beyond attracting and retaining necessary talent, engaging talent in the right behavior will be the business challenge of the next decade. However, the question remains as to what actually is EE. As far as defining EE is concerned, there is no single accepted definition of who is an engaged employee but the bottom-line from the thoughts of various researchers is that he is the one who is emotionally attached to his organization, can go an extra mile to perform his job, is deeply and passionately involved in it and last but not least, strives to take his organization ahead in the competitive environment.

The term EE was coined by William A. Kahn who has done one of the pioneer studies on engagement. Kahn (1990) defines EE as "the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances." Thus, according to Kahn, engagement means to be psychologically as well as physically present while occupying and performing certain organisational role (Kahn, 1990).

Definitions in academic literature

The academic literature is full of definitions of engagement. Each author has expressed his feelings as to what they think engagement is. Some have expressed it in terms of feelings and behavior while others have proved it to be an attitude etc. Some important and commonly cited definitions are expressed below.
"Engagement means to be psychologically present when occupying and performing an organizational role. The harnessing of organization members' selves to their work roles; in engagement, people use and express themselves physically, cognitively and emotionally during role performance" (Kahn, 1990).

"Engagement is characterized by energy, involvement and efficacy which are considered the direct opposites of the three burnout dimensions exhaustion, cynicism and lack of professional efficacy" (Maslach, 2001).

It is defined as a "positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption". They further state it is “a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual or behaviour" (Schaufeli et al., 2002).

"Engagement is an employee's high level of work involvement and enthusiasm" (Tritch, 2003).

Engagement is a "positive attitude held by the employee toward the organization and its value. An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee" (Robinson et al., 2004).

“Employee engagement focuses on positive feelings of the employees' towards five issues at workplace which includes job value, job satisfaction, job ownership, job involvement and enthusiasm” (Wellins et al., 2005).

“Engagement is most prominently characterised by an employee's "heightened involvement with job and enthusiasm" (Seijts and Crim, 2006).

“Engagement is the extent to which employees are satisfied with their jobs, feel valued, and experience collaboration and trust” (Catteeuw et al., 2007).

Definitions by Global HR Consultancies

Consultancy firms have been engaged in carrying out surveys to find out what
engagement is, what are the drivers of engagement and how do they affect the bottom line of businesses. They have conceptualized engagement by amassing and redefining existing thoughts, such as involvement, enthusiasm, commitment, satisfaction, motivation and extra-role performance. A good deal of literature on employee engagement is contributed by these global consultancies like the Towers Perrin, Aon Hewitt to name a few. Some definitions provided by these consultancies have been discussed in the following lines.

The Corporate Leadership Council defined engagement as "the extent to which employees commit to something or someone in their organization- how hard they work and how long they stay as a result of that commitment" (Council, 2004).

"Engagement is commitment or motivation indicating a psychological state where employees feel a vested interest in the company's success and perform above the stated requirements of the job. On the engagement continuum, they move from being satisfied, motivated, committed to becoming advocates of organizational ethos" (Mercer, 2007).

Ixia consultancy defines emotional engagement as "employees feeling safe and secure enough to be their best selves at work, to bring their 'whole' selves to work, and to feel respected and valued for 'who they are being' in their job role and responsibilities" (Cleland et al., 2008).

"Engagement is defined in terms of three elements namely employees' willingness to exert discretionary effort on their job, availability of resources and supervisory support and work environment that gives energy for physical, emotional and interpersonal well-being" (Towers Watson, 2014).

In its survey on Global Employee Engagement Trends, Aon Hewitt defined engagement as" the psychological state and behavioral outcomes that lead to better performance. Engaged employees constantly exhibit three general behaviors namely say, stay and strive. They speak positively about the organization, have a strong desire to be members of the organization despite having opportunities to work elsewhere and put in extra effort, time and initiative in their work" (Hewitt, 2015).
The perspectives of employee engagement as endorsed by various researchers has been summarised below in Table 1:

<table>
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<tr>
<th>S.No.</th>
<th>Definitions</th>
<th>Authors</th>
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<tr>
<td>1.</td>
<td>The harnessing of organization members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances.</td>
<td>Kahn (1990)</td>
</tr>
<tr>
<td>2.</td>
<td>How the organization’s members devote themselves to work, including not only cognition, but also the flexible application of emotions and behaviors.</td>
<td>May et al. (2004)</td>
</tr>
<tr>
<td>3.</td>
<td>A mixture of commitment, loyalty, productivity, and ownership.</td>
<td>Wellins &amp; Concelman (2005)</td>
</tr>
<tr>
<td>4.</td>
<td>The combination of knowledge, emotion and behavior related to the individual’s role performance.</td>
<td>Saks (2006)</td>
</tr>
<tr>
<td>5.</td>
<td>Employee’s active involvement in work and the state of full physiology, cognition, and emotion that accompanies the work engagement, including three dimensions: work engagement, organizational recognition, and sense of work value.</td>
<td>Cha (2007)</td>
</tr>
<tr>
<td>6.</td>
<td>A positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption.</td>
<td>Schaufeli et al. (2002)</td>
</tr>
<tr>
<td>7.</td>
<td>The individual’s involvement and satisfaction with as well as enthusiasm for work.</td>
<td>Harter et al. (2002)</td>
</tr>
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<td>8.</td>
<td>Employee Engagement is the &quot;positive feeling of the employees towards their work and organization&quot;</td>
<td>Coffman and Gonzalez-Molina, (2002).</td>
</tr>
<tr>
<td>9.</td>
<td>Having a long-lasting, positive emotional and motivational state of awakening their work, ready to devote themselves experiences during work. to work at any time, and are accompanied by pleasant, proud, and encouraging</td>
<td>Zeng &amp; Han (2005)</td>
</tr>
<tr>
<td>10.</td>
<td>A positive, highly awakened emotional state with two features: energy, and involvement.</td>
<td>Bakker(2011)</td>
</tr>
</tbody>
</table>

**Engagement as a positive disposition**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Definitions</th>
<th>Authors</th>
</tr>
</thead>
<tbody>
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</tr>
<tr>
<td>-------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>11.</td>
<td>The extent how employees are willing to stay in the company and work hard for the company, including three elements: say, stay and strive.</td>
<td>Hewitt (2005)</td>
</tr>
<tr>
<td>12.</td>
<td>Degree of willingness and ability of employees to help companies succeed, including rational and sensuous engagement.</td>
<td>Towers Perrin (2001)</td>
</tr>
<tr>
<td>13.</td>
<td>A sense of professional responsibility, including hard work, dedicated to the company, loyal to the boss, and self-confidence.</td>
<td>Xie (2006)</td>
</tr>
<tr>
<td>14.</td>
<td>The opposites of three features of burnout: energy, participation, and effectiveness.</td>
<td>Maslach et al. (2001)</td>
</tr>
<tr>
<td>16.</td>
<td>The core burnout and engagement dimensions are opposites of each other along two distinct dimensions of energy and identification.</td>
<td>González-Romá et al. (2006)</td>
</tr>
<tr>
<td>17.</td>
<td>It is the individual’ sin volvement and satisfaction as well as enthusiasm for work.</td>
<td>Harter, Schimdt and Hayes (2002)</td>
</tr>
<tr>
<td>18.</td>
<td>An engaged employee is a person who is fully involved in, and enthusiastic about, his or her work.</td>
<td>Falcone (2006)</td>
</tr>
<tr>
<td>19.</td>
<td>It is the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment.</td>
<td>Lockwood (2007)</td>
</tr>
<tr>
<td>20.</td>
<td>It is a feeling of commitment of an employees to help the company achieve its objectives. They have a desire to be involved in what is happening within the company.</td>
<td>Mori(2008)</td>
</tr>
<tr>
<td>21.</td>
<td>It is defined in general as the level of commitment and involvement an employee has toward their organization and its values.</td>
<td>Anitha (2014)</td>
</tr>
<tr>
<td>22.</td>
<td>Engaged employees do not hold back, they are not only more energetic, but also enthusiastic in applying this energy at work. They are intensively involved in their work and pay attention to the details.</td>
<td>Leiter and Bakker (2010)</td>
</tr>
</tbody>
</table>

Source: Authors’ compilation from previous studies

Table: 1 Perspectives of Employee Engagement
Organisational Effectiveness and Employee Engagement

An organisation cannot ignore the contribution of its employees, to attain effectiveness because it's the employees who set apart a good organisation from a great organisation. When engaged, they bring in enthusiasm, passion, commitment, loyalty and innovation at work. An organization having such employees will undoubtedly withstand difficult times and environmental challenges (both internal and external) to become resilient, adaptive and sustainable, thus becoming effective. The following are some of the research studies which have confirmed a correlation (direct or indirect) between these two constructs and reiterated the above argument.

"It is employee engagement that drives effectiveness in an organization by improving retention, customer loyalty, productivity, safety and ultimately, profitability". The authors feel that better the engagement levels of employees, more will be the effectiveness of that organization (Myilswamy and Gaytri, 2014).

Organisations search for means to elevate employee engagement at work, thereby improving organisational effectiveness. Moreover, research has suggested a positive and significant contribution of EE towards organizational effectiveness since "engagement in employees makes them more enthusiastic about and absorbed in their work, profoundly immersed to put forward their positive energy and mental efforts towards the attainment of organizational goals" (Kataria et al., 2013b).

Employee engagement is a "winning formula for organizational excellence. To meet the challenges resulting from global competitiveness, they need to demonstrate world class performance, re-examine the drivers of organisational performance through employee engagement". The human capital, if developed and nurtured appropriately by the organization, drives organisations towards developing capabilities necessary for the organisational growth and development in recent times (Sahoo and Sahu, 2013).

In yet another study, a correlation between employee engagement and organisational effectiveness through organisational citizenship behaviour (OCB) was found. OCB is the extra-role behaviour of an employee and concerns with
what an employee decides to do instinctively, often outside of their specified contractual obligation). The study supports the concept of employee engagement as a vital driver of organizational effectiveness through OCB. Engaged employees have the greatest potential to enhance organizational effectiveness through their higher levels of OCB (Kataria et al., 2013a).

Rayton et al (2012) in their report summarised that "there is a firm correlation between employee engagement and high organisational productivity and performance across all sectors of the economy". Apart from performance and productivity, "employee engagement impacts positively on the levels of absenteeism, retention, levels of innovation, customer service, positive outcomes in public services and staff advocacy of their organisations" (Rayton et al., 2012).

Studies have also focussed on various factors which influence employee engagement and observed that organisations with higher levels of employee engagement outperform their competitors in terms of profitability, higher productivity, customer satisfaction and lower employee turnover thus leading the organisation to the ultimate goal of effectiveness (Sundaray, 2011; Hewitt Associates LLC, 2005).

**Key findings**

- There is no unanimously accepted definition of employee engagement. Various researchers have defined it diversely and differently. This lack of precision has invoked criticism as well as curiosity, making it exciting to study or research further.

- Every research brings out a distinct aspect of employee engagement. It has been discussed from various points of view (as mentioned in the table). Some authors feel it to be a multifaceted construct while some feel it is a positive disposition, still others feel it to be associated with involvement, commitment of an employee with organization and the enthusiasm for his work.

- There are various dimensions of employee engagement like the behavioral, cognitive, physical and emotional. It is difficult to state which dimension plays a stronger role in employees and whether one or more dimensions can simultaneously affect the disposition of employees.
Every engaged employee exhibits behavioral outcomes of better performance showing discretionary efforts, taking pride in being associated with their organization, feeling valued for contributing holistically to the growth and development of the organization.

From the definitions of employee engagement assimilated above, it is quite evident that having engaged employees is a win-win situation for both employees and the organization. The employees are benefitted by way of being motivated, satisfied, innovative, proud, confident, better performers than their disengaged counterparts while the organization experiences enhanced productivity, profitability, lesser absenteeism, customer and employee retention, and good public image.

It also becomes apparent from the previous studies that there definitely exists a positive relationship between engaged employees and organizational effectiveness. Engaged employees by being involved and committed to their job and organization show discretionary effort while working and this leads to enhanced performance and satisfaction levels, increased productivity and better corporate image, thus making the organization effective.

**Conclusion**

The organizations are facing a number of challenges in this hypercompetitive business environment. One such challenge that has been discussed in this paper is employee engagement. This construct is garnering great attention from practitioners across the globe. It is evident from previous studies that engaged employees are the ones who are willing to put their heart and soul into whatever they are expected to do. They are going beyond their job descriptions and exhibiting extra-role behaviors, they are not only emotionally and passionately involved and committed towards their organization but also strive for its excellence. Engaged employees, by being more satisfied, customer oriented, confident, innovative and going the extra mile lead to increased productivity, customer retention and better corporate image, thereby enhancing organizational effectiveness. The primary contribution of this study is its attempt to bring forth the various aspects of employee engagement and to establish a relationship between employee engagement and organizational effectiveness by applying theoretical perspective on the two variables.
Works Cited


Matthew, J.; Grawhich and Barber, L. K. (2005) 'Are you Focusing both Employees and Organizational Outcomes,' Saint Louis University: Organizational Health Initiative.


Consumer Buying Behaviour towards Mobile Phone Attributes: A Study of Young Population of Tricity

Dr Kiran Jindal
Assistant Prof, Commerce
Mehr Chand Mahajan DAV College for Women, Chandigarh

Mobile phones are becoming a necessity rather than luxury now days. Increasing disposable income, digitalisation and attraction toward social networking are the main factors responsible for increasing demand of mobile phones. This study aims to investigate the main factors affecting consumer's choice, particularly of the youth, while purchasing a mobile phone and to determine which of these factors are actually important in a consumer's decision-making process. The purposive sampling technique was employed and data was collected from 565 respondents ageing between 18 to 27 years of tricity (Chandigarh, Panchkula & Mohali). By using factor analysis, we discovered how product quality features like camera quality, processor and storage along with an upgraded version are considered important, whereas price is at lesser consideration on account of improved standard of living in today's scenario.

Keywords: mobile phone attributes, customer preference, marketing research.

Introduction

Consumer behaviour is considered as a complicated process to understand as it is very dynamic in nature. It is a mental process through which a consumer undergoes while buying any commodity or service. Consumer generally takes the input from his/her environment (eg. media, friends, relatives or self evaluation etc.), processes it mentally and takes the decision to buy the product as a final output. The marketers need to understand the behaviour of consumers to serve them better and get a reasonable niche in the market.

Indian consumer market is considered as the biggest consumer market around the world. Multi-national companies are tapping this market by introducing new kinds of advancements. One such development is in the form of mobile phones, an innovation resulting from dynamism in consumers' needs and wants. Mobile, as a medium of communication is growing fast and reaching every strata of society with its easy accessibility and reach. This could be attributed to increasing disposable
income, increasing rate of education, digitalisation, attraction towards social networking, globalisation and inbuilt features of mobile phones like camera, calculator and watch among others. The presence of so many mobile brand companies has created intense competition among the marketers. They are constantly fighting with each other to add additional and better features to mobile phones at the lowest possible cost so as to obtain an edge over its competitors. The knowledge of "what the consumers thinks" and "what consequently would contribute to his satisfaction" is the actual requirement of marketers in today's scenario. The consumer buying behaviour is very much complex for ever changing technological products and it is necessary to understand it from time to time so as to cater the market in an effective manner. The reasons why consumers buy a particular brand or switch to another brands are basically the factors influencing the choice, which is the topic of utmost importance. Its dimensions are: 1) Subjective characteristics of consumers like demographics, and 2) Preference Formation (also called Rating of Factors with one another). It further extends to analysing these factors and helping the marketers to know up to what level they influence the purchasing decisions which should be counted as the objectives of current marketing research. As per the existing literature, product quality in the form of Speed and Performance followed by brand, advertising and network may have the highest positive impact on the satisfaction of consumers towards mobile phones (Agarwal et al., 2019; Vishesh et al., 2018; Mohan, 2014; Liu, 2002). Recommendation for review on the internet and friends might influence more than any other categories while buying mobile phones (Jha and Nanda, 2017). Shashi kumar Sharma (2010) also suggested that Bhutanese youth are influenced by brand, price, advertisement and peer group while purchasing a mobile phone. Reference group influence, social reputation and regular contact with others are the influential factors for the buying of mobile phones (Keelson, 2012). Some other customers may consider factors like pricing and physical attributes of a mobile phone other than anything else, while making a purchase decision (Kumari, 2017; Sata, 2013). Apart from product feature and price, the other important factors are brand, convenience factor and social influence which affects the buying motives for smart phone (Trivedi and Raval, 2016; Rakib, 2019). The camera, screen size and RAM might play the least important role in purchasing decisions (Sethi and Chander, 2015). Availability of credit system could be another factor affecting consumer behaviour (Das Debadutta 2012). S. Suraj Basha et al. (2011) concluded
that the educational qualification does not affect the selection of a mobile but the services derived and quality of the product certainly affect the choice. According to S. K. Kaushal (2016), compatibility, dependency and social influence could be the factors which significantly affect the purchase intension of the Smartphone consumers.

According to a report published by Statista Research Department, the number of mobile phone users in the world is expected to pass the five billion mark in 2019. Mobile phone users in India crossed 581 million users in 2014 and have been on a steady rise over the last decade. India is estimated to have over 800 million mobile phone users in 2019. The reason for this huge consumption of mobile phone could be due to highest proportion of young population (Girija and Kumar Shiva, 2013) and growing middle class in Indian economy. This young population is influenced by modernisation, globalisation and fashion industry and is eager to adopt new technology. They demand products by imitating business tycoons and other celebrities. Majority of the sale of mobile phone is determined by the young population as they are decision makers for themselves as well as for their families while choosing consumer products. So, these tech-savvy people are usually trend setters for the demand of technology related products. The behaviour of this young population needs to be understood as very few studies have been conducted to analyse the consumer behaviour of young population. Moreover, Indian consumer market is considered as a market of middle class consumer who is price conscious. So, the product manufacturing companies generally concentrate more on price rather than other attributes of product. The present study is an attempt to analyse the consumer behaviour of young population towards mobile phones and to measure the important attributes of a mobile phones that a consumer considers while buying a product.

Objectives

- to study the various product attributes a consumer considers while purchasing a mobile phone and the influence of those factors on his buying behaviour
- to study the perception of the consumer regarding various mobile phone brands
to know about the preference level of youngsters in case they are willing to change their current brand of mobile phone

to find out the satisfaction level of youngsters toward their current mobile phones

to analyse the major features which a young male or female look for while purchasing a mobile phone

to study the price they paid for their existing phone and how much they are willing to spend in case they make a new purchase of a different brand

For fulfilling the above objectives, descriptive research design has been used. The research study is based on primary and secondary data as the existing literature is used to determine the factors influencing the buying behaviour of young population regarding mobile phones. Primary data is collected through survey method using questionnaires. For this purpose, a sample of 565 respondents has been taken through purposive sampling. Youngsters within the age group of 18-27 years having respective qualification such as under-graduates, post-graduates and Ph.Ds residing in Chandigarh, Mohali, Panchkula are taken as sampling unit. The collected data has been analysed using statistical techniques like bar graphs, pie charts, frequency tables, ANOVA, Chi-square and factor analysis using SPPS.

**Data analysis and interpretation**

The demographic profile of the respondents has been analysed in Table 1. It can be observed that majority of the respondents are female (69.7 %). With respect to age, 40.5% of the respondents are 18-21 years old and 49.7% of the respondents are between 21-24 years of age. Hence, almost 90.3% of the respondents represent the age group of 18-24 years of age. 54.5% of the respondents are undergraduates and 44.2% of the respondents are post graduate. The most interesting fact is that all of the respondents are having their own smart phones. It illustrates that there is not even a single respondent who is not using a smart phones. The trend for having smart phones has increased substantially. It also means that the young population of India is tech-savvy and use up to date products especially in case of mobile phones.
Usage of mobile phone brands

Table 2 illustrates that out of 565 respondents 168 respondents have I-phones i.e. 29.7% of the total followed by 134 respondents having mobile phones of other brands (other than those specified in the list like Micromax, Motorola and Sony, HTC, Oneplus, Asus etc.). 130 respondents have Samsung phones i.e. 23% of the total. Respondents also have mobile phones of different brands like Mi, Oppo, Vivo, Nokia but Apple is the most preferred mobile phone brand followed by Samsung brand. Nokia is the least preferred brand of mobile phone.

<table>
<thead>
<tr>
<th>Brands</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOKIA</td>
<td>3</td>
<td>0.531</td>
</tr>
<tr>
<td>SAMSUNG</td>
<td>130</td>
<td>23.01</td>
</tr>
<tr>
<td>APPLE</td>
<td>168</td>
<td>29.73</td>
</tr>
<tr>
<td>Mi</td>
<td>86</td>
<td>15.22</td>
</tr>
<tr>
<td>OPPO</td>
<td>20</td>
<td>3.54</td>
</tr>
<tr>
<td>VIVO</td>
<td>24</td>
<td>4.248</td>
</tr>
<tr>
<td>OTHERS</td>
<td>134</td>
<td>23.72</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 2: Current brands of Mobile phones with the respondents
When the current usage of brand is compared with respect to the reasons of buying that particular brand like, price, size, storage, processor and camera quality with the help of Anova (Table 3), it was found that there is no significant difference between the choice of brands with respect to price, size and storage. It means all the mobile brands available in the market are very much competitive in nature. However, the difference in choice of brand is statistically significant with respect to processor and camera quality. It means, processor and camera quality are two major attributes of a mobile phone that determine the choice of brand.

<table>
<thead>
<tr>
<th>CURRENT BRAND</th>
<th>Price</th>
<th>F value (Sign.)</th>
<th>Size</th>
<th>F value (Sign.)</th>
<th>STOR AGE</th>
<th>F value (Sign.)</th>
<th>PROCESSOR</th>
<th>F value (Sign.)</th>
<th>CAMERA</th>
<th>F value (Sign.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOKIA</td>
<td>Mean</td>
<td>4</td>
<td>1.673 (.131)</td>
<td>3</td>
<td>1.033 (.406)</td>
<td>3</td>
<td>0.760 (.602)</td>
<td>4</td>
<td>2.749 (.014**)</td>
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</tr>
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<td></td>
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<td>3</td>
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</tr>
<tr>
<td></td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SAMSUNG</td>
<td>Mean</td>
<td>3.26</td>
<td>3.05</td>
<td>3.18</td>
<td>2.95</td>
<td>1.353</td>
<td>1.089</td>
<td></td>
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<td>1.309</td>
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<td>130</td>
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<tr>
<td></td>
<td>SD</td>
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<td>0.985</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>APPLE</td>
<td>Mean</td>
<td>3.06</td>
<td>3.55</td>
<td>3.53</td>
<td>3.9</td>
<td>1.293</td>
<td>1.229</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.18</td>
<td>1.001</td>
<td>1.293</td>
<td>1.229</td>
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</tr>
<tr>
<td>MI</td>
<td>Mean</td>
<td>3.68</td>
<td>3.32</td>
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<td>3.4</td>
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<td></td>
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<td>0.86</td>
<td>0.913</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.122</td>
</tr>
<tr>
<td>OPPO</td>
<td>Mean</td>
<td>3.17</td>
<td>3.33</td>
<td>3.5</td>
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</tr>
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<td>SD</td>
<td>0.753</td>
<td>0.516</td>
<td>0.837</td>
<td>1.414</td>
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<td></td>
<td></td>
<td></td>
<td>0.983</td>
</tr>
<tr>
<td>VIVO</td>
<td>Mean</td>
<td>4</td>
<td>3.57</td>
<td>3.71</td>
<td>3.29</td>
<td></td>
<td></td>
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<tr>
<td></td>
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<td>SD</td>
<td>1</td>
<td>0.787</td>
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<td>0.951</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OTHERS</td>
<td>Mean</td>
<td>3.51</td>
<td>3.38</td>
<td>3.72</td>
<td>3.64</td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td>134</td>
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<tr>
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<td>SD</td>
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<td>1.287</td>
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<td>1.373</td>
</tr>
</tbody>
</table>

Table 3: ANOVA for significant difference between mobile brands with respect to product attributes. (**= significant p value)
Influence of others while buying Mobile Phones

Study of table 4 depicts that family has major influence on the purchase of mobile phones by the youth with 41.2% of the total. This shows that their ideology, their cultural and traditional background, beliefs have influence on the purchase of mobile phones by the youth. Friends and advertisement also has an influence but not as much as family has. Social media has the least influence on the purchase of mobile phones by the youth. The table also depicts that in the case of youth, it was the parents who have purchased phones for their children with 61.2% of the total. This shows that parents' income has an influence on the purchase of mobile phones by the youth. Only 26.1% of the totals have purchased mobile phones themselves.

<table>
<thead>
<tr>
<th>Social Influence</th>
<th>Frequency</th>
<th>Percent</th>
<th>Who bought for you</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAMILY</td>
<td>233</td>
<td>41.24</td>
<td>PARENTS</td>
<td>346</td>
<td>61.24</td>
</tr>
<tr>
<td>FRIENDS</td>
<td>130</td>
<td>23.01</td>
<td>SELF</td>
<td>147</td>
<td>26.1</td>
</tr>
<tr>
<td>ADVERTISEMENT</td>
<td>106</td>
<td>18.76</td>
<td>SIBLINGS</td>
<td>65</td>
<td>11.5</td>
</tr>
<tr>
<td>SOCIAL MEDIA</td>
<td>96</td>
<td>16.99</td>
<td>OTHERS</td>
<td>7</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4: Analysis of influence on the buying of the mobile phone

Price range of current mobile phone

According to Table 5, 49.2% of the total respondents have purchased the mobile phone in the price range of Rs.10000-20000 and 31.5% of the total has purchased the mobile phones in the price range of Rs. 30000 and above. This shows that the either the youth buy mid range smart phones or high end smart phone.

<table>
<thead>
<tr>
<th>Amount (in Rs.)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>BELOW 10000</td>
<td>68</td>
<td>12.035</td>
</tr>
<tr>
<td>10000-20000</td>
<td>278</td>
<td>49.204</td>
</tr>
<tr>
<td>20000-30000</td>
<td>41</td>
<td>7.256</td>
</tr>
<tr>
<td>30000 and ABOVE</td>
<td>178</td>
<td>31.504</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 5: Price range of mobile phones
Analysis of current satisfaction level

Table 6 depicts that 42.4% and 40% of the total respondents are either satisfied or highly satisfied respectively with their current mobile phones. This shows that they are making informed decisions after thoroughly analysing different factors. It shows that they analyse pros and cons of different smart phones before purchasing it and purchase smart phones as per their needs and specific requirements. The table also indicates that 71.5% of respondents have no desire to change their smart phones; this also confirms that they are fully satisfied with their current mobile phones and have purchased their phones after proper analysis of their needs. Only 28.5% of the respondents are willing to change their phones. The most important reason for change is storage issue with the current phone set, i.e. 31.68% of the total. The next important reason was to buy the upgraded version of the same brand. So it is important for the companies to update the technology time to time so as to enhance the internal storage and launch advanced version of mobile phones.

<table>
<thead>
<tr>
<th>Satisfaction level</th>
<th>Frequency</th>
<th>Percent</th>
<th>Want to change</th>
<th>Frequency</th>
<th>Percent</th>
<th>Reason for change</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>VERY SATISFIED</td>
<td>226</td>
<td>40</td>
<td>YES</td>
<td>161</td>
<td>28.496</td>
<td>UPGRADED ONE</td>
<td>48</td>
<td>29.81</td>
</tr>
<tr>
<td>SATISFIED</td>
<td>240</td>
<td>42.48</td>
<td>NO</td>
<td>404</td>
<td>71.504</td>
<td>HANG PROBLEM</td>
<td>14</td>
<td>8.696</td>
</tr>
<tr>
<td>FAIR</td>
<td>89</td>
<td>15.75</td>
<td>Total</td>
<td>565</td>
<td>100</td>
<td>CAMERA</td>
<td>21</td>
<td>13.04</td>
</tr>
<tr>
<td>DISSATISFIED</td>
<td>7</td>
<td>1.239</td>
<td></td>
<td></td>
<td></td>
<td>IPHONE</td>
<td>10</td>
<td>6.211</td>
</tr>
<tr>
<td>VERY DISSATISFIED</td>
<td>3</td>
<td>0.531</td>
<td></td>
<td></td>
<td></td>
<td>STORAGE ISSUE</td>
<td>51</td>
<td>31.68</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>565</td>
<td>100</td>
<td></td>
<td></td>
<td>NEW PHONE</td>
<td>17</td>
<td>10.56</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>161</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 6: Satisfaction level of respondents with current mobile phones

Table 7 measures the association between current cost of mobile phone and the satisfaction level through chi-square test which is significant at 5 percent level. Based on the row and column data, it is quite clear that people who have invested in costly mobiles are more satisfied (63.48% and 58.54%) than the people who have bought cheaper mobiles.
Analysis of frequency of change of mobile phones

Table 8 indicates that 58.9% of the respondents are changing their mobile phones after using it for more than 2 years. It also confirm the fact that the youth generally do informed buying as they do not change their phones frequently and are satisfied with their current phones.

Analysis of brand which youth tend to purchase in future

Table 9 depicts youth preference and desire to purchase the mobile phones of Apple brand with 49.03% of the total. 20.53% of the total respondents want to purchase the mobile phones of Samsung in near future. It means Apple and Samsung are most preferred brand among youth in India. It also depicts that Apple Company has bright opportunities in near future to capture the demands of the youth. Brands like
Samsung, one plus can also get a considerable market share if proper analysis of the current demands and the offerings by their competitors in terms of features and price is made by them.

<table>
<thead>
<tr>
<th>Brands</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>VIVO</td>
<td>28</td>
<td>4.956</td>
</tr>
<tr>
<td>ONE PLUS</td>
<td>79</td>
<td>13.98</td>
</tr>
<tr>
<td>SAMSUNG</td>
<td>116</td>
<td>20.53</td>
</tr>
<tr>
<td>MICROMAX</td>
<td>7</td>
<td>1.239</td>
</tr>
<tr>
<td>APPLE</td>
<td>277</td>
<td>49.03</td>
</tr>
<tr>
<td>OTHERS</td>
<td>58</td>
<td>10.27</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 9: Most preferred brand of mobile phones

**Analysis of willingness to spend on new phone**

Table 10 illustrates that 41.77% of the total respondents are willing to purchase mobile phones in the range of 30000 and above. This shows that youth are willing to invest more for the best technology. As earlier it was only the big business class that used to purchase high end mobile phones but now the youth is also willing to purchase the mobile phones in this range. It also shows that the living standard of the people is improving.

<table>
<thead>
<tr>
<th>Amount of investment</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>10000 -</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20000</td>
<td>195</td>
<td>34.51</td>
</tr>
<tr>
<td>20000 -</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30000</td>
<td>134</td>
<td>23.72</td>
</tr>
<tr>
<td>30000 and Above</td>
<td>236</td>
<td>41.77</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 10: Average expenditure on mobile phone
Analysis of factor affecting purchase of smart phones by the youth

Table 11 indicates that factors play an important role in affecting the purchase decision of youth regarding the smart phone. In this case, fifteen factors were identified and respondents were asked to rate them on 5 point likert scale with 1=not important and 5=very important. Applying the factor reduction technique; it was found that these factors explained the 72.68 percent of the total variance. The result of factor reduction reveals that the quality of the mobile phone and the product features especially camera quality, storage; screen resolution and sound quality have the major impact rather than prices on the purchase of smart phones by the youth. So the smart phone companies should focus on delivering quality products to their customers.

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigen values</th>
<th>Extraction Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
</tr>
<tr>
<td>1</td>
<td>10.902</td>
<td>72.681</td>
</tr>
<tr>
<td>2</td>
<td>.925</td>
<td>6.167</td>
</tr>
<tr>
<td>3</td>
<td>.783</td>
<td>5.219</td>
</tr>
<tr>
<td>4</td>
<td>.455</td>
<td>3.035</td>
</tr>
<tr>
<td>5</td>
<td>.358</td>
<td>2.384</td>
</tr>
<tr>
<td>6</td>
<td>.295</td>
<td>1.968</td>
</tr>
<tr>
<td>7</td>
<td>.274</td>
<td>1.825</td>
</tr>
<tr>
<td>8</td>
<td>.245</td>
<td>1.636</td>
</tr>
<tr>
<td>9</td>
<td>.172</td>
<td>1.144</td>
</tr>
<tr>
<td>10</td>
<td>.166</td>
<td>1.107</td>
</tr>
<tr>
<td>11</td>
<td>.136</td>
<td>.909</td>
</tr>
<tr>
<td>12</td>
<td>.115</td>
<td>.770</td>
</tr>
<tr>
<td>13</td>
<td>.076</td>
<td>.508</td>
</tr>
<tr>
<td>14</td>
<td>.057</td>
<td>.379</td>
</tr>
<tr>
<td>15</td>
<td>.040</td>
<td>.267</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis
Analysis of preferred mode of purchase

Table 12 shows that only 27.96% of the total has preferred to purchase online while 72.04% of the total has preferred to purchase offline. This shows that despite of much development in e-commerce, there is still lack of transactions that occurs using online mode. Youth still prefers to buy smart phones by going to outlets than buying online. This suggests that still there is hesitation on the part of youth to use online method for purchase mobile phones. The same is confirmed by another part of the table. It is clearly shown that 67.26 percent of the respondents prefer to pay in cash while buying mobile phones and only 23.54 percent people use banking methods to pay for mobile phones.
The study has been carried out with the objective to analyse consumer behaviour of a young customer while buying the mobile phone. The various attributes like preferred brands of the mobile phone, investment, current satisfaction level, payment methods have an influence on buying along with the important product features that affect the consumer behaviour have been analysed. The result of the study shows that all the educated respondents own a smart phone; the level of being technology savvy can be well imagined with it. It could also be due to increased standard of living of Indian families as a whole. The influence of the family and friends is much more than any other on this particular class of buyers. In terms of amount invested, this class of people either buy mid-range phone or high end phones and are satisfied with their current purchase of mobile and they don't change it very frequently. It means they buy the products only after thorough analysis of facts and figures relating to mobile phones. Moreover, the people who have invested in costly mobiles are more satisfied than others. Even if they want to change, the reasons are better and upgraded technology, better camera quality and storage capacity. Therefore, the companies should focus on improving these features in their mobile phones. Apple and Samsung are most preferred brand among customers that can be due to their brand image and better product features. It was found that youngster hesitates purchasing a mobile phone online and still prefers offline mode of purchase even today when we all talk about digitalisation. This can be attributed to lack of physical check, fraud in payments and in delivery of products in case of online buying. As far as the factors affecting the choice of

<table>
<thead>
<tr>
<th>Mode of purchase</th>
<th>Frequency</th>
<th>Percent</th>
<th>Mode of payment</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>OFFLINE</td>
<td>407</td>
<td>72.04</td>
<td>INSTALLMENT BASIS</td>
<td>52</td>
<td>9.204</td>
</tr>
<tr>
<td>ONLINE</td>
<td>158</td>
<td>27.96</td>
<td>CASH BASIS</td>
<td>380</td>
<td>67.26</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>THROUGH BANK PAYMENTS</td>
<td>133</td>
<td>23.54</td>
</tr>
<tr>
<td>Total</td>
<td>565</td>
<td>100</td>
<td>Total</td>
<td>565</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 12: Mode of purchase and payment

Conclusion

The study has been carried out with the objective to analyse consumer behaviour of a young customer while buying the mobile phone. The various attributes like preferred brands of the mobile phone, investment, current satisfaction level, payment methods have an influence on buying along with the important product features that affect the consumer behaviour have been analysed. The result of the study shows that all the educated respondents own a smart phone; the level of being technology savvy can be well imagined with it. It could also be due to increased standard of living of Indian families as a whole. The influence of the family and friends is much more than any other on this particular class of buyers. In terms of amount invested, this class of people either buy mid-range phone or high end phones and are satisfied with their current purchase of mobile and they don't change it very frequently. It means they buy the products only after thorough analysis of facts and figures relating to mobile phones. Moreover, the people who have invested in costly mobiles are more satisfied than others. Even if they want to change, the reasons are better and upgraded technology, better camera quality and storage capacity. Therefore, the companies should focus on improving these features in their mobile phones. Apple and Samsung are most preferred brand among customers that can be due to their brand image and better product features. It was found that youngster hesitates purchasing a mobile phone online and still prefers offline mode of purchase even today when we all talk about digitalisation. This can be attributed to lack of physical check, fraud in payments and in delivery of products in case of online buying. As far as the factors affecting the choice of
mobile phones are concerned, price is not a leading factor for the choice of mobile phones. It is quality and the product features like camera quality, screen resolution and storage of the phone that are considered by the youth while purchasing the mobile phones. It means the price has taken somewhere the back seat while choosing the mobile phones. So, marketers should concentrate on better product features and updated technology so as to gain a competitive position in the market. It is further suggested that the manufacturing mobile phone company should keenly look forward to equip the mobile phone with better accessories as the consumers will not tolerate the frequent breakdown due to faulty mechanism of the mobile phones.

This research opens new avenues for further investigation as it can be extended to other geographical areas. Moreover, the usage of mobile phone of different age groups or the consumer behavior for a specific mobile brand can also be studied in the future to get better insights of the Indian market.

Works Cited


Developing a Skilled Workforce for GST Practices

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and

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GST is a new fiscal tax reform in India. This indirect tax is applicable since July 2017. But Professionals, Manufacturers, Traders, Retailers, and Exporters who are doing business and dealing with taxes and filing returns are still confused about GST and its guidelines, because the GST council (GSTC) is still changing the Policies, Tax rates, Policies related with electronics-way bill, Returns formats, GST refund application forms from time to time. To overcome these problems, the Government has taken an initiative and started national training programs to generate awareness about GST. The paper discusses these national level training programs run by the Government of India for learning GST practices. It focuses on the need of skilled work force and impact of GST training programs. This study also discusses various GST practices handled by the professionals.

**Keywords:** Goods and Services Tax, skilled worked force, government, returns, youth

1. **Introduction**

This new indirect tax regime will create an integrated national market which will create more opportunities for business and increase job creation. The government understands the relevance of vocational education of GST for the youth so it has started training programs to develop a skilled workforce for learning GST practice. These programs will help them to explore wider opportunities in the job market. GST trained professionals will help businesses in various areas, such as migration from earlier tax regime to the GST, registration, returns, etc. This study examines the need of training requires to execute the GST practices.
1.1 Skilled workforce

The National Policy on Skill Development was approved by the Indian cabinet in February 2009 with the objective of creating a workforce that has improved skills, knowledge and internationally recognized qualifications that can result in gaining access to decent employment and enhancing India's competitiveness in the global labor market (Neeraj, 2013).

India's corporate market is aligning its financial and accounting system under this new indirect tax regime and for this it needs a specialized workforce who will perform accounting functions. With the implementation of GST, the demand of GST-Professionals in various industries like Insurance, Banking, Finance, IT, etc. has increased.

1.2 Goods and Services tax

This tax is levied at the destination of goods/services. It was introduced in India with the 101st amendment by Government of India. GST is a comprehensive value added tax on goods and services. It eliminates various taxes like VAT, Entertainment Tax, Luxury Tax, Service Tax, Surcharge etc. Products which are excluded from GST are petroleum products, alcohol and tobacco product. India's GST is based on three model which includes Central GST, State GST and Dual GST. Though tax is payable to both Center and State Government, control will be exercised either by State Government Authorities or Central Government Authorities. This will avoid dual control. Central GST and Integrated GST are levied by the Central Government while State GST is levied by the State Government.

Cascading tax effect (Tax on Tax)

GST eliminates the effect of higher prices which ultimately increases the rates of the goods/services. The following table shows the difference in the prices of good Before GST and After GST.
2. **Review of literature**

A number of studies have been conducted to examine various facts about the impact of GST. We have reviewed various papers to get more knowledge about the GST and its implementations. Some of these are listed below.

Rupa (2017), in her research entitled *GST in India: An Overview*, attempts to explore the history, concepts, advantages, disadvantages of GST. Internationally, GST was first implemented by France in 1954; Singapore has only single rate of tax. Standard rate of GST in world ranges between 15-20%. This study shows four slabs of GST: 5%, 12%, 18%, 28% and three models of GST: Central GST, State GST and Dual GST. This research paper finds various obstacles including IT network and infrastructure related with this new indirect tax.

Kour et al. (2016) conducted 'A Study on Impact of GST After its Implementation' and showed the prime model of GST: GST at Central, State and at both levels. This

<table>
<thead>
<tr>
<th>Before GST</th>
<th>After GST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product sold from Jaipur to Jodhpur</td>
<td>Product sold from Jaipur to Jodhpur</td>
</tr>
<tr>
<td>Price = 5000</td>
<td>Price = 5000</td>
</tr>
<tr>
<td>VAT@10% 500</td>
<td>CGST@5% 250</td>
</tr>
<tr>
<td>SGST@5% 250</td>
<td>SGST@5% 250</td>
</tr>
<tr>
<td>TOTAL VALUE 5500</td>
<td>TOTAL VALUE 5500</td>
</tr>
</tbody>
</table>

| Product Sold from Jodhpur to Gujarat | Product Sold from Jodhpur to Gujarat |
| Cost: 5500 | Cost: 5500 |
| CST@10% 550 | IGST@10% 50 |
| IGST: 550 | IGST: 550 |
| CGST -250 | CGST -250 |
| SGST -250 | SGST -250 |
| SELL PRICE 6050 | SELL PRICE 5550 |

Table 1: Cascading Tax Effect
model is based on Dual GST which is the combination of CGST and SGST. This study finds a gap between the indirect tax system and GST. Authors also discuss the problems associated with the GST which is related to the IT infrastructure of India and disputes between the Center and State over tax distribution. However, GST is structured for the simplification of the Indirect tax system in India. It will reduce the compliance burden of Manufactures, Traders, etc. and will bring transparency in the taxation system.

Lourdunathan and Xavier (2016) conduct 'A study on implementation of goods and services tax (GST) in India: prospectus and challenges' and discuss the opinions of manufactures, traders and society about the proposed GST. They use the exploratory research technique and compared the implementation of GST/VAT with other countries. They also state challenges like political pressure, unorganized sector, cash flows, working capital etc. The paper discusses the cascading effects of taxes which imply tax on tax and complex structure of previous tax regime, which increase the cost of compliances. The proposed structure of GST is based on the electronic system which will reduce the corruption and tax evasion. All the things like GST returns, refund application and ITC claim will be done electronically.

Suman (2015), in her research titled 'Study on New GST Era and its Impact on Small Businesses Entrepreneurs,' studies the positive and negative impact of GST. This study is based on primary data which was collected via a survey conducted on the basis of income of the dealers. Data is collected through a questionnaire, grouping dealers according to the turnover of their business. D1 category dealers were unaware about GST, D2 composition dealers were highly confused, D3 category includes wholesalers and retailers who hired professionals for the work related to GST and D4 category dealers were not affected very much by the implementation of GST. This article concludes that dealers have a mixed opinion so impact of GST on small and medium enterprises will vary from state to state.

Hajela (2012) in his paper ‘Shortage of Skilled Workers: A Paradox of the Indian Economy’ examines the lack of coordination in the federal Government system. The paper is in three sections; first section includes current structure of vocational training system, second section is related with construction specific vocational training and third section includes Vocational Training in India. It discusses the need of casual workers (construction workers, migrant workers from rural areas who have poor education). This paper finds that in India there is a lack of skill
workforce in spite of various vocational program. It also makes the comparison of training in between China and India.

These studies suggest some important things about GST, which includes dual indirect tax structure, where Central and State Government work mutually. After the review of literature, it is found that it is not a new tax but due to lack of knowledge about the GST and its working people are confused about it. In India there is shortage of skilled workforce who can effectively understand GST practices and disseminate accurate knowledge to concern people.

3. Objectives

- to study the concepts of GST
- to know the practices of GST
- to interpret the training programs run by the Government for developing skilled workforce

4. Developing a Skilled Workforce for learning GST Practices

The demand for expert tax professionals has increased after introduction of new indirect tax. GST council changes its policies from time to time according to the problem faced by the manufacturer, traders, dealers, exporters, etc. Government also realizes the need of skilled workforce for doing the GST practices known as GST Practitioner and has started various national level training programs.

Government has realized the need for awareness of new tax regime and for the development of skilled workforce who can handle the new tax practices so it has started various training programs which will also create the employment for the youth. National training programs are as follows:

4.1 Business/Job Oriented Program on Goods and Services Tax

This training program is run and monitored by the National Institute of Entrepreneurship and Small Business Development, U.P. The objective behind this training program is to make the career of youth irrespective of academic background. Since GST is the new tax regime so every person will learn it from start. This program will also help manufacturers, traders and any party that is doing business and facing problems related to GST. This is an initiative of the government for making people aware about the goods and services tax and also providing the
employment opportunities to youth. NIESBUD organizes this program for developing a skilled workforce for undertaking GST practices.

Persons who can join this program are

- persons doing business: manufacturers, traders, dealers, retailers, exporters
- professionals in practice: CA, CS, advocates, CMA, etc.
- non-commerce background: students who are from arts, science background
- retired persons

### 4.2 Mastering GST with Emphasis on Manufacturing Sector

This program is started by Micro Small Medium Enterprise (MSME). Training program is for businessmen, entrepreneurs, accountants and educated but unemployed youth. It includes concept of GST, registration (regular/composition), issue of GST invoices, valuation and classification, input tax credit, etc.

The main purpose of introducing this training program is to educate people about GST, solve the compliance problems of traders and also generate skilled workforce for handling the work of GST. It will bring transparency in system. With the implementation of GST, need of GST practitioners is increasing. These skilled workforces will be known as GSTP.

GSTP (Goods and Service Tax Practitioner) performs work like *e-mitra*. After getting the training people can work as GSTP. Taxpayers can search GSTP on the GST website. For becoming GSTP a person has to submit an application through a form of GST PCT-1. After the scrutiny of application, certificate is given in the form of GST PCT-2. If the application is rejected, then GST PCT-4 form will be generated.

### 4.3 Entrepreneurship Training on Goods and Services Tax

This program was started by NIESBUD with an aim to develop skills among the youth and enable them for entrepreneurship. This training is useful for the youth who want to start their own business. Government issues a training certificate after the completion of this program. It includes following practices: registration, returns, refund, cancellation of registration etc. In this program they get theoretical as well
practical knowledge with the demonstration. NIESBUD is an organization that works under the Ministry of Skill Development and Entrepreneurship to promote entrepreneurship.

4.4 GST Professional with Tally ERP-9

This course is planned to train youth on GST norms which include the training of GST with Tally Enterprise Resource Planning 9. This program is also arranged by National Institute for Entrepreneurship & Small Business Development (NIESBUD). Contents of this program are accounting entries in GST, reverse charge mechanism, entry of GST numbers, registration, refund and amendments made in GST. The main objective behind this program is to generate awareness about the changes that have come in tally system as compared to earlier tax regime.

4.5 GST consultant Training Program

The GST consultant training program was launched on the 2nd anniversary of World Youth Skill Day at around 100 training centers. The training is provided under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) to make the new indirect tax regime smooth and glitch-free. It enables the youth to become professionals with the basic norms of GST, calculation of tax liability, registration, refund, etc. The purpose of this training program is to make the youth a skilled workforce for GST practices.

This consultant training program is running in Delhi (IL&FS Skills), Bangalore (Roman Technologies) and Bhopal (AISECT).

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Practices</th>
</tr>
</thead>
</table>
| 1.    | Registration / Cancellation under GST  
       | - Input Service Distribution (ISD)  
       | - Casual Taxable Person  
       | - Migration from VAT/Service Tax to GST  
       | - Regular/Composition Scheme |
| 2.    | Filling of GST Returns  
       | - GSTR1  
       | - GSTR2  
       | - GSTR3  
       | - GSTR3B/ GSTR4  
       | - Annual Return |
| 3.    | GST Refund Application  
       | - RFD-01  
       | - RFD-11 |
4. Reverse Charge Mechanism
   - Unregistered Dealer in GST

5. Supplies under GST
   - Intra- State Supplies
   - Inter- State Supplies

6. Levy of Taxes
   - CGST & SGST
   - IGST

7. Application of Electronic Way Bill
   - Registration/ Cancellation
   - Extension of Period

8. GST Tax Slabs
   - 0.3, 5, 12, 18, 28


10. Fixation of Time and Place of Supply

| Table: 2 GST Practices |

5. Impact of GST Training Programs
   - they will solve GST related problems of traders, manufactures, retailers, dealers, exporters, etc.
   - they will create the employment opportunities for the youth and they will become GST practitioners
   - they will help in implementation of GST effectively and efficiently
   - they will make the youth skillful and professional

Recommendations

This single tax replaced various indirect taxes. The main reason behind implementation of GST is to reduce cascading tax effect which will bring transparency in the system and also eliminate the difference between goods and service. The GSTC changes its policies from time to time including changes in tax rate, E-way bill laws, return format, refund procedure, etc. because of which business persons, traders and professionals are facing the problems. For the implementation and working of GST effectively and efficiently, the Government has started various training programs to educate the people about GST. This will also create employment opportunities for youth as they will learn the GST practices and become the GST practitioners. The aim of these programs is to make the youth
skillful by leaning GST practices. Success of these programs depends on how well people learn the GST practices. The objective behind these training programs is to offer career opportunities to youth irrespective of academic background. GST is a new tax regime so every person will learn it from start. The Government should start more training and also promotional programs to generate awareness about GST.

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