3.3.4 Research Papers

3.3.4 Number of Research papers per teachers in the journals notified on UGC website during last five years

JSIMR faculties are always involved & participated in research works. JSIMR faculties written many international, national level research papers on various topics from Human Resource, Marketing Management, Financial Management, IT Management & published in different UGC listed journal, ISBN/ISSN journals. The research publications of faculty are **30 during last five years**. The details are as follows:

Table No.50: A table depicting average percentage of number of research papers in the journals notified on UGC website during last five years

Years	**2013-14**	**2014-15**	**2015-16**	**2016-17**	**2017-18**
No of Research Papers	7	2	01	12	8
Total No of Faculty	17	17	17	17	17
Percentage	41.17 %	11.76 %	5.8 %	70.58%	47.4 %

Annexure:

Table No 51 : A table depicting number of research papers in the journals notified and not notified on UGC website during last five year:

1. List of the Research papers published as per change input(UGC/Non UGC listed journals)

3.3.4 Number of research papers per teacher in the Journals notified on UGC website during the last five years					
Title of Paper	**Name of the author/s**	**Name of journal**	**Year of publication**	**ISBN/ISSN number**	**Link of the recognition in UGC enlistment of the Journal**
UGC Listed journal					
The Study of Boosting Productivity of Employee through Performance Based Pay.	Dr. Anita Khatke	International Online Multidisciplinary Journal V-6,I-8,	2017-18	2249-894x	https://www.ugc.ac.in/journallist/subjectwisejurnallist.aspx?tid=MjI0OTg5NFg=&&did=U2VhcmNoIGJ5IElTU04=
Financial statement Analysis of "North Maharastra University" With Referance to Various Funds	Prof. Vinay Bhalerao	International Online Multidisciplinary Journal V-7,I-6,	2017-18	2249-894x	https://www.ugc.ac.in/journallist/subjectwisejurnallist.aspx?tid=MjI0OTg5NFg=&&did=U2VhcmNoIGJ5IElTU04=
UGC Non Listed journal					
"An Empirical study of Assessment about Green HRM & Environmental Awareness amongst the Employees of Banking Industry."	Prof. Roshna Jaid	Came C	2017-18	2319-6270	

"An exploratory study of Operations management of e governance in Maharashtra."	Dr. Prajakta Warale	Came C	2017-18	2319-6270	
Study Of Need Of Good Job Advertisement For Better Economy Of Business	Prof. Pradnya Kulkarni	" Concurrences & opportunities for the financial sectors"	2017-18	2394-6903	
"Knowledge Management to assist e- Governance in PSO in India"	Dr. Archana Singh	Volume V Issue 4, Double Blind Peer Reviewed Journal Impact Factor: 5.007.	2017-18	ISSN:2319-300X	https://scholar.google.co.in/citations?user=Li4av4UAAAAJ&hl=en
"Work Culture in select Schedule Commercial Bank	Prof. Amol Nikam	Dattakala Group of Institute Engineering & Management	2017-18	2320-8821	
A study on Goods and Service Tax (GST) - Pros and Cons on Indian Economy	Dr. Vikas Barbate	The Journal of Business Studies & Research (JBSR)	2017-18	ISSN : 2455-66-10	
"The Study Of Impact Of Online Shopping On Conventional Shopp Ing Methods By Today's Youth With Respect To Clothing And Accessories"	Dr. Archana Singh	Journal of Advances in Business management , (JADBM)	2016-17	eISSN - 2395-7441 /pISSN - 2395-7328	https://www.researchgate.net/publication/309608591_STUDY_OF_IMPACT_OF_ONLINE_SHOPPING_ON_CONVENTIONAL_SHOPPING_METHODS_BY_TODAY'S_YOUT

					H_WITH_RESPECT_TO_CLOTHING_AND_ACCESSORIES
"A study on enhancing technical Education in India through e mentoring"	Dr. Archana Singh	Double Blind, Peer Reviewed International Journal of Social Science & Management , Volume IV	2016-17	ISSN-2319-300X	http://spiesr.ac.in/www/newarrivals/April-2016.pdf
"Study on Awareness and Usage of Business Analytics in Small & Medium Enterprises With Reference To Pune City"	Dr. Archana Singh	Global Journal Of Multidisciplinary Studies, Volume-5, Issue-2	2016-17	ISSN:-2348-0459	http://journal.edwin.co.in/index.php/GJMS/article/view/1500
"An Analysis of Causes of Employee Attrition in IT Companies and Exploring Flexible HR Management as a Solution"	Dr. Archana Singh	International Journal of Social Science & Management, Volume -IV,	2016-17	ISSN:2319-300X	https://www.researchgate.net/publication/292832065_An_Analysis_of_Causes_of_Employee_Attrition_in_IT_Companies_and_Exploring_Flexible_HR_Management_as_a_Solution

"The Role of Knowledge Management in e-Governance in a Public Service Organization with special reference to Pune City"	Dr. Archana Singh	International Research Journal of Business and Management	2016-17	ISSN: 2322-083X	https://www.researchgate.net/publication/292971087_The_Role_of_Knowledge_Management_in_e-Governance_in_a_Public_Service_Organization_with_special_reference_to_Pune_City
The study of impact of online shopping on conventional shopping methods by Today's youth with respect to Clothing and accessories	Prof. Jyoti Meshram	Jadbm.com(Journal of Advances in Business Management)	2016-17	eISSN - 2395-7441 /pISSN - 2395-7328	https://www.researchgate.net/publication/309608591_STUDY_OF_IMPACT_OF_ONLINE_SHOPPING_ON_CONVENTIONAL_SHOPPING_METHODS_BY_TODAY'S_YOUTH_WITH_RESPECT_TO_CLOTHING_AND_ACCESSORIES
Environmental sustainability with the help of solar water heaters	Prof.Jyoti Meshram	Jadbm.com(Journal of Advances in Business Management)	2016-17	eISSN - 2395-7441 /pISSN - 2395-7328	http://jadbm.com/abstract.php?at_id=77

Analysis and Interpretation of Competency Mapping	Prof. Amol Nikam	Corporate Mantra	2016-17	2231 - 3397	
A study on role of E – Governance in Enhancement of Agribusiness in Maharashtra	Dr. Anita Khatke	International Journal of Management-Corporate Mantra	2016-17	2231 - 3397	
A Study on Innovations and time line of Online Analytical Tools.	Dr. Archana Singh	International Journal of Management-Corporate Mantra	2016-17	2231 - 3397	
Retaining Employees in Indian Software Industry	Prof. Shalini Swamy	International Journal of Management-Corporate Mantra	2016-17	2231 - 3397	
Women in ITes And Work Leisure Dichotomy	Prof. Jyoti Meshram	Corporate Mantra	2016-17	2231 - 3397	
Financial Statement Analysis of "Shivaji University" with reference to revenue management	Prof. Vinay Bhalerao	The Journal of Business Studies & Research (JBSR)	2015-16	2455 - 66 - 10	
'Innovations in Marketing through Creative Business Practices' 2015	Prof. Vaishali Nikam	Corporate Mantra	2014-15	2231 - 3391	

An Analysis of Views of student, Teachers and Industry Employees On Use of Social Networking Sites (SNS) In Education	Dr. Manik Kadam	Global Journal of Technology Issue 9 , Dec 2014.	2014-15	ISSN: 2147-5369	https://www.researchgate.net/publication/278021629_An_Analysis_of_Views_of_student_Teachers_and_Industry_Employees_On_Use_of_Social_Networking_Sites_SNS_In_Education
Microfinance, Self Help Groups and Women Empowerment in Maharashtra	Dr. Anita Khatke	Chaitanya BUNINESS JOURNAL V-2,ISSUE-2	2013-14	2277-6885	
Best HR Practices and Supply chain management	Dr. Anita Khatke	JSPM's International Journal on Computer Applications & Management	2013-14	2231-0967	
Investment Pattern pertaining to taxation policy of employees of ITES companies Pune	Prof. Vinay Bhalerao	" Management systems" organized by AIOCA&JSIMR ,18-19 Oct 2013	2013-14	ISBN No.978-3-8443-1537-84	
A Study of Consumer awareness of Use of Solar Energy System with reference to western Maharashtra	Dr. Anita Khatke	Indian Stream Research Journal-	2013-14	2230-7850	

		ISRJ V-3,Issue-4			
Impact of Information Technology on Rural Co-operative Banks	Prof. Pradnya Kulkarni	Management System	2013-14	978-3-8443-1537-84	
Internet Banking- Benefits And Challenges In An Emerging Economy	Dr. Jayashree Chavan	International Journal of Research in Business Management (IJRBM)	2013-14	Vol. 1, Issue 1, June 2013, 19-26	
An Analytical study of revenue structure of Swami Ramanand teerth Marathwada university, Nanded	Prof. Vinay Bhalerao	Emerging Trends& Practices in Indian Business Environment2013-14	2013-14	ISBN No.978-81-910118-4-5	

2. Attachment of year wise published research papers or certificates

http://jspmjsimr.edu.in/pdf/C3/3.3.4_Research%20Papers%20Published_JSIMR_01.pdf

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THE STUDY OF BOOSTING PRODUCTIVITY OF EMPLOYEES THROUGH PERFORMANCE BASED PAY

Dr. Prof. Anita Khatke

Anita Khatke

Director, Jayawantrao Sawant Institute of Management and Research, Pune University.

Abstract:- The success of any organization greatly depends on its resources – money, material, machine and men. Man is considered to be the most significant resource as it handles all the other resources and also aids in becoming compe...

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REVIEW OF RESEARCH

THE STUDY OF BOOSTING PRODUCTIVITY OF EMPLOYEES THROUGH PERFORMANCE BASED PAY

Dr. Prof. Anita Khatke
Director,Jayawantrao Sawant Institute of Management and Research,Pune University.

ABSTRACT

The success of any organization greatly depends on its resources – money, material, machine and men. Man is considered to be the most significant resource as it handles all the other resources and also aids in becoming competitive, dynamic, innovative and productive. Yes, it is human resource which makes all the difference. Performance based pay (PBP) correlate employee pay directly with the employee output. It links the compensation of the employees to their performance and their contribution to the organizational goals. This paper explores how performance based pay increases productivity, the nature and the types of PBP, how PBP can be made more effective and their pros and cons.

KEYWORDS: *Performance based pay, compensation, employee output.*

INTRODUCTION:

One of the latest strategies being followed in all sectors through out the world for motivating their employees to increase productivity is, "linking compensation to performance", commonly known as "performance pay" or performance based pay"(PBP)

Performance based pay are non discretionary awards and based on pre established performance plans. Unlike bonuses, performance pay serves as an incentive for higher level of performance and accountability through the use of specific performance goals and objectives. Performance based pay is not a part of salary; it is not guaranteed and is based on individual, group, or organizational performance. The periodic performance reviews provide the basis of performance related pay which helps the employer to pay the employee according to their productivity and hard work. Many organizations all over the world such as Maruti Suzuki, Larsen & Toubro, Genpact, Toyota, General Motors etc, are using PBP and they believe that pay is motivating their employees to work and increase productivity. Yes! There exists a positive relation between PBP and productivity. How? The answer to this question needs to understand the PBP system in detail, the process of PBP, the types of PBP in various organizations and their pros and cons.

THE PROCESS AND TYPES OF PBP

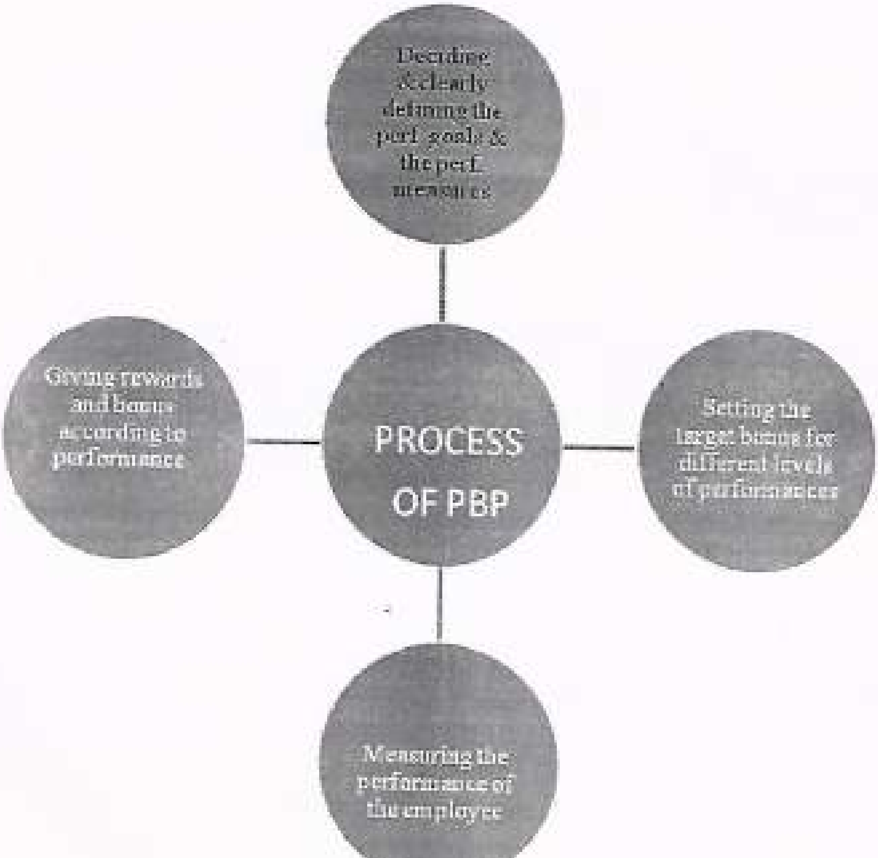
The employment contract is about an exchange relationship by which a specified amount of labor power is traded for various rewards as per of all motivation theories. The

traditional approach to motivation emphasizes economic rewards linked to productivity i.e., scientific management. The human relations approach emphasizes non-monetary rewards as the prime motivating factor e.g., the Hawthorne studies while the human resource approach suggests that workers are motivated by many individualized reward systems e.g., theory X and theory Y, for almost all employees, the most important reward is monetary compensation.

Thus, effective PBP system should provide incentives that encourage distinguished, innovative and creative achievements to meet unusual challenges and opportunities when they arise. It should promote recruitment and retention of productive personnel.

The process of performance based pay involves

- Deciding and clearly defining the performance goals and the performance measures
- Setting the target bonus for different levels of performances
- Measuring the performance of the employee
- Giving rewards and bonus according to performance.



Performance Based Pay Process

Types of Performance Pay

Organizations should design variable compensation plans for various roles and positions in organization. They must seek to determine the right balance of rewards to keep workers motivated. The PBP should be fai and does not impose undue amounts of stress. The following are some important types of PBP.

- Piece work plans-in this plan you pay the worker a sum called piece rate for each unit he or she produce. Straight piecework and standard hour plan are examples of piece work plans.

• Merit pay or Merit raise is any salary increase the firms awards to an individual employee based on his or her individual performance. The variable part of the salary is based on the periodic performance reviews.

• Incentives – Rewards for special accomplishments or fulfillment of the targets set such as sales commission. Some sales people get straight salaries, and most receive a combination of salary and commissions. Commission is not added to base pay. Usually the formula and the relationship between performance and the payment of the commission are known beforehand.

• Team or group incentive plan-a plan in which a production standard is set for a specific work group, and its members are paid incentives if the group exceeds the production standard.

• Profit Sharing – the plans in which all or most employees receive a share of the firm's annual profit are popular today. The types of profit sharing plans are- Cash plans, the Lincoln incentive system and deferred profit-sharing plans. There is ample evidence that profit sharing plans boost productivity

• Gain sharing – is an incentive plan that engages many or all employees in a common effort to achieve a company's productivity objectives. And the resulting cost-savings gains shared among employees. Sharing of gains as a result of the increased performance of the employees is gain sharing.

• Employees stock ownership plans (ESOP) - are company wide plans in which a corporation contributes shares of its own stock- or cash to be used to purchase such stock- to a trust established to purchase shares of the firm's stock for employees. The firm generally makes these contributions annually in proportion to total employee compensation, with a limit of 15% of compensation. The trust holds the stock in individual employee accounts, and distributes it to employees upon retirement or other separation from service, assuming the person has worked long enough to earn ownership of the stock.

Other methods include On-the-spot awards, lump sum bonuses, online award programs etc.

PBP at Public Sector and Private Sector

PBP AT PUBLIC SECTOR	PBP AT PRIVATE SECTOR
PBP gets little attention,	PBP is a hot topic,
Affordability is critical,	Competitiveness is critical,
Public perception is important,	Public perception is not important,
Long term incentives are lacking and	Long term incentives can be found and
Managers typically have limited flexibility.	Managers can often manage to budget.

Table 1

Sixth Pay and PBP

The Sixth Pay Commission had carried out a study through the Indian Institute of Management, Ahmedabad, on a performance-based incentive system, to improve the performance outputs of central government employees. The study, according to the official website of the pay commission, was aimed at working out a model whereby a base salary is attached to each post based on skills and responsibility and simultaneously, a second component would be payable over and above the salary on the basis of the productivity and performance of employees, either individually or as a group. The study recommended an annual bonus of up to 20% to employees whose achievements exceed certain targets, which has been accepted by the cabinet.

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HOW PERFORMANCE BASED PAY INCREASES PRODUCTIVITY?

Studies indicate that PBP was successful in most of the organizations where it was implemented. There was an increase in productivity depending upon the situation and type of the plan adopted.

• Piecework plans are considered to be equitable in principle and can be powerful incentives since rewards are proportionate to performance.

• Team incentives often make a lot of sense. Performance here reflects not just individual but team effort, so team incentives make sense. Toyota is known for its team and work-group-based incentives which are successful not only in Japan but also in the U.S. plants. These plans reinforce team planning and problem solving, and help ensure collaboration. It reduces jealousy, make group members indebted to one another and encourage a sense of cooperation.

• Profit-sharing plans which were introduced in Ford Motors Co., and General Motors show ample evidence that they boost productivity. The employees get tax benefits. And the plan also includes suggestion system that pays individual workers rewards for savings resulting from their suggestions.

• ESOPs at Thermacare, Inc., and DTX. Research suggests that ESOPs encourage employees to develop a sense of ownership in and commitment to the firm. With ESOPs the company gets a tax deduction equal to the fair market value of the shares that are transferred to the trustee, and can also claim an income tax deduction for dividends paid on ESOP –owned stock

• Gain-sharing plans such as Scanlon and Rucker plans showed success in 30 cases out of 44 where it was implemented. The plan is sound, it gives the participants the real sense of participation and self esteem, and group cohesion and motivation are increased in anticipation of the reward. In each case savings or increased production is quantified on monetary terms and shared among the concerned people.

Views of Employees on PBP

EXL(i) PRIVATE LIMITED

At EXL there are basically two types of plans. They are Pay for Performance (P4P) and Completion Incentive. The merits of the system are that the employees' monetary need is satisfied. They motivate the employees to improve their performance, become more efficient and help in improving the productivity of the organization. The demerits of the scheme are: To achieve completion targets, employees do not maintain quality. To attain the production hours and efficiency people have to compromise on personal front. If P4P does not come personal planning is disturbed because of low fixed pay.

ABN AMRO BANK N.V.

The employees in the bank are rated under four categories such as T1-Exceptional performance, T2-Above expectations, T3-Meeting expectations, T4- Below expectations. The employees rated under T1 and T2 will get a certain amount of bonus decided by the bank. The employees are highly motivated with the scheme. Loyalty and integrity goes up, productivity is boosted. Employee becomes more confident and motivated for improved performances. Stress and pressure to attain targets will be there. As the number of employees are more, the raters have to rate a certain percentage of employees under the different categories, due to this certain border line performers may fall out leading to dissatisfaction and de motivation. Also there are chances of biased rating by the raters.

Which scheme is best? There is no such scheme, each situation must be studied in depth and a suitable scheme tailored for each situation. Also important is the history and culture of the organization. It is not advisable to introduce drastic changes suddenly. Money is motivating the executives the rewards should be meaningful and should vary with performance. Thus we can say from the above study that PBP improves productivity.

Having understood the process and the role of PBP in improving productivity in different organizations, we now pay our attention to the limitations of the PBP.

THE PITFALLS OF PBP

• Quality "You get what you pay for":- an incentive plan that rewards a group based on how many pieces they produce may lead to rushed production and lower quality. A plant wide incentive for reducing accidents may simply reduce the number of reported accidents.

• Performance pay can't replace good management Performance pay is supposed to motivate workers, but lack of motivation is not always the culprit. Ambiguous instructions, lack of clear goals. Inadequate employee selection and training unavailability of tools, and a hostile workforce or management are some other factors that impede performance.

• "Pay is not a motivator every time" Recall what the psychologist Frederick Herzberg says: Employers should provide adequate financial rewards, and then build others, more effective motivators like opportunities for achievement and psychological success in to jobs. More challenging jobs often make more sense than do financial incentive plans.

• Change: Rewards may undermine responsiveness. When employees' main focus is on achieving some specific goals like cutting costs, any changes or distractions make achieving that goal harder for the employees. Incentive plans can therefore mediate against change and responsiveness.

• Rewards punish: Employees may view punishment and reward as two sides of the same coin. They say" Do this and you'll get that" is not very different from"Do this or you won't get that".

• Conflicts: Conflicts between different work groups occur when one group is dependent on another. Also there is a potential for conflict when norms have to be revised. Rewards rupture relationships. Incentive plans have the potential for encouraging individuals (or individual groups) to pursue financial rewards for themselves.

• Intrinsic motivation: Rewards undermine intrinsic motivation Edward Deci said that contingent financial rewards (incentives) may actually undermine the intrinsic motivation that often results in optimal performance. The argument is that financial incentives undermine the feeling that the person is doing a good job voluntarily.

• Unintended Consequences: Rewards can have unintended consequences. One expert says:"Tell people that their income will depend on their productivity or performance rating, and they will focus on the numbers. Sometimes they will manipulate the schedule for completing tasks or even engage in patently unethical and illegal behavior.

Keeping in view the above pitfalls, measures to make PBP effective should be taken.

HOW TO MAKE YOUR PBP MORE EFFECTIVE

• Understandable: Make the plan easy for employees to understand. Employees should be able to calculate their rewards for various levels.

• Set Effective Standards: Make standards high but reasonable--there should be about a 60% to 70% chance of success. And the goal should be specific--this is much more effective than telling someone to "do your best". Once the plan is working, use caution before decreasing the size of the incentive. Rate cuts have long been the nemesis of incentive plans.

• Relate Efforts and Rewards: Make sure effort and rewards are directly related. The incentive plan should reward employees in direct proportion to increased productivity or quality. Employees must also perceive that they can actually do the tasks required. The standard has to be attainable, and provide the necessary tools, equipment, and training.

• Link Incentive with Strategy: Decide how the incentive plan will contribute to implementing the firm's strategy and objectives. Whether to inspire higher performance, reduce costs or any of a range of results that fit your business and its strategic plan.

• Ask is effort clearly instrumental in obtaining the reward? Sometimes incentive pay doesn't make sense. For example: when employees are unable to control quantity or output Such as on machine-paced assembly lines. In general, it makes more sense to use an incentive plan when there is a clear relationship between employee effort and quantity or quality of output, the job is standardized, the work flow is regular, delays are few or consistent, if quality is important, employees can easily measure and control it.

• Get employees' support for the plan. Restrictions by members of the work group can undermine the plan.

• Use good measurement systems. The process used to appraise performance must be clear and faire.

• Emphasize long-term as well as short-term success. For example, just paying assembly workers for qua produced may be shortsighted: longer-term improvements like those deriving from work-improve suggestions are often equally important in increasing the firms' value.

• Adopt a comprehensive, commitment-oriented-approach. From employee's point of view, incentive pl don't exist in isolation. For example, trying to motivate employees with a new incentive plan when they d have the skills to do the job, or are demoralized by unfair supervisors, a boring job, or a lack of respect, might fail. Therefore, it's best to install the program within a frame work of HR-related practices that prom employees want to work and do feel like partners.

CONCLUSION

Performance Based Pay has always been a topic of discussions and controversies with many argum against it, but it has been proved from the studies that PBP is effective in motivating employees to perform be and earn. It also encourages learning, innovation, creativity, problem solving and empowerment. Thus, we say that PBP can act as catalyst for boosting productivity, which has to be facilitated with good manage proper performance measurement & reviews and adopting the measures listed above to make the PBP effec

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FINANCIAL STATEMENT ANALYSIS OF "NORTH MAHARASHTRA UNIVERSITY" WITH REFERENCE TO VARIOUS FUNDS

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ABSTRACT:- This paper, "Financial Statement Analysis of "North Maharashtra University" with reference to various funds available with universities and fund management by the universities ....

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FINANCIAL STATEMENT ANALYSIS OF "NORTH MAHARASHTRA UNIVERSITY" WITH REFERENCE TO VARIOUS FUNDS

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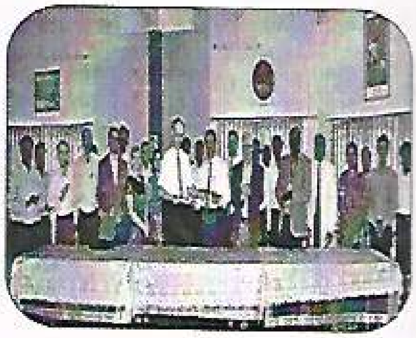
[1] Asst. Professor, Jayawantrao Sawant Institute of Management & Research, Hadapsar, Pune.
[2] Director, Parikrama Institute of Management, Kashti , Ahemednagar .

ABSTRACT

This paper, "Financial Statement Analysis of "North Maharashtra University" with reference to various funds available with universities and fund management by the universities

The paper deals with various available sources of funds with universities and its implementation in proper way, the use of funds for developmental point of view



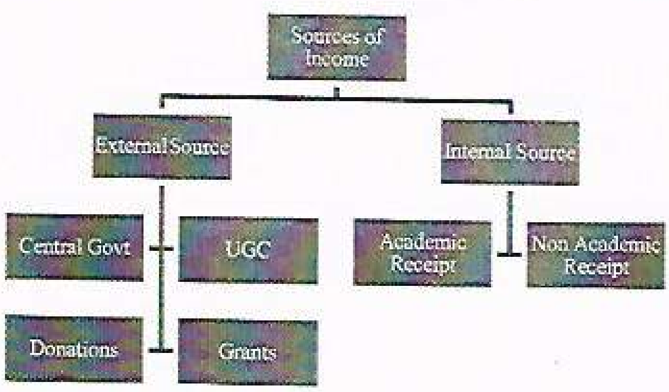
KEYWORDS : *University financial statement, fund management.*

INTRODUCTION:

In financial management, the revenue is important and which plays a major role in overall development of the organization. The revenue is nothing but the funds that are available with universities which are to be used for the purpose overall development of universities. This would result in betterment of human capitalization.

The proper utilization of income and expenditure of universities will lead to the development of society and which also make an impact of overall development of country

The university receives funds from following activities:



The sources are mentioned above is plays a vital role in performance of university and which will esult for the benefit toward society

BJECTIVES:

. To examine the performance of Capital Funds
. To study the changing revenue pattern

ITERATURE REVIEW:

University is a non trading activity and it is established for the purpose of higher education and esearch orientation purpose. The university performance and its functions are dependent on availability of finance and its utilizations towards the end use.

The university funds are restricted and it can't raise funds from share capital, debentures or any other source of finance like other business organization can raise the same. The university main source of inance is funds from government, donations and its own source of income like contributions received from colleges & exam fees, affiliation fees, income from investments etc

CONCEPTUAL OVERVIEW:

Government Grants: the grants include the funds received from the government (State and central) as well as from University grant commission.

The central government provides a grant to central universities and UGC provides a grant to all universities for the purpose of development, the UGC provides more funds to central universities as compared to state universities.

The State government provides grants to State University from there allocated budgets; the grants are mostly for development of infrastructure, salary grants etc

Philanthropy / Donations:

The university gets some funds from some peoples from society for good cause and that donation amount is given as award to students and faculty, the main aim of donation is to promote the students for betterment of society

Internal Sources of Funds:

Apart from external source of Money University also receive funds from internal sources; some of the sources are like as Examination fees, Academic receipts Intrest on investment, Sale of publications and some other source of income like Guest house, health center etc.

Academic Receipt:

The receipts which are incurred from examination fees, Affiliation fees, other examination fees, statement of mark fees and any other source which is a part of Academic is considered in the sources

Research methodology:

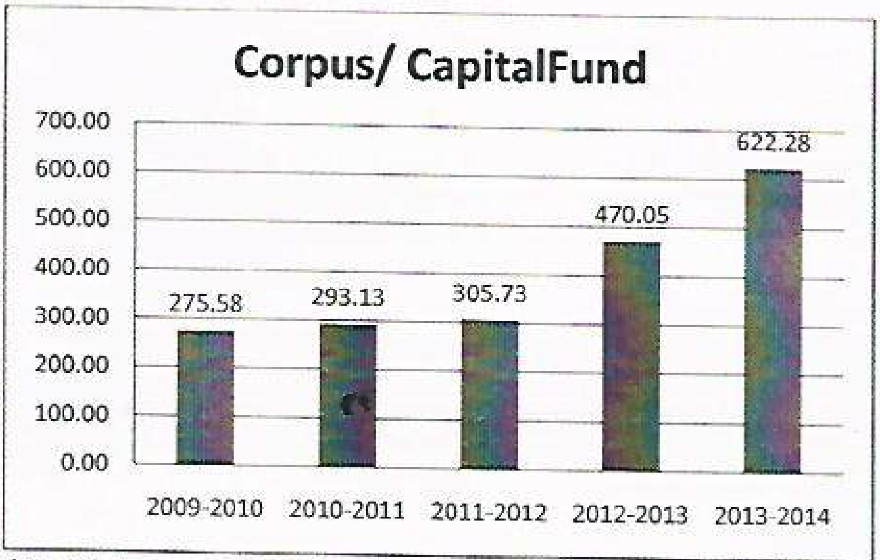
For research purpose data is collected from North Maharashtra University, Jalgaon. And it is exclusively use for the study purpose only. The data collected through proper correspondence with university department .

The Financial data of 2009-10 to 2013-14 is selected for analysis purpose only

Data Analysis:

Corpus/ Capital Fund

Particulars/ Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Corpus / Capital fund	275.58	293.13	305.73	470.05	622.28
Annual Percentage Increase	-	5.98	4.12	34.95	24.46

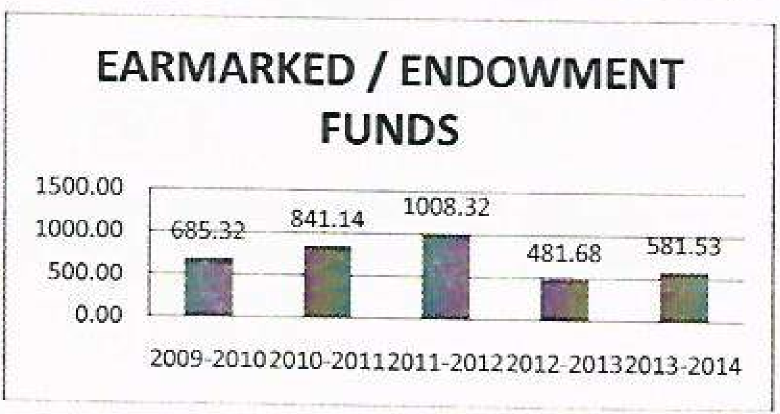


The above graphs shows that,

The Total fund increased over a five years of periods due to increase in State government non recurring revenue grants as well as university increase the amount of Gold medals & prices also for the same.

EARMARKED / ENDOWMENT FUNDS

Particulars/ Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Earmarked/ endowment fund	685.32	841.14	1008.32	481.68	581.53
Annual Percentage Increase	-	18.52	16.57	-109.33	17.16



Earmarked funds include Building Funds, Depreciation funds & other funds also like Training & development Fund, research promotion funds.

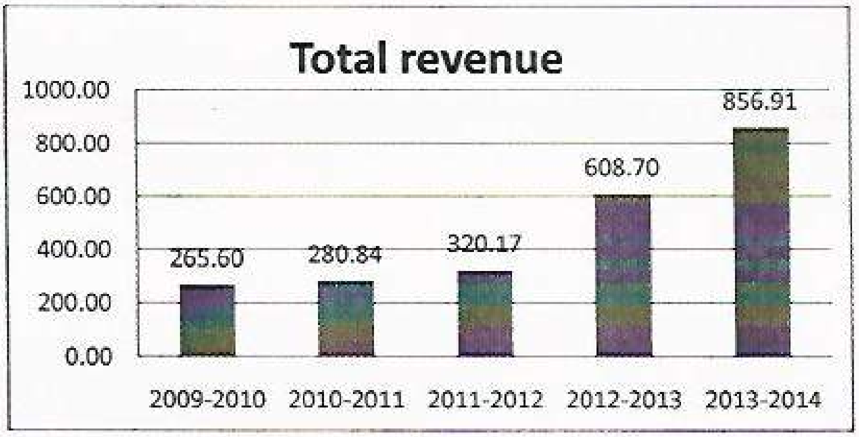
The above graphs shows that,

From 2011-2012 to 2012-13, The Lease amount had been utilized on major segmentations like Building , Student welfare Fund , Training &development , Research promotion , University Industry Interaction fund Etc which was affect on Reduction of Funds during that specified period .

In 2012-2013to 2013-2014, The Depreciation fund amount is utilized by the university & some of amount is transferred to Income & expenditure account which shows the impact of Earmarked funds

Total revenue

Particulars/ Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Total Revenue	265.60	280.84	320.17	608.70	856.91
Annual Percentage Increase		5.42	12.28	47.40	28.96



The university receives Grants from governments in the year 2012-13 & 2013-14 and the revenue from Examination forms & other Affiliation fees are increase which impact on increase in revenue .

In 2013-2014 the examination fees & statement of marks fees are increased due to student's strength

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5. UGC INCLUSIVE AND QUALITATIVE EXPANSION OF HIGHER EDUCATION12th Five-Year Plan, 2012-17
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   IRACST – International Journal of Commerce, Business and Management (IJCBM), ISSN: 2319–2828, Vol. 4, No.1, February 2015
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   Jandhyala B G Tilak P Geetha Rani, *Journal of Services Research*, Volume 2, Number 2 (October '02-March, 2003)

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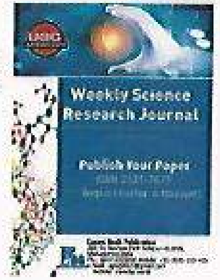

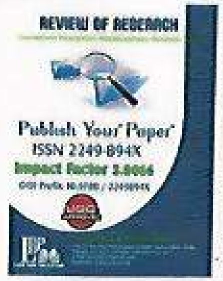

FINANCIAL STATEMENT ANALYSIS OF "NORTH MAHARASHTRA UNIVERSITY" WITH REFERENCE TO VARIOUS FUNDS

Awarded to

Vinay Bhalerao and Dr. Y. S. Vaishampayan

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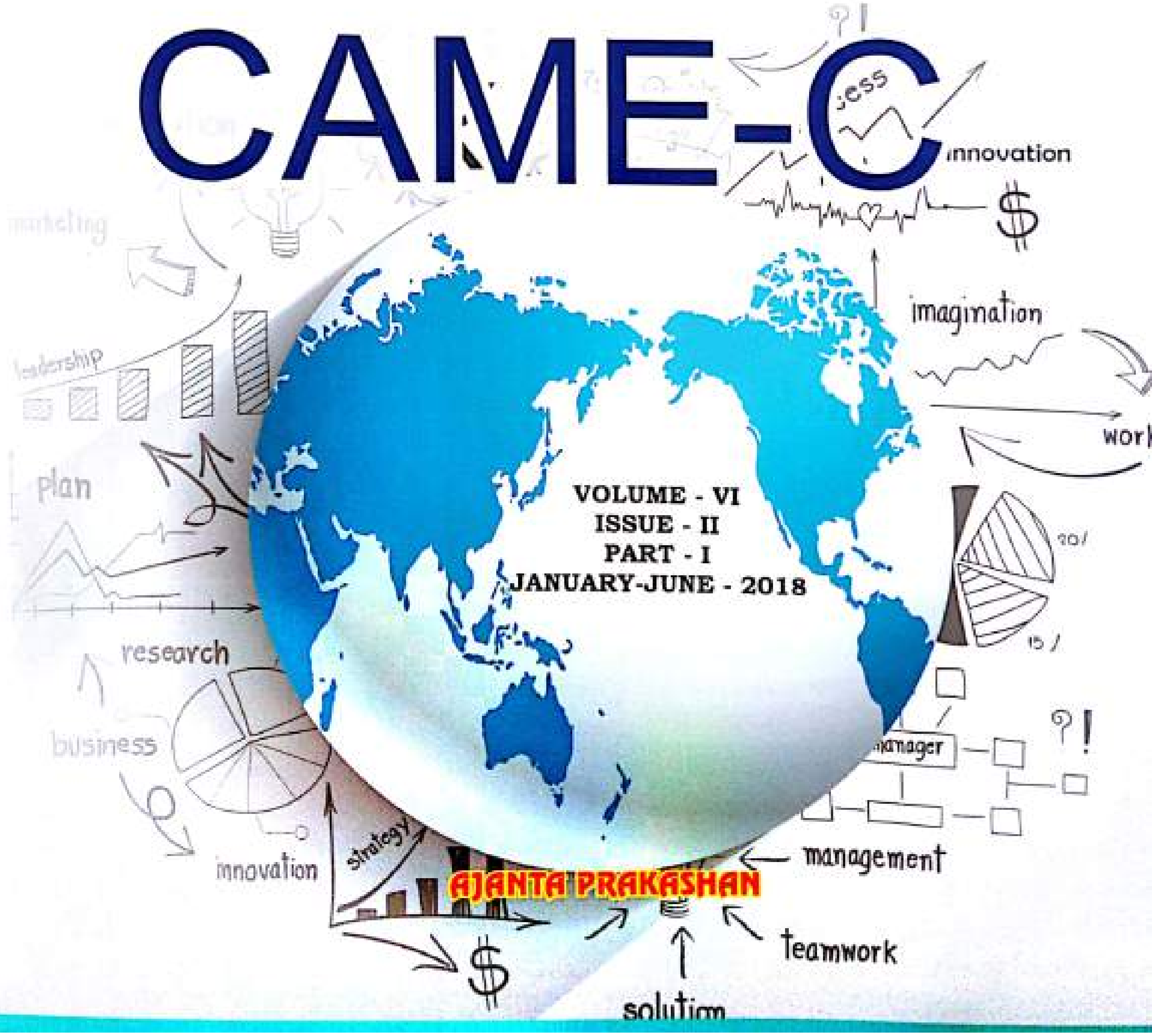

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AJANTA PRAKASHAN

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VOLUME - VI, ISSUE - II - JANUARY-JUNE - 2018
CAME-C- ISSN 2319 - 6270 - IMPACT FACTOR – 5.191 (www.sjifactor.com)

9. An Empirical study of Assessment about Green HRM & Environmental Awareness amongst the Employees of Banking Industry

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Dr. Ashutosh Misal
Director.

Abstract

21st Century focuses on Environment; it means surrounding affecting the development & growth of every individual. It is also to be said that the system which includes all living, nonliving things like air, water, soil & vegetation, flora, fauna. Awareness about the environment is not only about environmental problems but also preparing effective solutions for that, like Green HR practices. Cause of flood, famines, droughts, scarcity of fuel, pollution is everywhere, hazardous chemicals, decreasing natural resources etc organizations are also concerned about environmental issues. HR department of every organization is more responsible to become focused & strategic about environmental friendly activity & practices of an organization.

Green HRM is the new attitude of organizations which is based on a social, economic & ecological change of the country. This social concern only is making obligations to industries to practice eco-friendly management practices. Green HR involves element like environment-friendly HR practices, which helps to create awareness & brand building.

Banking industries are in the boom, being financial institutions; it plays the major role in economic changes. Banking practices not directly but indirectly affecting the environment. This research focuses on the study on assessment of Green HRM practices & environmental awareness amongst bank employees, from Pune city. The researcher used survey method study. The sample size of the study is 117 employees from 7 different banks of Pune district. Simple Random sampling techniques have been used for selection of the sample. The questionnaire was developed & circulated employee's Pune district banks. The statistical techniques like percentage analysis, differential analysis & correlation analysis were used to analyze the data. Major findings found that the maximum bank employees were not much aware of the Green HRM & Environmental issues.

Keywords: Environmental Awareness, Bank employees, banking sector, Green HRM.

JEL Classifications: M1, M14

1.0 Introduction

In most modern century Environmental Education is the major area of scope for studying. Environmental education is nothing but study about nature, natural resources, its relationship with human activities & improvement of natural resources by way of minimizing wastes & maximizing resources. It is the use of knowledge from every discipline of study for managing environmental problems. Under this management of the environment is important. Environmental education study relates to conditions, circumstances & influence which affect life & how life turns into the response. Today's life requires the balance between environmental uses & abuse of the system. For the same connections in nature, various natural systems, practical solutions to the current environmental problem are required.

Increase in economic actions in developing countries results in more energy & expenditure requirement which normally leads to environmental deprivation. Green HR practices are one of the growing Human Resource management practices which help to conserve energy & practice environment-friendly policies in organizations. Green HR practices like Green Recruitment, Green Performance management, Green Compensation under which one can take small steps like carpooling, paperless activity, reduce business travel (teleconferencing), save water, energy audit etc having a relationship with environmental awareness activity.

1.1 Theoretical Background (Literature Review)

Green HRM concept has come into view with the initiation of Green progress. Green progress is nothing but the political parties which advocates 4 important ideologies: conservationism, Sustainability, Non-violence and Social justice. Followers of the Green progress are called "Greens", adhere to Green Ideology and share many ideas with environmental science, protection, environment, feminist and peace movements. With the rising awareness of the Green Movement across the world, management scholars from varied areas such as accounting, marketing, supply-chain management and HRM also start analyzing that how managerial practices in these areas can donate to environmental management goals. Previously, the UN Global Compact in partnership with numerous educational organizations has developed the (PRME) Principles for Responsible Management Education, encouraging scholars and managers to jointly work on developing new knowledge to promote environmental responsibility (PRME, 2010).

1.2 Environmental Protections in India

The World Bank expert discloses that in the year 1995 to 2010, India has become one of the fastest succeeding countries in the world, in addressing its environmental issues and improving its environmental quality. At a standstill, India has a long way to go to reach environmental excellence similar to those enjoyed in developed economies. Toxic waste or one can be called Pollution remains a major challenge and prospect for India. India has adopted various international and national strategies to solve and allay many environmental issues such as Environmental Courts, Environment Friendly Products, Un-leading of Petrol, and Ban on Harmful Pesticides, National Waste Management Council, Public Liability Insurance, and Pollution by Motor Vehicles, Regulation of Sea Shore Hotels, National River Action Plan, Solar Energy Commission, and Prohibition of Smoking in Public Places. Even though, there are still many environmental problems remain unresolved like Air pollution, water pollution, soil pollution and wildlife natural habitat pollution challenge India.

2.0 Statement of Problem

As banking is one of the booming sectors, being financial institutes, banks must be precautious about the economic changes of the nations. The need for Assessment of Green HR practices & environmental awareness amongst bank employees is the important issue.

2.1 Objectives

1. To study the environmental awareness level amongst the bank employees.
2. To find the practices like Green HRM implemented by the bank in favor of environmental awareness.
3. To locate the level of participation of employees in green HR & environmental activities of banks.
4. To analyze the relation between Green HRM & Environmental awareness of bank employees.
5. To suggest measures & action for implementing Green HRM & increasing environmental awareness among bank employees.

2.2 Hypothesis

1. The level of awareness about Green HRM & Environmental awareness amongst banks employees are average.
2. The practices implemented by banks like Green HRM in favor of environmental awareness are average.
3. There is a relationship between the Green HR practices & Environmental awareness of banks.

2.3 Research Prototype

The researcher used "Survey Method" & "Random Sampling Technique" for data collection. The sample size was selected 150 employees from Public & private sectors banks available for the response/feedback. The researcher pursued the tools available in the market since there is no valid & standard tool available for assessment of Green HRM & Environmental Awareness. The researcher worked out a strategy to prepare& authenticate her own research tool studying green HR & environmental awareness. To establish item, a pilot study was done. Reliability was tested & retested.

The data collected were statistically analyzed & conclusion drawn. Statistical tools & techniques like percentage, differential, correlation analysis are done.

2.3.1 Populations

All the Public, Private, cooperative & multi scheduled banks working in Pune city.

2.3.2 Sample

The researcher has planned to take only 5% of the sample out of populations. In the same only public & private sector banks, employees were included. From each available bank, 10-15 employees' response was taken.

2.3.3 Research Tools

2.3.3. a Data Collection

The questionnaire was distributed amongst 150 banks employees. Feedback & response got from 117employees only.

2.3.3. b Scale

11 Point rating scale was used for rating purpose.

2.3.3. c Delimitation

The study is limited to 150 employees of the public & private sector banks employees with limited variables & dimensions.

Stratification: Data which has been collected randomly stratified in following ways

2.3.3. d Statistical Tools & Techniques

For testing stated hypotheses the following statistical technique is adopted.

1. Arithmetic mean. 2. Standard deviation 3. T-test. 4. Chi-square analysis. 5. Pearson product moment analysis.

2.4 Data Analysis

Table 1: Level of Environmental awareness amongst bank employees

Dimensions		Low		Average		High	
	Total	N	%	N	%	N	%
Pollution	117	41	35.01	45	*38.46	31	26.53
Population	117	32	27.3	42	35.7	43	*37
Health & Hygiene	117	35	29.7	32	27	50	*43.3
Biodiversity	117	54	46.3	0	0	63	*53.7
Energy	117	40	34	44	*38	33	28
Concern	117	63	*54	5	4	49	42
Sustainable Dev	117	55	47	4	3	58	50
Total	117	32	27.3	50	*43	35	29.7

The level of environmental awareness amongst public & private sector employees is average.

*indicates the level of awareness.

Table 2: Level of awareness about Green HR practices of Banks amongst their employees:

Dimensions		Low		Average		High	
	Total	N	%	N	%	N	%
Green Recruitment	117	31	26.53	41	35.01	45	*38.46
Green Training Activity	117	43	*37	32	*27.3	42	35.7
Green Performance Appraisal	117	50	*43.3	35	*29.7	32	27
Green Compensations	117	63	*53.7	54	*46.3	0	0
Car Pooling	117	33	28	40	34	44	*38
Teleconferencing	117	49	*42	63	*54	5	4
paperless activity	117	58	*50	55	47	4	3
Save energy & water	117	35	29.7	32	27.3	50	*43
Total	117	32	27.3	51	*43.2	34	29.05

Then the level of awareness about Green HR practices followed in banks amongst employees is low.

*indicates level of awareness

Table 3: Level of participation of employees in Green HR & environmental awareness activity

Variable	Total	Low		Average		High	
		N	%	N	%	N	%
Green HR activity	117	55	*47	27	23.07	35	29.9
Environmental Awareness activity	117	29	24.78	34	29.05	54	*46.16

The level of participation of employees in Green HR activity is very low, the participation in environmental awareness other extension activities is high.

*indicates the level of participation.

Table 4: Correlation between Green HR practices & Environmental awareness

Sr. No	Dimensions (Green HRM)	No of items	Correlation
1	**Green Recruitment**	06	**0.940761147**
2	**Green Training Activity**	005	0.622616914
3	**Green Performance Appraisal**	05	**0.868358283**
4	**Green Compensations**	04	0.191847074
5	**Car Pooling**	05	0.583511637
6	**Teleconferencing**	04	**0.824862647**
7	**Paperless activity**	16	**0.728574194**
8	**Save Water & Energy**	07	

The above table shows that the correlation of Green HR practices with the no of items listed in environmental awareness. The positive correlation exists in between the Green HRM & environmental awareness schemes.

Regression Analysis Table

Sr. No	Variables	R^2 (Regression)
1	Green HRM Initiative	0.885
2	Top Management Commitment	0.387
3	Communication	0.342
4	Procurement & Training	0.599
5	Employee Participation	0.924
6	Compensation & Rewards	0.878
7	Green HR activity	0.938
8	**Environmental Awareness**	

Above table shows that every variable is having a linear regression with environmental performance.

2.5 Recommendations

From the light of above data analysis, the researcher would like to recommend the following:

- It is very necessary to convey environmental instruction to make awareness of environmental concerns and legislation to the bank employees.
- Seminars, workshops, debates, booster programs, interactive programmers, organizing may be carried out about environmental awareness of the bank employees.
- Campground activities like clean-up; planting trees, making awareness to illiterate employees is critical.
- Green HRM practices knowledge would be provided through the practicing or at time of orientation, conducting separate training activities for the same.
- The information of universal warming, environmental legislation, hygiene, and pollution may be given to the bank employees through different means.
- World earth day, world population day, world wildlife day, World Environment Day, Go Green Day may be conducted in banks.

2.6 Suggestions For Further Research

The researcher would like to advise the following topics for further researchers

I. The similar study can be conducted in the sectors of banks & financial institutions levels.

II. The same study may be undertaken with another sample, more extent and variables Studies may be done to find out the attitude of environmental awareness in banks employees in relation with the Green HRM practices adopted by banks.

2.7 Conclusion

On the conclusion of the present study, the researcher has been encouraged to conclude that the independent variable and the background variables included the present study are to be developed for the welfare of the bank employees. Therefore, the researcher feels that on the desire of the proposed topics of research given here, valid information may be obtained with regard to environmental awareness & green HR practices.

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15. An Exploratory Study of Operations Management of E-Governance Project in Maharashtra

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Abstract

ICT have been playing important role in delivering faster and better services to citizens. Governments all across world are using ICT for implementing e-governance initiatives. Citizens build expectations around government for efficient service delivery hence it is government's responsibility to fulfill citizens expectations. A literature study on e-governance initiatives in India and abroad has shown that India is progressing in e-governance but failed to realize it's benefits in true sense mainly due to different operational issues involved. Thus the purpose of this research paper is to study operations management for fourteen-year-old e-governance initiative SETU which has been implemented in all over Maharashtra. The research is based on surveys using structured questionnaires designed for citizens and SETU center operators in selected three districts in Maharashtra viz, Pune, Satara and Sangli. The survey covers 977 respondents using multistage sampling. The main research outcome of the study indicates that services are not delivered properly to citizens due to many operational issues. Hence there is urgent need to rectify shortcomings of this project that are a result of poor operation management and helps in attaining total success.

Keywords - E-governance, issues, operations management, Quality, SETU.

I. Introduction

ICTs can make a significant contribution to the achievement of good governance goals. It makes the governance more efficient and more effective, and brings benefits to the citizens of the country by serving variety of different ends: better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. The resulting benefits can be less corruption, increased transparency, greater convenience, revenue growth, and/or cost reductions" Ashok Jhunjhunwala & Roshni Menon [2006]. With this as main objective, many countries in the world have gone for e-governance implementations. A complete survey on e-governance initiatives in India and abroad revealed that developing countries' such as India are yet to attain success and most of the studies about them were generic in nature. It is a known fact that these initiatives' are for a larger mass and implementations take a long time and once executed will stay forever. Hence, a critical look at some of these initiatives' threw light upon the fact that if operational management of the ongoing projects is studied in depth many of the shortcomings of these projects that are a result of poor operation management can be rectified and helps in attaining total success.

Hence this became the main theme of this paper. An e-governance project "SETU" which is ongoing nearly for fourteen years and spans an entire state and covers 30 services, was selected for the study. The operation management aspect of the project was analyzed covering process, service providers and service users (citizen), and the inferences derived are reported. It is worthwhile to mention that such a study is not so far reported and hence is unique.

The paper is organized in the following way. The next section gives the background study, which deals with the status of e-governance, at (a) world level (b) India level and (c) state of Maharashtra level. Section 3 explains in detail SETU system as it exists today. The operation management of SETU, the current shortcomings of the system is presented in section 4, the paper concludes with suggestions to improve the system.

II. Background study

In this section we present the current status of E-Governance in the countries all over the world, and then in India followed by the e-governance initiatives by Maharashtra government in particular.

As per the survey conducted by the United Nation's Department of economics and social affairs in 2014 on all the countries of the world the region of Europe (0.6936) shows the utmost e-government development followed by Americas with 0.5074. Europe and Americas remains far ahead of remaining world with a history of high level of wide spread infrastructure for telecommunication, Asia, with three-fifth of the world population, has only around 71 per cent of the level of e-governance that Europe provides .The level of e-government development in Africa is at the bottom with key challenges being lack of infrastructure and functional illiteracy. Despite recent expansion in mobile telephony, most countries in Africa remain at the end.With the use of *mobile anytime and anywhere m-government* services can be offered at the doorstep of citizens[**Ibrahim Kushchuet,al. 2005**]. Governments have started using mobile technology for development. However there is a continuous need to develop infrastructure, privacy and protection related issues, legal issues, take care of mobile penetration rate, and accessibility etc[**N.M.Yaghoubi et al.2011**] .

Like other countries India is also taking extensive measures to bring reform in public administration and governance by using the Internet , Intranet and telecommunication networks to capitalize on the benefits provided by modern ICT . Over the last few years, the Indian Government has commenced several initiatives to improve the dissemination of public services to the citizens. It is interesting to note that being a democratic country, and the citizens being more informed, socially involved & technology savvy (especially the younger generation), the expectations for better services and quicker information from government are very high. [Gurshaminder Singh Bajwa ,2008].[**Mahmud A. Shareef et al, 2010**] tried to found critical factors that influenceadoption of e-governance in India. A study reveled that the criteria for e-government adoption is in developing countries is due to social attitudes, cultural behavior, e-readiness, and digital divide.

The government of India has initiated e-governance project in the country in late 1990s.The union government has approved that national e-governance plan(NeGP) comprising of 27 Mission Mode Projects(MMPs), 9 central (MMPs), 11 state (MMPs), and 7 integrated MMPs to give a boost to e-governance initiatives in India.

[SriKeshabananda Borah,2013].Some landmark initiatives are pension, income tax, passport visa,immigration,UID etc.

E-Governance across various states is also worth to mention. According to survey [Mrinalini Shah,2007] Andhra Pradesh is the best e-governed State in the country . Bhoomi implemented in Karnataka state is viewed as most successful e-governance implementation in India that computerized more than 20 million land records covering more than 20,000 villages[Bandopadhyay et al. 2012].Several other initiatives like Rasi in Tamil Nadu, Lokmitra in Rajasthan, Naidisha in Haryana, Suvidha in Punjab, FRIENDS in Kerala, e-Seva in Andhra Pradesh and Lokmitra in Himachal pradesh and Mahitishakti in Gujrat can be grouped together as successful implementations in India[Nirmaljeet Singh Kalsi, 2009] .Chhattisgarh, Himachal Pradesh, Rajasthan, Uttar Pradesh and Punjab can be grouped together as least e-governed state.

Impact assessment study onfive important e-governance projects namely KAVERI and Khajane of Karnataka, e-procurement of Andhra Pradesh, one stop service at Andhra Pradesh and interstate check post service at Gujarat.The Comparative analysis across five projects for specific dimensions was done. Assessment was done using e-governance framework that consists of various attributes like impact on clients, cost of assessing service, quality of service, quality of governance. Overall, users of these projects have reported a significant improvement over the manual system[T.P.Rama Rao,2007] .

As the focus is related to e-governance in Maharashtra, next we describe in detail about the same.

Unlike other states Maharashtra also have implemented many initiatives originated from central govt., state govt.& NGO.Government of Maharashtra has always been in forefront in service transformation through use of technology. It has consistently featured at the top of the pyramid and adjudged as "Leader" in e-Governance in the "India [eReadiness Assessment Report" , Department of IT, Government of India]. Few noteworthy initiatives implemented by Maharashtra state are first online certification course in e- governance, MSWAN, Warana wired village project ,SARITA, ROJGAR VAHINI ,Mahaonline and SETU .The state government has more than four lakh employees and knowledge institutions that will play a key role in assisting, implementing and managing e–governance initiatives in the state. NIC unit at Maharashtra is actively involved in facilitating these initiatives across state to deliver community services.

The detailed research survey indicated that there is no research on how to improve the ongoing e-governance projects with respect to operation management. As these projects are vital, costly and take considerable time to succeed, a time-to-time study of their operation management aspect will greatly help in improving the existing systems.

With this as the focus, a thorough study on "SETU", a fourteen-year-old Maharashtra e-governance initiative, implemented in 33 districts, covering more than sixty services is carried out. The operation management of the project is explored in detail and the findings are reported.

III. SETU - Current Status

SETU started in 2001 by DIT, GoM. SETU in Marathi language means a bridge, a bridge between the people and the govt. Setu is focused on the common man and its objective is to provide to the citizens of the State more and more services & information in an efficient, reliable, transparent and integrated manner. Right now state has centers in almost 28 Districts headquarters, Collectorates, 333 Tehsil offices, 5 Municipal Bodies, one Zillah Parishad and some Gram Panchayats and in all, overall 47 services are being provided through SETU centres.

- Services provided by Setu are various types of certificate like nationality, caste, income, non creamy layer, various permits, licenses, various certificates required by farmer etc.
- SETU is implemented and runs on BOT (Built operate and transfer) basis that reflects vendors have free hand to develop their own software for SETU. A high degree of heterogeneity has also been introduced due to decentralization.
- Centers are managed by society for promotion of excellence and transparency in public administration for better understanding of citizen's requirements in the interface with government. The society has been set up at two levels .An apex body at the state level which guides and monitors the district level societies. The latter runs and manages citizen service centre which provides services to citizens through single window.

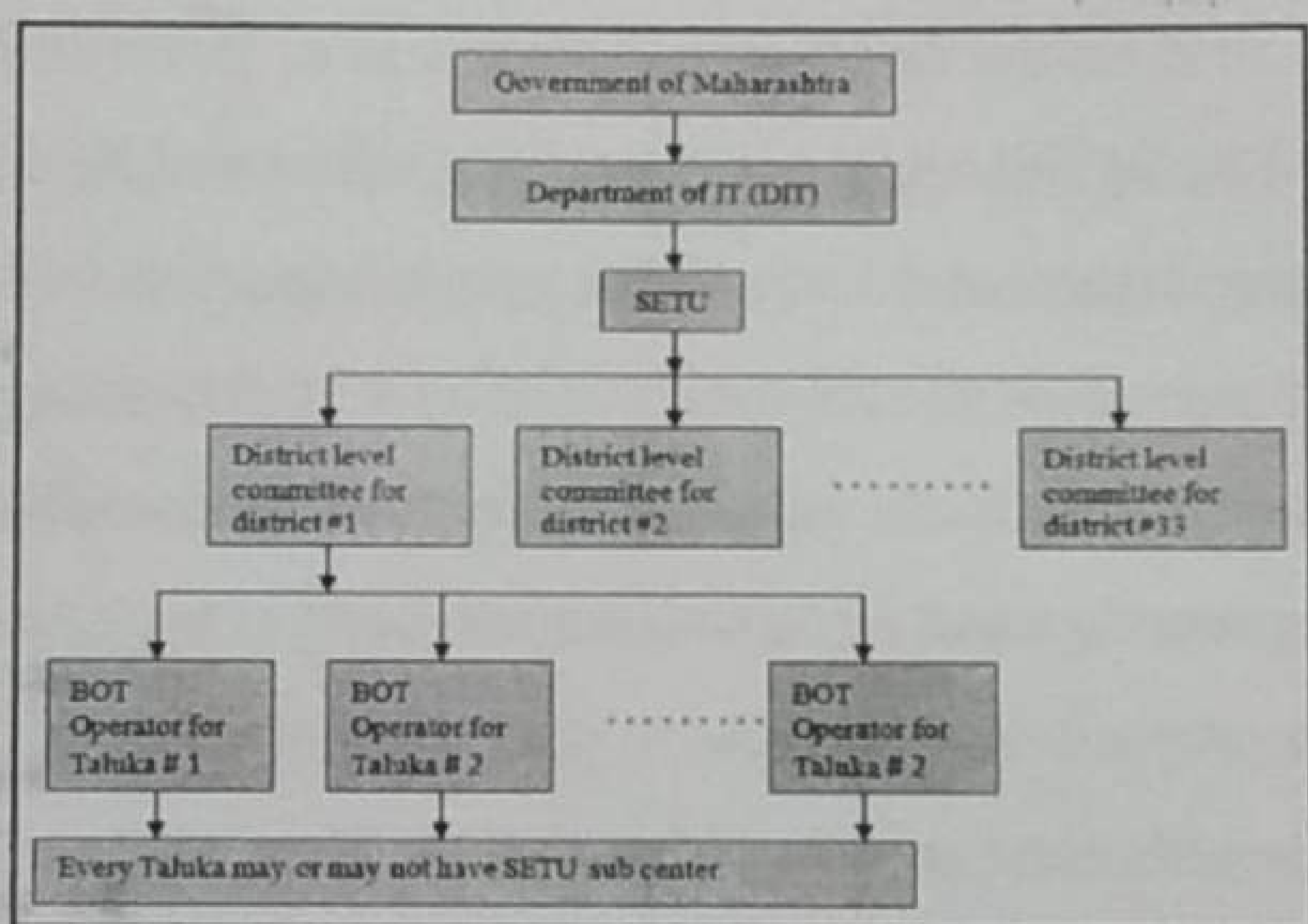


Diagram 1: Current administrative setup for SETU and Ward offices

Diagram 1 shows current administrative setup of SETU. Present system gives autonomy of execution to district collector (DC).The power is decentralized where DC invites tender for operating SETU and whoever bids lowest generally is selected as a vendor to operate and manage SETU centers across state. SETU is implemented and runs on BOT (Built operate and transfer) basis that reflects vendors have free hand to develop their own software for SETU, deploy it at centre, operate it and transfer when required. A high degree of heterogeneity has also been introduced due to decentralization as one district consists of various tehsils and every tehsil can be operated and managed by different vendor with same or different SETU software. High degree of decentralization and geographically wide spread application has forced government to establish sub centers to offer services [State of e-governance in Maharashtra, DIT, GoM,2008] but still issues remain unresolved.

Next section discuss about research methodology of the study.

IV. Research Methodology

SETU is implemented all over Maharashtra in every district and every taluka .For the purpose of study three districts were selected viz. Pune, Satara and Sangli and three Tehsils were selected from each district .Haveli, Daund ,Baramati form Pune district, Satara, Karad and Patan from Sataradistict and Miraj,Tasgaon and Vita from Sangli taluka. Hence study involves multistage sampling technique for data collection. Districts and tehsils were selected on the basis of population density data of census 2011 .The researcher has used survey based method to collect data.

After screening some important questions for citizens and service providers, pilot study was conducted at SETU centre of Haveli taluka .Data was collected from 60 respondents .It was observed that citizens at large were dissatisfied about service delivery mechanism at centre. Citizens found to be frustrated with long waiting queues, more bribe and more time (in days), that was spent at centre to get the service. Citizens found to be complaining about delays in getting the certificate, improper treatment of SETU employees, improper guidance. After pilot study both questionnaires I & II were refined .Unwanted questions were removed and important questions were added in the questionnaire.

Data Collection Techniques:

Primary Data collection: Questionnaire I was designed to take feedback from citizens. Total 25 questions were frame to collect information from citizens. Data on service requirement, no. of days taken for delivery ,no .of visits required to collect certificate, cooperation of SETU employees, communication status of application, correctness, service quality, rejection ,loss of application ,service delivery mechanism and overall management at SETU center etc.and Questionnaire II was designed to collect data from service provider(BOT operator). Total 34 questions were designed to collect information from SETU center operators,Data on establishment, daily demand for services, employees, their education, IT infrastructure, use of technology,online services, digital signature, backup, updating, adherence to e-governance policy etc was collected.

Secondary data collection: Secondary data was collected by visiting various national, state and district level governments' website, books, e-government research papers, e-governance policy, internal documentation of SETU, case studies and PhD thesis etc. and process of service delivery etc.

Sampling Method: Three districts selected from western Maharashtra and from each district three taluka selected based on population density data gathered from census 2011. Hence, multistage sampling technique is used.

Sample Size: Sample size was calculated from Morgan table .500 questionnaires distributed in every district. Total 338 respondents from Pune district, 335 respondents from Satara district and 304 respondents from Sangli district responded to questionnaire. In all a sample of 977 was selected from all three districts. Table 1 shows sample distribution table.

Table 1: Sample size table

District	Sub-District	Sample size	Total sample size per district
Pune	Haveli	138	338
	Baramati	100	
	Daund	110	
Satara	Satara	116	335
	Karad	110	
	Patan	109	
Sangli	Miraj	101	304
	Vita	103	
	Tasgaon	100	
	Total	977	977

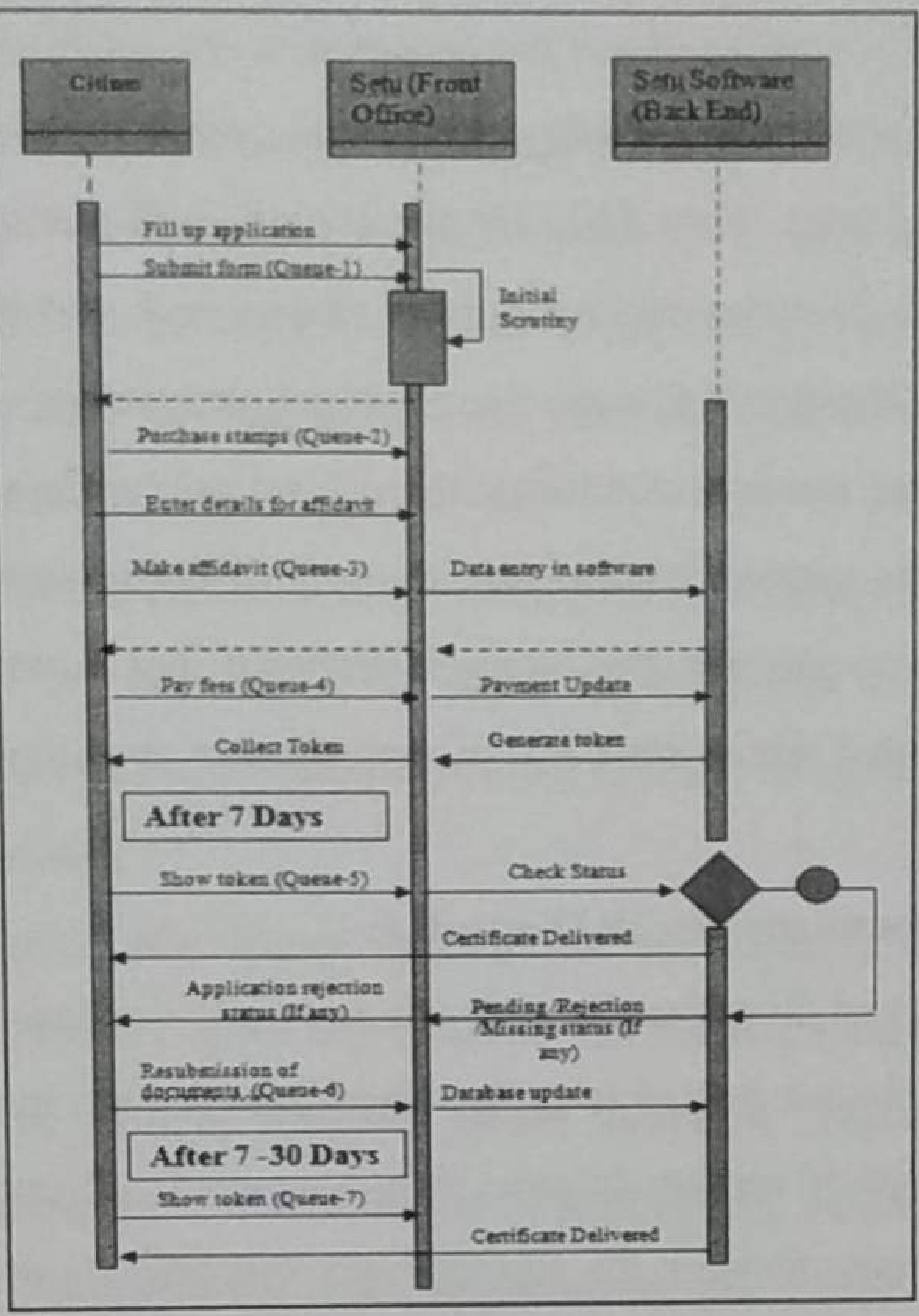
Next section discusses workflow for application submission and certificate collection at SETU centre by sequence diagram.

V. Sequence Diagram for Application Submission And Collection

Processing of application is observed through diagram 2. There are 30 different types of services provided through SETU so designing proper delivery mechanism is of most important. Whenever any citizens approach the SETU centre, the applicant gives his/her application, purchase stamp and make affidavit at the counter where the operator enters key data and applicant is given a token bearing a unique number and the date of response. The certificate is printed on seventh days after further scrutiny of the application.

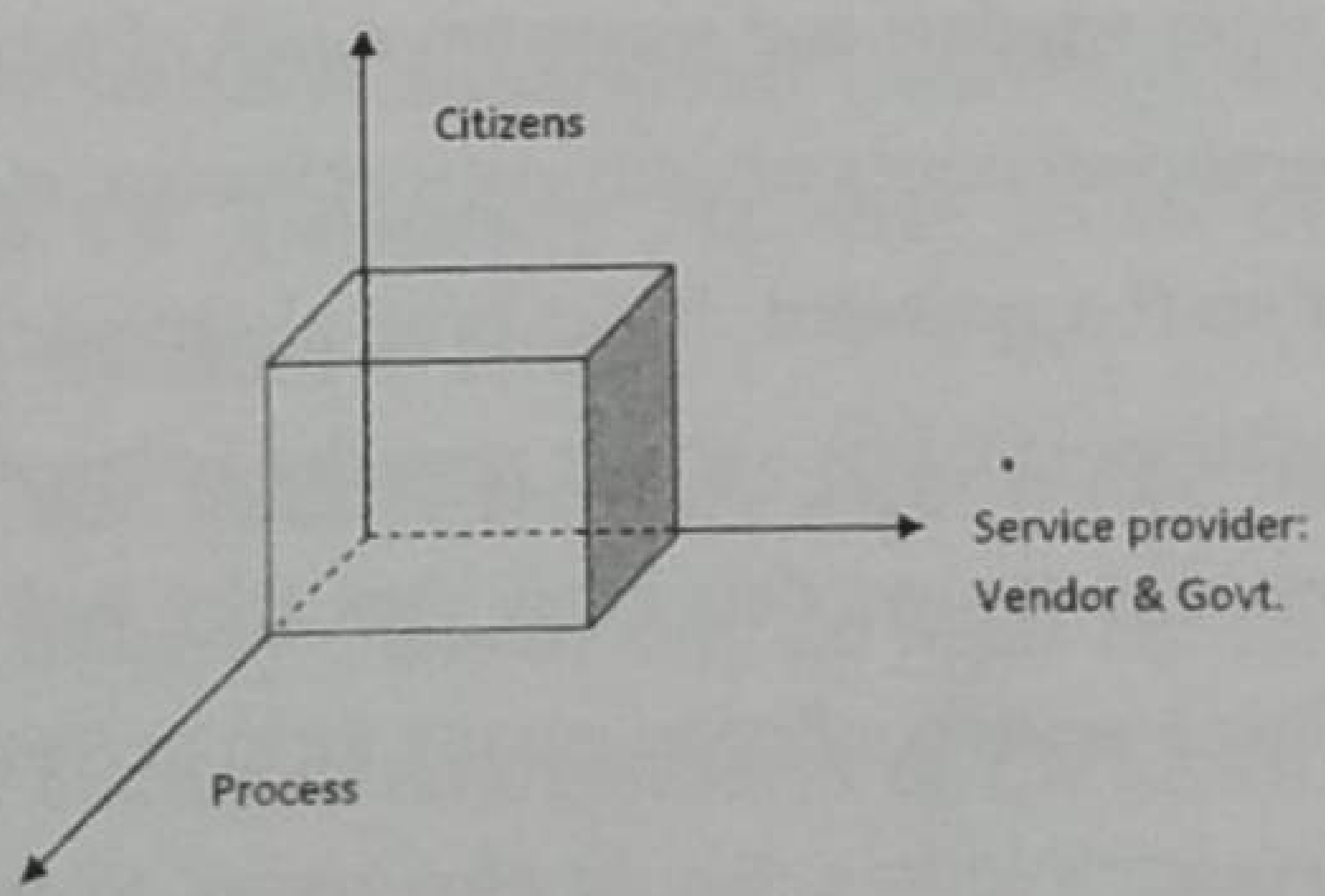
Citizens are not communicated status of their application. After 7 days when citizen come to SETU centre to collect certificate they are informed about rejection and pending documents which results into further increasing lead time of service delivery. Sometimes the applications of citizens are lost and they had to reapply for the certificate .This costs money and time to citizens.

Diagram 2 Sequence diagram for application submission and collection



After studying operational flow and collecting data from citizens, government and SETU operator's different operational issues were identified which are discussed below.

VI. Operational Issues in SETU



Operations management of SETU has three perspectives: citizens, process and service provider.

As discussed in section-III,DIT has given autonomy to all district collectors to manage SETU centers and DC in turn has given to private vendors. District collector (DC) operates SETU mutually with vendor. Process is defined by Government and executed by BOT operator. Citizens are the key beneficiaries in the whole process.

Vendor looks after all the day-to-day operations, pay towards monthly expenses incurred by the centre like salary, rent, light bill, electricity bill, and stationary expenses etc.Vendor appoints staff required to carrying out operations where as a one government official is also deputed to monitor the activities. It is very clear that government has not done the initial survey before institutionalizing the services and hence there is no proper flow of managing, staffing and reporting is absent. People approach the centre to avail different services and thus government carries the responsibility to provide the services promptly but survey undertaken pointed out various shortcomings related which reveled mismanagement on the part of governance is given below.

6.1 Too much dependence on BOT vendor:

It has been observed that free hand is given to all vendors to execute the processes .Vendors takes all the decisions related to centre. Processes are not institutionalized and thereby keep changing with change of vendor. In case ifvendor goes insolvent government do not have stand-in arrangement to carry forward the services and will take significant cost and time to put services at original place.

6.2 Overall Mismanagement at SETU center : Government has significantly failed in properly institutionalizing the services. Delivery mechanism is not modeled properly. Citizens keep searching for the right window and waste too much of time in waiting queue. Next section thus throws light on operational issues of delivery mechanism at SETU.

- **Poor quality of staff appointed** :It has been observed that vendor appoints poor quality of staff. The staff appointed by service provider is hired on contract basis and is mere a 10th or 12th pass who knows data entry thus they lack managing skills and dedication towards work. This creates confusion among them pertaining to work.
- **Irregular reporting:** Vendors should also report to the DC on daily basis about the status of applications received, applications processed and applications rejected, token

numbers generated but it has been observed that in all three districts there is irregular reporting and no uniform format is followed across the taluka for reporting.

- **Unclear instructions by SETU operators:** Citizens also complaint about unclear instructions given to them by SETU employees. Though the procedural instructions are displayed, they keep on changing and there is no fixed procedure that is followed. Citizens need to run from one window to another window for getting the certificate hence SETU can be viewed as multiple window application rather than single window.
- **Time delays:** SETU current system takes minimum 7 days and maximum 30 days or in some cases more than 30 days to deliver certificate to citizen. This leads to citizen dissatisfaction. Citizens in Pune district are more dissatisfied about time delays followed by Satara and Sangli district..
- **Loss of applications**: It has been observed that large numbers of applications are lost by BOT operator at Pune district SETU center as compared to Satara and Sangli district SETU centre loses.And there is no mechanism to track the status of application.
- **High rate of rejection:**

  It has been observed that many applications get rejected. Current software do not accommodate the rejected applications hence this act as a source of corruption.
- **No mechanism to inform citizens about sanction /rejection system:** Discrepant scrutiny is done at the time of submission of application, which does not filter out wrong/ par tidally filled applications. The applications are checked on the 7th day after submission. In case of rejection, citizens who stay at a long distance from SETU find it extremely inconvenient to come again resubmit application as it takes money, time and efforts.
- **No way to track the movement of application:** Current system offers a digitization of information and records the transactions but there is no mechanism to track the movement of application submitted by citizen.

6.3 Business continuity and disaster recovery plan: It was observed that documented business continuity and disaster recovery plans do exist on paper but are not tested. The District Collectors also did not have the backup of data generated by the SETU agencies though it was envisaged in the contract with the agencies.

6.4 Non-implementation of all the phases of SETU: Government had resolved (August 2001) to implement the SETU project in four phases. However, no benchmarks/time limits were fixed for phase-wise implementation of project. As of 2014, the SETU centers were providing the services envisaged in the first phase only.

6.5 Ineffective PRO: The objective behind SETU is to provide efficient services to the citizens in an integrated manner so it is very important to check if services are delivered properly, whether complaints of citizen are getting redressed properly by public relation officer. However it has been observed that for Pune distictSetu center public relationship officer appointed by vendor do not redress the complaints properly. Hence results in to citizen dissatisfaction.

6.6 Absence of interoperability: SETU centers are established in all 33 districts with a free hand to vendorwhich resulted in to highly distributed system all over district. SETU centers are not integrated together but perform as astandalone system .This has resulted into greater inconvenience for citizen. Birth, death, nationality etc.certificates cannot be taken from other district than the home district because of absence of interoperability.

6.7 Absence of uniformity in software: SETU canters across state do not have facility for consolidation and transmission of data available at Taluka and

District levels to the official web site of the Government. It was, however, observed that different back-endsoftware for databases were in use in Pune ,Satara and SangliSETU centers.

6.8 Input, process controls and validation checks: The system lacked input controls as it did not ensurecomplete and correct collection of the required primary data in its database. Absence of various validation checksin the system design made the system vulnerable to data inaccuracies.

Various problems observed are

- Incomplete and inaccurate database,
- No provision in software for auto generation of token number,
- Generation of affidavit without photograph etc.

6.9 Absence of audit: Unlike financial audit, system audit is not conducted for any of the SETU in all three districts. System audit can keep a track of performance of the system. No evaluation is done to check if information systems are safeguarding assets, maintaining data integrity, and operating effectively to achieve the organization's goals or objectives.

Since audit is not in place at least it is important to daily tally of the tokens issued; tokens received back, certificates delivered .Also controls would be built in to ensure that the figures, reduced in words are correctly entered. Duplicate contrary certificates will not be issued from the same name or the address. Details relating to particulars of an Applicant entered first time cannot be changed when the person comes again with varied details.In such cases of differences noticed should be should be communicated to officer for taking appropriate action for falsification of records.

6.10 Privacy issues: The privacy of the citizen also needs to be ensured while transacting. Whenever a citizen gets into any transaction with a Government agency, he shells out lot of personal information, which can be misused by the private sector. Thus, the citizen should be ensured that the information flow would pass through reliable channels and seamless network.

The operational issues at SETU are comparatively high as compared to benefits derived. It is necessary to have robust governing process, correct execution and finally analyzing the benefits to citizens hence few noteworthy recommendations are given below.

VII. Recommendations

Above analysis shows that SETU though launched in 2001, did not scaled up to expectations of citizens. No new service was introduced, hardware software configuration at SETU centers were kept the same. There are many operational issues revealed from the study. overall citizens are not fully satisfied with services and its service delivery. Following suggestions are made.

1) Identifying the criticality of the delay issue, multiple counters can be setup to speed up the delivery.
2) Extra staff can be appointed to clear backlog of pending applications.
3) Inbound call centre facility can be set up where citizens can call to know the status of their application.
4) More rigorous checking of application at initial stage should be done to avoid rejection of application later.
5) Staff appointed should be minimum graduate passed .Proper training should be given to them so that they give correct guidelines to citizens.
6) Daily backup of transaction should be sent to DC.

7) System audit should be conducted every year to ensure that assets are safeguarded properly.

8) SETU software should be made uniform across all taluka followed by all districts in the state with development of integrated software module with a feature of software interoperability.

9) Privacy of citizen's documents should be maintained by making different section to house citizen's personal documents. Or SETU software application can be integrated directly with UID to verify personal information submitted by citizens thereby avoiding citizens resubmit the same information again and again.

VIII. Conclusion

Though the SETU project was launched in 2001, current status reflects slow growth, and various operational issues with respect to process, citizens and government itself. Governance is not in place to look after performance, difficulties faced by the citizens and realization of benefits to citizens. Thus government has did not scaled up to expectations of citizens failed to achieve the objective behind the initiative.

Citizens at large invest their time, money and effort hence there s a need to study the satisfaction level of citizens. In this e-governance initiative more attention was paid to short term performance. With the use of proper monitoring and latest information technology tools, processes can be reengineered for integration. Existing gaps in the system needs to be bridged for achieving the objective behind the project.

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Study of need of good job advertisement for better economy of business

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Abstract

A job is a regular activity performed in exchange for payment. A begins with a person by being an employee, volunteering, or starting a business. The duration of a job may range from an hour to a lifetime. Advertising is a prominent way of modern economy via advertising messages on TV, newspapers, magazines, radio, internet, or simply walk down the street.
Advertising is nothing but a publicity which is one of the key activities in every business. Advertising something in a country requires organizing and applying human skill and talent and technology backed media. Advertising companies use multifaceted talents to pull through successful campaigns offering a lot of employment opportunities.

Information technology plays an important role in the process of Search Engine Optimization (SEO) and Search Engine Marketing (SEM). The industry has a wide variety of positions to offer. The companies which actively recruit for online advertising professionals are IT companies, websites, advertising agencies, search engine companies etc.

The attempt is made to study the current scenario of the job advertisement methods and their details.

Key words: job, advertisement, employee

Introduction:

A job is a regular activity performed in exchange for payment. A person usually begins a job by becoming an employee, volunteering, or starting a business. If a person is trained for a certain type of job, they may have a profession. The series of jobs a person holds in their life is their career.
There are several ways of advertising a vacancy, but one of the fastest growing

methods is to advertise with an online job site. These display your advert in the same way as a newspaper or job centre, and people can then either apply for the vacancy directly with you or through the job site.

After massive global economic recession almost in all industries, it resulted in job losses as well as cost cuttings, now the job market is budding up again. Nowadays there are many job vacancies available both in public and private sectors, including banking, hotels and tourism, healthcare and government.

Except all full time jobs, doing a part time job is a good idea for the people who have some personal responsibilities or compulsion at their home. Generally students, house wives, home makers and the retired elders generally opt different types of part time jobs. By spending a few hours they can earn a good deal of money. In the recent market there are lots of part time job vacancies available as various companies have realized the advantages of having part time members of staffs. As they do not have to pay all the benefits of a full time employee instead they get quality work too. Part time job vacancies are available in various sectors, including tourism, advertising, IT, BPO and KPO industry. This type of jobs allows a person to earn a good deal of money with experience.

Literature review :

Advertising is the mostly practiced recruitment mode and it is consisted number of sub modes such s newspaper, television radio, posters and banners and etc. Among those, newspaper advertisements are the most popular recruitment mode among the sub modes of the Recruitment Advertising [RA]. Not only that, it is the most common recruitment mode, if is considered as a separate major mode of recruitment [1], [2].

Success of the Human Resource Management [HRM] is depended on how well it achieves objectives of HRM within the organization. Basically, one of the main objectives of the HRM is to procure right people at the right time to do the right jobs. If any organisation fails to achieve this objective, then it is impossible to achieve any of their organisational goals effectively and efficiently. This process has recognised as a function of HRM and named it as as "Recruitment and Selection". According to the Mathis and Jackson [3].

"Recruitment is the process of generating a pool of qualified applicants for organizational jobs". Basically, recruitment function deals with two major activities. That is; finding suitably qualified individuals from the job market and attracting them towards job vacancies. Success of all the other HRM functions is highly depended on the success of this recruitment process of the organization. Essentially, recruitment can be done two ways: internally and externally. In other words, attracting candidates within the organization and attracting candidates from external environment. Throughout this external recruitment category; number of alternative modes can be identified such as employee referrals, past employees, education institutes, internet job posting sites, employee agencies and advertising [4].

However its success highly depends on the level of attraction of the advertisement. Perkins and Thomas comment on that level of attraction and confirmed that the level of attraction as a vital for the success of the advertisement, because it is directly affected to the job seekers' reputation, perceptions and job-pursuit decisions [5].

To get successful results from the advertising, employers have to address two major issues: selecting correct the advertising medium and developing advertisement construction in proper manner [6].

The recruitment outcomes is not constrained to individual experiences and behaviour. Addressing the dearth of research exploring organizational-level recruitment outcomes, Ployhart and Kim propose a model of strategic recruiting that focuses on managing human capital, operational performance, and competitive advantage. Similarly, Gully and colleagues discussed the role of recruitment situated within a framework of strategic human resource management. These authors specifically discussed the implications of recruitment not only for other facets of human resource management (e.g., training and developing employees), but also for all levels of the organization (e.g., individual, business unit, and organization). Carlson and Mecham adopt an integrative approach in their discussion of the evaluation of recruitment effectiveness by examining both individual applicant attitudes and the quantity and quality of entire applicant pools that organizations can attract[7].

Types of job:

A manager can recruit in two different ways:[8]

Internal recruitment is when the business looks to fill the vacancy from within its existing workforce.

External recruitment is when the business looks to fill the vacancy from any suitable applicant outside the business.

The most popular ways of recruiting externally are:

Job centres - These are paid by the government and are responsible for helping the unemployed find jobs or get training. They also provide a service for businesses needing to advertise a vacancy and are generally free to use.

Job advertisements - Advertisements are the most common form of external recruitment. They can be found in many places like local and national newspapers, notice boards, recruitment fairs etc. giving details relating to the job like job title, pay package, location, job description, how to apply-either by CV or application form. Where a business chooses to advertise will depend on the cost of advertising and the coverage needed like- how far away people will consider applying for the job. There are a variety of jobs like full time, part time, temporary, odd jobs, seasonal, self-employment. People may have a chosen occupation for which they have received training or a degree.

Someone may pursue a vocation but support themselves financially with a day job. Those who do not hold down a steady job may do odd jobs or be unemployed. Full-time employment is employment in which the employee works the full number of hours defined as such by his/her employer. Full-time employment often comes with benefits that are not typically offered to part-time, temporary, or flexible workers, such as annual leave, sick leave, and health insurance. Full-time jobs are often considered careers. They sometimes pay more than jobs, and usually carry more hours per week.

Temporary workers may work full-time or part-time, depending on the individual case. In some instances, they are given benefits, but usually the best treatment is reserved for the permanent employees.

Definitions by country:[9]

Recruitment Method	2014	2008
Ads in specialist/trade press	86%	87%
Local newspaper ads	81%	87%
National newspaper ads	68%	75%
Jobcentre/employment services	68%	62%
Employment agencies	66%	61%
Speculative applications	56%	65%
Word of mouth	53%	53%
Internet	47%	36%
Links with education	44%	50%
Head-hunters	29%	33%
Local radio ads	12%	11%

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There are many reasons for working part-time, including the desire to do so, having one's hours cut back by an employer and being unable to find a full-time job. The International Labour Organisation (ILO) Convention 175 requires that part time workers are treated no less favourably than full time workers.[10]

Self-employment can also be referred as a person who works for himself/herself instead of an employer, but drawing income from a trade or business that they operate personally.

Someone may pursue a vocation but support themselves financially with a day job. Those who do not hold down a steady job may do odd jobs or be unemployed.

Recruitment agency - Provides employers with details of suitable candidates for a vacancy. They work for a fee and often specialise in particular employment areas e.g. nursing, financial services, teacher recruitment.

Personal recommendation - Often referred to as 'word of mouth' and can be a recommendation from a colleague at work.

Factors to be considered by employer while drawing advertisement [11]

1. Where to advertise
2. How long to keep the notice posted
3. Salary expectation
4. Asking for a cover letter
5. Required skills

Recruitment - Advertising and Promotion:

Job vacancies do not communicate themselves. They must be communicated to that group of people. Who may be interested will be applying for the job and making a good contribution to the performance of it.

How to get the Candidates?

One can

1. Keep and examine again through previous applications
2. Internal advertising - draw on the nascent talent within your own organisation.
3. Advertise externally through the press or local or audio-visual media like radio, TV etc
4. Put a card up in the local newsagents or put a jobs page on the WWW. Put a poster up in the workplace (if seen by the public).
5. By taking help of employment agencies and job centres
6. Use a head-hunters,

7. build up your own list of who is a potential future employee and recruit via the old boys/girls network.
8. Ask current employees to nominate people they can recommend
9. Built up links with educational institutions - schools, colleges, universities.
10. Respond to unsolicited letters and CVs

The policies are implemented for the requirements like

1. Keep costs of recruitment as low as possible. (include salary, overheads, costs of training etc)
2. The vacancy and process of filling it offers an opportunity to present the organisation to a wider audience through press advertising.

Recruitment advertising agencies [12]

Agency may take their profit from discounts offered by media companies because they buy so much space. They also charge for extra value added services such as:

1. Creating good advertising copy takes time and a high level of skill with written communications and compositional sense
2. A knowledge of where potential recruits are in the market and the most effective media
3. The campaign may involve radio or Internet/WWW advertising or even head-hunting services

Timing :-

The time scale for engaging a new member of staff may be so short that the manager may not wish to miss the next media deadline. Such everyday problems are real and can be urgent. Rushing leads to mistakes. It is seen that job must be advertised at a proper time (season) of year like declaration of degree results of fresher, summer, diwali or Christmas holidays so that the candidates may watch the advertisement.

Basics of advertising:-

We see many poor job advertisements. Some rules of thumb:

1. If the job is complex, a job description and personnel specification must be given in details.
2. Be informative about the target skills and experience required.
3. Explanation requires words and the size of the advert will set a word limit.
4. Job titles should be explanatory.
5. Indicate the salary range or relevant details to attract quality candidates.

6. Indicate the location and, if the job involves much travelling or assignments at a distance etc.
7. Add key phrases indicating the key results/responsibilities that make the job interesting or challenging indicative of the experience and ability that will be needed.
8. Indicate essential/desirable past learning attainments/qualifications.
9. Double-check the name, address, telephone number, fax, Email addresses etc mentioned in advertisement for further information of job.
10. Ensure that the font size of text in the advert is sufficient to read.
11. Look at the layout of the copy as a whole.
12. Present the job and its interesting aspects honestly.
13. Project the best face of the company as a good place to work
14. Good candidates already in jobs need to be motivated to apply.
15. Company guidelines on job advertisements composed by divisional or district managers will define requirements in respect of the company logo, style, required clauses etc.

More widely, the following table shows findings conducted by the CIPD in 2008 and 20014

Sr No	Country	Working hours per week for full time post
1	US	32-40
2	France	35
3	Germany	35-40
4	Denmark	37
5	Iceland	40
6	Australia	38-40
7	UK	35
8	India	35-40

Conclusion:

Advertising is a prominent feature of modern economic life. Consumers encounter advertising messages as they watch TV, read magazines, listen to the radio, surf the internet, or simply walk down the street. The associated advertising expenditures can be huge. What, then, do economists have to say about advertising? Up until the late 19th century, this question had a simple answer nothing. But over the 20th century, research on advertising has proceeded at a vigorous pace, and a vast literature has now emerged. This volume collects some of the central contributions. These contributions, which evaluate the economic effects of advertising from theoretical and empirical perspectives, reveal a number of important lessons. At the same time, advertising is a subtle and difficult subject, with important effects that remain poorly understood. In short, economists now have quite a lot to say about advertising, but there is also much that remains to be said.

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Impact of Information Technology on Rural Co-operative Banks

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The Term Rural Cooperative banks, though not formally defined, refer to primary co-operative banks located in rural and semi-rural areas. The origins of the rural co-operative banking movement in India can be traced to the close of 19th century. Currently, there are about 1872 rural co-operative banks in India, which form fourteen percent of the banking sector. While the focus has always been on other segments of banking (private and public sector) who are coping with the new information technology wave to emerge as front runners in the today's global banking area, Co-operative banks, have been laggards when it comes to technology adoption.

Information Technology has become as essential and integral part of banking system in India today. As a result, during last five years rural co-operative banks have realized the need to crate Information Technology infrastructure in order to have a competitive edge. But with limitations on capital budget on hands and skilled, professional and Information Technology enabled man \power, the result is inadequate Information Technology infrastructure to face the challenge of globalization.

In post reform era there have been significant Information Technology initiatives in every bank, there has been stress on increased Information Technology application and efforts are on to absorb latest technology in respect of all branches for greater customer conveniences right sizing manpower better Management Information System and internal control and improved risk management etc. Now a day's rural cooperative banks are striving hard to expand core banking system to all branches in a phased manner. Strategic alliance among banks in area like, ATM sharing and funds transfer etc. has been new developments in post reform era. Computerization of all branches including rural branches establishment of rural ATM etc. are expected in the days to come. In this article, the impact of Information Technology on Rural Cooperative Bans has been highlighted.

Review of Literature

R.S. Pawar(20020,has focused on the global challenges and opportunities for Indian banking . Author has stated that, the benefits of globalization have been well documented and are being increasingly recognized. Author has opened that, globalization of domestic banks have also facilitated by tremendous advancement of information technology. Author has further opined that we had strengthened the rural cooperative banking sector to the pressure that may arise out of globalization by adopting new information technology.

B.Muniraja S and B Sudhir (2012), have stated that the technologically lagged cooperative banks should realize that the economic class and age composition of their customers is already not favorable. Authors have opened that, it would obviously be difficult for laggard cooperative banks to attract new young customers if they do not increase their investments on information technology in right direction with cautious approach.

Rameshwam K R. (1999) , has stated that Rural Cooperative banks have to realize that their business has to drive technology and not vice versa. Author has opined that, all technology strategies and plans should be based on the principle that any investment in information technology should add business value to the bank and its customers. Author has also opined that, it is now high time for decision makers in cooperative banks to realize the need to enlarge the base of computerization.

V.Leeladhar,(2005), has observed that, a few cooperative banks which have Impressive branch networks have not been able to meet their customers' expectations due to inefficiencies arising out of inadequate investment in technology and consequently faced an erosion of their market shares. In the opinion of Author, the beneficiaries are those co-operative banks which have invested in technology. Another distinct advantage of use of technology the ability to effectively use quantitative techniques and models which can enhance the quality of their risk management systems.

R.K.Chipakatti,(2006) jas stated that, functioning in a highly technologically advanced banking environment in the country is in itself a challenge and an opportunity for the rural cooperative banks to upgrade to a computerized environment so as to focus on mere business opportunities and render better customer service. In the opinion of the author deployment of new technology in cooperative banks is not an easy task to the management. Mainly because of the non availability of required qualified professionals, the non competency of the existing staff to make use of information technology to cover various activities of the banking.

Impact of Information Technology on Rural Cooperative Banking.:

Information technology has brought about complete metamorphosis in the major functions of the banking sector. It has new dimensions to the cooperative banks 'service delivery mechanism and the banks are enthusiastically absorbing the latest technological innovations for devising new product and services. The breath taking advances in information technologies for banking applications to drive competitive advantages.

In the changed scenario the bank customers expect fast and continue access to the services. They do not want to be stay by the physical place where their funds and information have been kept but wish the facility to come to their homes or offices. The information technology has made it possible for the bank customers to be serviced by the bank rather than a branch. Self servicing banking by using ATMs and other customer activated terminals for cash and other banking transactions have enabled any time and any where banking. Under the impact of technology the banks have been trying to innovate newer products and services to become more competitive in the continuous demanding customers driven market. The information technology has made it possible for the banks to come to the terms of the customer.

Today, the information technology has provided direct interaction with the customers and other organization for service delivery. It has potential for dissemination of information to the world at large at incredible speed. It enable a technology user to check all the information relating to customers' accounts including transfer money between accounts. Pay bills, download various forms and loan application forms etc. looking to the rising popularity of websites almost all the banks of all sectors have launched their own websites and have published detailed information about their product and services.

The website is a going to be a very important media in future not only know what the customer requires but also for marketing the products and services these would be of utmost value in a doting suitable business strategy to remain in the field. The quality of presentation on the website has a direct bearing on the inflow of business of Non Resident Indians who are normally have fewer occasions to visit the branches personally. Therefore, the websites have developed by many cooperative banks as an effective tools to enhance the image of the Indian banking sector in the global financial market.

The primary objectives of information technology concerning banks are enhancing their productivity, improving quality of services and reducing costs. Information Technology can enable banks which are service oriented where information is a key raw material to not merely service but thrive by adopting to the fast changing business environment and customer needs. Services must be developed and provided at a faster pace and at lower cost. Responding rapidly to changing needs and achieving more with less can be done only if cooperative banking sector change the way they deliver receive, process, store, catalogue , share and respond to information in way that is more transparent and efficient.

Today the rise of the information technology driven cooperative bank has coincided with fierce commercial pressures and relentless struggle to keep overheads down. The key technologies emerging as catalysts of the next wave of business change have in common computing power and communications. Viewed purely from an economist's angle, labour and capital capital are more considered the most important factors in banking sector also, and information technology in general, is clubbed equally with other factors of production. However, information technology assumes great importance in the banking sector and sometimes overshadows other factors of production. This analysis could turn out to be particularly germane in recent times since the availability of financial information at a particular location, at a particular time, could lead to competitive advantage of a bank over arrival, say in a foreign exchange transaction.

Information technology has brought work how improvements through multiplier effects in the banking activities. Apart from customer accounts being in absolute order, cash balances need not be adjusted at the end of the day because it gets done automatically. With networks, reporting of all the banking transactions and other banking business to the head of the bank at the end o the day, would be done similarly thus, information technology has multiplier effects on the work culture and has the power to change the rules by which we work and bring about a fresh set of rules and ideas to simplify work even further.

As the size of cooperative banking unit increases, it successively uses resources more efficiently up to a specific size and then becomes successively less efficient as the size of the unit increases and diseconomies of scale then operate because of complexity in management and difficulties in coordination and control. However, now days, information technology has change the paradigm of optimal size if the bank organization is information based. Irrespective of the number of units or quantity of output of the organization, the optimum size would be seen, in such organization as whatever handles most effectively the information needed for performing a task or handling the function thus, an information technology organization has resulted in an optimal size of units much higher than in the conventional organization and in some cases may render the size issue with respect to information management neutral to the extent that information technology may not operate as a diseconomy odf scale.

Conclusion:

Information technology is a key driver in the banking sector, which creates new business method and processes and also revolutions distribution channels. Banks which have made inadequate investment in technology have consequently faced an erosion of their market shares. The beneficiaries are those co-operative banks which have invested in technology. Adoption of technology also enhances the quality of risk management systems in banks. Recognizing the benefits of modernizing their technology infrastructure cooperative banks is taking the right initiatives. While doing so, banks have four options to choose from

i. They can build a new system themselves or
ii. Buy best of the modules or
iii. Buy comprehensive solution or
iv. Outsource.

In this context cooperative banks need to clarify, define their core competencies to be sure that they are investing in areas that will distinguish them from other market players and give them a competitive advantage. A further challenge which cooperative banks face in this regard is to ensure that they derive maximum advantage from their investments in technology and avoid wasteful expenditure which might arise on account of uncoordinated and piecemeal adoption of technology, adoption of inappropriate inconsistent technology and adoption of obsolete technology.

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An Analysis of Causes of Employee Attrition in IT Companies and Exploring Flexible HR Management as a Solution

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Abstract :

This industry research attempts to comprehensively examine the criteria for measurement of causes of attrition in the IT companies. The research started with interviewing of employees of the various age groups thereby to identify the factors contributing towards causes of attrition. After the personal interviews the variables were identified and used in the questionnaire. The questionnaire consisted of five independent and 34 dependent variables measuring the causes of attrition in IT companies in Pune. The research addresses the impact of age, gender, marital status, educational qualifications the demographic profiles of the people working in the companies in Pune. The objectives were to study the variables underlying for the causes of attrition in IT sector. Through the objectives six hypotheses was promulgated. These hypotheses were tested using t test and anova and thereby the results showed the inferences. The attributes were measured on five point rating scale, ranging from strongly agrees to strongly disagree. The study was carried on 70 employees from IT sector of Pune who were involved in attrition at some point of time. A few suggestions were found during the interview and analysis which has been presented in the study. Further it was explored that what role flexible HR management can play to reduce the attrition in the employees.

Keywords : Attrition, Flexible HR, Employee Satisfaction

1. Introduction :

These days, very often we come across the word `ATTRITION'. This word is being used in place of Employees turnover in an organization, used earlier. " the wearing down of an adversary, making him weaker by repeatedly attacking them or wearing down of resources i.e. the process of reducing the number of people who are employed by an organization by not replacing people who leave the job." Building on its growth over the last few years, the Indian IT sector has emerged among the leading employment providers of the country with nearly 1.5 million people being directly employed in the IT industry. Growth has given rise to predictable challenges of managing people, who owing to the nature of the sector form one of the most critical assets of the IT delivery chain.

It is universally recognized that the sustained availability of skilled manpower at the right cost will be the make or-break factor as India attempts to rise up the IT value chain. The percentage of employees that leave a company in a given period of time due to attrition is sometimes re-ferred to as the churn rate, though that term can also include personnel who are fired. A high churn rate can adversely affect a company due to the costs of training new workers, though higher rates are often more acceptable for unskilled laborers than more highly skilled people.

2. Literature Review :

Literature reviews is an account of what has been published in connection with this research. The main purpose is to gain knowledge and ideas based on the previous establishment and get to know what their strength and weakness are in order to further enhance and upgrade the integration. Some thrust points are cited in the succeeding paragraphs.

- Getzlaf, S. B., et.al. (1984), compared undergraduate students who had dropped out from Washington State University (WSU) one year prior to the study with a control sample of students who continued at WSU with the help of Tinto's model of institutional attrition. Tinto's constructs of individual attributes, past educational experience, goal commitment, institutional commitment, social integration, and academic integration were operationalized using variables obtained from precollege records, academic records at the university, and a post-withdrawal survey.
- Mallette, B. I., & Cabrera, A. F. (1991) also tested Tinto's model on college persistence. Those have typically classified non returnees

as dropouts. This argues that such a practice merges together different types of withdrawal behaviour whose determinants may vary as a function of the particular departure behaviour under consideration. It's also examines whether the determinants of decisions to withdraw from the institution are similar to those affecting decisions to transfer to other institutions of higher education for the 1984 entering freshman class at a large southern institution.

- Bean, J. P., & Metzner, B. S. (1985), Older, part-time, and commuter students has composed an increasingly larger portion of college student bodies. The reasons why these students drop out of school are not well understood. The purpose of this paper is to describe the rise in non traditional enrolments, define the non-traditional undergraduate student, and develop a conceptual model of the attrition process for these students. The chief difference between the attrition process of traditional and non-traditional students is that non-traditional students are more affected by the external environment than by the social integration variables affecting traditional student attrition.
- Sengupta, S., & Gupta, A. (2012), says that IT industry in India is progressing with an unparalleled velocity. Despite the momentous growth and brilliant future, the IT industry has experienced high attrition rates since inception. There are many factors that lead to attrition in IT and much research has taken place time and again. In this study, they made a comprehensive attempt to explore the dimensions of attrition by identifying the factors that lead to it, assessing the contribution of the factors toward attrition, and comparing the dimensions across the various demographic variables. Srivastav, A. K. (2010), coded that how organizational climate operates in IT industry. Six motives of organizational climate were measured in IT companies. Expert Influence and Extension were respectively the dominant and backup climates. Affiliation was the weakest climate. Exploratory factor analysis of climate motives revealed three meta-climates operating in IT industry: (1) Brazen Shirking combining heightened Dependency and de-emphasized Affiliation, (2) Empowered Collaboration representing heightened Extension and de-emphasized Control, (3) Obsession for Expertise combining heightened Expert Influence and de-emphasized Achievement. 70.30% variance explains these meta-climates that reflect the realities in IT industry.
- Chandrasekar, K. (2011), says that Human Resource is considered to be the most valuable asset in an Organization. It continues to play, even in the computer age, when everybody feels that men have a little role to play. It is true that computer, to some extent, does play a role, but programming and feeding such programme require manual operations. In other words, the application of manpower has no substitute and therefore, it has a continuous role to play. The main problem against the manpower development is attrition. The rate of attrition is increasing every day so that production and profit decrease. Noteworthy is the continuously growing rate of attrition among the IT, ITES and other Software based companies. This has made the companies to take up research studies based on their employees, especially to identify the factors of attrition. This research helps to know about the employees' attitude towards the company and the work, also highlighting various other direct and indirect effects of attrition on production, cost, discipline and efficiency in the industry.
- According to SHRM Survey Report 2008, the traditional workplace with a nine-to-five schedule is fast becoming a thing of the past. This can be attributed to several reasons which include technological advances (e.g., PDAs/smart phones, VPN access, virtual desktops, etc.), Increase in global competition/economy, Dual-income households, Increased number of employees with caring responsibilities (e.g., child care, elder care), Varying needs of the different generations in the workplace (e.g., employees under 35 years of age tend to value greater workplace flexibility), Single-parent families, Sustainability (e.g., an organization's ability to balance financial performance with contributions to the

quality of life of its employees, the local community and society at large). Flexible work arrangements (FWAs) for the purpose of this research mean greater flexibility in the place of work, the scheduling of hours worked and the amount of hours worked. Such arrangements give employees greater control over where and when work gets done and over how much time they choose to work, leading to greater opportunities for employees to be able to enjoy an optimal balance between work and life responsibilities.

Problems due to attrition to the organization :

Impact on organisations prior research has offered mixed inferences based on both theoretical and empirical analysis and according to previous research that turnover has negative effects on operating performance due to disruption of existing routines. Others have suggested that firms may benefit from the innovative thinking or increased motivation that new workers bring to the job (scribd.com, 2010). There is no set level of employee turnover that determines at what point turnover starts to have a negative impact on an organisation's performance. Everything depends on the type of labour markets in which you compete.

Where it is relatively easy to find and train new employees quickly and at relatively little cost (that is where the labour market is loose), it is possible to sustain high quality levels of service provision despite having a high turnover rate (cipd.co.uk, 2010). The time and/or place when/where work is conducted on a regular basis, consistent and predictable with the employer's operations. SHRM believes public policy should encourage and support employer efforts to create and implement flexible work arrangements.

3. HR Flexibility Manifestations:

The following steps to take when developing an employee retention strategy are to find out : (Pattanaik, 2001)

- High Performance employees to be rewarded.
- Why employees in hard to recruit groups are leaving ?
- What employee turnover among these groups is costing an organisation?
- How flexible management can help higher throughput.
- Flexibility shorten cycle time / provides labour saving
- HR Flexibility enhances 'core competence'.

Following are the elements which play a positive role in improving retention (cipd.co.uk, 2010; Welch, 2005)

- Job previews / Training – development courses / Job rotation
- Line managers accountable / Empowerment
- Career development and progression – Learning commitment
- Consult employees / listen to the employees problem
- Flexible Work Arrangements / multi - skilling
- Value engineering to be practiced
- Job security
- Treat people fairly
- Defend your organisation / citizenship of the company
- Incentive
- Health and security
- Openness to communication
- Continuity management (separation etc) (Hamilton etal.2002)
- Power of full engagement and 'over deliver' teaching dictum

4. **Research Methodology :**

Objective of the Study: The main objective of the study is analysis of causes of Employee Attri-tion in Companies and Exploring Flexible HR Management as a Solution with special reference to Xento Systems. To achieve the main objective, sub-objectives and hypothesis are set as fol-lows:

The sub-objective of the study includes :

1) To analyze factors affecting attrition in IT Companies.
2) To recommend management about how to reduce high attrition rate.
3) Exploring the Role of Flexible HR Management as a solution to the employees' attrition.

The above objectives gave rise to the following Hypothesis :

H1: Age and gender has significant effect on causes of attrition in IT Companies.

The research is an empirical research regarding measurement of attrition control system in case of

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IT Companies.

This study is designed with a mixed methods approach to optimize the understanding of attrition in two phases.

- Interviewing the employees of IT Companies of Pune to identify the scales of question-naire.
- Surveying the employees of IT Companies other than Xento Systems with structured questionnaire.

In order to meet the objectives of the study, primary data will be collected using the questionnaire method.

- **Research Design -** The research design used for the study of attrition in IT Companies is descriptive as well as conclusive in nature.
- **Sampling -** The sample includes respondents working in IT Companies. Sample size is 50.The sampling technique that has been used is convenience sampling.

5. **Method of Analysis :**

The data is collected from 70 respondents. Out of 70 the response rate was 76 %. The incomplete/inappropriate responses are rejected to get higher precision value in results. After collection of the data, the reliability of the research instrument is tested by using Cronbach's alpha and factor analysis, are applied using SPSS 20 version in order to achieve the objectives of the study.

Data Collection Methods :

The questionnaire consists of both open ended and closed type of questions. Questionnaire has been prepared which has got filled up by the employees of IT Companies this has followed by short interview by IT Professionals to gather additional information.

Data Analysis and Findings :

H1: Age has significant effect on causes of attrition in IT Industries. Causes of attrition include summated variables of the following which are analyzed individually:

1. Perception on current job, remuneration & career prospects
2. Perception on training & resources provided.
3. Growth opportunities provided in the market.
4. Perception of feeling valued and personal development
5. Perception of management, boss, peers
6. Perception on company strategy & leadership.

Statistical Test used : One way ANOVA

H1a: Age has significant effect on causes of attrition in IT Industries with respect to perception of employees on training & resources provided.	H1a: proved level of significance at 5 % level of significance shows .012 < .05, Null rejected
H1b: Age has significant effect on causes of attrition in IT Industries with respect to perception of employees on current job, remuneration & career prospects.	H1b proved at 5 % level of significance shows .018 < .05, Null Rejected
H1c: Age has significant effect on causes of attrition in IT Industries wrt perception of employees on training & resources provided.	H1c proved level of significance at 5 % level of significance shows .016 < .05, Null Rejected
H1d: Age has significant effect on IT Industries wrt growth opportunities available in the market.	H1d Proved level of significance at 5 % level of significance shows .016 < .05
H1e: Age has a significant effect on IT Industries with respect to perception of feeling valued and personal development.	H1e the level of significance at 5 % level of significance shows .020 < .05
H1f: Age has a significant effect on IT Industries wrt perception of management, boss, peers.	H1f the level of significance at 5 % level of significance shows .180 < .05
H2f: Gender has a significant effect on IT Industries wrt perception of management, boss, peers.	t- test shows the value of (p) is .467>.05 so null hypothesis cannot be rejected and alternate hypothesis is rejected thus the null hypothesis here gets proves that is Gender does not have significant effect on one of the causes of attrition (perception of management, boss and peers) in IT Industries.

6. **Result Analysis, Discussion and Recommendations :**

Based on the above table, following conclusions and recommendations can be suggested :

According to the analysis it was found that age is the main cause for attrition younger people are more ambitious and are looking forward for better opportunities and keep on changing or hopping jobs which is a concern in the whole IT sector. There is a very high cost of attrition as lot of time, effort and energy is invested in bringing the employee on board, assimilation and integration with company culture, values and nuances. Simply put, it could be minimum 3 time cost of their annual compensation. Despite such a high cost, still HR Professional continues to behave like any other department. In the fast changing business landscape, HR role is not of policing or personnel administration, however, expectation from HR is to play a strategic business partner role as success of companies depends on its human capital and leveraging of its potential. The various findings are discussed in the following points:

- Build people skills of middle management : A whole lot of time and efforts are spent in organization doing attrition analysis and in understanding key reasons of attrition, however, majority of times across industry / organizations, 3 key stated reasons emerges despite granular analysis : -
- Career Opportunity
- Compensation
- Personal Reason

However, when you get into details and peel the onion, un-stated reasons starts appearing and most of time the reason has to do with lack of opportunity for capability building, emotional turmoil, lack of job satisfaction, respect at work, dissatisfaction with Manager etc.

It is a acceptable fact in the Industry that 80% of employee leave their managers instead of their organization. In spite of this fact, the Industry, continue to promote people for their operating skills and then make them in-charge as Team Leader / Asst. Manager while aligning career of 8-10 associate with them as Managers. However, it is advisable not spend time upfront in developing new managers people skills. They continue to do what make them successful so far - INDIVIDUAL EXCELLENCE which brought them here, however, will not make them successful in their new jobs. It is a high time that HR managers should start paying attention to developing people management skills of the Managers.

- Focus on Capability building and creating an eco system where people development is at the fore-front of leadership mindset. While it is difficult to stop attrition completely, however, by focusing on building people capability, one can make the "PULL" factor by competitors difficult.

- Communication on Compensation & Benefits - Majority of organizations fail to position their compensation philosophy / benchmarking / structure and thus fails to leverage the advantage vis-a-vis their competitors. This is 1 factor that could make PULL difficult from your competitors - however, instead of making it difficult, we rather help in PUSH. We must go beyond salary communication at the time of recruitment negotiations and communicate periodically about benefits that includes other than salary i.e. Group Medi-claim Insurance Scheme, Personal Accident Insurance Scheme, Company Leased Accommodation, Recreation, Cafeteria, ATM, gym and Concierge facilities; Personal Health Care (Regular medical check-ups), Loans etc. Make your compensation framework transparent and do not shy away from having an interaction with employees on broader contours of your compensation approach.

- Engage employees over and beyond their day to day job and ensure that their insecur-ities and vulnerabilities are addressed appropriately and timely through various programs and practices which could be designed keeping in view organization context and requirements. Leveraging operating employees to partner with human resource team through a well defined program can go a long way.

- Provide Growth Opportunities and communicate about them. Majority of companies do provide Growth opportunities, however, fail to leverage due to lack of communication on this front.

- Managing expectation of employees is a key. Let top Managers / readers step out of their comfort zone and assimilate with employees and right align their expectations. New Millennial want to grow fast and it is essential that they are coached in right earnestness. The fact is 80-90% people remain at staff level, 4-7% in Middle Management & 2-3% at Top Management. It is essential that we align our employees and emphasize on the inevitability of building competencies / capabilities rather than having a single minded focus on vertical growth. It is OK to not get a promotion but to deserve it, rather than getting it while you do not deserve.

- Counseling of employees by competitors for higher salaries drives them to change jobs. However, working on employee capability building and fairly compensating them while stressing upon the fact that employee needs to dig deep at least at 1 place to belong to Top Leadership as both depth and breadth are key to senior leadership positions.

- Provide opportunities for skill up-gradation through training intervention or internal job assignment / movement. Multi-skilling to be tried.

- Career Pathing plays a key role. It would serve the purpose if all employees who have spent > 18-24 months in the system are pro-actively spoken and asked for their career preferences to bring about a spark and end Monotony of work.

- Creating Training Academies within and also do tie up with institutions. Create Sabbatical policy so that those employees who want to pursue higher education can do so without leaving their job.

- Effectiveness of Reward & Recognition - work hard and party harder is the mantra in IT/ITES industry. Celebrating success is a key. Strong reward & recognition framework keeping in view the context and levels also plays a critical role in employee retention.

In addition to the above, it is important that people at leadership level stop doing para-lysis of analysis. The time and effort that has been seen goes in making power point presentation on attrition, could be well utilized by making leadership step out of their comfort zone (cabins) and share their experiential learning's which shall help not only in people development, however, at the same time will help create a "psychological contract" which is essential for retention in competitive business landscape in a fast developing economy.

7. **Limitations of the Study :**

- Some of the respondents could not spare much time to answer the questionnaire because of lack of their valuable time.
- Complete information has not revealed by the companies for administrative reasons.

8. **Further Scope :**

- The study is based on the small number of sample that is 50. It is needed to carry it on a larger number after properly designing the sample.
- The Number of companies should be also increased to have a complete sample and therefore the more realistic results.
- The sampling technique that has been used is convenience sampling. Stratified random sampling to be used in the further research.
- To identify the gaps for retention in service sector and product sector can be included as a research objective in the further study.
- It has come as outcome of the study that age/gender and other demographics has a significant impact on the attrition rate. But further it should be researched in detail. It can be done when more data is provided on employees who left the company in last two years. It may be the exit interviews, number of employees left in last two years, details of services of each of these employees etc.

9. **Conclusion :**

The present paper discusses and analyses the case of attrition of personnel in a IT company. The research has been done primarily on empirical basis as well as qualitative (interview technique). The various results obtained have been briefly presented in the paper.

HR Flexible Management norms and various aspects have been discussed briefly. Human resource flexibility and its thrust points have been marshaled suitably in the paper.

Some limitations like, limited sample size, respondents paucity of time and not revealing full information's due to administrative reasons are to be given due weightage for futuristic such type of studies.

Separation, retirement, health disability, nonperformance firings / layoffs are routine activities. HR flexibility and a proper strategy Aide over the problem of attrition.

It is strongly felt that the paper will evince keen interest among erudite readers and will help immensely for the futuristic research on the subject.

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Work Culture in Select Schedulde Commercial Bank - an Inquiry into The Philosophy, Policy & Procedure

Amol Nikam
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Abstract: This paper analyzes the work culture among employees of schedule banks along with the consideration of gender, age and experience differences. Twenty schedule banks were selected using purposive sampling method for the study. Further, a total of 500 respondents were selected randomly from the 20 banks' offices and branch offices located in Pune. Questionnaire was used to gather data about the job satisfaction of respondents. The results indicate that almost 66% of employees are satisfied or highly satisfied with their jobs. 'Job security' is the most significant factor of job satisfaction to the employees of schedule banks in Pune. Work culture does not differ significantly between male and female employees. However, there are significant differences in level of job satisfaction among various age groups of employees.

THE CHALLENGE:

Work culture is made up of attitude towards pay, promotion, relationship with co-workers, supervision, work conditions, benefits, contingent rewards, nature of work, communication, participation, performance evaluation system of the company etc. Work culture is one of the significant aspects of organizational effectiveness.

Work culture is related with human resource management (HRM). Research has shown time and again that HRM practices can make important and practical differences in terms of three key organizational outcomes: productivity, quality of life and profit. The level of work culture of the employees in the organization play vital role for the retention and attraction of the competent human capital in the organization.

Conclusion This paper introduces Real-Time and Wireless Novel Architectures for Home Automation System. It provides high mobility as well as security to user. The system implementation cost is very low, small in size; also power consumption is low which makes it different than existing systems. The Arduino is Programmable Microcontroller. The only functionality is what you program it to have. It is designed to read data from sensors, computer the data, and either sends the data to a PC or on LED or LCD screens you have attached and programmed. By controlling relays, you can control high powered components via relay.

The Raspberry pi is fully based on OS loaded in SD card. It also has audio out, HDMI and RCA video out and Ethernet port. It can however does some simple hardware control with the GPIO pins.

Acknowledgements

The work described in this paper was supported by our project Prof.V.A.Dahore sir department of Electronic and Telecommunication Engineering, Amravati University

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INTRODUCTION:

The scheduled commercial banks are those banks which are included in the second schedule of RBI Act 1934 and which carry out the normal business of banking such as accepting deposits, giving out loans and other banking services. The major difference between Scheduled Commercial Banks and Scheduled Cooperative Banks is their holding pattern, since cooperatives are registered under the Cooperative Societies Act as cooperative credit institutions.

The banking sector is the backbone of the Indian economy and plays an important financial intermediary role. Therefore, its health is critical to the health of the economy at large.

The banking process may be described as a financial intermediation system in which the money balances and surplus funds of economic units are placed with banks on the condition that they will be available either on demand or after a prescribed time interval. These funds are then used to finance business, government or consumer credit needs either directly in the form of loans or indirectly in the form of security purchases in the secondary markets.

There has been a drastic change and transformation in the operations in the banking sector the due to drastic change in the work culture. Gone are the days wherein the work culture was purely traditional and very less importance was given to the customer. But now there is a sea change in the work culture due to the growth of intense competition. Thus attempt is made to understand the work culture, philosophy the policies and procedures of these scheduled banks because Indian banks have adopted and adapted different work culture to serve its customer to the fullest satisfaction.

OBJECTIVES:

The main objective of the study is to examine the work culture in select schedule commercial bank and an inquiry into the philosophy, policy and procedure. The specific objectives are as below:

1) To study the work culture of the schedule commercial banks.
2) To understand the Philosophies, Policies and Procedures of scheduled banks.
3) To analyze Philosophies, policies and procedures followed in scheduled banks.
4. To find out the impact of these policies, philosophies and procedures on growth and profitability of banks.
5. To study the impact of policies, procedures and philosophies on employee job satisfaction.
6. To examine the loopholes if any in the existing work culture of scheduled banks & to give suggestions based on the study for the development of schedule banking sector & modification of policies.

RESEARCH METHODOLOGY:

The present study is based on secondary data. The secondary data was collected by meeting consumers at various shopping places operating in Pune. The information was gathered with the help of articles, journals, research papers dissertations etc.

LITERATURE REVIEW:

In the organizational study, work culture occupies a central role in many theories and models of individual attitudes and behaviors. The concept of job satisfaction has been defined in many ways. However, the most-used definition of job satisfaction in organizational research is that of Locke (1976), who described job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." Job satisfaction is the amount of pleasure or contentment associated with a job (Dubrin, 1997). Syeyen and Van Wyk (1999) mentioned that job satisfaction is a feeling of pleasure as resulting from a person's perceptions of his or her work. Mwamwenda (1995) find a link between job satisfaction and productivity, commitment, fulfillment and continuance in a job situation.

Maslow's hierarchy of human needs, ranging from lower orders to higher order of needs, is an important theory that

assumes the fact that individuals may belong to the same occupational group, but may differ remarkably in their need range or levels on which these needs are satisfied. In his study, Smither (1998) indicated that most people seem to have higher order needs, such as those involving self-actualization. It follows that only individuals who have high needs for fulfillment on the job are satisfied by having a job which provides the opportunities for such needs to be fulfilled (Hackman & Lawler, 1971). Job satisfaction is a

result of employees' perception of how well their job provides those things that are viewed as important (Luthans, 2002).

Maslow (1989) postulated that within every person there exists a hierarchy of five levels of needs. They are physiological need (at the lowest level), the need for security, the social need, the need for esteem, and the need for self-actualization (at the highest level). The motivation-hygiene theory (the two-factor theory of motivation) is an extrapolation which states that all variables that make people feel either good or bad about their job can be divided into two groups i.e. motivators (satisfiers) and hygiene factors (dissatisfiers) (Herzberg, Mausner, & Snyderman, 1959).

FINDINGS:

1) In today's era modern method and procedures adopted by the banking sector is having much scope to customer in terms of easy and quick banking services for the purpose of saving time, money and energy. Thus it is become necessary to understand the technology itself.

2) In city like Pune people have become more urbanized and tech savvy due to rise in the education and income standard. Thus it is essential to understand the banking system in Pune city.

3) When there is change in the work culture it definitely has a greater impact and things become easy. Modern banking enables and calls for quick transaction with only a click of a button. ATM, Internet banking, Mobile banking, etc is rapidly becoming more popular.

4) The need for change is important because what worked yesterday does not work today because new change is already there. Hence banking industry have become abreast and upgrading as per new incorporation of work culture, focused on the vision, mission, philosophy etc making all efforts to increase the satisfaction level of their customers.

5) All policies and procedures are not user friendly because majority of the customers are still following the tradition method of banking. Literacy also plays a major role in this field. Moreover the policies and procedures work on a particular configuration. So problems arising out of this incorporated policies and procedures should be considered.

CONCLUSION:

On the basis of the title of my research, I have classified the banks on the basis of work culture and policies about the service of the banking sector.

- Work culture has a significant impact on the growth of scheduled banks.
- Employee job satisfaction is dependent on work culture of the banks.
- The banking work depends on its philosophy.

For the study purpose it is difficult to specify and contact the entire population of Schedule Commercial Banks in Pune city who are changing and adopting new work culture, philosophy, policies and procedures in the modern banking era. Hence it is necessary to select a particular sample size from the population so that it becomes easy to contact the respondents and do the research survey. Moreover tabulation and analysis becomes easy when we have sample size than working on the entire population.'

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Pimpri, Pune - 411 018, M. S. India.**

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3. A study on Goods and Service Tax (GST) - Pros and Cons on Indian Economy

1. Mr. Vikas Ananda Barbate
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Abstract :

Goods and Service Tax is one indirect tax for the whole India, which will make India one unified common market. GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages. In India Goods and Services Tax popularly known as GST is yet to come. GST is a comprehensive tax levy on manufacture, sale, consumption and distribution of goods and services at a nationwide. It is said that GST is one of the biggest taxation reforms in India. The GST is all about a set to integrate all States and boost by and large growth of Indian economy and curb distortion from different taxation. At present, In India at currently indirect taxes such as Sales Tax, Value Added Tax, service tax, octroi, entry tax, entertainment tax, and luxury tax etc are imposed on companies and businesses. There would be only one tax at the national level, monitored by the central government. Under GST, there would be only one tax rate for both goods and services. The goods and services Tax will certainly be a further momentous improvement towards a inclusive indirect tax reforms in the country. An amalgamation of goods and services taxation would give India a world class tax system and improve tax collections. GST is hopefully to create a business friendly environment which will help to come down inflation if uniform tax rate is applied. GST will also improve government's fiscal revenue as the tax collection system would become more transparent and making tax evasion very difficult. In this paper an attempt is made to understand the concept of Goods and Service Tax (GST) and its implication on Indian economy. The study also aims to recognize the pros (advantages) as well as challenges on Indian context. The present paper is based on primary and secondary data.

Key Words: Indian economy, Goods and Services Tax, Economic Development, Modified Value Added Tax.

Introduction : Overall idea of GST to create uniform taxation policy, incorporating markets and starting conducive economic climate in India. Goods and Services Tax (GST) Bill is a constitutional amendment bill which aims at complete overhauling of the Indian indirect tax regime. It aims at complete restructuring of intricate and colossal taxation policy in India. Idea of GST bill was incepted more than 13 years ago and was officially mooted 11 years ago, initiated by Mr. P Chidambaram during UPA term. After prolonged comprehensive discussion, national consensus was made between ruling party and opposition and finally last Wednesday GST Bill was passed with special majority in the upper house. Even though final implementation is miles away, but the fact that opposition and ruling party came together is a positive indicator for Indian democracy. Given the subject of the bill, it is likely to have a major impact on Indian economy. GST is currently employed in many countries around the globe and it would be crucial to see how it plays for India. According to a report by the National Council of Applied Economic Research, GST is expected to increase economic growth by between 0.9 per cent and 1.7 per cent. GST was proposed by Kelkar task force to meet the target of Fiscal Responsibility and Budget Management Act, 2004 (FRBM). This tax will subsume all indirect taxes such as;

- VAT
- Sales tax
- Excise duties
- Entertainment tax
- Entry tax etc.

It will be a dual GST and revenue will be shared equally between centre and states. An empowered committee has been set up to clear up the disputes between centre and states, so that states' worries can be cleared up cordially.

Important Features of GST:

GST will be comprising of two components: Center and State.

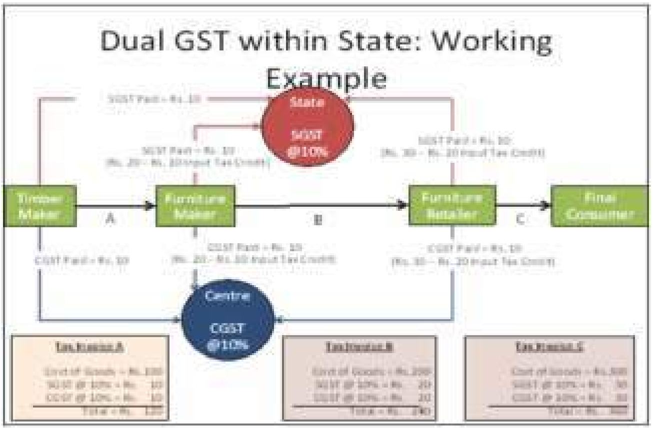
GST will be imposed on each and every transaction of the goods.

GST council can recommend the division of the sum of money collected by the imposition of the tax.

Table

		Value Addition	Value at which supply of goods & services made to next stage	Rate of GST	GST on Output	Input tax credit	Net GST= GST on output-Input tax credit
Manufacturer	100	30	130	10%	13	10	13-10 =3
Whole seller	130	20	150	10%	15	13	15-13 =2
Retailer	150	10	160	10%	16	15	16-15 =1

The table shown above indicates, in terms of a hypothetical example with amanufacturer, one whole seller and one retailer, how GST will work. Let us suppose that GST rate is 10%, with the manufacturer making value addition of Rs.30 on his purchases worth Rs.100 of input of goods and services used in the manufacturing process. The manufacturer will then pay net GST of Rs. 3 after setting-off Rs. 10 as GST paid on his inputs (i.e. Input Tax Credit) from gross GST of Rs. 13. The manufacturer sells the goods to the whole seller. When the whole seller sells the same goods after making value addition of (say), Rs. 20, he pays net GST of only Rs. 2, after setting-off of Input Tax Credit of Rs. 13 from the gross GST of Rs. 15 to the manufacturer. Similarly, when a retailer sells the same goods after a value addition of (say) Rs. 10, he pays net GST of only Re.1, after setting-off Rs.15 from his gross GST of Rs. 16 paid to whole seller. Thus, the manufacturer, whole seller and retailer have to pay only Rs. 6 (= Rs. 3+Rs. 2+Re. 1) as GST on the value addition along the entire value chain from the producer to the retailer, after setting-off GST paid at the earlier stages. The following graphical presentation indicate dual aspect of GST within states-working example with variety of goods and services.



Methodology : The present paper is primarily based on secondary sources of data consisting of government publications, research articles published in journal and available on websites.

Review of Literature : Saugata Bhattacharya, Economist, Axis Bank, says in his book "GST reform will boost growth" implementation of GST and how smoothly the shift happens is the most crucial part.

Implication of GST on business : GST is the goods and services tax is a newly proposed tax regime by the finance ministry of India, It emphasizes on the uniform pattern of tax distribution across the country. According to the proposal, A total of 20% tax will be imposed on the purchase of a good from which 12% will go to the centre's consolidated fund and the remaining 8% will be the state's share. But, with the implementation of this, the country will experience a no. of advantages. Some of the positive implication are listed below.

1. The opportunity of tax evasion will be minimum.
2. A uniform tax regime will be implemented throughout the country.
3. According to experts, by implementing the GST, India will gain $15 billion a year. This is because, it will promote more exports, create more employment opportunities and boost growth. It will divide the burden of tax between manufacturing and services.

4. In the GST system, taxes for both Centre and State will be collected at the point of sale. Both will be charged on the manufacturing cost. Individuals will be benefited by this as prices are likely to come down and lower prices mean more consumption, and more consumption means more production, thereby helping in the growth of the companies.

Some of the negative implication of GST:

1. Some Economist roughly say that GST in India would impact negatively on the real estate market. It would add up to 8 percent to the cost of new homes and reduce demand by about 12 percent.
2. Some Economist says that CGST (Central GST), SGST (State GST) are nothing but new names for Central Excise/Service Tax, VAT and CST. The state's share in tax will decrease. The well-established economy of any region can experience a setback just because of lower tax collection.
3. Few States have criticized the bill for lack of autonomy and compensation (not a demerit in long term which states need to understand.) and we may lack vigorous technological infrastructure to track all the transaction.

Pros of GST on economy :

1. GST is a transparent tax and also reduce number of indirect taxes. With GST implemented a business premises can show the tax applied in the sales invoice.
2. GST will not be a cost to registered retailers therefore there will be no hidden taxes and the cost of doing business will be lower.
3. Benefit people as prices will come down which in turn will help companies as consumption will increase.
4. There is no doubt that in production and distribution of goods, services are increasingly used or consumed and vice versa. Separate taxes for goods and services, which is the present taxation system, requires division of transaction values into value of goods and services for taxation, leading to greater complications, administration, including compliances costs. In the GST system, when all the taxes are integrated, it would make possible the taxation burden to be split equitably between manufacturing and services.
5. GST will be levied only at the final destination of consumption based on VAT principle and not at various points (from manufacturing to retail outlets). This will help in removing economic distortions and bring about development of a common national market.
6. It will also help to build a transparent and corruption free tax administration. Currently, a tax is levied on when a finished product moves out from a factory, which is paid by the manufacturer, and it is again levied at the retail outlet when sold.

Cons of GST on economy :

1. The Tax on services would go up considerably from 14% to 20%
2. Tax on retails Market would be nearly double.
3. Imported goods would be taxed at towering rate of around 6%
4. There are few retail products where the Tax rate is only 4 percent but with GST it will be costlier like Garments and clothes.

Conclusions : Goods and Service Tax is one of the biggest taxation reforms in India is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. A right step to move forward with the 'Make in India' vision implementation of GST will get rid of multi-tier and multiple taxation system in the country. The implication of GST bill assures a single taxation system in the entire country for all goods and services making tax compliance easier and more effective. This will simplify India's tax structure, broaden the tax base, increase the revenue and create a common market across states.

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THE STUDY OF IMPACT OF ONLINE SHOPPING ON CONVENTIONAL SHOPPING METHODS BY TODAY'S YOUTH WITH RESPECT TO CLOTHING AND ACCESSORIES

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ABSTRACT

In this paper, an attempt has been made to highlight the growing impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the emergence of e-stores with their attractive incentives, big discounts and wide varieties has created an adverse impact onto them. This study tries to identify how retail businesses are being affected by the growing numbers of e-stores. This paper also unravels the declining number of footfalls to fixed shop retailers due to increasing trend for online shopping.

KEYWORDS

E-stores, Stores, Online Shopping, Internet Retailing.

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INTRODUCTION

Obtaining items or services over the Internet, web shopping has achieved tremendous prominence of late since individuals think that it is advantageous and simple to shop from the their home or office, furthermore facilitated from the inconvenience of moving from shop to shop looking for the benefit of decision. Online shopping[1] (Or e-tail from electronic retail or e-shopping) is a type of e-business which permits buyers to straightforwardly purchase merchandise and administrations over the web through a virtual shop. Some of the main online stores at present in India are Amazon, Flipkart, Snapdeal, Homeshop 18, Myntra and so on. Retail is a procedure of offering merchandise and services to clients through various channel of dissemination. Retail locations might be little or huge; however, they for the most part work in the same line as "obtaining to deal". Retail type of business is as old as human progress and is the most essential type of business.

RETAIL STORES FORMATS

Departmental Stores[1]

It is a retail location which offers extensive variety of items to the end-clients under one rooftop. In a retail chain, the buyers can get every one of the items they try to shop at one place.

Markdown/Discount Stores

Discount stores[1] likewise offer a tremendous scope of items to the end-clients yet at a reduced rate. The markdown stores for the most part offer a constrained reach and the quality in certain cases may be somewhat mediocre when contrasted with the retail chains.

Grocery Store[1]

A retail location which for the most part offers nourishment items and family unit things, appropriately set and orchestrated in particular offices is known as a market. A market is a propelled type of the little supermarkets and obliges the family needs of the buyer.

Mom and Pop Store (Kirana Store in India)

Mom and Pop stores[1] are the little stores keep running by people in the adjacent region to take into account everyday needs of the customers staying in the region.

Shopping Centres

Many retail locations working at one spot shape a shopping centre[1]. A shopping center would comprise of a few retail outlets each offering their own particular stock; however, at a typical stage.

The Internet has numerous favourable circumstances over retail locations.

A book shop at the edge of the road or the adjacent fabric store barely offers 5000 references or 20 plans of a specific article of clothing of same size, Amazon has got countless assortment. Web is brimming with online retailers offering 10 times or even 100 times a larger number of items than the normal retailer can long for. For an e-business site, the expenses of putting away and referencing an item speak to a little part of the expense when contrasted with the expense of putting away and referencing an item for "physical" stores. From the consumer loyalty and accessibility of administrations, web shopping is making a noteworthy effect upon the retail locations.

Review of Literature

Online or Web shopping[1] (At times known as e-tail from "electronic retail" or e-shopping) is a type of electronic trade which permits purchasers to specifically purchase merchandise or administrations from a dealer over the Internet utilising a web program. Elective names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Versatile business (Or m-trade) portrays obtaining from an online retailer's versatile advanced online webpage or application. An online shop inspires the physical similarity of purchasing items or administrations at a block and mortar retailer or strip mall; the procedure is called business-to-shopper (B2C) internet shopping.

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For the situation where a business purchases from another business, the procedure is called business-to-business (B2B) web shopping. The biggest of these internet retailing partnerships are Alibaba, Amazon.com, and eBay.

Advantages of Online Shop[1]

- **Convenience:** Online stores are normally accessible 24 hours a day, and numerous shoppers have Internet access both at work and at home. Different foundations, for example, web bistros and schools give web access too. Conversely, going by a traditional retail location requires travel and should happen amid business hours.
- **Data and Surveys:** Online stores must portray items available to be purchased with content, photographs, and sight and sound documents, though in a physical retail location, the real item and the producer's bundling will be accessible for direct assessment (which may include a test drive, fitting, or other experimentation). Some online stores give connection to supplemental item data; for example, directions, wellbeing strategies, shows, or maker details. Some give foundation data, counsel, or how-to guides intended to help customers choose which item to purchase.
- **Cost and Choice:** One point of preference of shopping online is having the capacity to rapidly search out arrangements for things or administrations given by a wide range of sellers (however, some neighbourhood web crawlers do exist to help purchasers find items available to be purchased in close-by stores). Web indexes, online value correlation administrations and revelation shopping motors can be utilised to turn upward venders of a specific item or administration.

Disadvantages[1]

- **Misrepresentation and Security Concerns:** Given the absence of capacity to examine stock before buy, purchasers are at higher danger of extortion than eye to eye exchanges. Shippers likewise hazard false buys utilising stolen Mastercards or fake renouncement of the online buy. Nonetheless, vendors confront fewer hazards from physical robbery by utilising a stockroom rather than a retail storefront. Secure Sockets Layer (SSL) encryption has for the most part tackled the issue of charge card numbers being caught in travel between the customer and the shipper. Notwithstanding, one should in any case believe the trader (and workers) not to utilise the charge card data in this manner for their own particular buys, and not to pass the data to others. **Phishing** is another peril, where purchasers are tricked into supposing they are managing a trustworthy retailer, when they have really been controlled into encouraging private data to a framework worked by a pernicious gathering. Refusal of administration assaults are a minor danger for dealers, as are server and system blackouts.
- **Absence of Full Cost Exposure:** The absence of full cost exposure may likewise be hazardous. While it might be anything but difficult to think about the base cost of a thing on the web, it may not be anything but difficult to see the aggregate expense in advance. Extra expenses, for example, delivery are frequently not be noticeable until the last stride in the checkout procedure. The issue is particularly obvious with cross-outskirt buys, where the expense showed at the last checkout screen may exclude extra charges that must be paid upon conveyance, for example, obligations and business.
- **Security:** Security of individual data is a noteworthy issue for a few buyers. Numerous buyers wish to maintain a strategic distance from spam and telemarketing which could come about because of supplying contact data to an online vendor. Accordingly, numerous dealers guarantee to not utilise customer data for these reasons.

Effect of Web Advertising on Social Networks

Srinivasan, R[2]. 2014 conducted a detailed study on Effect of Web Advertising on Social Networks. Online social networking and systems have a developing part in advertising, which has imperative ramifications for how buyers, channels, and organisations perform. In social networking settings, customers give online criticism about items, and this input is unmistakable to different specialists, including different purchasers, channel accomplices, contenders, and speculators. Besides, there is innate assortment in the way the criticism has gotten and prepared (e.g., evaluations, surveys) and the gatherings in which it is given. The heap qualities of online social networking situations have consequences for results important to advertisers and suggestions for administrative practice. Following are the discoveries and managerial implications concluded.

Discoveries and Managerial Implications

Oestreicher-Singer et al[3] 2013 stated that no product exists in isolation but rather influence one another's sales thus, creating a virtual online network. Using an empirical approach, they used data from a large-scale e-commerce site and they found that the value of low sellers may be underestimated, whereas the value of best sellers may be overestimated.

Ho-Dac, Carson, and Moore,[4] 2012 stated that online customer reviews affect sales of Blu-Ray and DVD players. Positive or negative online customer reviews would increase or decrease the sales of weak brands; however, would have no effect on strong brands. Higher sale of a particular brand leads to more positive online customer reviews, which in turn helps a weak brand build into a stronger one.

Naylor, Lamberton, and West,[5] 2012 found that the decision to conceal or expose the demographic features of a brand's online followers influences consumers' brand valuations and buying intentions.

In their paper Consequences for online ratings, Sridhar and Srinivasan[6], 2012 note those customers' online appraisals of service (i.e., Hotels) are affected not just by the nature of their service, but by the other online evaluations. The outcomes from a model utilising 7,499 buyers' online evaluations of 114 hotels bolster their reason. Other shoppers' online evaluations debilitate the impacts of positive and normal negative elements of administration experience; however, can either compound or upset the negative impact of disappointment, contingent upon the nature of disappointment recuperation.

Ludwig et al[7] 2012 find that the semantic substance and style properties of verbatim online audits impact online retail locales' transformation rates. The writers utilise content mining to concentrate changes in full of feeling substance and phonetic style properties of book audits on Amazon.com. They find that the impact of positive feeling content on change rates is asymmetrical, such that more prominent increments in positive emotional content in client surveys sparsely affect consequent expansions in transformation rate. No such decreasing impact happens for changes in negative content in surveys.

OBJECTIVES OF STUDY

The Research has been conducted with the following Objectives

1. To study the preference for online shopping over conventional shopping methods.
2. To study the shopping frequency of generation Y with respect to fashion clothing and accessories.
3. To study the effect of online shopping onto visits to the conventional stores for shopping.
4. To study the effect of online shopping onto the consumers.

METHODOLOGY OF STUDY

Typically the research methodology is comprised of the sampling techniques, sources of data, various methods adopted to collect the required data, statistical tools for analysis, and data interpretation.

Sources of Data

For the present study, the data have been collected from primary sources. Primary data have been collected through-Direct Personal Interview method.

Universe of the Study

The universe consists of all the youth of 15-30 years age in the Pune city.

Sample Size and Sample Unit

158 people are selected at random for the purpose of the present study.

Sampling Techniques

For the present study, random sampling technique method has been applied basis of suitability and the availability of information to give more accurate picture of the impact of online shopping.

Data Collection Techniques

The data for the study has been collected through primary sources i.e. Direct Personal Interviews.

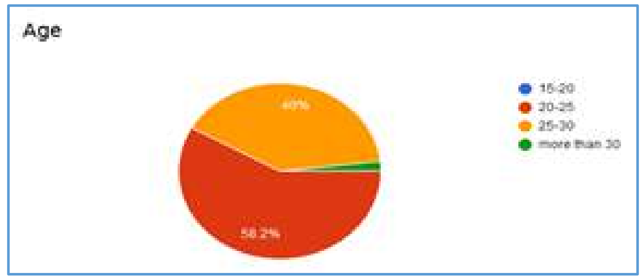
Data Representation Tools

The collected data is classified, tabulated and represented through charts and bar diagrams.

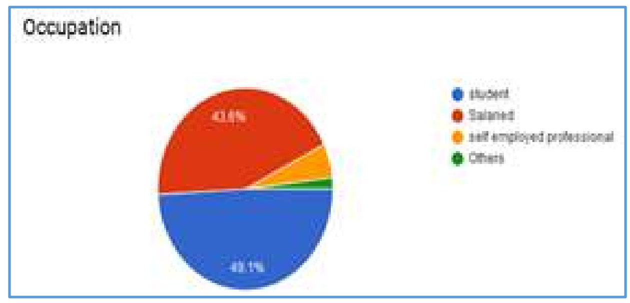
Importance of the Study

This study is of quite of importance in present times as there has been a sudden surge in online shopping and customers, especially the youth have adjusted to it to a greater extent which has become a real cause of concern for the thousands of retailers who have small shops and who offer a small variety of products which are their source of livelihood. This study wants to bring out the real scenario and also the impact the online shopping is creating over the conventional stores with reference to the clothing and accessories. It's a high time that the retailers should start thinking into this aspect and come up with better and advanced strategies.

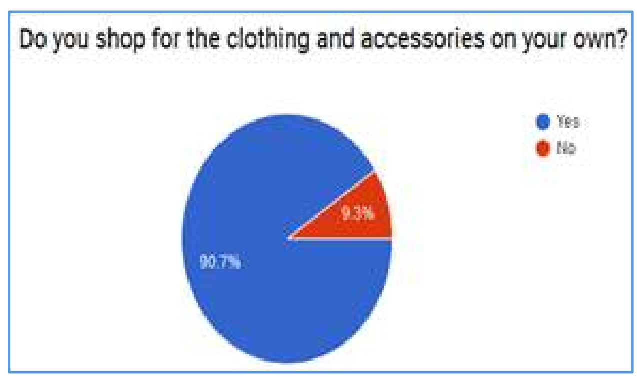
Data Interpretation



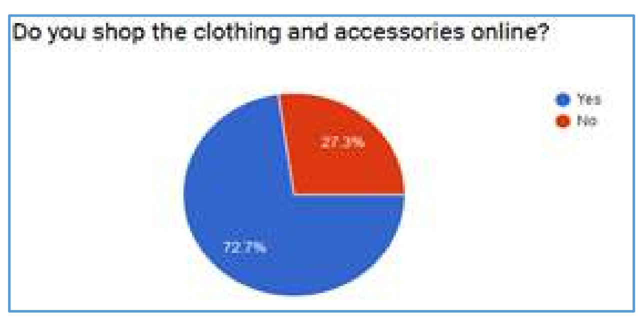
The above diagram depicts that the participants of the study were mostly of the 20-25 years which comprised of 58.2 percent whereas 40 percent were of 25-30 age group. The respondents comprised mainly of Gen Y.



The above diagram depicts the respondent's occupation. About fifty percent of respondents were students and around 43% were salaried people. 7% comprised of self-employed and others.

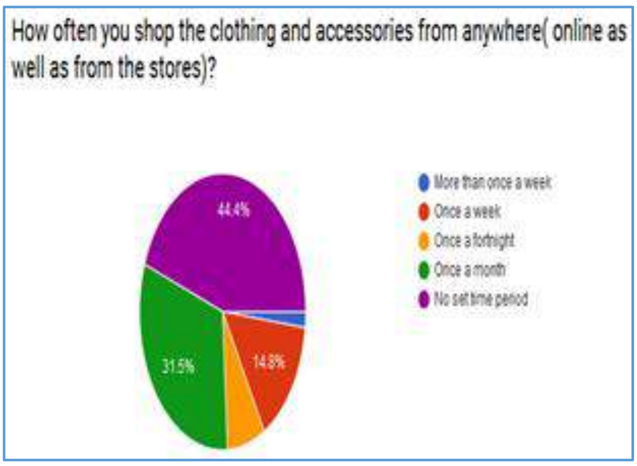


The above diagram depicts that almost 90% of the Gen Y respondents shop for clothing & accessories themselves.

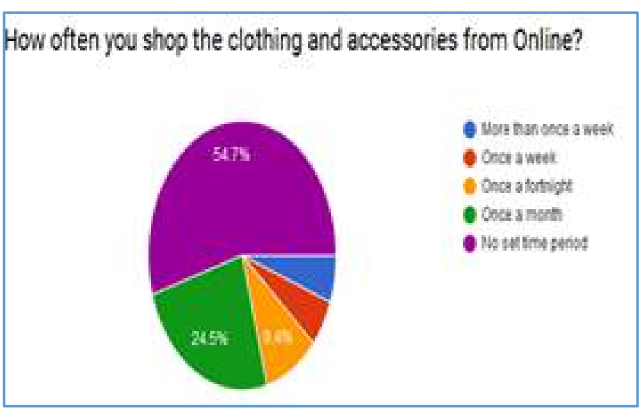


The above diagram depicts that 73% respondents shop clothing & accessories online.

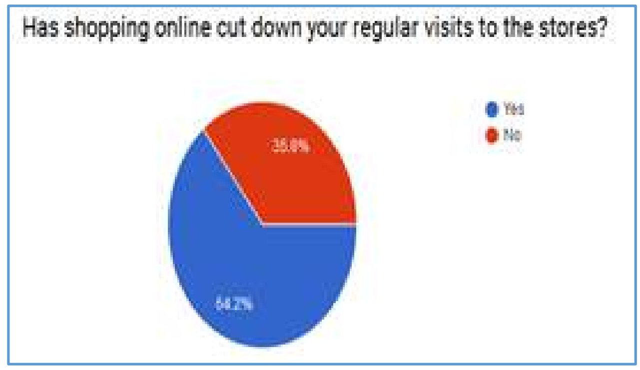
The above diagram depicts 61% respondents still shop from malls other than online shopping. Rest of the respondents equally gave weightage to neighbourhood stores, exclusive outlets and wholesale stores.



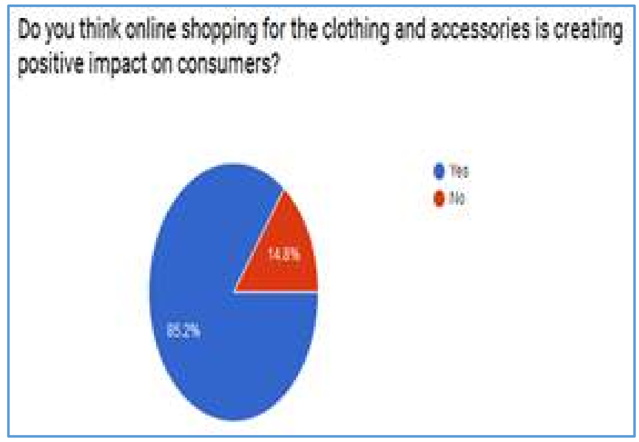
The above diagram depicts there is no set time period for 45% of respondents for shopping online as well as stores but 31% respondents says they shop online or other stores once a month. 14.8% respondents conveyed they shop once a week either online or from any stores.



The above diagram depicts around 55% of respondents shop online anytime, there is no set time period. Around 25 % shop clothing & accessories once a month and around 10% respondents says they shop once a fortnight.



From the above diagram it is evident that around 65% feel that online shopping has cutdown their regular visit to stores.



The above piechart shows 85% of the respondents believe that online shopping for clothing and accessories are creating positive impact on consumers.

CONCLUSION & SUGGESTIONS

According to the study, it was found that today the generation Y finds online shopping more convienient than conventional shopping methods and they prefer to shop online. Also, it was noticed whenever the need arises this generation shops at any time, there is no specific pattern for shopping with respect to fashion clothing & accessories. It was also noticed that Gen Y still visit malls to spend their free time and they shop in malls when they are on outing to malls. It was also noticed that the online shopping creates a positive impact on the consumers thereby they end up shopping more while they are online. The footfalls to conventional shops are thereby decreased due to online shopping and the positive impact while shopping by consumers.

The future research needs an investigation on the subject and problems need to be identified for online shopping which can be a social media management, getting utmost value from Search Engine optimisation, multidevice usage, optimising the mobile experience, competing with the noise and proving ROI of marketing activities of online shopping.

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A Study on Enhancing Technical Education in India through e-Mentoring

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Abstract :

In Indian technical education system, mentoring plays vital role for effective overall teaching learning process. The benefits of mentoring to one's academic success, career aspirations, and personal development are widely acknowledged. The information technology is changing the dynamics of many relationships, including mentoring. Technological advances and, in particular, forms of computer mediated communication such as e-mail, chat groups, and computer conferencing offer the potential for enhancing the mentoring process. Computer mediated communication or "e-mentoring" holds promise for redefining mentoring relationships and changing the conditions under which mentoring is sought and offered. E-mentoring could potentially make mentoring relationships more available to students. The advent of user-friendly email programs and web browsers created possibilities for widespread use of e-mentoring programs. In this research paper current scenario of e-mentoring programs in India is presented focusing on e-mentoring programs that can address issues of educational advancement. A conceptual framework for the development of e-mentoring is proposed. Furthermore the challenges of forming and supporting mentoring relationships are explored.

Keywords : mentoring, e-mentoring, online learning, developing relationships, Technical Education

Introduction :

In today's technologically advanced era, the Internet has made distances disappear virtually and E-mentoring has become the buzzword. E-mentoring is a form of technology-based learning. The Internet is the main factor on which E-mentoring depends. E-mentoring requires the mentors and the mentees to logon to a secure web environment where they can communicate with each other on a variety of work-related or personal issues.

E-mentoring involves pairing – essentially the mentor and the mentee. The quality of formation of this is critical to the effectiveness of the mentoring relationship. Cognitive matching is used in many cases where the pairing is based on cognitive levels of the mentor and the mentee. Apart from cognitive levels, matches are created using race, gender and personality aspects, the effectiveness of the different styles is a highly debated issue in E-mentoring.

E-mentoring is being used to mentor disadvantaged youth or youth with disabilities, who may not be able to make it to face-to-face mentoring sessions. E-mentoring is also used by seasoned professionals (mentors) in helping amateurs (mentees) make a smooth transition into the work world.

Advantages of E-Mentoring :

E-mentoring gives a chance to give honest feedback. E-mentoring is gaining popularity because it is faster and takes lesser time than face-to-face mentoring. Time, distance and space constraints are obstacles that E-mentoring does away with, thus affording more flexibility and independence to mentors and mentees. Research has shown that there is no significant difference between face-to-face mentoring and E-mentoring as far as effectiveness is concerned. Video chatting and use of webcams have eliminated the impersonal feel of E-mentoring to a great extent.

Disadvantages of E-Mentoring :

Limitations on ability to pick up visual or social cues, immediate feedback being difficult at times, and being viewed as an impersonal medium are some of the disadvantages of E-mentoring.

Despite these limitations, E-mentoring can be used in the workplace effectively to train employees, share knowledge, encourage and enhance employees' work performance. Different media such as podcasts, instant messaging and newsletters can talk about the organization's long-term view for E-mentoring programs using language that is participant-friendly. Videos can be used at training sessions or other related events to show how an employee has benefited from the E-mentoring program in the organization.

Literature Review :

Bierema and Merriam (2002) defines e-mentoring as "a computer medicated, mutually beneficial relationship between a mentor and a protégé which provides learning, advising, encouraging, promoting, and modelling, that is often boundary less, egalitarian, and qualitatively different than traditional face-to-face mentoring". E-mentoring is increasingly being used in through training intervention or internal job assignment / movement. Multi-skilling to be tried.

- Career Pathing plays a key role. It would serve the purpose if all employees who have spent > 18-24 months in the system are pro-actively spoken and asked for their career preferences to bring about a spark and end Monotony of work.

- Creating Training Academies within and also do tie up with institutions. Create Sabbatical policy so that those employees who want to pursue higher education can do so without leaving their job.

- Effectiveness of Reward & Recognition - work hard and party harder is the mantra in IT/ITES industry. Celebrating success is a key. Strong reward & recognition framework keeping in view the context and levels also plays a critical role in employee retention.

In addition to the above, it is important that people at leadership level stop doing para-lysis of analysis. The time and effort that has been seen goes in making power point presentation on attrition, could be well utilized by making leadership step out of their comfort zone (cabins) and share their experiential learning's which shall help not only in people development, however, at the same time will help create a "psychological contract" which is essential for retention in competitive business landscape in a fast developing economy.

7. **Limitations of the Study :**

- Some of the respondents could not spare much time to answer the questionnaire because of lack of their valuable time.
- Complete information has not revealed by the companies for administrative reasons.

8. **Further Scope :**

- The study is based on the small number of sample that is 50. It is needed to carry it on a larger number after properly designing the sample.
- The Number of companies should be also increased to have a complete sample and therefore the more realistic results.
- The sampling technique that has been used is convenience sampling. Stratified random sampling to be used in the further research.
- To identify the gaps for retention in service sector and product sector can be included as a research objective in the further study.
- It has come as outcome of the study that age/gender and other demographics has a significant impact on the attrition rate. But further it should be researched in detail. It can be done when more data is provided on employees who left the company in last two years. It may be the exit interviews, number of employees left in last two years, details of services of each of these employees etc.

9. **Conclusion :**

The present paper discusses and analyses the case of attrition of personnel in a IT company. The research has been done primarily on empirical basis as well as qualitative (interview technique). The various results obtained have been briefly presented in the paper.

HR Flexible Management norms and various aspects have been discussed briefly. Human resource flexibility and its thrust points have been marshaled suitably in the paper.

Some limitations like, limited sample size, respondents paucity of time and not revealing full information's due to administrative reasons are to be given due weightage for futuristic such type of studies.

Separation, retirement, health disability, nonperformance firings / layoffs are routine activities. HR flexibility and a proper strategy Aide over the problem of attrition.

It is strongly felt that the paper will evince keen interest among erudite readers and will help immensely for the futuristic research on the subject.

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STUDY ON AWARENESS AND USAGE OF BUSINESS ANALYTICS IN SMALL & MEDIUM ENTERPRISES WITH REFERENCE TO PUNE CITY.

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Abstract: Business analytics is a core asset for companies focused to deliver on business objectives of growth and revenue. On an annual basis, marketers now spend as much as fifty billion dollars for business analytics. Providing data-driven solutions, business analytics is essential for smarter decisions by helping understand customers and operations. A dire need of the study is required for the Pune city where the city has grown exponentially in last one decade. The researcher look forth to take this research so as to analyze the requirement of business analytics in HR perspective and the overall effectiveness and efficiency of the companies in Pune. The paper focuses on use on Business analytics in SME and its impact and usage to the HR managers working in the SME. Primarily it focuses on the tools used by SME and the reason for which they use these tools. The tools chosen in the survey are through the quantitative data and the research survey is carried out through online Google forms and telephonic calling.
Keywords: Business Analytics, Small & Medium Enterprise,

Introduction

Business analytics software market in India is forecast to grow at 9.6 percent year-on-year through 2019, reaching $583 million (roughly Rs. 3,442 crores), as compared to 6.8 percent across Asia-Pacific region, a report said today. Organizations are proceeding cautiously in their adoption of analytics. Use of business analytics within companies has grown over the past year, but at a moderate rate. Analytics also tend to be used narrowly within departments or business units, not integrated across the organization. Business analytics is still in the "emerging stage." While business analytics have gone main stream, most organizations still rely on traditional technology. Business analytics is still in the "emerging stage." While business analytics have gone main stream, most organizations still rely on traditional technology. Spreadsheets are the number-one tool used for business analytics. Organizations still view business analytics rather narrowly—primarily as reporting tools (dashboards and Key Performance Indicators) or forecasting—technologies that have been around for a while. And when it comes to use, most organizations still rely on those old standards. Spreadsheets continue to be the most commonly used tool for business analytics. Dashboards/KPIs and forecasting rank second and third in use. So while organizations have warmed to the idea of utilizing their data for insights, most remain at the fundamental level in their use of analytical tools—a clear indication that business analytics is in the emerging stage. Intuition based on business experience is still the driving factor in decision-making. Analytics are used as part of the decision process at varying levels, depending on the organization. SME's are looking to analytics to solve big issues, with the primary focus on money: reducing costs, improving the bottom line, and managing risks.

It is widely accepted that Small & Medium Enterprises are the backbone of modern market economies, thus play an important role particularly in developing countries. In most countries, SMEs are the dominant form of business organizations, accounting for over 90% of the business population, and they play a key role in driving sustainable economic growth and job creation. Bringing SMEs up to speed with the digital revolution is not just a matter of improving their quarterly profits, but also about creating growth and jobs. In the digital age, no business can thrive without better use of BA. Few authors emphasized that SMEs grow two to three times faster when they embrace technology. Whether it is a tech start up or a provider of traditional products or services, thanks to capabilities such as the use of social networks, cloud-based services and data analytics SMEs can expand their business reach to new clients and markets.

The new generation of HR executives is moving from making reactive decisions solely based on reports and dashboards towards correlating business data and human resource data to predict future outcomes. Predictive analytics for HR is based on establishing a data-driven statistical relationship between the goals and initiatives of the HR function and the success or failure of an organization in achieving strategic goals. This relationship can help HR executives assess the results of their decisions and devise a long-term strategy. While this requires a significant shift in the function and use of data, the good news is that most organizations already have the required data for this purpose.

By 2015, the analytics market in India is expected to hold 21% of the overall Indian KPO market opportunities of 336 billion**(Business Analytics to Help Micro, Small & Medium Enterprises (MSMEs) Spark Innovation & Gain Competitive Advantage, Pulse)**. Although this market has been in existence since early 2000, the exponential growth in data generation, significant decrease in data storage cost and increased need of companies to make decisions based on actionable insights, have increased the demand for data analytics services.

Literature Review: Over the last few decades there has been a tremendous growth in SMEs. More and more of such enterprises are now struggling to survive due to immense pressure created both by globalization and giant multinational companies **(e.g., Mulhern & Stewart, 2003**). As SMEs contribute significantly to a nations' gross domestic product (GDP) and provide employment to a large number of people, therefore it is in the interest of governments to encourage their survival and growth. Definition of SMEs Defining small and medium enterprises (SMEs) is not a simple task. This is because there are much different definitions as there are interlocutors. Given that SMEs reality and size can a lot from sector to sector, or according to economy and timeframe considered, a single definition is not easy (Vilasea, 2013). Actually, there is no commonly accepted definition of SMEs; many times they are described with number of employees or annual turnover. In fact, definitions vary with the level of particular economy in consideration.

BA is the use of tools and techniques, such as data mining, pattern matching, data visualization and predictive modeling, for the continuous methodological exploration of past business data to develop new insights about the business performance and facilitate business planning. The primary goal of any analytics exercise in a company is to inform the management about the health of the business, at times forewarn of impending problems/opportunities and throw light on what to best expect in the medium-term future. – **(Business Analytics to Help Micro, Small & Medium Enterprises (MSMEs) Spark Innovation & Gain Competitive Advantage)**

An internal consultancy role responsible for investigating business situation, identifying and evaluating options for implementation of business systems, defining requirements and ensuring the effective use of information systems in meeting the needs of the business is called as Business Analytics. The term "business analytics" now defines technology that uses data analysis to understand business issues in a way that can guide decision-making. The effective use of business analytics has been shown to provide companies with a competitive edge. – **(The Current State of Business Analytics, Bloomberg Businessweek).**

What is SME and areas for HR managers to use BA in SME's?

'Small And Midsize Enterprises : A business that maintains revenues or a number of employees below a certain standard. Every country has its own definition of what is considered a small and medium-sized enterprise.As per the Micro, Small and Medium Enterprises Development Act of 2006, the Government of **India** has **defined SMEs** as entities that have an investment of above Rs 10 mn and below Rs 100 mn in plant and machinery.

Combine strategic workforce planning and analytics: We strongly believe that strategic workforce planning and HR analytics should go hand in hand. strategic workforce planning has to make sure that HR is executing the right activities to optimize our workforce in order to support business goals. HR analytics can provide insights that can help you focus on the relevant aspects of the workforce. So HR analytics helps you to focus on the right things within strategic workforce planning

Combine analytics and intuition: Be aware that data analytics by itself is not enough to make the right decisions. Experience, intuition, and analytics will have to work together to get the best results and insights. So make sure you have business experts, HR domain experts, and analytical experts in the same room to look at the models and interpret the research results. Data analyses inspire intuition and vice versa.

Make analytics business relevant: All of our statistical research focuses on a real business problem or opportunity. Furthermore, we want every HR analytics project to be signed off by a member of the management group and by an HR director.

Role of BA in SME: Analytics is increasingly becoming a strategic focus area for businesses, driven by (a) the rapidly increasing volume of data being collected, (b) the development of tools and technologies that help to simplify analytics and shift the power of data mining to business users including statisticians and PhD holders, and (c) most importantly, bring about increased awareness and appreciation of the power of analytics in optimizing business decisions, increasing operational efficiency and gaining an enhanced understanding of the customer to create customer-focused options that drive the revenues of enterprises and lead to customer delight. Better understanding of the customer is also helping businesses drive innovation (new products and services) to respond to fast-changing customer needs and a competitive landscape.

Research Methodology:

Objectives of the Study:

❖To study the awareness of BA In SME's of Pune.

❖To study the purpose of requirement of BA in SME's of Pune.

❖To identify the BA tools mostly used in SME's of Pune.

❖To identify the awareness of effectiveness of BA tools for SME's of Pune.

Research Design: The research design used for the study of usage and impact of BA tools is descriptive as well as conclusive in nature.

Sampling: The sample includes respondents working as strategic decision makers in SME's of Pune city.The respondents are basically CEO's MD's and higher officials for whom a questionnaire has been prepared. Sample size is 53. The sampling technique that has been used is convenience sampling.

Population of Study: Higher Officiala of SME's of Pune.

Sampling Frame: The listed company in MCCIA database.

Method of Analysis: The data is collected from 70 respondents. Out of 70 the response rate was 77 %. The incomplete/inappropriate responses are rejected to get higher precision value in results. After collection of the data, the reliability of the research instrument is tested by using Cronbach's alpha, and validity of data are applied using SPSS 20 version in order to achieve the objectives of the study. Hypothesis was tested using regression analysis.

Data Collection Method: Data collection is a process of obtaining valuable and reliable information for the purpose of research. The data was collected mainly by the following methods:

Primary Data: a. Questionnaire: Questionnaire method is one of the common methods where a questionnaire is submitted across people and they are asked to fill it with his /her opinions .The questionnaire consists of both open ended and closed type of questions. Questionnaire has been prepared in google forms which were sent on respective mails which have got filled up by the respondents. **b. Interviews:** Interviews were conducted to collect the opinions of the CEO's MD, and senior managers regarding the usage of BA tools. A short interview was taken with few people for validation of questionnaire.

Secondary Data: Availability of secondary data in the form of journals, manuals and books on attrition were used as secondary data.

Content Validity: The questionnaires have high content validity for the following reasons:

i) Identification of items were based on the logical analysis of evaluation of models used in industries by different researches and the items of the scales were thoroughly studied and got selected for the study.

ii) Framing of questions was done by involving professional judgment of knowledgeable persons with vast experience of research and teaching.

Reliability

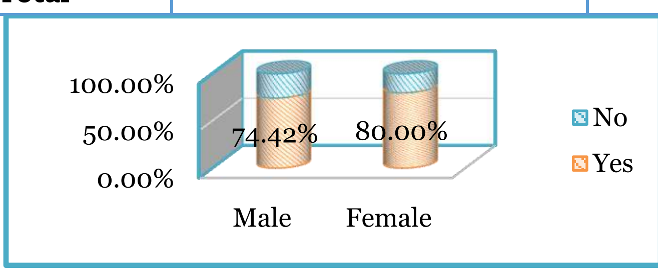
Reliability of the different scales used in the questionnaire was tested while pre-testing the questionnaire. Cronbach's alpha test was applied for assessing the reliability of scales. All the items which scored more than 0.6 were accepted as a scale in the questionnaire but those items which scored less than 0.6 were dropped from the final study. For 18 items the cronbach alpha scored .840.

Findings:

1. Objective 1: To Study The Awareness Of Business Analytics In SME's Of Pune

Table No - 1

Row Labels	Count of Awareness about BA	Percentage of Total Sample	Percentage as per category
Male	43	81.13%	100.00%
Yes	32	60.38%	74.42%
No	11	20.75%	25.58%
Female	10	18.87%	100.00%
Yes	8	15.09%	80.00%
No	2	3.77%	20.00%
Grand Total	53	100.00%	100.00%



From the table graph it can be inferred that the Male to Female ratio in SME's is more but the awareness about the BA is more in Female than the total number of Male. Moreover the awareness of BA in all is 75.47% among SME's.

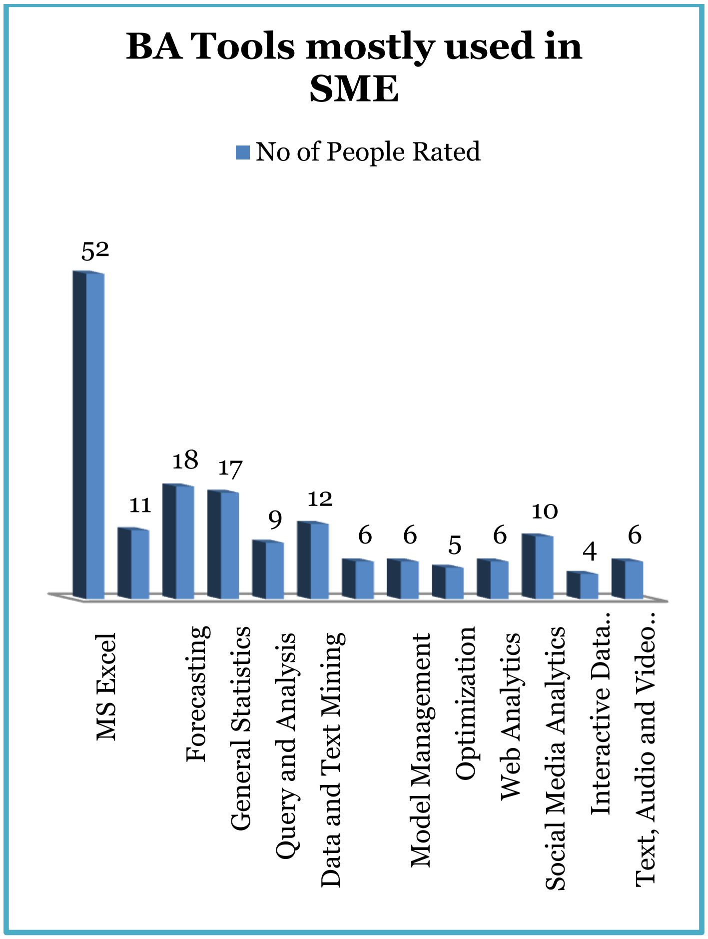
2. Objective: To study the Purpose of requirement of BA in SME's Of Pune.

Table no - 2	
Row Labels	Count of What type of decisions do you use above tools for?
Day to Day activities	30.19%
Monthly Planning	26.42%
Quarterly Planning & Decisions	26.42%
Strategic Decisions	16.98%
Grand Total	100.00%

The above given are some purposes for which the BA is used. It is seen that the BA is used in all activates of the business, from day to day activities to taking strategic decisions at higher level of management. There is not much difference in the usage throughout the SME's of Pune.

3. To identify the BA tools mostly used in SME's of Pune.

Table no - 3	
Tools	No of People Rated
MS Excel	52
Business Reporting/KPIs/Dashboards	11
Forecasting	18
General Statistics	17
Query and Analysis	9
Data and Text Mining	12
Simulations and Scenario Development	6
Model Management	6
Optimization	5
Web Analytics	6
Social Media Analytics	10
Interactive Data Visualization	4
Text, Audio and Video Analytics	6



The table shows the count of people who has rated the particular tool. It is clear that the MS Excel has considerably higher Ratings than others. This might be due to the reason that MS Excel has more awareness than other software tools. Moreover it is easily available and easy to use.

4. To identify the awareness of effectiveness of BA Tools for Sme's In Pune.

Table No - 4

Areas of improvement	**Percentage**
Cost Reduction	18.42%
Increased Profitability	13.16%
Ability to manage risk	14.47%
Optimized Internal Process	23.68%
Reduced Time To Solve Problems And Make Decisions	18.42%
Increased Fact Based Decisions By Executive Leadership	11.84%

The percentages of total people in SME's which use BA tools for the various effective areas are shown above. The highest percentage is in Optimization of internal processes. The others areas are open and SME's are using BA tools for the activities like Cost Reduction, Increasing the profitability, reducing the problems in taking decisions and fact based decision making.

Recommendations: The above study gave some insight which can be solved by below given recommendations.

❖Creating more awareness about BA in SME's in Pune

❖Proper Training & Development of Employees in BA for SME's in Pune.

❖Emphasis on use of HR Analytics with the help of BA

❖Data Analysis in HR for availability of Data whenever required

❖Continuous development in BA as tools for HR

❖Implementation of BA from Top to Bottom Management will help in understanding SME Operations more effectively

❖HR Analytics will drive the industry in competency mapping, generating skilled labor & training all employees for the growth of the organization.

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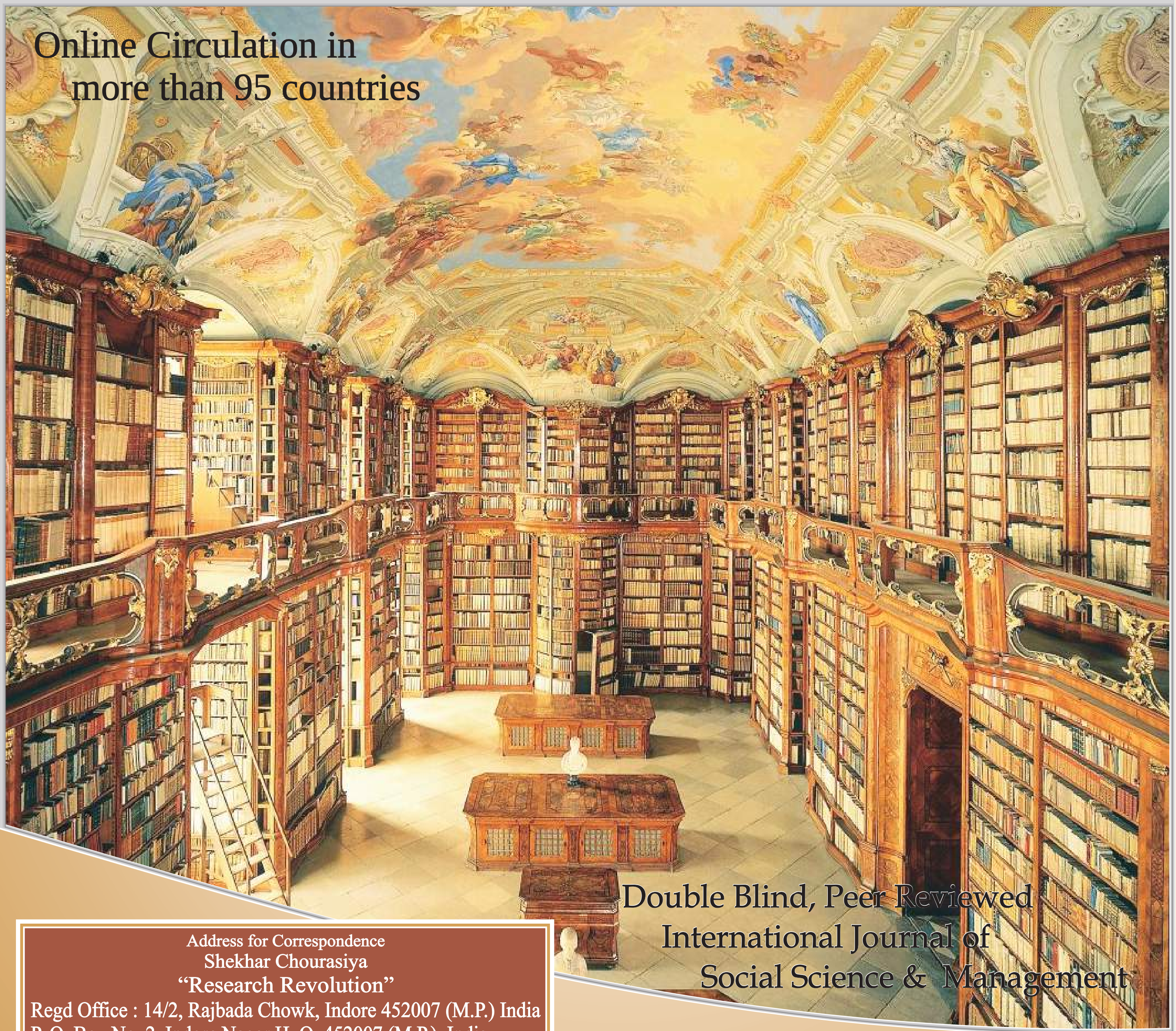

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An Analysis of Causes of Employee Attrition in IT Companies and Exploring Flexible HR Management as a Solution

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Abstract :

This industry research attempts to comprehensively examine the criteria for measurement of causes of attrition in the IT companies. The research started with interviewing of employees of the various age groups thereby to identify the factors contributing towards causes of attrition. After the personal interviews the variables were identified and used in the questionnaire. The questionnaire consisted of five independent and 34 dependent variables measuring the causes of attrition in IT companies in Pune. The research addresses the impact of age, gender, marital status, educational qualifications the demographic profiles of the people working in the companies in Pune. The objectives were to study the variables underlying for the causes of attrition in IT sector. Through the objectives six hypotheses was promulgated. These hypotheses were tested using t test and anova and thereby the results showed the inferences. The attributes were measured on five point rating scale, ranging from strongly agrees to strongly disagree. The study was carried on 70 employees from IT sector of Pune who were involved in attrition at some point of time. A few suggestions were found during the interview and analysis which has been presented in the study. Further it was explored that what role flexible HR management can play to reduce the attrition in the employees.

Keywords : Attrition, Flexible HR, Employee Satisfaction

1. Introduction :

These days, very often we come across the word `ATTRITION'. This word is being used in place of Employees turnover in an organization, used earlier. " the wearing down of an adversary, making him weaker by repeatedly attacking them or wearing down of resources i.e. the process of reducing the number of people who are employed by an organization by not replacing people who leave the job." Building on its growth over the last few years, the Indian IT sector has emerged among the leading employment providers of the country with nearly 1.5 million people being directly employed in the IT industry. Growth has given rise to predictable challenges of managing people, who owing to the nature of the sector form one of the most critical assets of the IT delivery chain.

It is universally recognized that the sustained availability of skilled manpower at the right cost will be the make or-break factor as India attempts to rise up the IT value chain. The percentage of employees that leave a company in a given period of time due to attrition is sometimes re-ferred to as the churn rate, though that term can also include personnel who are fired. A high churn rate can adversely affect a company due to the costs of training new workers, though higher rates are often more acceptable for unskilled laborers than more highly skilled people.

2. Literature Review :

Literature reviews is an account of what has been published in connection with this research. The main purpose is to gain knowledge and ideas based on the previous establishment and get to know what their strength and weakness are in order to further enhance and upgrade the integration. Some thrust points are cited in the succeeding paragraphs.

- Getzlaf, S. B., et.al. (1984), compared undergraduate students who had dropped out from Washington State University (WSU) one year prior to the study with a control sample of students who continued at WSU with the help of Tinto's model of institutional attrition. Tinto's constructs of individual attributes, past educational experience, goal commitment, institutional commitment, social integration, and academic integration were operationalized using variables obtained from precollege records, academic records at the university, and a post-withdrawal survey.
- Mallette, B. I., & Cabrera, A. F. (1991) also tested Tinto’s model on college persistence. Those have typically classified non returnees

as dropouts. This argues that such a practice merges together different types of withdrawal behaviour whose determinants may vary as a function of the particular departure behaviour under consideration. It's also examines whether the determinants of decisions to withdraw from the institution are similar to those affecting decisions to transfer to other institutions of higher education for the 1984 entering freshman class at a large southern institution.

- Bean, J. P., & Metzner, B. S. (1985), Older, part-time, and commuter students has composed an increasingly larger portion of college student bodies. The reasons why these students drop out of school are not well understood. The purpose of this paper is to describe the rise in non traditional enrolments, define the non-traditional undergraduate student, and develop a conceptual model of the attrition process for these students. The chief difference between the attrition process of traditional and non-traditional students is that non-traditional students are more affected by the external environment than by the social integration variables affecting traditional student attrition.
- Sengupta, S., & Gupta, A. (2012), says that IT industry in India is progressing with an unparalleled velocity. Despite the momentous growth and brilliant future, the IT industry has experienced high attrition rates since inception. There are many factors that lead to attrition in IT and much research has taken place time and again. In this study, they made a comprehensive attempt to explore the dimensions of attrition by identifying the factors that lead to it, assessing the contribution of the factors toward attrition, and comparing the dimensions across the various demographic variables. Srivastav, A. K. (2010), coded that how organizational climate operates in IT industry. Six motives of organizational climate were measured in IT companies. Expert Influence and Extension were respectively the dominant and backup climates. Affiliation was the weakest climate. Exploratory factor analysis of climate motives revealed three meta-climates operating in IT industry: (1) Brazen Shirking combining heightened Dependency and de-emphasized Affiliation, (2) Empowered Collaboration representing heightened Extension and de-emphasized Control, (3) Obsession for Expertise combining heightened Expert Influence and de-emphasized Achievement. 70.30% variance explains these meta-climates that reflect the realities in IT industry.
- Chandrasekar, K. (2011), says that Human Resource is considered to be the most valuable asset in an Organization. It continues to play, even in the computer age, when everybody feels that men have a little role to play. It is true that computer, to some extent, does play a role, but programming and feeding such programme require manual operations. In other words, the application of manpower has no substitute and therefore, it has a continuous role to play. The main problem against the manpower development is attrition. The rate of attrition is increasing every day so that production and profit decrease. Noteworthy is the continuously growing rate of attrition among the IT, ITES and other Software based companies. This has made the companies to take up research studies based on their employees, especially to identify the factors of attrition. This research helps to know about the employees' attitude towards the company and the work, also highlighting various other direct and indirect effects of attrition on production, cost, discipline and efficiency in the industry.
- According to SHRM Survey Report 2008, the traditional workplace with a nine-to-five schedule is fast becoming a thing of the past. This can be attributed to several reasons which include technological advances (e.g., PDAs/smart phones, VPN access, virtual desktops, etc.), Increase in global competition/economy, Dual-income households, Increased number of employees with caring responsibilities (e.g., child care, elder care), Varying needs of the different generations in the workplace (e.g., employees under 35 years of age tend to value greater workplace flexibility), Single-parent families, Sustainability (e.g., an organization's ability to balance financial performance with contributions to the

quality of life of its employees, the local community and society at large). Flexible work arrangements (FWAs) for the purpose of this research mean greater flexibility in the place of work, the scheduling of hours worked and the amount of hours worked. Such arrangements give employees greater control over where and when work gets done and over how much time they choose to work, leading to greater opportunities for employees to be able to enjoy an optimal balance between work and life responsibilities.

Problems due to attrition to the organization :

Impact on organisations prior research has offered mixed inferences based on both theoretical and empirical analysis and according to previous research that turnover has negative effects on operating performance due to disruption of existing routines. Others have suggested that firms may benefit from the innovative thinking or increased motivation that new workers bring to the job (scribd.com, 2010). There is no set level of employee turnover that determines at what point turnover starts to have a negative impact on an organisation's performance. Everything depends on the type of labour markets in which you compete.

Where it is relatively easy to find and train new employees quickly and at relatively little cost (that is where the labour market is loose), it is possible to sustain high quality levels of service provision despite having a high turnover rate (cipd.co.uk, 2010). The time and/or place when/where work is conducted on a regular basis, consistent and predictable with the employer's operations. SHRM believes public policy should encourage and support employer efforts to create and implement flexible work arrangements.

3. HR Flexibility Manifestations:

The following steps to take when developing an employee retention strategy are to find out : (Pattanaik, 2001)

- High Performance employees to be rewarded.
- Why employees in hard to recruit groups are leaving ?
- What employee turnover among these groups is costing an organisation?
- How flexible management can help higher throughput.
- Flexibility shorten cycle time / provides labour saving
- HR Flexibility enhances 'core competence'.

Following are the elements which play a positive role in improving retention (cipd.co.uk, 2010; Welch, 2005)

- Job previews / Training – development courses / Job rotation
- Line managers accountable / Empowerment
- Career development and progression – Learning commitment
- Consult employees / listen to the employees problem
- Flexible Work Arrangements / multi - skilling
- Value engineering to be practiced
- Job security
- Treat people fairly
- Defend your organisation / citizenship of the company
- Incentive
- Health and security
- Openness to communication
- Continuity management (separation etc) (Hamilton etal.2002)
- Power of full engagement and 'over deliver' teaching dictum

4. **Research Methodology :**

Objective of the Study: The main objective of the study is analysis of causes of Employee Attri-tion in Companies and Exploring Flexible HR Management as a Solution with special reference to Xento Systems. To achieve the main objective, sub-objectives and hypothesis are set as fol-lows:

The sub-objective of the study includes :

1) To analyze factors affecting attrition in IT Companies.
2) To recommend management about how to reduce high attrition rate.
3) Exploring the Role of Flexible HR Management as a solution to the employees' attrition.

The above objectives gave rise to the following Hypothesis :

H1: Age and gender has significant effect on causes of attrition in IT Companies.

The research is an empirical research regarding measurement of attrition control system in case of

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IT Companies.

This study is designed with a mixed methods approach to optimize the understanding of attrition in two phases.

- Interviewing the employees of IT Companies of Pune to identify the scales of question-naire.
- Surveying the employees of IT Companies other than Xento Systems with structured questionnaire.

In order to meet the objectives of the study, primary data will be collected using the questionnaire method.

- **Research Design -** The research design used for the study of attrition in IT Companies is descriptive as well as conclusive in nature.
- **Sampling -** The sample includes respondents working in IT Companies. Sample size is 50.The sampling technique that has been used is convenience sampling.

5. **Method of Analysis :**

The data is collected from 70 respondents. Out of 70 the response rate was 76 %. The incom-plete/inappropriate responses are rejected to get higher precision value in results. After collection of the data, the reliability of the research instrument is tested by using Cronbach's alpha and factor analysis, are applied using SPSS 20 version in order to achieve the objectives of the study.

Data Collection Methods :

The questionnaire consists of both open ended and closed type of questions. Questionnaire has been prepared which has got filled up by the employees of IT Companies this has followed by short interview by IT Professionals to gather additional information.

Data Analysis and Findings :

H1: Age has significant effect on causes of attrition in IT Industries. Causes of attrition include summated variables of the following which are analyzed individually:

1. Perception on current job, remuneration & career prospects
2. Perception on training & resources provided.
3. Growth opportunities provided in the market.
4. Perception of feeling valued and personal development
5. Perception of management, boss, peers
6. Perception on company strategy & leadership.

Statistical Test used : One way ANOVA

H1a: Age has significant effect on causes of attrition in IT Industries with respect to perception of employees on training & resources provided.	H1a: proved level of significance at 5 % level of significance shows .012 < .05, Null rejected
H1b: Age has significant effect on causes of attrition in IT Industries with respect to perception of employees on current job, remuneration & career prospects.	H1b proved at 5 % level of significance shows .018 < .05, Null Rejected
H1c: Age has significant effect on causes of attrition in IT Industries wrt perception of employees on training & resources provided.	H1c proved level of significance at 5 % level of significance shows .016 < .05, Null Rejected
H1d: Age has significant effect on IT Industries wrt growth opportunities available in the market.	H1d Proved level of significance at 5 % level of significance shows .016 < .05
H1e: Age has a significant effect on IT Industries with respect to perception of feeling valued and personal development.	H1e the level of significance at 5 % level of significance shows .020 < .05
H1f: Age has a significant effect on IT Industries wrt perception of management, boss, peers.	H1f the level of significance at 5 % level of significance shows .180 < .05
H2f: Gender has a significant effect on IT Industries wrt perception of management, boss, peers.	t- test shows the value of (p) is .467>.05 so null hypothesis cannot be rejected and alternate hypothesis is rejected thus the null hypothesis here gets proves that is Gender does not have significant effect on one of the causes of attrition (perception of management, boss and peers) in IT Industries.

6. **Result Analysis, Discussion and Recommendations :**

Based on the above table, following conclusions and recommendations can be suggested :

According to the analysis it was found that age is the main cause for attrition younger people are more ambitious and are looking forward for better opportunities and keep on changing or hop-ping jobs which is a concern in the whole IT sector. There is a very high cost of attrition as lot of time, effort and energy is invested in bringing the employee on board, assimilation and integration with company culture, values and nuances. Simply put, it could be minimum 3 time cost of their annual compensation. Despite such a high cost, still HR Professional continues to behave like any other department. In the fast changing business landscape, HR role is not of policing or personnel administration, however, expectation from HR is to play a strategic business partner role as success of companies depends on its human capital and leveraging of its potential. The various findings are discussed in the following points:

- Build people skills of middle management : A whole lot of time and efforts are spent in organization doing attrition analysis and in understanding key reasons of attrition, however, majority of times across industry / organizations, 3 key stated reasons emerges despite granular analysis : -
- Career Opportunity
- Compensation
- Personal Reason

However, when you get into details and peel the onion, un-stated reasons starts appearing and most of time the reason has to do with lack of opportunity for capability building, emotional turmoil, lack of job satisfaction, respect at work, dissatisfaction with Manager etc.

It is a acceptable fact in the Industry that 80% of employee leave their managers instead of their organization. In spite of this fact, the Industry, continue to promote people for their operating skills and then make them in-charge as Team Leader / Asst. Manager while aligning career of 8-10 associate with them as Managers. However, it is advisable not spend time upfront in developing new managers people skills. They continue to do what make them successful so far - INDIVIDUAL EXCELLENCE which brought them here, however, will not make them successful in their new jobs. It is a high time that HR managers should start paying attention to developing people management skills of the Managers.

- Focus on Capability building and creating an eco system where people development is at the fore-front of leadership mindset. While it is difficult to stop attrition completely, however, by focusing on building people capability, one can make the "PULL" factor by competitors difficult.

- Communication on Compensation & Benefits - Majority of organizations fail to position their compensation philosophy / benchmarking / structure and thus fails to leverage the advantage vis-a-vis their competitors. This is 1 factor that could make PULL difficult from your competitors - however, instead of making it difficult, we rather help in PUSH. We must go beyond salary communication at the time of recruitment negotiations and communicate periodically about benefits that includes other than salary i.e. Group Medi-claim Insurance Scheme, Personal Accident Insurance Scheme, Company Leased Accommodation, Recreation, Cafeteria, ATM, gym and Concierge facilities; Personal Health Care (Regular medical check-ups), Loans etc. Make your compensation framework transparent and do not shy away from having an interaction with employees on broader contours of your compensation approach.

- Engage employees over and beyond their day to day job and ensure that their insecur-ities and vulnerabilities are addressed appropriately and timely through various programs and practices which could be designed keeping in view organization context and requirements. Leveraging operating employees to partner with human resource team through a well defined program can go a long way.

- Provide Growth Opportunities and communicate about them. Majority of companies do provide Growth opportunities, however, fail to leverage due to lack of communication on this front.

- Managing expectation of employees is a key. Let top Managers / readers step out of their comfort zone and assimilate with employees and right align their expectations. New Millennial want to grow fast and it is essential that they are coached in right earnestness. The fact is 80-90% people remain at staff level, 4-7% in Middle Management & 2-3% at Top Management. It is essential that we align our employees and emphasize on the inevitability of building competencies / capabilities rather than having a single minded focus on vertical growth. It is OK to not get a promotion but to deserve it, rather than getting it while you do not deserve.

- Counseling of employees by competitors for higher salaries drives them to change jobs. However, working on employee capability building and fairly compensating them while stressing upon the fact that employee needs to dig deep at least at 1 place to belong to Top Leadership as both depth and breadth are key to senior leadership positions.

- Provide opportunities for skill up-gradation

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through training intervention or internal job assignment / movement. Multi-skilling to be tried.

- Career Pathing plays a key role. It would serve the purpose if all employees who have spent > 18-24 months in the system are pro-actively spoken and asked for their career preferences to bring about a spark and end Monotony of work.

- Creating Training Academies within and also do tie up with institutions. Create Sabbatical policy so that those employees who want to pursue higher education can do so without leaving their job.

- Effectiveness of Reward & Recognition - work hard and party harder is the mantra in IT/ITES industry. Celebrating success is a key. Strong reward & recognition framework keeping in view the context and levels also plays a critical role in employee retention.

In addition to the above, it is important that people at leadership level stop doing para-lysis of analysis. The time and effort that has been seen goes in making power point presentation on attrition, could be well utilized by making leadership step out of their comfort zone (cabins) and share their experiential learning's which shall help not only in people development, however, at the same time will help create a "psychological contract" which is essential for retention in competitive business landscape in a fast developing economy.

7. **Limitations of the Study :**

- Some of the respondents could not spare much time to answer the questionnaire because of lack of their valuable time.
- Complete information has not revealed by the companies for administrative reasons.

8. **Further Scope :**

- The study is based on the small number of sample that is 50. It is needed to carry it on a larger number after properly designing the sample.
- The Number of companies should be also increased to have a complete sample and therefore the more realistic results.
- The sampling technique that has been used is convenience sampling. Stratified random sampling to be used in the further research.
- To identify the gaps for retention in service sector and product sector can be included as a research objective in the further study.
- It has come as outcome of the study that age/gender and other demographics has a significant impact on the attrition rate. But further it should be researched in detail. It can be done when more data is provided on employees who left the company in last two years. It may be the exit interviews, number of employees left in last two years, details of services of each of these employees etc.

9. **Conclusion :**

The present paper discusses and analyses the case of attrition of personnel in a IT company. The research has been done primarily on empirical basis as well as qualitative (interview technique). The various results obtained have been briefly presented in the paper.

HR Flexible Management norms and various aspects have been discussed briefly. Human resource flexibility and its thrust points have been marshaled suitably in the paper.

Some limitations like, limited sample size, respondents paucity of time and not revealing full information's due to administrative reasons are to be given due weightage for futuristic such type of studies.

Separation, retirement, health disability, nonperformance firings / layoffs are routine activities. HR flexibility and a proper strategy Aide over the problem of attrition.

It is strongly felt that the paper will evince keen interest among erudite readers and will help immensely for the futuristic research on the subject.

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The Role of Knowledge Management in e-Governance in a Public Service Organization with special reference to Pune City

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Abstract: This paper addresses the relationship between knowledge management initiatives in Public service organizations and the effectiveness in smooth functioning of e-governance activities by using the survey research methodology. Knowledge Management initiatives were measured in the context of cultural, structural, and technological interventions. E- Governance activities were measured in terms of productivity, performance and decision making.A model was developed to assess the relationship between knowledge management initiatives and smooth functioning of e-governance. Objectives that Knowledge Management initiatives facilitate the smooth flow of e-governance activities in a public sector organization were promulgated. The questionnaire developed to assess knowledge management initiatives consisted of 28 attributes and 14 attributes to measure e-governance smooth functioning. Attributes were measured on five point Likert type rating scale, ranging from strongly agrees to strongly disagree. The reliability of questionnaire was checked using Cronbach Alpha.

The study was carried out on 80 class I and Class II employees of Pune Municipal Corporation who were involved in e-governance activities. Means and standard deviations of the variables were computed. The variables were subjected to correlation analysis and factor analysis. A multiple regression analysis was done to identify the influence of KM initiatives for smooth functioning of e-governance. The e-governance facilitator score was used as dependent variable and variables of knowledge management was used as independent variables. The details of data analysis showed that to enhance knowledge assets culture, structure and technology play a vital role and all three are correlated to each other. Technology and culture is associated with each other as compared to the association towards the structure. The variables like leadership, networking, reward and recognition, structure and technology plays a significant role in smooth functioning of e- governance. Knowledge management is needed to facilitate information exchange and transaction processing with citizen and also facilitates inter--government knowledge sharing and integration.

Keywords: Knowledge Management, e- Governance

THE STUDY OF IMPACT OF ONLINE SHOPPING ON CONVENTIONAL SHOPPING METHODS BY TODAY'S YOUTH WITH RESPECT TO CLOTHING AND ACCESSORIES

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ABSTRACT

In this paper, an attempt has been made to highlight the growing impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the emergence of e-stores with their attractive incentives, big discounts and wide varieties has created an adverse impact onto them. This study tries to identify how retail businesses are being affected by the growing numbers of e-stores. This paper also unravels the declining number of footfalls to fixed shop retailers due to increasing trend for online shopping.

KEYWORDS

E-stores, Stores, Online Shopping, Internet Retailing.

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INTRODUCTION

Obtaining items or services over the Internet, web shopping has achieved tremendous prominence of late since individuals think that it is advantageous and simple to shop from the their home or office, furthermore facilitated from the inconvenience of moving from shop to shop looking for the benefit of decision. Online shopping[1] (Or e-tail from electronic retail or e-shopping) is a type of e-business which permits buyers to straightforwardly purchase merchandise and administrations over the web through a virtual shop. Some of the main online stores at present in India are Amazon, Flipkart, Snapdeal, Homeshop 18, Myntra and so on. Retail is a procedure of offering merchandise and services to clients through various channel of dissemination. Retail locations might be little or huge; however, they for the most part work in the same line as "obtaining to deal". Retail type of business is as old as human progress and is the most essential type of business.

RETAIL STORES FORMATS

Departmental Stores[1]

It is a retail location which offers extensive variety of items to the end-clients under one rooftop. In a retail chain, the buyers can get every one of the items they try to shop at one place.

Markdown/Discount Stores

Discount stores[1] likewise offer a tremendous scope of items to the end-clients yet at a reduced rate. The markdown stores for the most part offer a constrained reach and the quality in certain cases may be somewhat mediocre when contrasted with the retail chains.

Grocery Store[1]

A retail location which for the most part offers nourishment items and family unit things, appropriately set and orchestrated in particular offices is known as a market. A market is a propelled type of the little supermarkets and obliges the family needs of the buyer.

Mom and Pop Store (Kirana Store in India)

Mom and Pop stores[1] are the little stores keep running by people in the adjacent region to take into account everyday needs of the customers staying in the region.

Shopping Centres

Many retail locations working at one spot shape a shopping centre[1]. A shopping center would comprise of a few retail outlets each offering their own particular stock; however, at a typical stage.

The Internet has numerous favourable circumstances over retail locations.

A book shop at the edge of the road or the adjacent fabric store barely offers 5000 references or 20 plans of a specific article of clothing of same size, Amazon has got countless assortment. Web is brimming with online retailers offering 10 times or even 100 times a larger number of items than the normal retailer can long for. For an e-business site, the expenses of putting away and referencing an item speak to a little part of the expense when contrasted with the expense of putting away and referencing an item for "physical" stores. From the consumer loyalty and accessibility of administrations, web shopping is making a noteworthy effect upon the retail locations.

Review of Literature

Online or Web shopping[1] (At times known as e-tail from "electronic retail" or e-shopping) is a type of electronic trade which permits purchasers to specifically purchase merchandise or administrations from a dealer over the Internet utilising a web program. Elective names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Versatile business (Or m-trade) portrays obtaining from an online retailer's versatile advanced online webpage or application. An online shop inspires the physical similarity of purchasing items or administrations at a block and mortar retailer or strip mall; the procedure is called business-to-shopper (B2C) internet shopping.

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For the situation where a business purchases from another business, the procedure is called business-to-business (B2B) web shopping. The biggest of these internet retailing partnerships are Alibaba, Amazon.com, and eBay.

Advantages of Online Shop[1]

- **Convenience:** Online stores are normally accessible 24 hours a day, and numerous shoppers have Internet access both at work and at home. Different foundations, for example, web bistros and schools give web access too. Conversely, going by a traditional retail location requires travel and should happen amid business hours.
- **Data and Surveys:** Online stores must portray items available to be purchased with content, photographs, and sight and sound documents, though in a physical retail location, the real item and the producer's bundling will be accessible for direct assessment (which may include a test drive, fitting, or other experimentation). Some online stores give connection to supplemental item data; for example, directions, wellbeing strategies, shows, or maker details. Some give foundation data, counsel, or how-to guides intended to help customers choose which item to purchase.
- **Cost and Choice:** One point of preference of shopping online is having the capacity to rapidly search out arrangements for things or administrations given by a wide range of sellers (however, some neighbourhood web crawlers do exist to help purchasers find items available to be purchased in close-by stores). Web indexes, online value correlation administrations and revelation shopping motors can be utilised to turn upward venders of a specific item or administration.

Disadvantages[1]

- **Misrepresentation and Security Concerns:** Given the absence of capacity to examine stock before buy, purchasers are at higher danger of extortion than eye to eye exchanges. Shippers likewise hazard false buys utilising stolen Mastercards or fake renouncement of the online buy. Nonetheless, vendors confront fewer hazards from physical robbery by utilising a stockroom rather than a retail storefront. Secure Sockets Layer (SSL) encryption has for the most part tackled the issue of charge card numbers being caught in travel between the customer and the shipper. Notwithstanding, one should in any case believe the trader (and workers) not to utilise the charge card data in this manner for their own particular buys, and not to pass the data to others. **Phishing** is another peril, where purchasers are tricked into supposing they are managing a trustworthy retailer, when they have really been controlled into encouraging private data to a framework worked by a pernicious gathering. Refusal of administration assaults are a minor danger for dealers, as are server and system blackouts.
- **Absence of Full Cost Exposure:** The absence of full cost exposure may likewise be hazardous. While it might be anything but difficult to think about the base cost of a thing on the web, it may not be anything but difficult to see the aggregate expense in advance. Extra expenses, for example, delivery are frequently not be noticeable until the last stride in the checkout procedure. The issue is particularly obvious with cross-outskirt buys, where the expense showed at the last checkout screen may exclude extra charges that must be paid upon conveyance, for example, obligations and business.
- **Security:** Security of individual data is a noteworthy issue for a few buyers. Numerous buyers wish to maintain a strategic distance from spam and telemarketing which could come about because of supplying contact data to an online vendor. Accordingly, numerous dealers guarantee to not utilise customer data for these reasons.

Effect of Web Advertising on Social Networks

Srinivasan, R[2]. 2014 conducted a detailed study on Effect of Web Advertising on Social Networks. Online social networking and systems have a developing part in advertising, which has imperative ramifications for how buyers, channels, and organisations perform. In social networking settings, customers give online criticism about items, and this input is unmistakable to different specialists, including different purchasers, channel accomplices, contenders, and speculators. Besides, there is innate assortment in the way the criticism has gotten and prepared (e.g., evaluations, surveys) and the gatherings in which it is given. The heap qualities of online social networking situations have consequences for results important to advertisers and suggestions for administrative practice. Following are the discoveries and managerial implications concluded.

Discoveries and Managerial Implications

Oestreicher-Singer et al[3] 2013 stated that no product exists in isolation but rather influence one another's sales thus, creating a virtual online network. Using an empirical approach, they used data from a large-scale e-commerce site and they found that the value of low sellers may be underestimated, whereas the value of best sellers may be overestimated.

Ho-Dac, Carson, and Moore,[4] 2012 stated that online customer reviews affect sales of Blu-Ray and DVD players. Positive or negative online customer reviews would increase or decrease the sales of weak brands; however, would have no effect on strong brands. Higher sale of a particular brand leads to more positive online customer reviews, which in turn helps a weak brand build into a stronger one.

Naylor, Lamberton, and West,[5] 2012 found that the decision to conceal or expose the demographic features of a brand's online followers influences consumers' brand valuations and buying intentions.

In their paper Consequences for online ratings, Sridhar and Srinivasan[6], 2012 note those customers' online appraisals of service (i.e., Hotels) are affected not just by the nature of their service, but by the other online evaluations. The outcomes from a model utilising 7,499 buyers' online evaluations of 114 hotels bolster their reason. Other shoppers' online evaluations debilitate the impacts of positive and normal negative elements of administration experience; however, can either compound or upset the negative impact of disappointment, contingent upon the nature of disappointment recuperation.

Ludwig et al[7] 2012 find that the semantic substance and style properties of verbatim online audits impact online retail locales' transformation rates. The writers utilise content mining to concentrate changes in full of feeling substance and phonetic style properties of book audits on Amazon.com. They find that the impact of positive feeling content on change rates is asymmetrical, such that more prominent increments in positive emotional content in client surveys sparsely affect consequent expansions in transformation rate. No such decreasing impact happens for changes in negative content in surveys.

OBJECTIVES OF STUDY

The Research has been conducted with the following Objectives

1. To study the preference for online shopping over conventional shopping methods.
2. To study the shopping frequency of generation Y with respect to fashion clothing and accessories.
3. To study the effect of online shopping onto visits to the conventional stores for shopping.
4. To study the effect of online shopping onto the consumers.

METHODOLOGY OF STUDY

Typically the research methodology is comprised of the sampling techniques, sources of data, various methods adopted to collect the required data, statistical tools for analysis, and data interpretation.

Sources of Data

For the present study, the data have been collected from primary sources. Primary data have been collected through-Direct Personal Interview method.

Universe of the Study

The universe consists of all the youth of 15-30 years age in the Pune city.

Sample Size and Sample Unit

158 people are selected at random for the purpose of the present study.

Sampling Techniques

For the present study, random sampling technique method has been applied basis of suitability and the availability of information to give more accurate picture of the impact of online shopping.

Data Collection Techniques

The data for the study has been collected through primary sources i.e. Direct Personal Interviews.

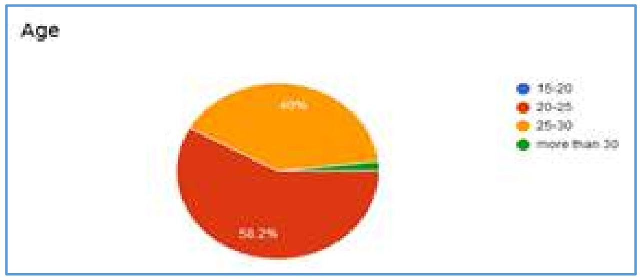
Data Representation Tools

The collected data is classified, tabulated and represented through charts and bar diagrams.

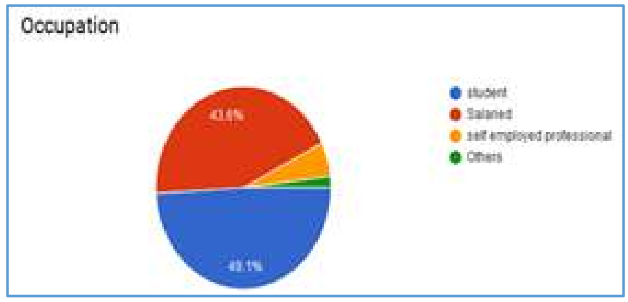
Importance of the Study

This study is of quite of importance in present times as there has been a sudden surge in online shopping and customers, especially the youth have adjusted to it to a greater extent which has become a real cause of concern for the thousands of retailers who have small shops and who offer a small variety of products which are their source of livelihood. This study wants to bring out the real scenario and also the impact the online shopping is creating over the conventional stores with reference to the clothing and accessories. It's a high time that the retailers should start thinking into this aspect and come up with better and advanced strategies.

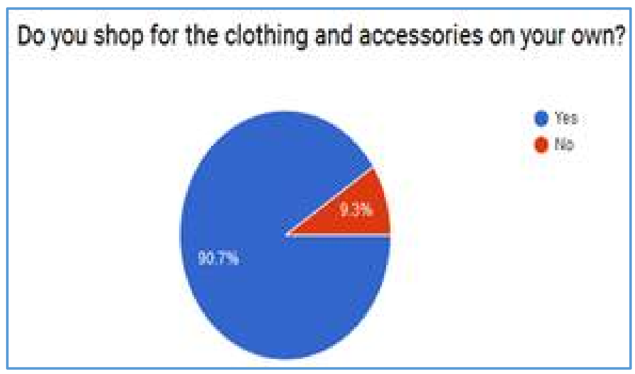
Data Interpretation



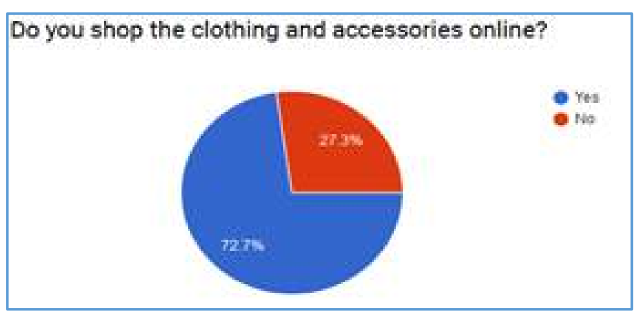
The above diagram depicts that the participants of the study were mostly of the 20-25 years which comprised of 58.2 percent whereas 40 percent were of 25-30 age group. The respondents comprised mainly of Gen Y.



The above diagram depicts the respondent's occupation. About fifty percent of respondents were students and around 43% were salaried people. 7% comprised of self-employed and others.

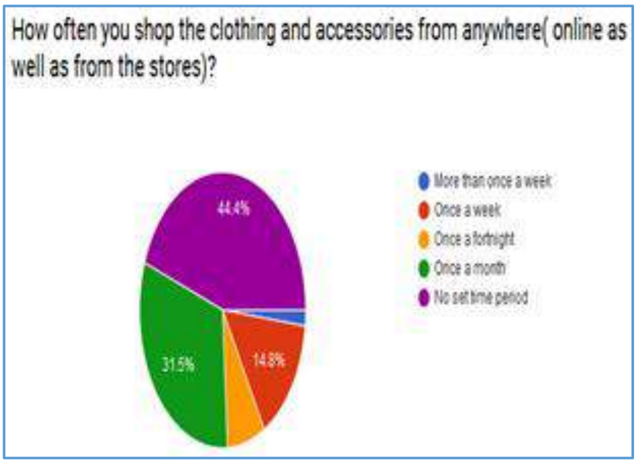


The above diagram depicts that almost 90% of the Gen Y respondents shop for clothing & accessories themselves.

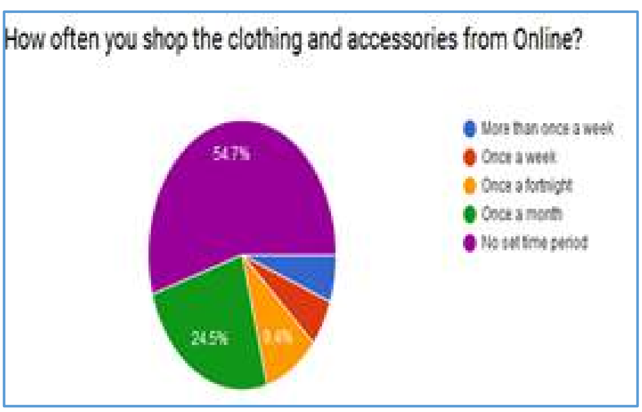


The above diagram depicts that 73% respondents shop clothing & accessories online.

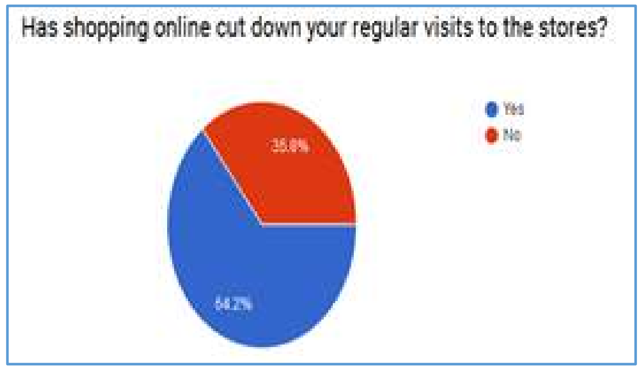
The above diagram depicts 61% respondents still shop from malls other than online shopping. Rest of the respondents equally gave weightage to neighbourhood stores, exclusive outlets and wholesale stores.



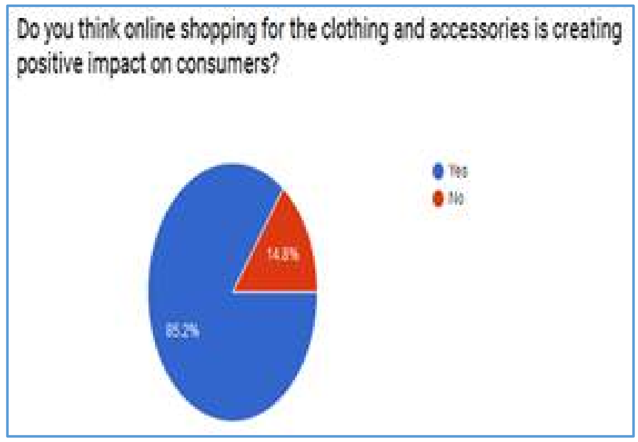
The above diagram depicts there is no set time period for 45% of respondents for shopping online as well as stores but 31% respondents says they shop online or other stores once a month. 14.8% respondents conveyed they shop once a week either online or from any stores.



The above diagram depicts around 55% of respondents shop online anytime, there is no set time period. Around 25 % shop clothing & accessories once a month and around 10% respondents says they shop once a fortnight.



From the above diagram it is evident that around 65% feel that online shopping has cutdown their regular visit to stores.



The above piechart shows 85% of the respondents believe that online shopping for clothing and accessories are creating positive impact on consumers.

CONCLUSION & SUGGESTIONS

According to the study, it was found that today the generation Y finds online shopping more convienient than conventional shopping methods and they prefer to shop online. Also, it was noticed whenever the need arises this generation shops at any time, there is no specific pattern for shopping with respect to fashion clothing & accessories. It was also noticed that Gen Y still visit malls to spend their free time and they shop in malls when they are on outing to malls. It was also noticed that the online shopping creates a positive impact on the consumers thereby they end up shopping more while they are online. The footfalls to conventional shops are thereby decreased due to online shopping and the positive impact while shopping by consumers.

The future research needs an investigation on the subject and problems need to be identified for online shopping which can be a social media management, getting utmost value from Search Engine optimisation, multidevice usage, optimising the mobile experience, competing with the noise and proving ROI of marketing activities of online shopping.

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ENVIRONMENTAL SUSTAINABILITY WITH THE HELP OF SOLAR WATER HEATERS

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ABSTRACT

The world energy demand is growing at a significant rate. The power generation in fact does not suffice the demand. Water heating is the second largest energy expenditure in a household behind heating and cooling. The traditional sources of energy like wood and coal used for this purpose do not only cause the pollution but also are expensive and most importantly non-renewable. The damage caused to the environment by burning of these fuels has severe impact on the environment and subsequently to the mankind. The solar power is better than electricity generated by coal or wood because it does not pollute the environment and saves a lot on costs. Installation of solar water heaters helps the individual households and the industries to save a lot on costs as well as contributing their bit to the environmental sustainability. This article focuses on the world energy needs, the alternative sources available and how various countries are putting in efforts towards the maximum use of solar energy.

KEYWORDS

Environmental Sustainability, Solar Water Heaters. Energy, Energy Conservation.

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INTRODUCTION

The global energy demand is predicted to increase by almost 45% during the next 20 years and the growth would be the fastest in developing and transition countries. In last 20 years, the Global Environment Facility (GEF) has invested in a varied portfolio of sustainable energy projects with a special emphasis on energy efficiency, renewable energy and transportation. These projects address many different national priorities including infrastructure, technologies, policies, best practices, institutions and capacity building. GEF renewable energy investments of US$1, 298 billion with co-financing of US$7,555 billion have advanced demonstration and deployment of solar thermal heating, solar thermal power, photovoltaic, wind power, geothermal energy, small hydropower, biomass and combined technologies and best practices across 5 continents. These projects by GEF contributed to the direct reduction of about 1.7 billion tons of greenhouse gas emissions. There are several other tangible environmental benefits that flowed from these GEF investments.

The world is running out of the sources for energy. We need to understand that there are also alternative energy sources like wind, water and solar power, which can provide all of the world's energy needs and at the same time can eliminate fossil fuels. There is a huge need to construct millions of wind turbines, water machines and solar installations. These can provide energy to the entire world. We really need to use clean energy such as geothermal energy and solar energy that has near-zero emissions. India's economic growth is placing enormous demand on its energy resources.

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However, there is a pervasive demand-supply imbalance that necessitates serious efforts by the government to augment energy supplies.

The country imports about 80 percent of its oil. With the threat of a further increase in oil prices, energy security of the country stands jeopardized.

India also runs the risk of lesser thermal capacity being installed. While dependence on imported coal is increasing, its domestic supply is likely to decrease in the coming years because of production and logistic constraints. All these factors have compelled the country to look for alternative sources of energy such as wind, solar, hydro and biomass. India is currently ranked fifth in the world in renewable-energy based power capacity.

Though solar energy is not the main contributor to renewable energy in India, its potential has been estimated at 50,000 MW. Increasing demand for energy, initiatives by the National Solar Mission (NSM) or Jawaharlal Nehru National Solar Mission (JNNSM), various state-level efforts, renewable energy quotas (Including solar energy quotas for utilities) as well as falling international technology costs have improved the market potential for solar energy.

There is an energy revolution happening in the world. There would be a time when the world would be generation the energy in radically different ways.

The solar energy industry needs a performance model that can offer investors' confidence and predictability in their return on investment. He mentions the emergence of the power plant performance ratio, which measures the efficiency of a system in converting solar radiation into electricity.

Asia-Pacific Renewable Energy Policy Handbook 2013, Aug. 2013, report detailed promotional measures in different countries both for the overall renewable energy industry and for specific renewable energy technologies namely solar, wind, geothermal, hydro and bioenergy. The report also highlights the differences and focus of the renewable energy policy frameworks in different countries in Asia-Pacific. The report provides a platform for comparison of various renewable energy policies across countries. Major countries include Australia, China, India, Japan, South Korea, Thailand, New Zealand, Vietnam and Taiwan.

As per the report of International Business Times, Jun 2013, The National Space Society and India will now work together to form an international organization that aims to harness space solar power to meet the ever-surging energy requirements of the world.

Space solar power, which is said to be vital to a livable planet Earth, will also help mitigate climate change, Dr. A. P. J. Abdul Kalam, an eminent scientist and former Indian President and Mark Hopkins, Chairman of the Executive Committee, National Space Society said in a joint statement to the media.

“Time has arrived for us to together attempt to give a direction and momentum to this movement to realize space solar power and its enabling technologies through international collaboration that can help rebuild our environmentally vulnerable planet,” the duo said in the statement.

The organization would encompass a global space knowledge platform, an international virtual library and an international advisory committee.

They announced that a clear plan of action will be charted within a year to market the idea to G8 or G20 nations. Core members of the international organization will be from nations such as the US, India, Japan and UK, who are already exploring the idea of harvesting energy from space.

In the US, Department of Energy officially introduced its Energy Star for water heaters standard. There was an International Builders Show in Las Vegas that announced the formation of the Coalition for Energy Star Water Heaters, which is designed to promote energy efficient water heaters to homebuilders and consumers.

As of January 2009, five types of water heaters are eligible to earn the Energy Star label. This program marks the beginning of the transformation of the water heater market from conventional to advanced, energy-efficient technologies.

“Water heating is the second largest energy expenditure in a household behind heating and cooling,” says Richard Karney, Energy Star program manager. "The launch of the new water heater program is encouraging news for consumers, who can cut their water heating bills anywhere from 7.5% to 55% by installing a qualified model.”

Once Energy Star qualified gas condensing and heat pump water heaters reach the market, additional opportunities will arise. Consumer demand for qualified water heaters will increase with the new criteria.

Solar water heaters are cost competitive in many applications when you account for the total energy costs over the life of the system. Although the initial cost of solar water heaters is higher than that of conventional water heaters, the fuel (Sunshine) is free plus they are environmental friendly. A Solar Water Heating System (SWHS) is a device that makes available the thermal energy of the incident solar radiation for use in various water heating applications. SWHS largely depends on the performance of the collector’s efficiency at capturing the incident solar radiation and transferring it to the water**.** The water can be heated up to temperatures of 60–80°C. These systems use the Sun to heat either water or a heat-transfer fluid, such as a water-glycol antifreeze mixture, in collectors generally mounted on a roof. The heated water is then stored in a tank similar to a conventional gas or electric water tank. Some systems use an electric pump to circulate the fluid through the collectors. The hot water generated finds many end-use applications in domestic, commercial and industrial sectors. India has the highest energy intensities in Asia. Very little investment and priority are being given to increase of the efficiency. On the other hand, the India has a high potential for developing energy production from renewable energy sources solar, water, wind and biomass. However, these potentials are not studied and exploited enough and the present situation for their utilization is not so good. Obviously, defining development strategies and new support measures is necessary since renewable energy sources can make an important contribution to the regional energy supply and security.

Solar energy also has become an important issue to be researched and discussed upon as the market for solar energy is taking a boom. Research and Markets has announced the addition of the “Is Solar an Expedient Solution for Energy Security: Will Piling of Solar Projects and Policy Announcements in India Predict the Market Growth?” report to their offering. Solar Industry in India is all set to mount, citing the fact the extensive government support and private players foraying into the segment. However, despite the initiatives being taken in the segment, the sector needs to deal with lot of constraint that are impeding the performance of the sector. Better financing, more space to private players in terms of land acquisition and enhancement in financial terms are the need of the hour while new development opportunities are dwindling around.

Industry is also keen about using solar energy to suffice their energy needs**.** Sen, Sunny, (May 2011) in an article “seeking succour from the Sun” discusses the move of the optical disc manufacturer, Moser Baer India Ltd., to heavily invest in solar energy in India. It outlines the financial challenges of the company due to the fall of its sales, resulting to registered losses for three years in succession.

The solar power is better than electricity generated by coal or natural gas, because it does not pollute the environment, saves security costs and the construction of big and expensive power stations. Solar energy ventures and environmental organizations claim that electricity generated by gas and coal is far more expensive than the end price when all the costs and damage to the economy from the production and supply are factored in.

Ongoing consensus on the move towards “going green” or adopting “green” practices, particularly among electric energy consumers has been hailed in various quarters as a positive trend towards the much needed efforts at reducing our carbon footprints 3 from decades of unregulated carbon emissions. This evolving behavioral shift and receptiveness towards adopting “green” electric energy has been lauded by many, particularly among politicians and some in the scientific community. The trend has also been well received by environmentalists who continue to espouse the growing notion that humanity’s inordinate carbon emissions are mainly responsible for adverse global climatic conditions and extreme weather patterns currently impacting negatively on both humans and plant life. Data from the National Renewable Energy Laboratory (Affiliate of US Department of Energy) shows that this evolving trend (“Going green”) which has become a novel hallmark to strive for among most households as well as commercial and industrial entities continue to make slow, but steady progress in attracting the average consumer’s attention towards the need to “Go green.”

Germany has been the world leader in solar energy since the early 2000s. In reality, Germany accounts for nearly 70 percent of the world market for solar panels as well as the equipment required to make them and it is just over a decade that began in the early 2000s, the country has created thousands of production jobs and hundreds more in R and D and through an incentive program encouraged scores of businesses and households to mount solar panels on their rooftops. Today, the country has as much installed solar power generation capacity as the rest of the world combined, generating nearly 6 percent of its annual electricity needs from the sun alone.

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"ANALYSIS AND INTERPRETATION OF COMPETENCY MAPPING"

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Abstract: Organization use competency mapping to analyze the combination of strength in different workers to produce the most effective team and the highest quality work. "Competency mapping is a process through which one assesses and determines one's strength as an individual worker and in some cases, as part of an organization". It generally examines strength of the individual in areas like team structure, leadership and decision making. "Competency mapping is a process an individual uses to identify and describe competencies that are the most critical to success in a work situation or work role". Competency mapping can also be done for contract or freelance workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer.

INTRODUCTION: A Problem with competency mapping, especially when conducted by an organization is that there may be no room for an individual to work in a field they would best make use of his or her competencies. If any company does not respond to competency mapping by reorganizing its employees, then it can be of little short term benefit and may actually result in greater unhappiness on the part of individual employees. However, competency mapping can ultimately serve the individual who decides to seek employment in an environment where he or she perhaps can learn new things and be more intellectually challenged.

Why it is Done?

Today it is recognized that an effective competency framework has applications across the whole range of human resource management and development activities. Competency mapping as an essential vehicle for achieving organizational performance through focusing and reviewing an individual's capability and potential. Competency framework can be a key element in any change management process by setting out new organizational requirements. Competency mapping providing a framework for the learner, with his or her manager, to take responsibility for their own learning. Competency mapping is also useful to identify effectiveness of organization.

RESEARCH METHODOLOGY

Research in common refers to a search of knowledge. In fact research is an art of scientific investigation. It involves lot of study of data available, collection of new information, venturing new paths to come to different conclusions about any chosen concept. It is a learning process which brings together knowledge, creativity, analytical abilities, and more. According to the advanced learning dictionary research is defined as "Careful investigation or enquiry especially for finding"

While doing this project on competency mapping, the research was to find out importance of these documents for an organization, understanding of the documents among the employees, and its overall effectiveness.

To achieve the said objectives lot of data was analyzed, which included primary as well as secondary data. The details of the same are as given below.

SOURCES OF DATA: The data needed towards the research is both primary and secondary data.

Primary Data: Primary Data was collected in the form of Opinion Survey done in various departments to observe the level of understanding, involvement of employees in competency mapping. The survey also tried to find out if there are any suggestions for improvement in the process of competency mapping from employee's point of view.

Performa of the Questionnaire is given in the annexure.

Secondary Data – The secondary data is the Documents as follows- Competency mapping of Employees during last financial year Organization Chart of the organization. These documents were studied to understand the current status of competency mapping in the organization. It helped in understanding what aspect of competency were analyzed in past.

Questionnaire Design: The questionnaire designed had 7 simple questions, out of which 6 were objective and 1 question was subjective in nature. These questions were framed mainly to gain idea about: How aware employees are about the importance of competency mapping:

- What they think is most important part of competency mapping?
- How clear they are about their own duties and responsibilities?
- How often they think this activity needs to be carried out?
- Who they feel are best prepared to prepare competency mapping for an individual employee?
- What they think will improve the current process of drafting competency mapping?

It was kept limited to only one page to avoid employee ignorance towards the lengthy document. It was kept mostly objective to facilitate quick and easy processing. The subjective question was kept last as it needed more time than others.

SAMPLING TECHNIQUE – The sampling was done purposive as well as random sampling.

The total population was 100 employees in management grade. The sample size was 20 which are about 20 % of the total population. The samples were chosen with a view to do justice to all departments, and at the same time the samples are chosen randomly within the department to avoid biased or one sided opinions from the survey.

The steps followed at MHIL for competency mapping are as follows:

Preparation of Organization Chart: The first step we took in preparation of competency mapping for the management staff was to update the organization chart. Preparing the organization chart helped in understanding current employee strength with various details such as Total no of employees

No of Employees at Different Grade

No. of employees in each Department

Hierarchy structure of the departments

This step enabled us to know who all are included in the management staff for which the competency mapping needs to be prepared/Updated.

Preparation of Functions Chart/Diagram: This chart was produced with the help of Section Heads to understand different processes followed in departments. The process chart was prepared on the similar lines with Organization chart, with only difference that it gave details of positions at various levels and what processes were carried out by these positions.

PLAN FOR PREPARATION OF COMPETENCY MAPPING: After the first two steps were completed successfully, the HR team got clear understanding of the current strength of the organization, its distribution in various departments, into various functions, processes, new positions, change in nature of functions, etc. After doing this initial survey The HR team compared the competency mapping available with the total no of management staff to identify available for various positions and to identify position which needs changes in competency mapping as well as preparation of new competency mapping. The whole process diagram was then divided in different Departments like Production CMG, FCG Research and Development Maintenance. Quality Assurance Purchase/ Stores Sales and Marketing Accounts, HR/ Personnel. The plan was prepared to meet all section heads and department heads to understand and work on the Current competency mapping.

Actual Preparation of Documents: As per the schedule the HR team met different department Heads and worked on the first draft. The Team also took assistance of HOD and job experts from the organization to draft the first copy of competency mapping. These documents were now ready to be used for taking employee opinion and to be finalized after the same. Its contents Taking Employee inputs – Employees are usually shown the rough draft and there opinion is taken to understand their point of view in preparation of competency mapping. This is usually done by showing the document to the individual and taking his feedback on thesame. At this stage we used a questionnaire to get employee inputs not only about the document prepared but also to know their level of understanding of the competency mapping with regards to its importance. Its clarity. Its simplicity. Its preparation and frequency with which it should be modified/ prepared, etc. The opinion survey and its results are given as follows

- The Employee Opinion Survey: The survey was conducted within a sample population chosen with the help of questionnaire designed to understand the employee's view about the competency mapping

Do you think competency mapping is important	TOTAL
Yes No	19 00
Partially Agree	01

QUESTION NO 2

What contents should be included while preparing a competency mapping of an individual employee? (Rate as per Priority)	Average
A. Basic information: i.e. Name, Job Position, Grade, Dept., DOB, DOJ	07.60
B. Educational competence	04.56
C. Skill: Communication, negotiation, influence. initiative, team work, problem.	03.76
D. Technical/Functional skill	04.96
E. Experience competence	06.00
F. Training exposure-Mandatory	08.64
G. Training exposure-Desirable	11.36
H. Behavioral competence: Commitment, Loyalty, Eagerness to learn & take additional work.	10.24

Concept: The 2nd question was framed to find out what people think should be part of competency mapping. The employees were asked to rate the questions from one to ten as per priority. The contents with least total score are taken to be most important and vice versa.

Analysis – From the above table the following aspects were seen to be gaining importance as part of competency mapping.

1) Basic information: Name, Age. Grade, Dept., position. DOB, DOJ and so on. 2) Educational competence

3) Skill: Communication, negotiation, influence, initiative, team work, problem Solving, Decision making. 4) Technical/Functional skill

5) Experience competence

6) Training exposure-Mandatory: 7) Training exposure-Desirable

8) Behavioral competence – Commitment, Loyalty, Eagerness to learn & take additional work.

Interpretation – From the analysis it shows that the regular duties and responsibilities are most rated as against the other specific needs of a job.

QUESTION NO 3

Is the information in	TOTAL
Yes	20
No	0
Partially Agree	0

Concept – The question was drafted to understand if the competency mapping is understood by that particular job holder. It was framed to find out if the drafting of competency mapping is done effectively enough to create complete understanding of a particular job.

Analysis – The table shows that 100% employees could clearly understand the information given in competency mapping there was no employee who could not understand the details stated in the competency mapping.

Interpretation – The analysis shows effective drafting of the information as there is no negative feedback about understanding of the same. It shows that employees understand completely what there duties and responsibilities are.

QUESTION NO 4

Are all the duties spelled clearly in the competency mapping?	TOTAL
Yes	19
No	0
Partially Agree	1

Concept – This question is drafted to understand if employees are satisfied with the levels of inputs of competency mapping. The question is to find out if the documents are inclusive or exclusive in nature.

Analysis – From the data we could see that 95% of employees are of opinion that the duties are clearly spelt in the competency mapping. Only 5% employees are of opinion that it is not as clearly stated as needed. And no employee thought that the duties are not clear at all.

Interpretation – The analysis shows that there is clarity in the document and employees are overall satisfied about clarity in the same.

QUESTION NO 5

Who do you think is the best person to draft competency mapping for	TOTAL
Employee himself	3
Immediate Superior	8
Head of Department	3
HR Department	1
Combination of All	4

Concept – The above question was drafted to find out who the employees think is best person to Draft duties and responsibilities of the employee. It included choice of superiors, HR department and combination of all.

Analysis – The information shows the following trend

Employee himself – 13%

Immediate Superior – 36%

Head of Department – 30%

HR Department – 4%

Combination of All – 17%

The above information shows a mixed trend and there were couple of feedbacks also were towards combination of immediate superior and HOD in the preparation of the document.

Interpretation – The analysis shows that the employees have rated the immediate superior the most in drafting the competency mapping. On the other hand HR department and employee himself were the last two choices in drafting of the same.

QUESTION NO 6

How often do you think we should review and modify the competency	TOTAL
Every 6 months	2
Every year	13
Every 2 years	0
As per need	5

Concept – Question no 6 is framed to take employee opinion about the frequency of modification of competency mapping. The options lie from half yearly to two years or as per need of the organisation. The object is to check whether current system is good enough or need modification with regards to its frequency.

Analysis – The responses received for the same are again varied in nature. It could be given as follows

Every 6 months – 10%

Every year – 61%

Every 2 years – 0%

As per need – 29%

The option of every year is voted the most, a good lot of people feel that it should be reviewed as per need, but no votes are given to the option of every two years.

Interpretation – The data shows that employee response is mostly to do it yearly. Some of them also believe that it needs to be reviewed as and when required. There is 10% of them who think the activities need to be reviewed half yearly. But no employee believed that there should be a gap of 2 years.

QUESTION NO 7

The seventh and the last question were subjective in nature. It was framed to get any suggestions from employees about further improving the standard of competency mapping. The various responses are given as below

Q. What changes would you like to suggest in improving the current process of competency mapping?

1. Competency mapping should be drafted by immediate superior and should be coordinated by HR

2. Should show linkage with jobs

3. It should also cover opportunity to grow and take on additional responsibility

4. Competency mapping to be reviewed by immediate superior and head of department

5. Include future projects in competency mapping

6. Interacting departments should be involved in making of this; competency mapping should be communicated/ accessible to all interacting departments

7. It should be position specific

8. Group discussion between employee, immediate superior, and HOD is needed at the first stage of drafting of competency mapping to make it more practical

9. Employee involvement is needed

Making changes if any -

Out of 20 employees 9 gave suggestion which they thought would help improve the current procedure of competency mapping. It gave new ideas like including advanced elemental competencies in the competency mapping, group discussion in all members, and so on.

Finalizing the Documents – The documents were finalized after incorporating the changes suggested. The controlled copies were stored at HR for ready availability in case of need.

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Jayawant Shikshan Prasarak Mandal (JSPM) the Jewel in education sector in Maharashtra, India is a group of 60+ schools, colleges & institutes located at 6 different campuses having 10000+ Staffs and 50000+ Students.

Jayawantrao Sawant Institute of Management & Research (JSIMR) is one of the premier B school in Pune city. The inception of JSIMR was in 2006 and since then it is holding the lead torch in the field. JSIMR is approved by All India council for technical education (AICTE) New Delhi, Govt. of Maharashtra, and affiliated to University of Pune with an intake of 120 seats. JSIMR was established with aim to train the next generation of professionals who would contribute towards the economic and social growth of our country. The delivery standards thus have been ensured to provide an inspiring learning environment which helps in transforming learning minds into result oriented professionals.

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Corporate Mantra

In Pursuit of Innovation Technology and Management

From Editors Desk

Dear All,

It's my immense pleasure to introduce you the Volume-3 Issue- 1 of international Management research journal" Corporate Mantra"

There are a lot of challenges which the growing economies face in the realms of basic necessities in life. Technology can play a very distinct role in bringing about this change. Contemporary business economics demands Innovation in management and technology. In this regard JSIMR is coming up with the theme "Sustainable Business Practices for Emerging Global Markets" for the Volume 3 of its International Journal Corporate Mantra. It refers both to product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of processes and goals. Innovation management allows the organization to respond to external or internal opportunities, and use its creativity to introduce new ideas, processes or products. It is not relegated to R&D; it involves workers at every level in contributing creatively to a company's product development, manufacturing and marketing

It is very important that different stakeholders unite and collaborate on issues which confront the society. One of the key objectives of research should be its usability and application. This journal attempts to document and spark a debate on the research focused on technology in context of emerging trends in Management. With this vision "JSIMR'S CORPORATE MANTRA" aims at bringing out new trends and developments according to the fast changing scenario of corporate world.

I would like to thank Honorable **Prof .T.J.Sawant (Founder Secretary JSPM)** for this grant, Pune University and all the editorial team members, reviewers and initial team which has helped in making this journal a possibility. We hope that the research featured here sets up many new milestones. We have had an overwhelming response from some very eminent Editors and researchers globally to support as Editorial Team. I look forward to make this endeavor very meaningful. Finally I thank my technical team, authors and well wishers, who are promoting this journal. With these words, I conclude and promise that the standards policies will be maintained.

With best wishes
Dr Anita Khatke
Editor In chief – Corporate Mantra
Director, Jayawantrao Sawant Institute Of Management & Research

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A Study On Role Of E-Governance In Enhancement Of Agribusiness In Maharashtra

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Abstract: The study showers light on the role of e-goverence in enhancement of agribusiness in Maharashtra. The study is conducted through secondary research, whereas different secondary sources are utilised for this study like journals, periodicals, and Agriculture

Company's websites etc major source for information is internet as maximum data is gathered through internet. The purpose for this study is to understand various e-policies for agriculture and evaluate them as Agriculture in India is one of the largest sources of livelihood of its population, a component of domestic products and touches almost every sphere of economic activity.

Introduction: The annual production of more than 500 million tons of food and non-food commercial crops is agricultural based products. Such as poultry, dairy, Horticulture and floriculture indicate huge share of agriculture in economics success of our country. Following are the special features of E-agribusiness namely Organized and centralized trading with widely dispersed buyers and sellers with remote access, Merchandising based on product description. High trading volume, Use of reliable grades and standards. There is a great scope for e-agribusiness in agriculture, especially in horticulture and processed products. Mango, grapes, spices etc. has large demand in national and international market. Farmers through the website of the organizations like Maharashtra Draksha Bagayatdar Sangh or Rose society can sell their produce on line. Products like sugar, tea, processed agri. products, dairy products beverages etc can also sold online to gain more profit. Farmers get up-to-date information about the market and can sell their produce through the electronic medium. Major advantages of E-agribusiness are - **Global Market:** E-agribusiness provides a virtual global distribution market place. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless. **Inventory Costs:** E–agribusiness helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately. **Consumer Service:** The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality. **Distribution Period:** Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way. **Easy reach:** With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost. **Direct link:** Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

Scope of the study

Study is limited to Maharashtra state only; initiatives taken by Maharashtra, as all the e-schemes related to agriculture are not included due to the limitation of the time. The data is collected through secondary sources only. Concepts related to agribusiness are marginally explored due to the limitation of time and analysis is based on the knowledge of

researcher and the facts furnished by the websites and company portals.

Objectives:

1. To assess the role of e-governance in enhancement of agribusiness in Maharashtra
2. To study SWOT analysis of e-governance scheme w.r.t. Maharashtra
3. To study Portals five force model of e-governance w.r.t. Maharashtra

LITERATURE REVIEW: Agribusiness is a broad term encompassing all aspects of agricultural production, processing and distribution. It is a process and product of applying economics in business and development of agriculture. Also efforts are made to modernize and diversify agricultural operations using commercial approach and managerial expertise. In all, agribusiness is an umbrella term to bring together agriculture, manufacturing and services for the sake of socio-economic integration and development. The topic of e-government and e-governance has become increasingly acknowledged over the last few years, and many governments desire for online services. However developing countries are disadvantaged due to lack of capital and knowledge of the internet and Information Technology. Developing countries are more likely to have corrupting governments, thus restricting the level of ICTs within the country. However with organizations from developed countries, implementation of programmes produces effective results; the degree of corruption is reduced and democracy heightens. It is also important to mention, issues such as how to structure their e-government confront even developed countries. 19 The review of literature gives an idea about the research carried out by other researchers in the past. As a backdrop to the study, published literature on various aspects of government project both national and international are reviewed and presented in comprehensive capsule.

'E-Governance- Concepts and Case Studies' [1]

This book focuses on e-Governance in India and healso includes case studies ranging from Brazil, China and Sri Lanka. The case studies are useful for future projects, although it is not very constructive; the publication needs more positive and negative points from the experience of past projects. The literature focuses on models and theories; giving stages which are not very useful for many governments. The surveys are slightly dated as much has changed since the data was collected. The book includes other literature; however this publication is merely an outline of case studies and needs to include improved guidance for future programmes.

'Information Revolution and India- A Critique' [2] this publication draws on the author's own experience and records ICT advancements. The chapters observe ICT in connection with people, governments and businesses. Greed and power are the main elements which inhibit potential ICT growth. Globalization and the influence of democracy are associated with ICTs; there is a struggle for freedom to use ICTs. As the author concludes; technology and society have a co-dependent correlation, thus each is dynamic in bringing about the Information Revolution.

Government@net- New Governance Opportunities for India' [3] The book focuses on the internet as a tool for self-governing, depicting existing programmes which have been implemented, such as the 'Friends Project' in

Kerala. The Internet is seen as a democratic tool to give citizens freedom, accessibility and power. The publication explains the opportunities of ICTs and the need for effective governance to create an e-Democracy. The use of the internet however reduces the role of local authorities and empowers citizens. Consequently, the use of the Internet in the programmes mentioned allows participation on a non-elitist level. The link between the internet, governance and society is

essentially illustrated in this book. Focusing on Outcomes through NeGP' . [4] This magazine article conducts an interview with R. Chandrashekhar (Department of Information Technology, Government of India) discussing the National e-Governance Plan (NeGP) for India. Chandrashekhar describes the NeGP Plan which implements projects and is engaged on participation from public-private partnership. The NeGP Plan has been referred to "economic liberalization", which aims to be established in both the government and outside the government. The NeGP Plan aims for governments to use ICTs to "deliver efficient government services and enhance transparency in governments". There is a strong emphasis on citizen participation in order for the NeGP Plan to perform. The growth rate of the agriculture and allied activities sector was 7.7 per cent at constant (2004-05) prices during 2013-14 as against 0.5 per cent in the previous year. The share of this sector was 11.3 per cent in GSDP at current prices in 2013-14 while its share in employment was 52.7 per cent as per Census 2011. The proportion of cultivators in total workers has slightly increased from 24.7 per cent (Census 2001) to 25.4 per cent (Census 2011). The proportion of small and marginal farmers was 78.6 per cent as per Agriculture Census 2010-11. 7.1.1 Agricultural credit is an important input for improving agricultural production & productivity and reducing farmer distress. Crop insurance schemes are also implemented as a part of risk management and risk mitigation in agriculture. (Economic survey Maharashtra, 2014-2015).The use of information technology, in particular the Internet, to deliver public services in a much more convenient, customer-oriented, costeffective, and altogether different and better way. [Holmes, 2001 cited in Hughes (2003: 182)] The concept of e-Government is enhanced by the vision of the Indian government, which is to become a world leader in e-Government and to better serve the community and the nation (IDA 2004). The Indian government has engaged e-Government to re-examine(s) the organising principles of bureaucracy and governance, re-define(s) the objectives and deliverables of government and re-deploy(s) the resources available. (Mahizhnan and Andiappan 2002: 250). It is not only the addition of an "e" to the word "government"

(Khaw 2002: 3) that has caused e-Government to flourish. The government has had to challenge itself and to change the ways it thinks and operates in order to continually develop, sustain and improve the operational processes of the public services (IDA 2000). Three Target Groups The strategic framework of e-Government focuses on three main target groups: Government to Citizen (G2C), Government to Business (G2B) and Government to Employees (G2E).

- *Government to Citizen (G2C)* Government to Citizen (G2C) refers to public services provided by the government to its citizens via electronic means. This strategy aims to enhance the service quality and deepen "participatory democracy online" (Clift 2004, p. 3).
- *Government to Business (G2B)* The second target group of e-Government is Government to Business (G2B), defined as the interaction between Government and Business via the Internet (Tang 1991). Similar to the services for G2C, these interactions include eInformation, e-Filing and e-Registration, e-Payment and e-Procurement.
- *Government to Employees (G2E)*

  Government to Employees (G2E) is defined as the interaction between government and its public servants. The main aims of G2E are to "facilitate the management of the civil service" and to improve communication among governmental employees in order to make "e-career applications and processing system paperless in E-office" (Tang 1991: 7). The present study emphasizes on agribusiness approaches adopted in Maharashtra to demonstrate sustainable agribusiness and also

visualizes agribusiness as an umbrella to bring together agriculture, services, processing and marketing for the sake of socio-economic integration and development. The challenges of the rural economy can be addressed, provided there is better management in the growing agribusiness.

Objective of the Project: To help farmers and villagers through farm specific, need based, demand driven and just-in-time advice and knowledge. • To mobilize the farmer groups to use the information for their continuous agrarian development and progress.To establish last mile link with the farmer."

Achievements of the programme/project:

- Increased awareness among farmers and field functionaries for pest surveillance, monitoring and pest management. This helped to keep the pest population below ETL level in Soybean, Cotton, Pigeon pea, Gram and Rice. Recently the system has been integrated for Horticulture Pest Disease Surveillance and awareness programme.
- Timely advisories to farmers helped in judicious use of Biological and chemical pesticides.
- IMD, Pune has developed system of Mahaagri SMS service to deliver Agro Meteorological Advisories to 3.22 lakh farmers on weekly basis by its nine field units collaboration with State Agriculture Universities.
- The system has developed various modules for effective m-Governance in the administrative set up.
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Opportunities: In spite of the abovementioned shortcomings, there are many opportunities for e-Government to grow in Maharashtra. The political willingness of leaders in ASEAN countries to build and link countries in the region through a cyber highway creates an opportunity for governments in the region to show their commitment to e-Government. With the support from different governments, resources (human capital, physical capital, etc.) may be pooled to develop strategies for planning, implementation, monitoring and the modification of G2G within and between countries and states.

Threats: Currently, cyber-terrorism emerges as a threat to e-Government. For example.

"terrorists' technological capabilities have greatly advanced" and terrorists will use the web to "strike critical infrastructure like water systems or power plants" (Ho 2003).

Maharashtra has not been spared from such threats. These issues are crucial to Maharashtra due to its huge size and abundance of natural resources. In addition, censorship, as the main approach in regulating the Internet, also complicates the investigation of cyber-terrorism (Ho 2003). It requires a lot of time, manpower and technology to trace such cyber offences.

PORTERS FIVE FORCE MODEL FOR E-GOVERNANCE IN MAHARASHTRA:

There are five forces that act on any product (E-governance scheme):

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4. Competitive rivalry: all the four forces may come together to produce this force. All the resources at a company's disposal may be put in to maintain market shares and sales. If this is going to happen then larger beneficiaries will be farmers and growth of agriculture sectors hence this force is positive for development.

ANALYSIS OF THE DATA AND FINDINGS: E-government reduces costs; carry out all companies to interact with the government. Electronic trading saves time compared to human doing business. E-Government provides a greater amount of information that business needed, also it makes those information more clear. A key factor in business success is the ability to plan for the future. Planning and forecasting through data-driven future. The government collected a lot of economic, demographic and other trends in the data. This makes the data more accessible to companies which may increase the chance of economic prosperity. However certainfailures in e- governance projects have been observed.

1. Almost 35% of the e-government projects are total failure due to the either initiatives were not implemented properly or abandoned immediately.

2. 50% of e-government projects are partial failure ,this is due to the main stated goals are not achieved, project got initial success but failed in a year, also project brought success fo

one group but failure to other group.

3. 15% projects are successful because all stakeholders got benefited, and no adverse results have been observed.

(percentage analysis according to private research company and interpretation by individual knowledge and information available on websites and portal)

On the basis of information available in websites and government portals and after evaluating on the basis of feedback given by the beneficiaries the null hypothesis is rejected and alternate hypothesis is accepted that is e-governance in enhancement of agribusiness in Maharashtra is partially successful

FINDINGS: The government should concern that not all people are able to access to the internet to gain on-line government services. The network reliability, as well as information on government bodies can influence public opinion and prejudice hidden agenda. There are many considerations and implementation, designing e-government, including the potential impact of government and citizens of disintermediation, the impact on economic, social and political factors, vulnerable to cyber attacks, and disturbances to the status quo in these areas. G2B raises the connection between government and businesses. Once the e-government began to develop, become more sophisticated, people will be forced to interact with e-government in the larger area. This may result in a lack of privacy for businesses as their government gets their more and more information. In the worst case, there is so much information in the electron transfer between the government and business, a system which is like totalitarian could be developed. As government can access more information, the loss privacy could be a cost. The government site does not consider about "potential to reach many users including those who live in remote areas, are homebound, have low literacy levels, exist on poverty line incomes.

CONCLUSIONS AND RECOMMENDATIONS: There is a need for clear and well defined objectives / purpose for the E-Governance projects. This requires political will and an agreed commonality of purpose. e major job is to explore the capacity gaps and once this is done we have to identify the skills required. As an example, today if we need a core team within a Government department, the skills that are required need to be identified and a plan needs to be drawn up to source them. In other words the following questions need to be answered. Are we going to get the required resources in the government or are we going to supplement them from outside? If they are supplemented from outside, the issue of market salaries needs to be addressed. This aspect is not simple at all. Even though the government has worked with the most prominent IT and consulting firms, the required talent with both technical skill domain and knowledge of government are in very short supply. This implies that there is a very pressing need for developing a network of academic institutes and relevant syllabuses to train and produce the required talent pool and provide career roadmaps for such trained persons.

Ideas and Recommendations

1. Provide public sector funding and resources
2. Provide time to time feedback and survey
3. Adoption of new and improved technologies
4. Proper guidance and awareness
5. Implementation of cluster network
6. Complete transparency from the implementation to the project completion
7. Cost, schedules, quality milestones, checkpoints, timeline should be included as part of the project guidelines.
8. Proper stakeholder feedback can be taken and suitable incorporated.
9. Standard process set up for change management and control

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JSIMR

Wings for Success!

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Corporate Mantra

In Pursuit of Innovation Technology and Management

From Editors Desk

Dear All,

It's my immense pleasure to introduce you the Volume-3 Issue- 1 of international Management research journal" Corporate Mantra"

There are a lot of challenges which the growing economies face in the realms of basic necessities in life. Technology can play a very distinct role in bringing about this change. Contemporary business economics demands Innovation in management and technology. In this regard JSIMR is coming up with the theme "Sustainable Business Practices for Emerging Global Markets" for the Volume 3 of its International Journal Corporate Mantra. It refers both to product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of processes and goals. Innovation management allows the organization to respond to external or internal opportunities, and use its creativity to introduce new ideas, processes or products. It is not relegated to R&D; it involves workers at every level in contributing creatively to a company's product development, manufacturing and marketing

It is very important that different stakeholders unite and collaborate on issues which confront the society. One of the key objectives of research should be its usability and application. This journal attempts to document and spark a debate on the research focused on technology in context of emerging trends in Management. With this vision "JSIMR'S CORPORATE MANTRA" aims at bringing out new trends and developments according to the fast changing scenario of corporate world.

I would like to thank Honorable **Prof .T.J.Sawant (Founder Secretary JSPM)** for this grant, Pune University and all the editorial team members, reviewers and initial team which has helped in making this journal a possibility. We hope that the research featured here sets up many new milestones. We have had an overwhelming response from some very eminent Editors and researchers globally to support as Editorial Team. I look forward to make this endeavor very meaningful. Finally I thank my technical team, authors and well wishers, who are promoting this journal. With these words, I conclude and promise that the standards policies will be maintained.

With best wishes
Dr Anita Khatke
Editor In chief – Corporate Mantra
Director, Jayawantrao Sawant Institute Of Management & Research

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A Study On Role Of E-Governance In Enhancement Of Agribusiness In Maharashtra

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Abstract: The study showers light on the role of e-goverence in enhancement of agribusiness in Maharashtra. The study is conducted through secondary research, whereas different secondary sources are utilised for this study like journals, periodicals, and Agriculture

Company's websites etc major source for information is internet as maximum data is gathered through internet. The purpose for this study is to understand various e-policies for agriculture and evaluate them as Agriculture in India is one of the largest sources of livelihood of its population, a component of domestic products and touches almost every sphere of economic activity.

Introduction: The annual production of more than 500 million tons of food and non-food commercial crops is agricultural based products. Such as poultry, dairy, Horticulture and floriculture indicate huge share of agriculture in economics success of our country. Following are the special features of E-agribusiness namely Organized and centralized trading with widely dispersed buyers and sellers with remote access, Merchandising based on product description. High trading volume, Use of reliable grades and standards. There is a great scope for e-agribusiness in agriculture, especially in horticulture and processed products. Mango, grapes, spices etc. has large demand in national and international market. Farmers through the website of the organizations like Maharashtra Draksha Bagayatdar Sangh or Rose society can sell their produce on line. Products like sugar, tea, processed agri. products, dairy products beverages etc can also sold online to gain more profit. Farmers get up-to-date information about the market and can sell their produce through the electronic medium. Major advantages of E-agribusiness are - **Global Market:** E-agribusiness provides a virtual global distribution market place. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless. **Inventory Costs:** E–agribusiness helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately. **Consumer Service:** The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality. **Distribution Period:** Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way. **Easy reach:** With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost. **Direct link:** Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

Scope of the study

Study is limited to Maharashtra state only; initiatives taken by Maharashtra, as all the e-schemes related to agriculture are not included due to the limitation of the time. The data is collected through secondary sources only. Concepts related to agribusiness are marginally explored due to the limitation of time and analysis is based on the knowledge of

researcher and the facts furnished by the websites and company portals.

Objectives:

1. To assess the role of e-governance in enhancement of agribusiness in Maharashtra
2. To study SWOT analysis of e-governance scheme w.r.t. Maharashtra
3. To study Portals five force model of e-governance w.r.t. Maharashtra

LITERATURE REVIEW: Agribusiness is a broad term encompassing all aspects of agricultural production, processing and distribution. It is a process and product of applying economics in business and development of agriculture. Also efforts are made to modernize and diversify agricultural operations using commercial approach and managerial expertise. In all, agribusiness is an umbrella term to bring together agriculture, manufacturing and services for the sake of socio-economic integration and development. The topic of e-government and e-governance has become increasingly acknowledged over the last few years, and many governments desire for online services. However developing countries are disadvantaged due to lack of capital and knowledge of the internet and Information Technology. Developing countries are more likely to have corrupting governments, thus restricting the level of ICTs within the country. However with organizations from developed countries, implementation of programmes produces effective results; the degree of corruption is reduced and democracy heightens. It is also important to mention, issues such as how to structure their e-government confront even developed countries. 19 The review of literature gives an idea about the research carried out by other researchers in the past. As a backdrop to the study, published literature on various aspects of government project both national and international are reviewed and presented in comprehensive capsule.

'E-Governance- Concepts and Case Studies' [1]

This book focuses on e-Governance in India and healso includes case studies ranging from Brazil, China and Sri Lanka. The case studies are useful for future projects, although it is not very constructive; the publication needs more positive and negative points from the experience of past projects. The literature focuses on models and theories; giving stages which are not very useful for many governments. The surveys are slightly dated as much has changed since the data was collected. The book includes other literature; however this publication is merely an outline of case studies and needs to include improved guidance for future programmes.

'Information Revolution and India- A Critique' [2] this publication draws on the author's own experience and records ICT advancements. The chapters observe ICT in connection with people, governments and businesses. Greed and power are the main elements which inhibit potential ICT growth. Globalization and the influence of democracy are associated with ICTs; there is a struggle for freedom to use ICTs. As the author concludes; technology and society have a co-dependent correlation, thus each is dynamic in bringing about the Information Revolution.

Government@net- New Governance Opportunities for India' [3] The book focuses on the internet as a tool for self-governing, depicting existing programmes which have been implemented, such as the 'Friends Project' in

Kerala. The Internet is seen as a democratic tool to give citizens freedom, accessibility and power. The publication explains the opportunities of ICTs and the need for effective governance to create an e-Democracy. The use of the internet however reduces the role of local authorities and empowers citizens. Consequently, the use of the Internet in the programmes mentioned allows participation on a non-elitist level. The link between the internet, governance and society is

essentially illustrated in this book. Focusing on Outcomes through NeGP' . [4] This magazine article conducts an interview with R. Chandrashekhar (Department of Information Technology, Government of India) discussing the National e-Governance Plan (NeGP) for India. Chandrashekhar describes the NeGP Plan which implements projects and is engaged on participation from public-private partnership. The NeGP Plan has been referred to "economic liberalization", which aims to be established in both the government and outside the government. The NeGP Plan aims for governments to use ICTs to "deliver efficient government services and enhance transparency in governments". There is a strong emphasis on citizen participation in order for the NeGP Plan to perform. The growth rate of the agriculture and allied activities sector was 7.7 per cent at constant (2004-05) prices during 2013-14 as against 0.5 per cent in the previous year. The share of this sector was 11.3 per cent in GSDP at current prices in 2013-14 while its share in employment was 52.7 per cent as per Census 2011. The proportion of cultivators in total workers has slightly increased from 24.7 per cent (Census 2001) to 25.4 per cent (Census 2011). The proportion of small and marginal farmers was 78.6 per cent as per Agriculture Census 2010-11. 7.1.1 Agricultural credit is an important input for improving agricultural production & productivity and reducing farmer distress. Crop insurance schemes are also implemented as a part of risk management and risk mitigation in agriculture. (Economic survey Maharashtra, 2014-2015).The use of information technology, in particular the Internet, to deliver public services in a much more convenient, customer-oriented, costeffective, and altogether different and better way. [Holmes, 2001 cited in Hughes (2003: 182)] The concept of e-Government is enhanced by the vision of the Indian government, which is to become a world leader in e-Government and to better serve the community and the nation (IDA 2004). The Indian government has engaged e-Government to re-examine(s) the organising principles of bureaucracy and governance, re-define(s) the objectives and deliverables of government and re-deploy(s) the resources available. (Mahizhnan and Andiappan 2002: 250). It is not only the addition of an "e" to the word "government" (Khaw 2002: 3) that has caused e-Government to flourish. The government has had to challenge itself and to change the ways it thinks and operates in order to continually develop, sustain and improve the operational processes of the public services (IDA 2000). Three Target Groups The strategic framework of e-Government focuses on three main target groups: Government to Citizen (G2C), Government to Business (G2B) and Government to Employees (G2E).

- *Government to Citizen (G2C)* Government to Citizen (G2C) refers to public services provided by the government to its citizens via electronic means. This strategy aims to enhance the service quality and deepen "participatory democracy online" (Clift 2004, p. 3).
- *Government to Business (G2B)* The second target group of e-Government is Government to Business (G2B), defined as the interaction between Government and Business via the Internet (Tang 1991). Similar to the services for G2C, these interactions include eInformation, e-Filing and e-Registration, e-Payment and e-Procurement.
- *Government to Employees (G2E)*

  Government to Employees (G2E) is defined as the interaction between government and its public servants. The main aims of G2E are to "facilitate the management of the civil service" and to improve communication among governmental employees in order to make "e-career applications and processing system paperless in E-office" (Tang 1991: 7). The present study emphasizes on agribusiness approaches adopted in Maharashtra to demonstrate sustainable agribusiness and also

visualizes agribusiness as an umbrella to bring together agriculture, services, processing and marketing for the sake of socio-economic integration and development. The challenges of the rural economy can be addressed, provided there is better management in the growing agribusiness.

Objective of the Project: To help farmers and villagers through farm specific, need based, demand driven and just-in-time advice and knowledge. • To mobilize the farmer groups to use the information for their continuous agrarian development and progress.To establish last mile link with the farmer."

Achievements of the programme/project:

- Increased awareness among farmers and field functionaries for pest surveillance, monitoring and pest management. This helped to keep the pest population below ETL level in Soybean, Cotton, Pigeon pea, Gram and Rice. Recently the system has been integrated for Horticulture Pest Disease Surveillance and awareness programme.
- Timely advisories to farmers helped in judicious use of Biological and chemical pesticides.
- IMD, Pune has developed system of Mahaagri SMS service to deliver Agro Meteorological Advisories to 3.22 lakh farmers on weekly basis by its nine field units collaboration with State Agriculture Universities.
- The system has developed various modules for effective m-Governance in the administrative set up.
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International Journal of Management

Jayawantrao Sawant Institute of Management and Research Pune, India

Wings for Success!

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Corporate Mantra

In Pursuit of Innovation Technology and Management

From Editors Desk

Dear All,

It's my immense pleasure to introduce you the Volume-3 Issue- 1 of international Management research journal" Corporate Mantra"

There are a lot of challenges which the growing economies face in the realms of basic necessities in life. Technology can play a very distinct role in bringing about this change. Contemporary business economics demands Innovation in management and technology. In this regard JSIMR is coming up with the theme "Sustainable Business Practices for Emerging Global Markets" for the Volume 3 of its International Journal Corporate Mantra. It refers both to product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of processes and goals. Innovation management allows the organization to respond to external or internal opportunities, and use its creativity to introduce new ideas, processes or products. It is not relegated to R&D; it involves workers at every level in contributing creatively to a company's product development, manufacturing and marketing

It is very important that different stakeholders unite and collaborate on issues which confront the society. One of the key objectives of research should be its usability and application. This journal attempts to document and spark a debate on the research focused on technology in context of emerging trends in Management. With this vision "JSIMR'S CORPORATE MANTRA" aims at bringing out new trends and developments according to the fast changing scenario of corporate world.

I would like to thank Honorable **Prof .T.J.Sawant (Founder Secretary JSPM)** for this grant, Pune University and all the editorial team members, reviewers and initial team which has helped in making this journal a possibility. We hope that the research featured here sets up many new milestones. We have had an overwhelming response from some very eminent Editors and researchers globally to support as Editorial Team. I look forward to make this endeavor very meaningful. Finally I thank my technical team, authors and well wishers, who are promoting this journal. With these words, I conclude and promise that the standards policies will be maintained.

With best wishes
Dr Anita Khatke
Editor In chief – Corporate Mantra
Director, Jayawantrao Sawant Institute Of Management & Research

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A Study On Role Of E-Governance In Enhancement Of Agribusiness In Maharashtra

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Abstract: The study showers light on the role of e-goverence in enhancement of agribusiness in Maharashtra. The study is conducted through secondary research, whereas different secondary sources are utilised for this study like journals, periodicals, and Agriculture

Company's websites etc major source for information is internet as maximum data is gathered through internet. The purpose for this study is to understand various e-policies for agriculture and evaluate them as Agriculture in India is one of the largest sources of livelihood of its population, a component of domestic products and touches almost every sphere of economic activity.

Introduction: The annual production of more than 500 million tons of food and non-food commercial crops is agricultural based products. Such as poultry, dairy, Horticulture and floriculture indicate huge share of agriculture in economics success of our country. Following are the special features of E-agribusiness namely Organized and centralized trading with widely dispersed buyers and sellers with remote access, Merchandising based on product description. High trading volume, Use of reliable grades and standards. There is a great scope for e-agribusiness in agriculture, especially in horticulture and processed products. Mango, grapes, spices etc. has large demand in national and international market. Farmers through the website of the organizations like Maharashtra Draksha Bagayatdar Sangh or Rose society can sell their produce on line. Products like sugar, tea, processed agri. products, dairy products beverages etc can also sold online to gain more profit. Farmers get up-to-date information about the market and can sell their produce through the electronic medium. Major advantages of E-agribusiness are - **Global Market:** E-agribusiness provides a virtual global distribution market place. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless. **Inventory Costs:** E–agribusiness helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately. **Consumer Service:** The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality. **Distribution Period:** Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way. **Easy reach:** With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost. **Direct link:** Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

Scope of the study

Study is limited to Maharashtra state only; initiatives taken by Maharashtra, as all the e-schemes related to agriculture are not included due to the limitation of the time. The data is collected through secondary sources only. Concepts related to agribusiness are marginally explored due to the limitation of time and analysis is based on the knowledge of

researcher and the facts furnished by the websites and company portals.

Objectives:

1. To assess the role of e-governance in enhancement of agribusiness in Maharashtra
2. To study SWOT analysis of e-governance scheme w.r.t. Maharashtra
3. To study Portals five force model of e-governance w.r.t. Maharashtra

LITERATURE REVIEW: Agribusiness is a broad term encompassing all aspects of agricultural production, processing and distribution. It is a process and product of applying economics in business and development of agriculture. Also efforts are made to modernize and diversify agricultural operations using commercial approach and managerial expertise. In all, agribusiness is an umbrella term to bring together agriculture, manufacturing and services for the sake of socio-economic integration and development. The topic of e-government and e-governance has become increasingly acknowledged over the last few years, and many governments desire for online services. However developing countries are disadvantaged due to lack of capital and knowledge of the internet and Information Technology. Developing countries are more likely to have corrupting governments, thus restricting the level of ICTs within the country. However with organizations from developed countries, implementation of programmes produces effective results; the degree of corruption is reduced and democracy heightens. It is also important to mention, issues such as how to structure their e-government confront even developed countries. 19 The review of literature gives an idea about the research carried out by other researchers in the past. As a backdrop to the study, published literature on various aspects of government project both national and international are reviewed and presented in comprehensive capsule.

'E-Governance- Concepts and Case Studies' [1]

This book focuses on e-Governance in India and healso includes case studies ranging from Brazil, China and Sri Lanka. The case studies are useful for future projects, although it is not very constructive; the publication needs more positive and negative points from the experience of past projects. The literature focuses on models and theories; giving stages which are not very useful for many governments. The surveys are slightly dated as much has changed since the data was collected. The book includes other literature; however this publication is merely an outline of case studies and needs to include improved guidance for future programmes.

'Information Revolution and India- A Critique' [2] this publication draws on the author's own experience and records ICT advancements. The chapters observe ICT in connection with people, governments and businesses. Greed and power are the main elements which inhibit potential ICT growth. Globalization and the influence of democracy are associated with ICTs; there is a struggle for freedom to use ICTs. As the author concludes; technology and society have a co-dependent correlation, thus each is dynamic in bringing about the Information Revolution.

Government@net- New Governance Opportunities for India' [3] The book focuses on the internet as a tool for self-governing, depicting existing programmes which have been implemented, such as the 'Friends Project' in Kerala. The Internet is seen as a democratic tool to give citizens freedom, accessibility and power. The publication explains the opportunities of ICTs and the need for effective governance to create an e-Democracy. The use of the internet however reduces the role of local authorities and empowers citizens. Consequently, the use of the Internet in the programmes mentioned allows participation on a non-elitist level. The link between the internet, governance and society is essentially illustrated in this book. Focusing on Outcomes through NeGP' . [4] This magazine article conducts an interview with R. Chandrashekhar (Department of Information Technology, Government of India) discussing the National e-Governance Plan (NeGP) for India. Chandrashekhar describes the NeGP Plan which implements projects and is engaged on participation from public-private partnership. The NeGP Plan has been referred to "economic liberalization", which aims to be established in both the government and outside the government. The NeGP Plan aims for governments to use ICTs to "deliver efficient government services and enhance transparency in governments". There is a strong emphasis on citizen participation in order for the NeGP Plan to perform. The growth rate of the agriculture and allied activities sector was 7.7 per cent at constant (2004-05) prices during 2013-14 as against 0.5 per cent in the previous year. The share of this sector was 11.3 per cent in GSDP at current prices in 2013-14 while its share in employment was 52.7 per cent as per Census 2011. The proportion of cultivators in total workers has slightly increased from 24.7 per cent (Census 2001) to 25.4 per cent (Census 2011). The proportion of small and marginal farmers was 78.6 per cent as per Agriculture Census 2010-11. 7.1.1 Agricultural credit is an important input for improving agricultural production & productivity and reducing farmer distress. Crop insurance schemes are also implemented as a part of risk management and risk mitigation in agriculture. (Economic survey Maharashtra, 2014-2015).The use of information technology, in particular the Internet, to deliver public services in a much more convenient, customer-oriented, costeffective, and altogether different and better way. [Holmes, 2001 cited in Hughes (2003: 182)] The concept of e-Government is enhanced by the vision of the Indian government, which is to become a world leader in e-Government and to better serve the community and the nation (IDA 2004). The Indian government has engaged e-Government to re-examine(s) the organising principles of bureaucracy and governance, re-define(s) the objectives and deliverables of government and re-deploy(s) the resources available. (Mahizhnan and Andiappan 2002: 250). It is not only the addition of an "e" to the word "government"

(Khaw 2002: 3) that has caused e-Government to flourish. The government has had to challenge itself and to change the ways it thinks and operates in order to continually develop, sustain and improve the operational processes of the public services (IDA 2000). Three Target Groups The strategic framework of e-Government focuses on three main target groups: Government to Citizen (G2C), Government to Business (G2B) and Government to Employees (G2E).

- *Government to Citizen (G2C)* Government to Citizen (G2C) refers to public services provided by the government to its citizens via electronic means. This strategy aims to enhance the service quality and deepen "participatory democracy online" (Clift 2004, p. 3).
- *Government to Business (G2B)* The second target group of e-Government is Government to Business (G2B), defined as the interaction between Government and Business via the Internet (Tang 1991). Similar to the services for G2C, these interactions include eInformation, e-Filing and e-Registration, e-Payment and e-Procurement.
- *Government to Employees (G2E)*

  Government to Employees (G2E) is defined as the interaction between government and its public servants. The main aims of G2E are to "facilitate the management of the civil service" and to improve communication among governmental employees in order to make "e-career applications and processing system paperless in E-office" (Tang 1991: 7). The present study emphasizes on agribusiness approaches adopted in Maharashtra to demonstrate sustainable agribusiness and also

visualizes agribusiness as an umbrella to bring together agriculture, services, processing and marketing for the sake of socio-economic integration and development. The challenges of the rural economy can be addressed, provided there is better management in the growing agribusiness.

Objective of the Project: To help farmers and villagers through farm specific, need based, demand driven and just-in-time advice and knowledge. • To mobilize the farmer groups to use the information for their continuous agrarian development and progress.To establish last mile link with the farmer."

Achievements of the programme/project:

- Increased awareness among farmers and field functionaries for pest surveillance, monitoring and pest management. This helped to keep the pest population below ETL level in Soybean, Cotton, Pigeon pea, Gram and Rice. Recently the system has been integrated for Horticulture Pest Disease Surveillance and awareness programme.
- Timely advisories to farmers helped in judicious use of Biological and chemical pesticides.
- IMD, Pune has developed system of Mahaagri SMS service to deliver Agro Meteorological Advisories to 3.22 lakh farmers on weekly basis by its nine field units collaboration with State Agriculture Universities.
- The system has developed various modules for effective m-Governance in the administrative set up.
- Success of the project has also reflected through increased crop yields. The State have received Productivity Award for Highest Pulses Production for consecutive years 2009(National Food Security Pulses Award),2010(GoI's Krushikarman Award)".

Challenges faced while implementing the programme/project/initiative and how they were overcome?

- **Connectivity** in rural area-Bharat Sanchar Nigam Ltd has been roped in to offer Close User Group across the state.
- **Compatibility** of the mobile handsets-While registration for the service handset compatibility is ascertained and advisories are sent accordingly.
- **Farmers migrating** to different service providers.
- **DND issue**-Consent has been ascertained while registration. Issue has been raised with GoI to waive the clause for E Governance services.
- **Privacy Issues**-The database is being used for agriculture related advisories only. So far for sharing database with other govt.agencies farmers consent for new/unrelated department's service has been insisted as prerequisite".
- **Maha Krishi Sanchar:** It ensure free of cost communication within the farmers and experts, Seven lakh farmers and extension workers have subscribed to it. It helps in effective knowledge and information dissemination.
- **SMS Advisory System:** Advisory on plant protection, weather. Information dissemination to farmers and on schemes, weather, market, important events, and advisory can be given on 43 crops, at present 3.22 lakh farmers have subscribed to it.
- **Kisan Sanchar Toll Free Services (G2C):**Launched from AGRISNET on 6th june 2011. An interactive toll free service 1800-2334-000. The service provider is BSNL, it address the agricultural input – viz- seeds, fertilizers and insecticides, availability and quality control queries of farmers of the state.
- **Micro Irrigation Online Implementation Scheme:** General information of the scheme components made available, real

time status and subsidy information of the applications to the beneficiary. Key information of beneficiaries to avoid fraudulent cases. Also online MIS report for assisting the mission director in fast analysis.Stakeholders in e-agribusiness schemes are – citizens, farmers, dealers, department users such as Commissioner Agriculture, District Superintending Agriculture Officer (DSAO), Sub Divisional Agricultural Officer (SDAO), Taluka Agricultural Officer (TAO), and Circle Agricultural Officer (CAO).

- **Online Licensing:** Web enables online/ offline system, license information is accessible across the state, management and monitoring of license becomes easy, online help in local language (Marathi) is provided.
- **Soil Health Card:** This service came into force from april 2012, Software developed with NIC, Pune for soil health management, soil health card online dissemination.
- **Cyber Extension:**The project sponsored from Rashtriya Krishi vikas yojana, the main objective is to improve service delivery for agricultural technology, by employing cyber extension tools.

National E –Governance Plan : Its agriculture mission mode project, it envisages to provide relevant information and services to the farming community and private sectors through the use of ICT. Information provided on seeds, soil testing, fertilizers, pests, government schemes, and weather.

Following e-governance applications are in use

Websites- (G2C, G2G, G2B)
Online daily rainfall (G2G, G2C)
Disease and pest monitoring system (G2C)
SMS advisory system – (G2G, G2C)
Kisan sanchar toll free service (G2C)
Agri. Census applications – (G2G)

7. **Online** Tapal registration and monitoring (G2G).

www.mahaagri.gov.in : This is an ICT initiative, a bilingual website, the scheme guidelines, GAP, weather and crop information, tenders; audio-video content is available on this site.

SWOT Analysis: SWOT analysis is employed in this article to discuss strengths (S), weaknesses (W), opportunities (O) and threats (T) of e-Government in MAHARASHTRA.

Strengths: The strengths of Singapore to develop and maintain e-Government lie with the public policy. Maharashtra has enjoyed political stability since independence in 1960 and the Due to the stable government there has been little or no disruption of policy implementation, which has enhanced the effectiveness of the delivery mechanism of public services. This stability has created well-organized institutions that help all stakeholders to adopt e-Services. These bodies have also built up a strong legal foundation with regulations and guidelines to protect copyright and intellectual rights that create a secure online environment for users. Thus, the Maharashtra government can strengthen its relationship with the public. This has been necessary for overcoming barriers in the process of building, maintaining and developing the state.

Weaknesses: Maharashtra government still faces some political weaknesses. Traditionally, the public believe that the Maharashtra Government always wants to introduce new methods and new approaches to earn more from the public. This belief may cause people to hesitate in trying e-Services. Other weaknesses are the public feelings of insecurity and concern about making mistakes and being fined. These issues discourage people from tapping into e-Services

Opportunities: In spite of the abovementioned shortcomings, there are many opportunities for e-Government to grow in Maharashtra. The political willingness of leaders in ASEAN countries to build and link countries in the region through a cyber highway creates an opportunity for governments in the region to show their commitment to e-Government. With the support from different governments, resources (human capital, physical capital, etc.) may be pooled to develop strategies for planning, implementation, monitoring and the modification of G2G within and between countries and states.

Threats: Currently, cyber-terrorism emerges as a threat to e-Government. For example, "terrorists' technological capabilities have greatly advanced" and terrorists will use the web to "strike critical infrastructure like water systems or power plants" (Ho 2003).

Maharashtra has not been spared from such threats. These issues are crucial to Maharashtra due to its huge size and abundance of natural resources. In addition, censorship, as the main approach in regulating the Internet, also complicates the investigation of cyber-terrorism (Ho 2003). It requires a lot of time, manpower and technology to trace such cyber offences.

PORTERS FIVE FORCE MODEL FOR E-GOVERNANCE IN MAHARASHTRA:

There are five forces that act on any product (E-governance scheme):

1. The threat of entry: competitors can enter from any industry, channel, function, form or marketing activity. Different state can offer e-government schemes by virtue of their efficiency and effectivity example- Karnataka offers land records through Bhoomi in a very prompt way to Belgaum.

2. ***Buyer power:*** in Maharashtra there are numerous buyers for the product, which could mean that they would drive down prices and dictate business terms. But this is no happening as maximum buyers are from rural agricultural background. Hence awareness and literacy affect their major role & their unity and consensus

3. Threat of substitutes: can another substitute the product? E-governance is the best offering by the government but private players could start their services like e-chaupal by ITC, but such kind of moves will strengthen the overall goal of government to help and benefit the people.

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There are a lot of challenges which the growing economies face in the realms of basic necessities in life. Technology can play a very distinct role in bringing about this change. Contemporary business economics demands Innovation in management and technology. In this regard JSIMR is coming up with the theme "Sustainable Business Practices for Emerging Global Markets" for the Volume 3 of its International Journal Corporate Mantra. It refers both to product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of processes and goals. Innovation management allows the organization to respond to external or internal opportunities, and use its creativity to introduce new ideas, processes or products. It is not relegated to R&D; it involves workers at every level in contributing creatively to a company's product development, manufacturing and marketing

It is very important that different stakeholders unite and collaborate on issues which confront the society. One of the key objectives of research should be its usability and application. This journal attempts to document and spark a debate on the research focused on technology in context of emerging trends in Management. With this vision "JSIMR'S CORPORATE MANTRA" aims at bringing out new trends and developments according to the fast changing scenario of corporate world.

I would like to thank Honorable **Prof .T.J.Sawant (Founder Secretary JSPM)** for this grant, Pune University and all the editorial team members, reviewers and initial team which has helped in making this journal a possibility. We hope that the research featured here sets up many new milestones. We have had an overwhelming response from some very eminent Editors and researchers globally to support as Editorial Team. I look forward to make this endeavor very meaningful. Finally I thank my technical team, authors and well wishers, who are promoting this journal. With these words, I conclude and promise that the standards policies will be maintained.

With best wishes
Dr Anita Khatke
Editor In chief – Corporate Mantra
Director, Jayawantrao Sawant Institute Of Management & Research

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A Study On Role Of E-Governance In Enhancement Of Agribusiness In Maharashtra

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Abstract: The study showers light on the role of e-goverence in enhancement of agribusiness in Maharashtra. The study is conducted through secondary research, whereas different secondary sources are utilised for this study like journals, periodicals, and Agriculture

Company's websites etc major source for information is internet as maximum data is gathered through internet. The purpose for this study is to understand various e-policies for agriculture and evaluate them as Agriculture in India is one of the largest sources of livelihood of its population, a component of domestic products and touches almost every sphere of economic activity.

Introduction: The annual production of more than 500 million tons of food and non-food commercial crops is agricultural based products. Such as poultry, dairy, Horticulture and floriculture indicate huge share of agriculture in economics success of our country. Following are the special features of E-agribusiness namely Organized and centralized trading with widely dispersed buyers and sellers with remote access, Merchandising based on product description. High trading volume, Use of reliable grades and standards. There is a great scope for e-agribusiness in agriculture, especially in horticulture and processed products. Mango, grapes, spices etc. has large demand in national and international market. Farmers through the website of the organizations like Maharashtra Draksha Bagayatdar Sangh or Rose society can sell their produce on line. Products like sugar, tea, processed agri. products, dairy products beverages etc can also sold online to gain more profit. Farmers get up-to-date information about the market and can sell their produce through the electronic medium. Major advantages of E-agribusiness are - **Global Market:** E-agribusiness provides a virtual global distribution market place. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless. **Inventory Costs:** E–agribusiness helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately. **Consumer Service:** The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality. **Distribution Period:** Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way. **Easy reach:** With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost. **Direct link:** Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

Scope of the study

Study is limited to Maharashtra state only; initiatives taken by Maharashtra, as all the e-schemes related to agriculture are not included due to the limitation of the time. The data is collected through secondary sources only. Concepts related to agribusiness are marginally explored due to the limitation of time and analysis is based on the knowledge of

researcher and the facts furnished by the websites and company portals.

Objectives:

1. To assess the role of e-governance in enhancement of agribusiness in Maharashtra
2. To study SWOT analysis of e-governance scheme w.r.t. Maharashtra
3. To study Portals five force model of e-governance w.r.t. Maharashtra

LITERATURE REVIEW: Agribusiness is a broad term encompassing all aspects of agricultural production, processing and distribution. It is a process and product of applying economics in business and development of agriculture. Also efforts are made to modernize and diversify agricultural operations using commercial approach and managerial expertise. In all, agribusiness is an umbrella term to bring together agriculture, manufacturing and services for the sake of socio-economic integration and development. The topic of e-government and e-governance has become increasingly acknowledged over the last few years, and many governments desire for online services. However developing countries are disadvantaged due to lack of capital and knowledge of the internet and Information Technology. Developing countries are more likely to have corrupting governments, thus restricting the level of ICTs within the country. However with organizations from developed countries, implementation of programmes produces effective results; the degree of corruption is reduced and democracy heightens. It is also important to mention, issues such as how to structure their e-government confront even developed countries. 19 The review of literature gives an idea about the research carried out by other researchers in the past. As a backdrop to the study, published literature on various aspects of government project both national and international are reviewed and presented in comprehensive capsule.

'E-Governance- Concepts and Case Studies' [1]

This book focuses on e-Governance in India and healso includes case studies ranging from Brazil, China and Sri Lanka. The case studies are useful for future projects, although it is not very constructive; the publication needs more positive and negative points from the experience of past projects. The literature focuses on models and theories; giving stages which are not very useful for many governments. The surveys are slightly dated as much has changed since the data was collected. The book includes other literature; however this publication is merely an outline of case studies and needs to include improved guidance for future programmes.

'Information Revolution and India- A Critique' [2] this publication draws on the author's own experience and records ICT advancements. The chapters observe ICT in connection with people, governments and businesses. Greed and power are the main elements which inhibit potential ICT growth. Globalization and the influence of democracy are associated with ICTs; there is a struggle for freedom to use ICTs. As the author concludes; technology and society have a co-dependent correlation, thus each is dynamic in bringing about the Information Revolution.

Government@net- New Governance Opportunities for India' [3] The book focuses on the internet as a tool for self-governing, depicting existing programmes which have been implemented, such as the 'Friends Project' in

Kerala. The Internet is seen as a democratic tool to give citizens freedom, accessibility and power. The publication explains the opportunities of ICTs and the need for effective governance to create an e-Democracy. The use of the internet however reduces the role of local authorities and empowers citizens. Consequently, the use of the Internet in the programmes mentioned allows participation on a non-elitist level. The link between the internet, governance and society is

essentially illustrated in this book. Focusing on Outcomes through NeGP' . [4] This magazine article conducts an interview with R. Chandrashekhar (Department of Information Technology, Government of India) discussing the National e-Governance Plan (NeGP) for India. Chandrashekhar describes the NeGP Plan which implements projects and is engaged on participation from public-private partnership. The NeGP Plan has been referred to "economic liberalization", which aims to be established in both the government and outside the government. The NeGP Plan aims for governments to use ICTs to "deliver efficient government services and enhance transparency in governments". There is a strong emphasis on citizen participation in order for the NeGP Plan to perform. The growth rate of the agriculture and allied activities sector was 7.7 per cent at constant (2004-05) prices during 2013-14 as against 0.5 per cent in the previous year. The share of this sector was 11.3 per cent in GSDP at current prices in 2013-14 while its share in employment was 52.7 per cent as per Census 2011. The proportion of cultivators in total workers has slightly increased from 24.7 per cent (Census 2001) to 25.4 per cent (Census 2011). The proportion of small and marginal farmers was 78.6 per cent as per Agriculture Census 2010-11. 7.1.1 Agricultural credit is an important input for improving agricultural production & productivity and reducing farmer distress. Crop insurance schemes are also implemented as a part of risk management and risk mitigation in agriculture. (Economic survey Maharashtra, 2014-2015).The use of information technology, in particular the Internet, to deliver public services in a much more convenient, customer-oriented, costeffective, and altogether different and better way. [Holmes, 2001 cited in Hughes (2003: 182)] The concept of e-Government is enhanced by the vision of the Indian government, which is to become a world leader in e-Government and to better serve the community and the nation (IDA 2004). The Indian government has engaged e-Government to re-examine(s) the organising principles of bureaucracy and governance, re-define(s) the objectives and deliverables of government and re-deploy(s) the resources available. (Mahizhnan and Andiappan 2002: 250). It is not only the addition of an "e" to the word "government" (Khaw 2002: 3) that has caused e-Government to flourish. The government has had to challenge itself and to change the ways it thinks and operates in order to continually develop, sustain and improve the operational processes of the public services (IDA 2000). Three Target Groups The strategic framework of e-Government focuses on three main target groups: Government to Citizen (G2C), Government to Business (G2B) and Government to Employees (G2E).

- *Government to Citizen (G2C)* Government to Citizen (G2C) refers to public services provided by the government to its citizens via electronic means. This strategy aims to enhance the service quality and deepen "participatory democracy online" (Clift 2004, p. 3).
- *Government to Business (G2B)* The second target group of e-Government is Government to Business (G2B), defined as the interaction between Government and Business via the Internet (Tang 1991). Similar to the services for G2C, these interactions include eInformation, e-Filing and e-Registration, e-Payment and e-Procurement.
- *Government to Employees (G2E)*

  Government to Employees (G2E) is defined as the interaction between government and its public servants. The main aims of G2E are to "facilitate the management of the civil service" and to improve communication among governmental employees in order to make "e-career applications and processing system paperless in E-office" (Tang 1991: 7). The present study emphasizes on agribusiness approaches adopted in Maharashtra to demonstrate sustainable agribusiness and also

visualizes agribusiness as an umbrella to bring together agriculture, services, processing and marketing for the sake of socio-economic integration and development. The challenges of the rural economy can be addressed, provided there is better management in the growing agribusiness.

Objective of the Project: To help farmers and villagers through farm specific, need based, demand driven and just-in-time advice and knowledge. • To mobilize the farmer groups to use the information for their continuous agrarian development and progress.To establish last mile link with the farmer."

Achievements of the programme/project:

- Increased awareness among farmers and field functionaries for pest surveillance, monitoring and pest management. This helped to keep the pest population below ETL level in Soybean, Cotton, Pigeon pea, Gram and Rice. Recently the system has been integrated for Horticulture Pest Disease Surveillance and awareness programme.
- Timely advisories to farmers helped in judicious use of Biological and chemical pesticides.
- IMD, Pune has developed system of Mahaagri SMS service to deliver Agro Meteorological Advisories to 3.22 lakh farmers on weekly basis by its nine field units collaboration with State Agriculture Universities.
- The system has developed various modules for effective m-Governance in the administrative set up.
- Success of the project has also reflected through increased crop yields. The State have received Productivity Award for Highest Pulses Production for consecutive years 2009(National Food Security Pulses Award),2010(GoI's Krushikarman Award)".

Challenges faced while implementing the programme/project/initiative and how they were overcome?

- **Connectivity** in rural area-Bharat Sanchar Nigam Ltd has been roped in to offer Close User Group across the state.
- **Compatibility** of the mobile handsets-While registration for the service handset compatibility is ascertained and advisories are sent accordingly.
- **Farmers migrating** to different service providers.
- **DND issue**-Consent has been ascertained while registration. Issue has been raised with GoI to waive the clause for E Governance services.
- **Privacy Issues**-The database is being used for agriculture related advisories only. So far for sharing database with other govt.agencies farmers consent for new/unrelated department's service has been insisted as prerequisite".
- **Maha Krishi Sanchar:** It ensure free of cost communication within the farmers and experts, Seven lakh farmers and extension workers have subscribed to it. It helps in effective knowledge and information dissemination.
- **SMS Advisory System:** Advisory on plant protection, weather. Information dissemination to farmers and on schemes, weather, market, important events, and advisory can be given on 43 crops, at present 3.22 lakh farmers have subscribed to it.
- **Kisan Sanchar Toll Free Services (G2C):**Launched from AGRISNET on 6th june 2011. An interactive toll free service 1800-2334-000. The service provider is BSNL, it address the agricultural input – viz- seeds, fertilizers and insecticides, availability and quality control queries of farmers of the state.
- **Micro Irrigation Online Implementation Scheme:** General information of the scheme components made available, real

time status and subsidy information of the applications to the beneficiary. Key information of beneficiaries to avoid fraudulent cases. Also online MIS report for assisting the mission director in fast analysis.Stakeholders in e-agribusiness schemes are -- citizens, farmers, dealers, department users such as Commissioner Agriculture, District Superintending Agriculture Officer (DSAO), Sub Divisional Agricultural Officer (SDAO), Taluka Agricultural Officer (TAO), and Circle Agricultural Officer (CAO).

- **Online Licensing:** Web enables online/ offline system, license information is accessible across the state, management and monitoring of license becomes easy, online help in local language (Marathi) is provided.
- **Soil Health Card:** This service came into force from april 2012, Software developed with NIC, Pune for soil health management, soil health card online dissemination.
- **Cyber Extension:**The project sponsored from Rashtriya Krishi vikas yojana, the main objective is to improve service delivery for agricultural technology, by employing cyber extension tools.

National E -Governance Plan : Its agriculture mission mode project, it envisages to provide relevant information and services to the farming community and private sectors through the use of ICT. Information provided on seeds, soil testing, fertilizers, pests, government schemes, and weather.

Following e-governance applications are in use

Websites- (G2C, G2G, G2B)
Online daily rainfall (G2G, G2C)
Disease and pest monitoring system (G2C)
SMS advisory system – (G2G, G2C)
Kisan sanchar toll free service (G2C)
Agri. Census applications – (G2G)

7. **Online** Tapal registration and monitoring (G2G).

www.mahaagri.gov.in : This is an ICT initiative, a bilingual website, the scheme guidelines, GAP, weather and crop information, tenders; audio-video content is available on this site.

SWOT Analysis: SWOT analysis is employed in this article to discuss strengths (S), weaknesses (W), opportunities (O) and threats (T) of e-Government in MAHARASHTRA.

Strengths: The strengths of Singapore to develop and maintain e-Government lie with the public policy. Maharashtra has enjoyed political stability since independence in 1960 and the Due to the stable government there has been little or no disruption of policy implementation, which has enhanced the effectiveness of the delivery mechanism of public services. This stability has created well-organized institutions that help all stakeholders to adopt e-Services. These bodies have also built up a strong legal foundation with regulations and guidelines to protect copyright and intellectual rights that create a secure online environment for users. Thus, the Maharashtra government can strengthen its relationship with the public. This has been necessary for overcoming barriers in the process of building, maintaining and developing the state.

Weaknesses: Maharashtra government still faces some political weaknesses. Traditionally, the public believe that the Maharashtra Government always wants to introduce new methods and new approaches to earn more from the public. This belief may cause people to hesitate in trying e-Services. Other weaknesses are the public feelings of insecurity and concern about making mistakes and being fined. These issues discourage people from tapping into e-Services

Opportunities: In spite of the abovementioned shortcomings, there are many opportunities for e-Government to grow in Maharashtra. The political willingness of leaders in ASEAN countries to build and link countries in the region through a cyber highway creates an opportunity for governments in the region to show their commitment to e-Government. With the support from different governments, resources (human capital, physical capital, etc.) may be pooled to develop strategies for planning, implementation, monitoring and the modification of G2G within and between countries and states.

Threats: Currently, cyber-terrorism emerges as a threat to e-Government. For example. "terrorists' technological capabilities have greatly advanced" and terrorists will use the web to "strike critical infrastructure like water systems or power plants" (Ho 2003).

Maharashtra has not been spared from such threats. These issues are crucial to Maharashtra due to its huge size and abundance of natural resources. In addition, censorship, as the main approach in regulating the Internet, also complicates the investigation of cyber-terrorism (Ho 2003). It requires a lot of time, manpower and technology to trace such cyber offences.

PORTERS FIVE FORCE MODEL FOR E-GOVERNANCE IN MAHARASHTRA:

There are five forces that act on any product (E-governance scheme):

1. The threat of entry: competitors can enter from any industry, channel, function, form or marketing activity. Different state can offer e-government schemes by virtue of their efficiency and effectivity example- Karnataka offers land records through Bhoomi in a very prompt way to Belgaum.

2. ***Buyer power:*** in Maharashtra there are numerous buyers for the product, which could mean that they would drive down prices and dictate business terms. But this is no happening as maximum buyers are from rural agricultural background. Hence awareness and literacy affect their major role & their unity and consensus

3. Threat of substitutes: can another substitute the product? E-governance is the best offering by the government but private players could start their services like e-chaupal by ITC, but such kind of moves will strengthen the overall goal of government to help and benefit the people.

4. Competitive rivalry: all the four forces may come together to produce this force. All the resources at a company's disposal may be put in to maintain market shares and sales. If this is going to happen then larger beneficiaries will be farmers and growth of agriculture sectors hence this force is positive for development.

ANALYSIS OF THE DATA AND FINDINGS: E-government reduces costs: carry out all companies to interact with the government. Electronic trading saves time compared to human doing business. E-Government provides a greater amount of information that business needed, also it makes those information more clear. A key factor in business success is the ability to plan for the future. Planning and forecasting through data-driven future. The government collected a lot of economic, demographic and other trends in the data. This makes the data more accessible to companies which may increase the chance of economic prosperity. However certainfailures in e- governance projects have been observed.

1. Almost 35% of the e-government projects are total failure due to the either initiatives were not implemented properly or abandoned immediately.

2. 50% of e-government projects are partia failure ,this is due to the main stated goals ar not achieved, project got initial success bu failed in a year, also project brought success fo

one group but failure to other group.

3. 15% projects are successful because all stakeholders got benefited, and no adverse results have been observed.

(percentage analysis according to private research company and interpretation by individual knowledge and information available on websites and portal)

On the basis of information available in websites and government portals and after evaluating on the basis of feedback given by the beneficiaries the null hypothesis is rejected and alternate hypothesis is accepted that is e-governance in enhancement of agribusiness in Maharashtra is partially successful

FINDINGS: The government should concern that not all people are able to access to the internet to gain on-line government services. The network reliability, as well as information on government bodies can influence public opinion and prejudice hidden agenda. There are many considerations and implementation, designing e-government, including the potential impact of government and citizens of disintermediation, the impact on economic, social and political factors, vulnerable to cyber attacks, and disturbances to the status quo in these areas. G2B raises the connection between government and businesses. Once the e-government began to develop, become more sophisticated, people will be forced to interact with e-government in the larger area. This may result in a lack of privacy for businesses as their government gets their more and more information. In the worst case, there is so much information in the electron transfer between the government and business, a system which is like totalitarian could be developed. As government can access more information, the loss privacy could be a cost. The government site does not consider about "potential to reach many users including those who live in remote areas, are homebound, have low literacy levels, exist on poverty line incomes.

CONCLUSIONS AND RECOMMENDATIONS: There is a need for clear and well defined objectives / purpose for the E-Governance projects. This requires political will and an agreed commonality of purpose. e major job is to explore the capacity gaps and once this is done we have to identify the skills required. As an example, today if we need a core team within a Government department, the skills that are required need to be identified and a plan needs to be drawn up to source them. In other words the following questions need to be answered. Are we going to get the required resources in the government or are we going to supplement them from outside? If they are supplemented from outside, the issue of market salaries needs to be addressed. This aspect is not simple at all. Even though the government has worked with the most prominent IT and consulting firms, the required talent with both technical skill domain and knowledge of government are in very short supply. This implies that there is a very pressing need for developing a network of academic institutes and relevant syllabuses to train and produce the required talent pool and provide career roadmaps for such trained persons.

Ideas and Recommendations

1. Provide public sector funding and resources
2. Provide time to time feedback and survey
3. Adoption of new and improved technologies
4. Proper guidance and awareness
5. Implementation of cluster network
6. Complete transparency from the implementation to the project completion
7. Cost, schedules, quality milestones, checkpoints, timeline should be included as part of the project guidelines.
8. Proper stakeholder feedback can be taken and suitable incorporated.
9. Standard process set up for change management and control

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11. Financial Statement Analysis of "Shivaji University" with reference to revenue management

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Abstract :

This paper, "financial statement Analysis of "Shivaji University" with reference to revenue management deals with the financial statement analysis from revenue structure point of view.

Revenue recognition and its application play a very important role. The education is basic need of every individual and it should be completed. The educated person or literate person plays role in the development of country as well as society for well being

Education is one of the important weapons for an individual for the purpose of better life, skilled employment, and economic growth

This paper deals with the study of revenue structure and its application in the development scenario. The fees income & recurring grants and other income sources its implication.

Keywords : University financial statement, revenue analysis, revenue recognition

Introduction : Higher Education is a very important sector for the growth and development of human resource which can take responsibility for social, economic and scientific development of the country. The University Education Commission (1948-49), under the Chairmanship of Dr. S. Radhakrishnan, gave the foundations of the future of Indian Higher Education. The report of the Education Commission (1964-66) under the Chairmanship of Dr. D.S. Kothari symbolized the symbiotic relationship between education and national development. A lot of thought has since been generated towards the emerging concerns of higher education. Now days, Financial management of Higher education is major concern and which can be resolved with the help of active participation from governments, private originations and some financial institutions for the purpose of promoting and making availability of funds for higher education.

The university receives funds from following activities:

1. Grants
2. Donations
3. Affiliation fees from Colleges
4. Tuition fees & examination fees
5. Any other income

Objectives:

1. To study the available sources and its revenue pattern
2. To examine the revenue from Net asset performance
3. To study the trend analysis of Revenue grants & fee income

Literature review : Formal education system is the exact method of improving human skills. There is tremendous growth in public spending on education sector in developing countries like India in recent years, especially in the field of higher education. The National Policy of Education has rightly heeded that, "higher education provides people with an opportunity to reflect on the critical social, economic, cultural, moral and spiritual issues facing humanity. It contributes to national development through dissemination of specialized knowledge and skills. It is therefore a crucial factor for survival (GOI,1986, p.14)."

Government grants constitute the most important source of funds for financing higher education. The state has been playing a leading role in the whole system of education with the objective to satisfy the constitutional obligation of building a socialistic pattern of society. Low priced higher educational opportunities have indeed been helpful in bringing about large scale changes in the lives of ordinary and poor people, although higher education has largely remained an elite-dominated centre of activity (Khadria, 1989, p.45).

All over the world the state makes massive funding for higher education. In many developed countries the higher education sector is comparatively self-reliant institutions, i.e. they do not take financial support from the state, centre or from any other funding agency. This situation is indifferent to the situation of India. Even in the well known private universities and institutions of the United States of America, the share of fees is less than39% and in public institutions around 15%. In British Universities, it is less than 7% and in France, the corresponding figure is around 5% of the total expenditure of the educational institutions (Tilak,1997, p.73).

Research methodology : To examine the financial statements of Shivaji University, Kolhapur, the financial statements Have been used for the purpose of study. The data collected through correspondence The period of Financial statements from 2009-2010 to 2013-2014 is selected for analysis purpose

Analysis :

Particulars / Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Total revenue	51.58981	62.37152	83.93474	106.6397	120.5744
Total Expenses	54.33203	58.72684	70.48348	83.68923	113.8069
Change in Net Assets	-2.74222	3.644677	13.45126	22.95045	6.767481
% of Total revenue	-5.31543	5.843496	16.02586	21.5215	5.612701

Graph No : 1 Change in Net Asset Performance

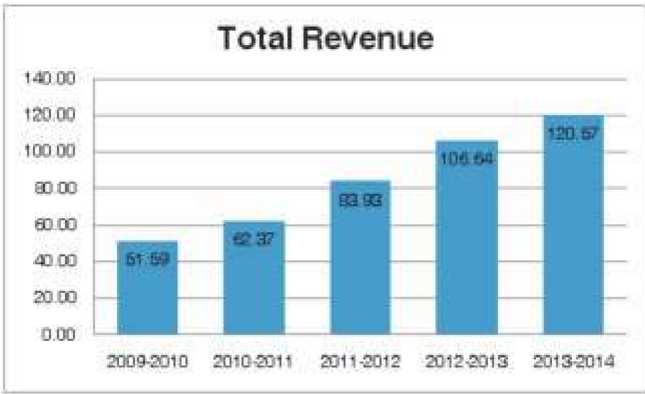
The net assets performance is important in the university financial statement analysis

It is equal to the net income or bottom line profit for profit sector

In the year 2009-10, the total expenses were greater than total revenues. However, the main reason for the same was the fee incomes & grants received are low as compared to the other years. In the year 2011-12 & 2012-2013 the grants are increased which affect on Net assets performances

Graph No: 2 Total Revenue

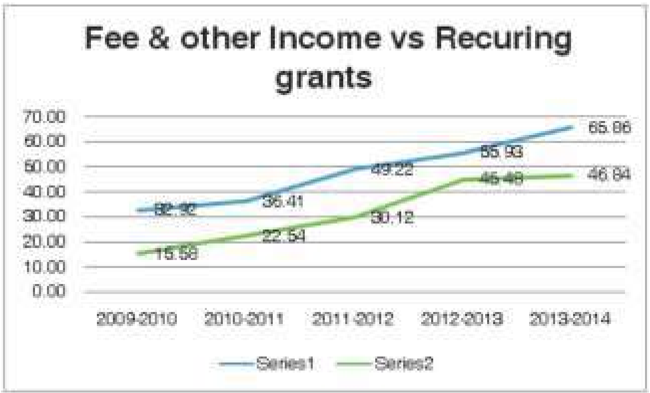
Particulars / Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Total revenue	51.59	62.37	83.93	106.64	120.57
Annual Percentage Increase		17.29%	25.69%	21.29%	11.56%



The above graph shows that the total revenues have grown each of the last five years. The total revenue increased 17% from 2009-10, 25% from 2010-11, 21% from 2011-12 & 11% from 2012-13. Over five years of period revenue is increasing due to increase in number of students enrolled as well as the other factors like increase in Investments of the universities which affect on increase in interest on investment

Graph No: 3 Fee & other Income vs. Recuring grants

Particulars / Years	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
By Fees & others	32.92	36.41	49.22	55.93	65.86
Recuring Grants	15.58	22.54	30.12	45.48	46.84
Annual Percentage Increase					
Fees Grants		9.60%	26.01%	12.01%	15.08%
Fees Grants		30.88%	25.16%	33.77%	2.90%



This graph is very interesting, as we see that the trend seems to point to the fact that 2010-2011 grants received is huge as compared to student's fee, 2011-2012 both revenues are increasing on same trends. In 2012-2013, the recurring grants are increases as compared to Tuition fees and in the years 2013-2014, the fees are increased due to increase in number of students

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Wings for Success!

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Corporate Mantra

In Pursuit of Innovation Technology and Management

From Editors Desk

Dear All,

It's my immense pleasure to introduce you the Volume-3 Issue- 1 of international Management research journal" Corporate Mantra"

There are a lot of challenges which the growing economies face in the realms of basic necessities in life. Technology can play a very distinct role in bringing about this change. Contemporary business economics demands Innovation in management and technology. In this regard JSIMR is coming up with the theme "Sustainable Business Practices for Emerging Global Markets" for the Volume 3 of its International Journal Corporate Mantra. It refers both to product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of processes and goals. Innovation management allows the organization to respond to external or internal opportunities, and use its creativity to introduce new ideas, processes or products. It is not relegated to R&D; it involves workers at every level in contributing creatively to a company's product development, manufacturing and marketing

It is very important that different stakeholders unite and collaborate on issues which confront the society. One of the key objectives of research should be its usability and application. This journal attempts to document and spark a debate on the research focused on technology in context of emerging trends in Management. With this vision "JSIMR'S CORPORATE MANTRA" aims at bringing out new trends and developments according to the fast changing scenario of corporate world.

I would like to thank Honorable **Prof .T.J.Sawant (Founder Secretary JSPM)** for this grant, Pune University and all the editorial team members, reviewers and initial team which has helped in making this journal a possibility. We hope that the research featured here sets up many new milestones. We have had an overwhelming response from some very eminent Editors and researchers globally to support as Editorial Team. I look forward to make this endeavor very meaningful. Finally I thank my technical team, authors and well wishers, who are promoting this journal. With these words, I conclude and promise that the standards policies will be maintained.

With best wishes
Dr Anita Khatke
Editor In chief – Corporate Mantra
Director, Jayawantrao Sawant Institute Of Management & Research

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A Study On Role Of E-Governance In Enhancement Of Agribusiness In Maharashtra

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Abstract: The study showers light on the role of e-goverence in enhancement of agribusiness in Maharashtra. The study is conducted through secondary research, whereas different secondary sources are utilised for this study like journals, periodicals, and Agriculture Company's websites etc major source for information is internet as maximum data is gathered through internet. The purpose for this study is to understand various e-policies for agriculture and evaluate them as Agriculture in India is one of the largest sources of livelihood of its population, a component of domestic products and touches almost every sphere of economic activity.

Introduction: The annual production of more than 500 million tons of food and non-food commercial crops is agricultural based products. Such as poultry, dairy, Horticulture and floriculture indicate huge share of agriculture in economics success of our country. Following are the special features of E-agribusiness namely Organized and centralized trading with widely dispersed buyers and sellers with remote access, Merchandising based on product description. High trading volume, Use of reliable grades and standards. There is a great scope for e-agribusiness in agriculture, especially in horticulture and processed products. Mango, grapes, spices etc. has large demand in national and international market. Farmers through the website of the organizations like Maharashtra Draksha Bagayatdar Sangh or Rose society can sell their produce on line. Products like sugar, tea, processed agri. products, dairy products beverages etc can also sold online to gain more profit. Farmers get up-to-date information about the market and can sell their produce through the electronic medium. Major advantages of E-agribusiness are - **Global Market:** E-agribusiness provides a virtual global distribution market place. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless. **Inventory Costs:** E–agribusiness helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately. **Consumer Service:** The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality. **Distribution Period:** Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way. **Easy reach:** With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost. **Direct link:** Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

Scope of the study

Study is limited to Maharashtra state only; initiatives taken by Maharashtra, as all the e-schemes related to agriculture are not included due to the limitation of the time. The data is collected through secondary sources only. Concepts related to agribusiness are marginally explored due to the limitation of time and analysis is based on the knowledge of

researcher and the facts furnished by the websites and company portals.

Objectives:

1. To assess the role of e-governance in enhancement of agribusiness in Maharashtra
2. To study SWOT analysis of e-governance scheme w.r.t. Maharashtra
3. To study Portals five force model of e-governance w.r.t. Maharashtra

LITERATURE REVIEW: Agribusiness is a broad term encompassing all aspects of agricultural production, processing and distribution. It is a process and product of applying economics in business and development of agriculture. Also efforts are made to modernize and diversify agricultural operations using commercial approach and managerial expertise. In all, agribusiness is an umbrella term to bring together agriculture, manufacturing and services for the sake of socio-economic integration and development. The topic of e-government and e-governance has become increasingly acknowledged over the last few years, and many governments desire for online services. However developing countries are disadvantaged due to lack of capital and knowledge of the internet and Information Technology. Developing countries are more likely to have corrupting governments, thus restricting the level of ICTs within the country. However with organizations from developed countries, implementation of programmes produces effective results; the degree of corruption is reduced and democracy heightens. It is also important to mention, issues such as how to structure their e-government confront even developed countries. 19 The review of literature gives an idea about the research carried out by other researchers in the past. As a backdrop to the study, published literature on various aspects of government project both national and international are reviewed and presented in comprehensive capsule.

'E-Governance- Concepts and Case Studies' [1]

This book focuses on e-Governance in India and healso includes case studies ranging from Brazil, China and Sri Lanka. The case studies are useful for future projects, although it is not very constructive; the publication needs more positive and negative points from the experience of past projects. The literature focuses on models and theories; giving stages which are not very useful for many governments. The surveys are slightly dated as much has changed since the data was collected. The book includes other literature; however this publication is merely an outline of case studies and needs to include improved guidance for future programmes.

'Information Revolution and India- A Critique' [2] this publication draws on the author's own experience and records ICT advancements. The chapters observe ICT in connection with people, governments and businesses. Greed and power are the main elements which inhibit potential ICT growth. Globalization and the influence of democracy are associated with ICTs; there is a struggle for freedom to use ICTs. As the author concludes; technology and society have a co-dependent correlation, thus each is dynamic in bringing about the Information Revolution.

Government@net- New Governance Opportunities for India' [3] The book focuses on the internet as a tool for self-governing, depicting existing programmes which have been implemented, such as the 'Friends Project' in

Kerala. The Internet is seen as a democratic tool to give citizens freedom, accessibility and power. The publication explains the opportunities of ICTs and the need for effective governance to create an e-Democracy. The use of the internet however reduces the role of local authorities and empowers citizens. Consequently, the use of the Internet in the programmes mentioned allows participation on a non-elitist level. The link between the internet, governance and society is

essentially illustrated in this book. Focusing on Outcomes through NeGP' . [4] This magazine article conducts an interview with R. Chandrashekhar (Department of Information Technology, Government of India) discussing the National e-Governance Plan (NeGP) for India. Chandrashekhar describes the NeGP Plan which implements projects and is engaged on participation from public-private partnership. The NeGP Plan has been referred to "economic liberalization", which aims to be established in both the government and outside the government. The NeGP Plan aims for governments to use ICTs to "deliver efficient government services and enhance transparency in governments". There is a strong emphasis on citizen participation in order for the NeGP Plan to perform. The growth rate of the agriculture and allied activities sector was 7.7 per cent at constant (2004-05) prices during 2013-14 as against 0.5 per cent in the previous year. The share of this sector was 11.3 per cent in GSDP at current prices in 2013-14 while its share in employment was 52.7 per cent as per Census 2011. The proportion of cultivators in total workers has slightly increased from 24.7 per cent (Census 2001) to 25.4 per cent (Census 2011). The proportion of small and marginal farmers was 78.6 per cent as per Agriculture Census 2010-11. 7.1.1 Agricultural credit is an important input for improving agricultural production & productivity and reducing farmer distress. Crop insurance schemes are also implemented as a part of risk management and risk mitigation in agriculture. (Economic survey Maharashtra, 2014-2015).The use of information technology, in particular the Internet, to deliver public services in a much more convenient, customer-oriented, costeffective, and altogether different and better way. [Holmes, 2001 cited in Hughes (2003: 182)] The concept of e-Government is enhanced by the vision of the Indian government, which is to become a world leader in e-Government and to better serve the community and the nation (IDA 2004). The Indian government has engaged e-Government to re-examine(s) the organising principles of bureaucracy and governance, re-define(s) the objectives and deliverables of government and re-deploy(s) the resources available. (Mahizhnan and Andiappan 2002: 250). It is not only the addition of an "e" to the word "government" (Khaw 2002: 3) that has caused e-Government to flourish. The government has had to challenge itself and to change the ways it thinks and operates in order to continually develop, sustain and improve the operational processes of the public services (IDA 2000). Three Target Groups The strategic framework of e-Government focuses on three main target groups: Government to Citizen (G2C), Government to Business (G2B) and Government to Employees (G2E).

- *Government to Citizen (G2C)* Government to Citizen (G2C) refers to public services provided by the government to its citizens via electronic means. This strategy aims to enhance the service quality and deepen "participatory democracy online" (Clift 2004, p. 3).
- *Government to Business (G2B)* The second target group of e-Government is Government to Business (G2B), defined as the interaction between Government and Business via the Internet (Tang 1991). Similar to the services for G2C, these interactions include eInformation, e-Filing and e-Registration, e-Payment and e-Procurement.
- *Government to Employees (G2E)*

  Government to Employees (G2E) is defined as the interaction between government and its public servants. The main aims of G2E are to "facilitate the management of the civil service" and to improve communication among governmental employees in order to make "e-career applications and processing system paperless in E-office" (Tang 1991: 7). The present study emphasizes on agribusiness approaches adopted in Maharashtra to demonstrate sustainable agribusiness and also

visualizes agribusiness as an umbrella to bring together agriculture, services, processing and marketing for the sake of socio-economic integration and development. The challenges of the rural economy can be addressed, provided there is better management in the growing agribusiness.

Objective of the Project: To help farmers and villagers through farm specific, need based, demand driven and just-in-time advice and knowledge. • To mobilize the farmer groups to use the information for their continuous agrarian development and progress.To establish last mile link with the farmer."

Achievements of the programme/project:

- Increased awareness among farmers and field functionaries for pest surveillance, monitoring and pest management. This helped to keep the pest population below ETL level in Soybean, Cotton, Pigeon pea, Gram and Rice. Recently the system has been integrated for Horticulture Pest Disease Surveillance and awareness programme.
- Timely advisories to farmers helped in judicious use of Biological and chemical pesticides.
- IMD, Pune has developed system of Mahaagri SMS service to deliver Agro Meteorological Advisories to 3.22 lakh farmers on weekly basis by its nine field units collaboration with State Agriculture Universities.
- The system has developed various modules for effective m-Governance in the administrative set up.
- Success of the project has also reflected through increased crop yields. The State have received Productivity Award for Highest Pulses Production for consecutive years 2009(National Food Security Pulses Award),2010(GoI's Krushikarman Award)".

Challenges faced while implementing the programme/project/initiative and how they were overcome?

- **Connectivity** in rural area-Bharat Sanchar Nigam Ltd has been roped in to offer Close User Group across the state.
- **Compatibility** of the mobile handsets-While registration for the service handset compatibility is ascertained and advisories are sent accordingly.
- **Farmers migrating** to different service providers.
- **DND issue**-Consent has been ascertained while registration. Issue has been raised with GoI to waive the clause for E Governance services.
- **Privacy Issues**-The database is being used for agriculture related advisories only. So far for sharing database with other govt.agencies farmers consent for new/unrelated department's service has been insisted as prerequisite".
- **Maha Krishi Sanchar:** It ensure free of cost communication within the farmers and experts, Seven lakh farmers and extension workers have subscribed to it. It helps in effective knowledge and information dissemination.
- **SMS Advisory System:** Advisory on plant protection, weather. Information dissemination to farmers and on schemes, weather, market, important events, and advisory can be given on 43 crops, at present 3.22 lakh farmers have subscribed to it.
- **Kisan Sanchar Toll Free Services (G2C):**Launched from AGRISNET on 6th june 2011. An interactive toll free service 1800-2334-000. The service provider is BSNL, it address the agricultural input – viz- seeds, fertilizers and insecticides, availability and quality control queries of farmers of the state.
- **Micro Irrigation Online Implementation Scheme:** General information of the scheme components made available, real

time status and subsidy information of the applications to the beneficiary. Key information of beneficiaries to avoid fraudulent cases. Also online MIS report for assisting the mission director in fast analysis.Stakeholders in e-agribusiness schemes are – citizens, farmers, dealers, department users such as Commissioner Agriculture, District Superintending Agriculture Officer (DSAO), Sub Divisional Agricultural Officer (SDAO), Taluka Agricultural Officer (TAO), and Circle Agricultural Officer (CAO).

- **Online Licensing:** Web enables online/ offline system, license information is accessible across the state, management and monitoring of license becomes easy, online help in local language (Marathi) is provided.
- **Soil Health Card:** This service came into force from april 2012, Software developed with NIC, Pune for soil health management, soil health card online dissemination.
- **Cyber Extension:**The project sponsored from Rashtriya Krishi vikas yojana, the main objective is to improve service delivery for agricultural technology, by employing cyber extension tools.

National E –Governance Plan : Its agriculture mission mode project, it envisages to provide relevant information and services to the farming community and private sectors through the use of ICT. Information provided on seeds, soil testing, fertilizers, pests, government schemes, and weather.

Following e-governance applications are in use

Websites- (G2C, G2G, G2B)
Online daily rainfall (G2G, G2C)
Disease and pest monitoring system (G2C)
SMS advisory system – (G2G, G2C)
Kisan sanchar toll free service (G2C)
Agri. Census applications – (G2G)

7. Online Tapal registration and monitoring (G2G).

www.mahaagri.gov.in : This is an ICT initiative, a bilingual website, the scheme guidelines, GAP, weather and crop information, tenders; audio-video content is available on this site.

SWOT Analysis: SWOT analysis is employed in this article to discuss strengths (S), weaknesses (W), opportunities (O) and threats (T) of e-Government in MAHARASHTRA.

Strengths: The strengths of Singapore to develop and maintain e-Government lie with the public policy. Maharashtra has enjoyed political stability since independence in 1960 and the Due to the stable government there has been little or no disruption of policy implementation, which has enhanced the effectiveness of the delivery mechanism of public services. This stability has created well-organized institutions that help all stakeholders to adopt e-Services. These bodies have also built up a strong legal foundation with regulations and guidelines to protect copyright and intellectual rights that create a secure online environment for users. Thus, the Maharashtra government can strengthen its relationship with the public. This has been necessary for overcoming barriers in the process of building, maintaining and developing the state.

Weaknesses: Maharashtra government still faces some political weaknesses. Traditionally, the public believe that the Maharashtra Government always wants to introduce new methods and new approaches to earn more from the public. This belief may cause people to hesitate in trying e-Services. Other weaknesses are the public feelings of insecurity and concern about making mistakes and being fined. These issues discourage people from tapping into e-Services

Opportunities: In spite of the abovementioned shortcomings, there are many opportunities for e-Government to grow in Maharashtra. The political willingness of leaders in ASEAN countries to build and link countries in the region through a cyber highway creates an opportunity for governments in the region to show their commitment to e-Government. With the support from different governments, resources (human capital, physical capital, etc.) may be pooled to develop strategies for planning, implementation, monitoring and the modification of G2G within and between countries and states.

Threats: Currently, cyber-terrorism emerges as a threat to e-Government. For example.

"terrorists' technological capabilities have greatly advanced" and terrorists will use the web to "strike critical infrastructure like water systems or power plants" (Ho 2003).

Maharashtra has not been spared from such threats. These issues are crucial to Maharashtra due to its huge size and abundance of natural resources. In addition, censorship, as the main approach in regulating the Internet, also complicates the investigation of cyber-terrorism (Ho 2003). It requires a lot of time, manpower and technology to trace such cyber offences.

PORTERS FIVE FORCE MODEL FOR E-GOVERNANCE IN MAHARASHTRA:

There are five forces that act on any product (E-governance scheme):

1. The threat of entry: competitors can enter from any industry, channel, function, form or marketing activity. Different state can offer e-government schemes by virtue of their efficiency and effectivity example- Karnataka offers land records through Bhoomi in a very prompt way to Belgaum.

2. ***Buyer power:*** in Maharashtra there are numerous buyers for the product, which could mean that they would drive down prices and dictate business terms. But this is no happening as maximum buyers are from rural agricultural background. Hence awareness and literacy affect their major role & their unity and consensus

3. Threat of substitutes: can another substitute the product? E-governance is the best offering by the government but private players could start their services like e-chaupal by ITC, but such kind of moves will strengthen the overall goal of government to help and benefit the people.

4. Competitive rivalry: all the four forces may come together to produce this force. All the resources at a company's disposal may be put in to maintain market shares and sales. If this is going to happen then larger beneficiaries will be farmers and growth of agriculture sectors hence this force is positive for development.

ANALYSIS OF THE DATA AND FINDINGS: E-government reduces costs: carry out all companies to interact with the government. Electronic trading saves time compared to human doing business. E-Government provides a greater amount of information that business needed, also it makes those information more clear. A key factor in business success is the ability to plan for the future. Planning and forecasting through data-driven future. The government collected a lot of economic, demographic and other trends in the data. This makes the data more accessible to companies which may increase the chance of economic prosperity. However certainfailures in e- governance projects have been observed.

1. Almost 35% of the e-government projects are total failure due to the either initiatives were not implemented properly or abandoned immediately.

2. 50% of e-government projects are partial failure ,this is due to the main stated goals are not achieved, project got initial success but failed in a year, also project brought success fo

one group but failure to other group.

3. 15% projects are successful because all stakeholders got benefited, and no adverse results have been observed.

(percentage analysis according to private research company and interpretation by individual knowledge and information available on websites and portal)

On the basis of information available in websites and government portals and after evaluating on the basis of feedback given by the beneficiaries the null hypothesis is rejected and alternate hypothesis is accepted that is e-governance in enhancement of agribusiness in Maharashtra is partially successful

FINDINGS: The government should concern that not all people are able to access to the internet to gain on-line government services. The network reliability, as well as information on government bodies can influence public opinion and prejudice hidden agenda. There are many considerations and implementation, designing e-government, including the potential impact of government and citizens of disintermediation, the impact on economic, social and political factors, vulnerable to cyber attacks, and disturbances to the status quo in these areas. G2B raises the connection between government and businesses. Once the e-government began to develop, become more sophisticated, people will be forced to interact with e-government in the larger area. This may result in a lack of privacy for businesses as their government gets their more and more information. In the worst case, there is so much information in the electron transfer between the government and business, a system which is like totalitarian could be developed. As government can access more information, the loss privacy could be a cost. The government site does not consider about "potential to reach many users including those who live in remote areas, are homebound, have low literacy levels, exist on poverty line incomes.

CONCLUSIONS AND RECOMMENDATIONS: There is a need for clear and well defined objectives / purpose for the E-Governance projects. This requires political will and an agreed commonality of purpose. e major job is to explore the capacity gaps and once this is done we have to identify the skills required. As an example, today if we need a core team within a Government department, the skills that are required need to be identified and a plan needs to be drawn up to source them. In other words the following questions need to be answered. Are we going to get the required resources in the government or are we going to supplement them from outside? If they are supplemented from outside, the issue of market salaries needs to be addressed. This aspect is not simple at all. Even though the government has worked with the most prominent IT and consulting firms, the required talent with both technical skill domain and knowledge of government are in very short supply. This implies that there is a very pressing need for developing a network of academic institutes and relevant syllabuses to train and produce the required talent pool and provide career roadmaps for such trained persons.

Ideas and Recommendations

1. Provide public sector funding and resources
2. Provide time to time feedback and survey
3. Adoption of new and improved technologies
4. Proper guidance and awareness
5. Implementation of cluster network
6. Complete transparency from the implementation to the project completion
7. Cost, schedules, quality milestones, checkpoints, timeline should be included as part of the project guidelines.
8. Proper stakeholder feedback can be taken and suitable incorporated.
9. Standard process set up for change management and control

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An Analysis of Views of student, Teachers and Industry Employees On Use of Social Networking Sites (SNS) In Education

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Abstract

The Social media has penetrated in Multiple aspects of youths life. These media allow anyone to publish anything about any event or person and reach vast audience. Easy communication brought out by high tech devices has increased its popularity. A survey was conducted amongst 3groups of users i.e. students, teachers and employees of the industry to find out their view about social media e and it's use in educati on. The data was analyzed using Chi-square test in MS-excel. It is was found that As regarding the intensity of usage Males, young and post graduates are spending more on time on these sites, Most of the users agree that students and youths should use this site. However people are concern about the harmful effect of these sites. All groups of the users think that SNS can be used in education

Keywords: word, demography, education, employment, opinion, social networking, usage.

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1. Introduction

Social media has become very popular mean for youths to communicate. Its use and abuse are in news day in and day out. Social networks have penetrated the university campuses and are influencing the multiple aspects of student's life. These media allow anyone to publish anything about any event or person and reach vast audience. Easy communication brought out by high tech devices has increased its popularity. According to the report of Internet and Mobile Association of India(IAMAI) about 74% of all Active Internet users in Urban India use social media , highest proportion of social media usage was observed among the demographic segments of "Young Men" and "College Going Students", with 84% & 82% penetration levels respectively [13]. According to ComScore(2012) and Internet and Mobile Association of India (2012), social networking ranks top amongst online activities and most of the consumer aged greater 15 years access Internet from home or workplace

Hence A survey was conducted to find out view about the social networeted lists

1.1. Review of Related work

Educationist and researcher in different parts of world, have conducted survey regarding social networking sites usage amongst students, the common finding were, More than 60% of the student spent more than 2 hrs per day on these sites [Jabr(2011), Agarwal and Mital (2009), Ahmed et el (2011), Khalid et el(2013)], these sites were used for more for social communication, relationship building as compared to Academic communication and Learning [Andrei et el (2011), Jabr (2011), Liu (2010), Agarwal and Mital (2009), Ajagbe(2011) Khalid et el (2013)].

Facebook was most preferred social media, although there was difference regarding the second preference, Wikipedia in US, MySpace in Australia, Yahoo in Pakistan and Google+ in India and YouTube in UAE [Andrei et el (2011), Jabr(2011), Liu(2010), Young(2009), Khalid et el(2013), Shen and Shakir (2009)].

Kirkwood (2010) discussed the potential for the development of cloud-based read-write e-learning platforms that employ constructivist and participatory pedagogies and actively engage the student population. This will encourage the students to become more active participants in their learning. As a result at Victoria University SNAP (social networking for Academic Purposed) was designed and implemented, similar experiment was also carried by Moreno (2012)

1.2. Research Methodology

A survey was conducted using Google forms, through emails and posting the URL of the site of questionnaire walls of sites like Facebook, Orkut, Twitter and LinkedIn. The responses were collected and analyzed using chi-squre test.

A 32 point survey instrument was designed. The Instrument consisted of three parts,

Part I : Personal and demographic information

Part II The choice of social networking sites, and Intensity of usage

Part III: opinion about the social networking sites and its use in education and employments.

(the result of analysis is given in table 2.3,4, in appendix)

The respondent was categorized on the basis of their demographic profiles. The description of the participants is given in table No1.

Table 1. The description of the participants

			No	
Demography of users	Profession of the user	Teacher	43	• 32 Items survey instrument was mailed to 1200 user (82 responded i.e. 7%)
		Student	29	• URL was posted on the wall of various of social networking sites (7 responded)
		Industry	27	
	Educational background	UG	34	
		PG	59	
		PhD	6	
	Gender	Male	70	
		Female	29	
	Age	Young	91	
		Old	8	

Statistical Analysis: The following relationships were analyzed.

Association between demographic features and choice of social media

Relationship between six social media sites and four demographic features namely age ,gender, Profession and Education was analyzed (ref sec 41. & table No 2.)

			Orkt	Tweeter	inkedIn	G+	FB	Oth	P-value (**)	Association
Demography of users	Profession of users	Teacher	15	5	18	17	35	2		Not significant
		Student	5	7	5	12	29	8	0.06	
		Industry	4	8	9	6	24	5		
	Education.	UG	34	8	5	12	34	14		Not significant
		PG	57	12	26	21	50	10	0.22	
		PhD	5	2	3	2	3	0		
	Gender	Male	18	17	20	62	51	1	$0.7 * 10^{-8}$ (6.95E-09)	Significant (Pvalue=0)
		Female	6	3	12	26	6	14		
	Age	Young	1	0	3	1	6	1	0.80	Not significant
		Old	23	20	30	34	83	14		Not significant
usage	Usage frequency	weekly	22	13	23	18	41	5	3.76567E-19	Significant Pvalue=0
		Daily	2	7	9	17	47	10		
		Never	38	38	29	24	4	32		

- Association between demographic features and Intensity of usage

  The intensity of usage was categorized into three groups ie, High, Medium and low usage The Relationship between four demographic features and three intensity variables was analyzed, (Ref sec 4.2 & Table No3))

Table 3. Frequency of usage and demographic features

			High	Medium	Low	P-value(**)	Associtoon
Demography of users	Profession of the user	Teacher	3	17	22	0.000821	Significant
		Student	15	7	7		
		Industry	10	8	7		
	Educational background	UG	9	11	13	0.38	Not significant
		PG	19	20	19		
		PhD	0	1	4		
	Gender	Male	24	22	21	0.09	Not Signifcant
		Female	8	10	11		
	Age	Young	27	31	31	0.20	Not Significant
		Old	1	1	4		

- Association between demographic features and opinions of the users. Relationship between six opinion question and four demographic variable was analyzed.(ref 4.3 & table No 4)

Table 4 .Relationship between demographic features and opinions of the users.

			Q1	Q2	Q3	Q4	Q5	Q6
Profession of the user	Teacher	Yes	31	21	33	18	11	23
		No	7	6	2	5	19	8
		cant say	5	16	8	20	13	12
	Student	Yes	15	17	22	11	14	12
		No	6	4	33	12	6	10
		cant say	8	8	4	6	9	7
	Industry	Yes	18	19	24	21	12	12
		No	6	4	2	4	6	10
		cant say	3	4	1	2	9	5
	Pvalue		0.383	0.021	0.405	7.73E-05	0.126929	0.390351
			Not significant	significant	Not significant	significant	Not significant	Not significant
Education	UG	Yes	20	17	25	14	16	14
		No	7	7	5	13	8	15
		cant say	7	10	4	7	10	5
	PG	Yes	43	38	49	35	20	29
		No	8	7	2	8	21	13
		cant say	8	14	8	16	18	17
	Phd	Yes	3	2	5	1	1	4
		No	2	0	0	0	2	0
		cant say	1	4	1	5	3	2
		P-value	0.43	0.222	0.15	0.002	0.511596	0.065543
			Not significant	Not significant	Not significant	significant	Not significant	Not significant
Gender	Male	Yes	46	48	58	40	31	36
		No	11	5	4	14	19	21
		cant say	13	13	8	16	20	13
	Female	Yes	20	9	21	15	6	11
		No	6	9	3	6	12	7
		cant say	3	15	5	8	11	11
		P-value	0.467	8.41E-05	0.52	0.0667	0.071733	0.115471
			Not significant	Significant (P-value=0)	Not significant	Not significant	Not significant	Not significant
Age	Young	Yes	61	52	71	46	33	42
		No	15	13	7	20	29	27
		cant say	15	26	13	25	29	22
	Old	Yes	5	5	8	4	4	5
		No	2	2	0	1	2	1
		cant say	1	1	0	3	2	2
		P-value	0.58	1	0.22	0.579	0.576707	0.666404
			Not significant	Not significant	Not significant	Not significant	Not significant	Not significant

The collected data was pre-processed and grouped in a excel sheet using pivot table option. The expected frequencies were directly calculated from actual frequencies. Chi-square test was conducted at 95% level of significance using Chi test function of Microsoft Excel; this function directly gives the P-Value of chi-square distribution at 95% level of significance. The results of the test are given in table 2, 3. 4 respective

1.3. Findings and discussions

Relationship between demographic features and choice of social media

Relationship between demographic features and choice of social media was analyzed. Choice of media and frequency of usage was taken as dependent variable where as demographic features were the causatives, the results of analysis are given in table No 2 There is association between profession of user, education of the user and age of the user with the choice of sites, P value is greater than 0.05, while there is no relation between the gender, usage frequencies with choice of sites.

Relationship between demographic features and Intensity of usage

We have grouped the user into three classes based on their usage Intensity, i.e.

- High usage : Visiting these sites multiple times in a day
- Medium usage. Visiting these sites once in a day
- Low usage: Visiting these sites once in a week or more

Opinion Survey

The personal opinions of the respondents were asked regarding the usage of social networking sites, the six of the several questions asked is given below

Q1. Should youths use SNS?

Q2.Should student and teacher are friends on SNS?

Q3.can SNS be used in education?

Q4.Should student's online profile is seen by his professor?

Q5 Do you think students online profiles show his real personality?

Q6. Do you think students online profile is seen by his employer?

All of these questions had 3 alternatives YES, NO and CAN'T SAY (Neutral).

We have analyzed the dependency of response of the user with their demography. In case of Q1,Q3, Q5and Q6 we found strong relation between all demographic factor as p-value in all cases was greater than 0.05. In case of Q2 there was no association between factors like profession and Gender while there association was found between education and age.

With in case of Q4 it was found that there was no association between profession and education while there was association between gender and age, P-value in case of gender was slightly greater than 0.05 (i.e. 0.07).

3. Conclusion

Regarding the choice of social media, Face book seems to most preferred social network sites amongst all groups of the users. As regarding second choice LinkedIn is popular amongst teachers, while Google+ amongst students and industry employee prefer LinkedIn and tweeter. Our finding with is conformity with reports of ComScore and IAMAI [1, 9] and the choice of social media does not vary with gender.

As regarding the intensity of usage Males, young and post graduates are spending more on time on these sites. Frequency of usage is high amongst students and industry people while it is low in teachers, the reason could be the teachers lack time or they do not feel comfortable with this technology. Usage is high amongst males and low amongst females, as Indian society females are more conservative as compared to males (or this difference could be due to the sample size).

Most of the users agree that students and youths should use this site. However people are concern about the harmful effect of these sites.

Teachers as well as students are positive about student teacher friendship on SNS. Males are positive about this relationship while the females are undecided.

All groups of the users think that SNS can be used in education Teachers and People from industry are of opinion that student's online profile can be seen by his teacher while students do not want their profile to be seen.

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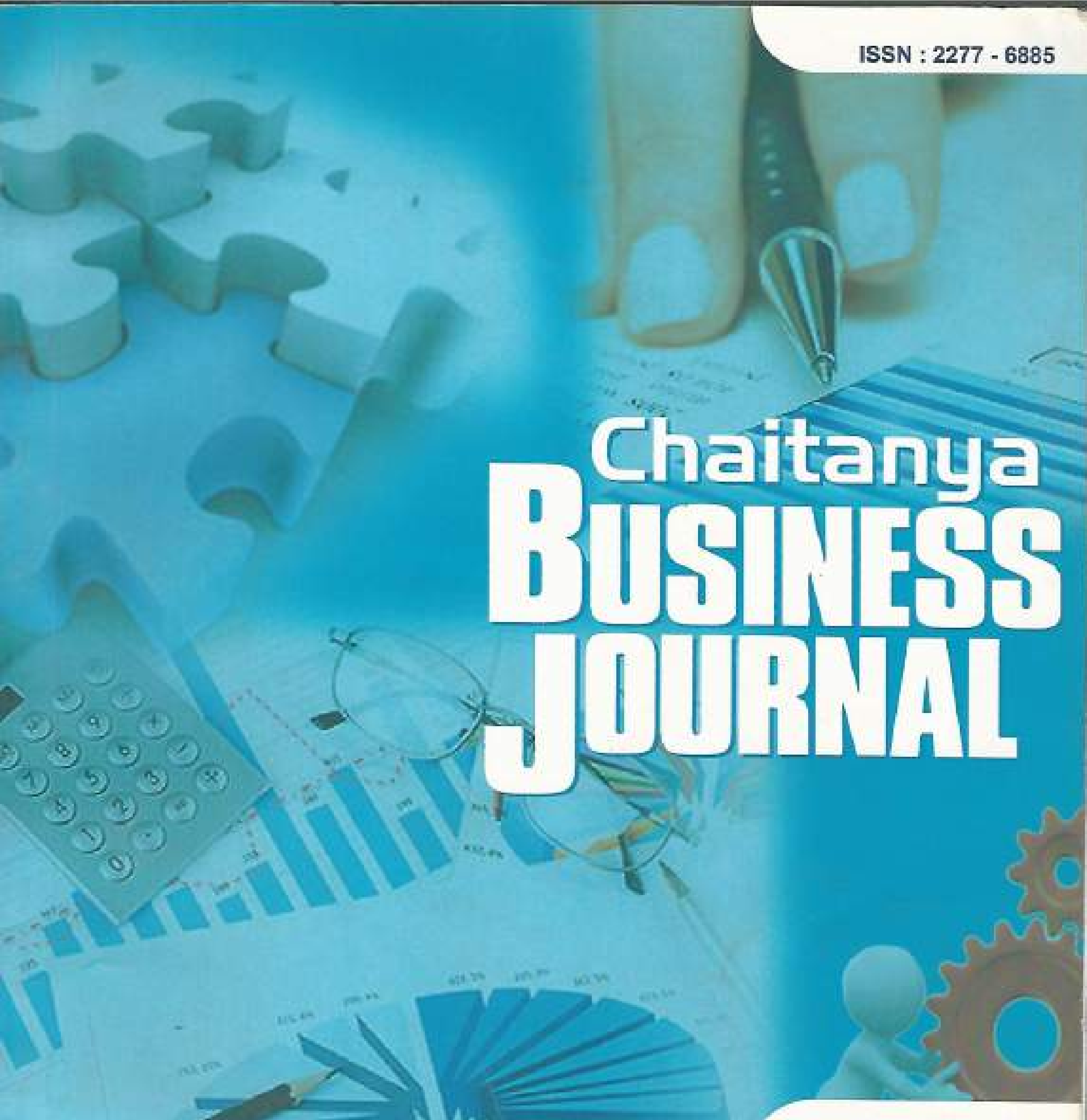

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CONTENTS

MICROFINANCE, SELF-HELP GROUPS AND WOMEN EMPOWERMENT IN MAHARASHTRA

Dr. Anita Khatke

Abstract

The present study assesses the benefits of microfinance through self-help groups, in Maharashtra. Women Empowerment is a multidimensional social process that helps women in gaining control over their own lives Women's empowerment is thought to be one of the main issues when talking about gender equality, economic growth and poverty in the academic world today. In India many states are using a reservation bill to ensure women's participation in the political decision-making at local level. Studies show that when women are supported and empowered, all of society benefits. Their families are healthier, more children go to school, agricultural productivity improves and incomes increase. In short, communities become more resilient. Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choice either individually or collectively for social transformation.. During the last decade microfinance has become the latest trend in the development discourse, celebrated for empowering poor women to work their way out of poverty. Microfinance and micro-credit practices have become a popular means of local development. Microfinance scene is dominated by Self Help Group (SHGs)

Keywords: Self-help groups, Empowerment, microfinance; poverty; development; gender;

Introduction

Women bear almost all responsibility for meeting basic needs of the family, yet are systematically denied the resources, information and freedom of action they need to fulfill this responsibility. The vast majority of the world's poor are women. Two-thirds of the world's illiterates are female. Of the millions of school age children not in school, the majority are girls. The current world food price crisis is having a severe impact on women. Around the world, millions of people eat two or three times a day, but a significant percentage of women eat only once. And, now, many women are denying themselves even that one meal to ensure that their children are fed. These women are

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already suffering the effects of even more severe malnutrition, which inevitably will be their children's fate as well. The impact of this crisis will be with us for many years. Under the trickledown theory in the planning process it was expected that women will equally benefit along with men. This has been belied by actual development. The ninth plan document recognizes that in spite of development measures and constitutional legal guarantees- women have lagged behind in almost all sectors.

In India, the emergence of liberalization and globalization in early 1990's aggravated the problem of women workers in unorganized sectors from bad to worse as most of the women who were engaged in various self employment activities have lost their livelihood. Despite in tremendous contribution of women to the agriculture sector, their work is considered just an extension of household domain and remains non-monetized. Solution to this entire problem is Women Empowerment.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological psychological economic spheres and at various levels, such as individual, group and community and challenges our assumptions about status quo, asymmetrical power relationship and social dynamics. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. There are several reason for this: Among the poor , the poor women are most disadvantaged–they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility.

Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group (SHGs)-Bank Linkage Programme as a cost effective mechanism for providing financial services to the

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"Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor ,leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

This paper puts forward how micro finance has received extensive recognition as a strategy for economic empowerment of women and to examine the impact of Micro finance with respect to poverty alleviation and socioeconomic empowerment of rural women. An effort is also made to suggest the ways to increase women empowerment.

Concept and Features of Micro Finance

The term micro finance is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of micro finance. The taskforce on supportive policy and Regulatory Framework for Microfinance has defined microfinance as "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". The term "Micro" literally means "small". But the task force has not defined any amount. However as per Micro Credit Special Cell of the Reserve Bank Of India , the borrowed amounts up to the limit of Rs.25000/- could be considered as micro credit products and this amount could be gradually increased up to Rs.40000/- over a period of time which roughly equals to $500 – a standard for South Asia as per international perceptions.

The term micro finance sometimes is used interchangeably with the term micro credit. However while micro credit refers to purveyance of loans in small quantities, the term microfinance has a broader meaning covering in its ambit other financial services like saving, insurance etc. as well. The essential features of the approach are to provide financial services through the groups of individuals, formed either in joint liability or co-obligation mode.

Dimensions of the microfinance approach are:

- Savings/Thrift precedes credit

- Credit is linked with savings/thrift

- Absence of subsidies

-Group plays an important role in credit appraisal, monitoring and recovery.

Basically groups can be of two types:

Self Help Groups (SHGs): The group in this case does financial intermediation on behalf of the formal institution. This is the predominant model followed in India.

Grameen Groups: In this model, financial assistance is provided to the individual in a group by the formal institution on the strength of group's assurance. In other words, individual loans are provided on the strength of joint liability/co obligation. This microfinance model was initiated by Bangladesh Grameen Bank and is being used by some of the Micro Finance Institutions (MFIs) in our country.

Micro Finance Instrument for Women's Empowerment

Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the "unreached poor". Based on the philosophy of peer pressure and group savings as collateral substitute , the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

Micro Finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Increasingly in the last five years, there is questioning of whether micro credit is most effective approach to economic empowerment of poorest and, among them, women in particular. Development practitioners in India and developing countries often argue that the exaggerated focus on micro finance as a solution for the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor.

Credit for empowerment is about organizing people, particularly around credit and building capacities to manage money. The focus is on getting the poor to mobilize their own funds, building their capacities and empowering them to leverage external credit. Perception women is that learning to manage money and rotate funds builds women's capacities and confidence to intervene in local governance beyond the limited goals of ensuring access to credit. Further, it combines the goals of financial sustainability with that of creating community owned institutions.

Before 1990's, credit schemes for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having the access of credit. However, there is a perceptible gap in financing genuine credit needs of the poor especially women in the rural sector.

There are certain misconceptions about the poor people that they need loan at subsidized rate of interest on soft terms, they lack education, skill, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several SHGs reveals that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them to undertake any economic activity rather than credit subsidy.

The Government measures have attempted to help the poor by implementing different poverty alleviation programmes but with little success. Since most of them are target based involving lengthy procedures for loan disbursement, high transaction costs, and lack of supervision and monitoring. Since the credit requirements of the rural poor cannot be adopted on project lending app roach as it is in the case of organized sector, there emerged the need for an informal credit supply through SHGs.

The rural poor with the assistance from NGOs have demonstrated their potential for self help to secure economic and financial strength. Various case studies show that there is a positive correlation between credit availability and women's empowerment.

Microfinance in India-Approaches and Progress

As access to formal finance — including subsidised credit through IRDP and its recent variant *Swaranjayanti Gram Swarozgar Yojana* (SGSY) — of the rural poor has been limited, two microfinance approaches have been experimented with. One is the SHG

Bank Linkage and the other is the "Grameen type" /or microfinance institution model.[12] These are designed to combine the safety and reliability of formal finance with the convenience and flexibility of informal finance. A stylized description of three approaches — including the individual banking component — is given in Table 1.

No further comment is made on the individual banking component as it is relatively small. The progress of microfinance so far has been modest. A notional estimate of the poor benefiting from it is 5 per cent at the all-India level, as compared with 65 per cent in Bangladesh (Basu and Srivastava, 2005).13 Of the two approaches, the SHG Bank Linkage dominates the MFI model in scale and outreach.

Table 1

Features	SHG	Grameen	Individual Banking
Clients	Primarily women	Primarily women	Primarily women
Groups	15-20 clients per group	Usually 5 clients per group (organized into centers of 4-6 groups)	Individual clients
Services	Savings and credit	Credit-regular cycle	Credit
Role of MFI staff	Guide and facilitate	Organize (groups dependent on staff)	Organize
Meetings	Monthly	Weekly	Individual transactions — often daily
Savings deposits	Rs 20-100 / month	Rs 5-25/week	Flexible
Interest on savings	Bank rate (4.25 per cent)+ profit share	6-9 per cent	6 per cent +
Initial loan amount	Rs 5-10,000	Rs 2-5000	Rs 5-15000
Effective interest rate	24-28 per cent	32-38 per cent	23-38 per cent
Insurance	Sometimes loans linked to health and life insurance	Sometimes loans linked to health and life insurance	Sometimes loans linked to health and life insurance
Development services	Some associated programmes	Small social projects	Enterprise support

Adapted from Sinha (2005)

Problems and Challenges

Surveys have shown that many elements contribute to make it more Difficult for women empowerment through micro businesses. These elements are:

- Lack of knowledge of the market and potential profitability, thus making the choice of business difficult
- Inadequate book-keeping.
- Employment of too many relatives which increases social pressure to share benefits.
- Setting prices arbitrarily.
- Lack of capital.
- High interest rates.
- Inventory and inflation accounting is never undertaken.
- Credit policies that can gradually ruin their business (many customers cannot pay cash; on the other hand, suppliers are very harsh towards women).

Suggestions

The organizations involved in micro credit initiatives should take account of the fact that:

- Credit is important for development but cannot by itself enable very poor women to overcome their poverty.
- Making credit available to women does not automatically mean they have control over its use and over any income they might generate from micro enterprises.
- In situations of chronic poverty it is more important to provide saving services than to offer credit.
- A useful indicator of the tangible impact of micro credit schemes is the number of additional proposals and demands presented by local villagers to public authorities.

Nevertheless ensuring that the micro-finance sector continues to move forward in relation to gender equality and women's empowerment will require a long-term strategic process of the same order as the one in relation to poverty if gender is not to continue to 'evaporate' in a combination of complacency and resistance within donor agencies and the micro-finance sector. This will involve:

- Ongoing exchange of experience and innovation between practitioners
- Constant awareness and questioning of 'bad practice'
- Lobbying donors for sufficient funding for empowerment strategies

- Bringing together the different players in the sector to develop coherent policies and for gender advocacy.

Conclusion

Numerous traditional and informal system of credit that were already in existence before micro finance came into vogue. Viability of micro finance needs to be understood from a dimension that is far broader- in looking at its long-term aspects too .very little attention has been given to empowerment questions or ways in which both empowerment and sustainability aims may be accommodated. Failure to take into account impact on income also has potentially adverse implications for both repayment and outreach, and hence also for financial sustainability. An effort is made here to present some of these aspects to complete the picture. A conclusion that emerges from this account is that micro finance can contribute to solving the problems of inadequate housing and urban services as an integral part of poverty alleviation programmes. The challenge lies in finding the level of flexibility in the credit instrument that could make it match the multiple credit requirements of the low income borrower without imposing unbearably high cost of monitoring its end use upon the lenders. A promising solution is to provide multipurpose lone or composite credit for income generation, housing improvement and consumption support. Consumption loan is found to be especially important during the gestation period between commencing a new economic activity and deriving positive income. Careful research on demand for financing and savings behavior of the potential borrowers and their participation in determining the mix of multi-purpose loans are essential in making the concept work. India is the country where a collaborative model between banks, NGOs, MFIs and Women's organizations is furthest advanced. It therefore serves as a good starting point to look at what we know so far about 'Best Practice' in relation to micro-finance for women's empowerment and how different institutions can work together.

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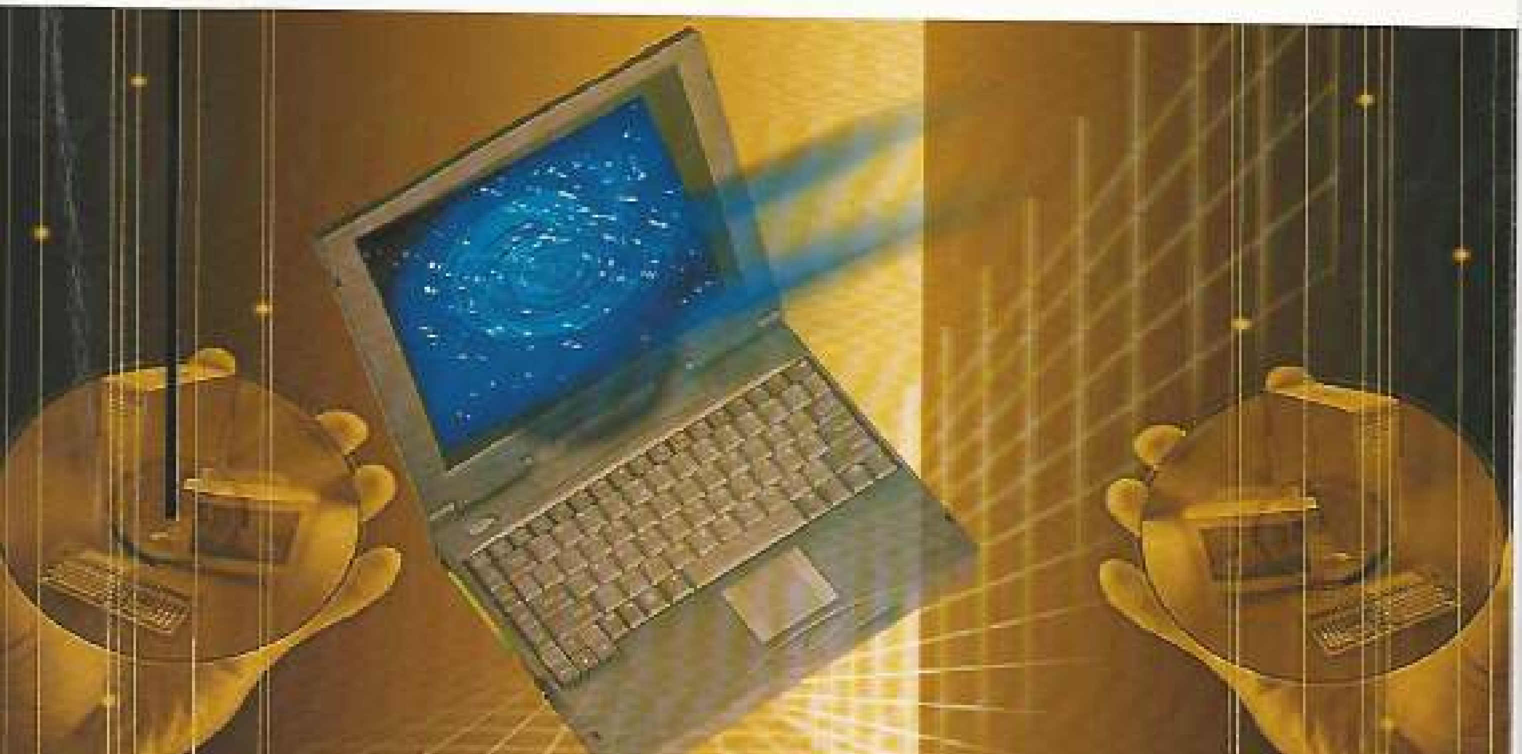

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Best HR practices and Supply Chain Management

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Abstract - Organisations may try to improve the effectiveness of the supply chain by managing HR across organisational boundaries. This might be a particularly effective strategy if a client organisation focuses on increasing the use of 'good' or high performance working practices in its suppliers, as there is considerable evidence that such practices can contribute directly to organisational success and lead to higher employee well-being. An additional advantage of such a strategy might be to help protect the client organisation's reputation and brand image by insuring that suppliers provide employees with working conditions that customers perceive as decent. Managing HR across organisational boundaries therefore provides a mechanism by which HR practices can be diffused throughout the supply chain. However, little is known about the issues and problems faced by clients in diffusing good practice. For example, a client's interest in maintaining cost-based competitive tendering might inhibit its attempts to diffuse 'good' HR practice or a supplier might resist the imposition of certain HR practices because they are viewed as too costly or disruptive to internal consistencies (e.g., creating large unfair differences in reward between groups of workers). The main aim of this research is therefore to address the conditions and processes that shape the diffusion of good HR practices in supply chains that contain 'good practice' clients and suppliers.

Introduction :

Supply chain relationships exert significant impact on the way organisations manage people (Marchington et al., 2005). Clients, for example, may seek greater control over a supplier's work processes by trying to influence the supplier's HR practices through formal contractual and informal arrangements (Marchington & Vincent, 2004). Supply chains may therefore play an important role in the diffusion of 'good' HR practices (see Box 1 for a definition) and subcontracting by 'good practice' clients (e.g., award winning, kite-marked) could play a key role in this process because of the value they place on 'good' HR practices. However, little is known about the role of 'good' practice clients and problems faced in diffusing good practice. For example, a client's interest in maintaining cost-based competitive tendering might inhibit its attempts to diffuse 'good' HR practice (Purcell & Purcell 1999). In addition, efforts by clients to shape supplier's practices may be seen by the supplier as too costly or too disruptive to internal consistencies, e.g., creating large unfair differences in reward between groups of workers. But suppliers may have their own independent interests in developing good HR practices, as the status of 'good practice' supplier may be advantageous in attracting clients. Suppliers may therefore seek to work with a client to alter the HR practices used. In addition, third parties such as trade unions may also play a role in shaping the diffusion of HR practices, as a result of their influence within the client and supplier. The main aim of this research is therefore to address the conditions and processes that shape the diffusion of good HR practices in supply chains that contain 'good practice' clients and suppliers.

In this paper, we analyze the relationship between clients and suppliers from dual perspectives, employing interviews with both parties involved in the supply chain relationship and with trade unions when present. A key proposition of our paper is that the ability of clients and suppliers to shape HR practices in the supply chain is temporal in nature, wherein windows of opportunity open at certain times that enable each party to persuade the other regarding the benefits of good HR practices. In order to comprehend the extent to which suppliers and clients influence each others' HR practices, our report maintains that the appropriate universe for study should include the life span of the supply chain, direct and indirect influences, as well as influences that are firm-specific (such as variations in industry, size, and trade union presence) and influences that are external to the firm (such as differences in institutional regulatory arrangements).

We detail our approach to supply chains and HR diffusion in the introductory section, and then set out the key findings from two case studies: a client-focused case concentrating on the relationship between a client, a major UK supermarket, and two of its meat suppliers; and a supplier-focused case study examining the relationship between a large service contractor and two of its clients, both hospitals.

Supply Chains and Human Resource Management

The effective management of an organisation's supply chains can help to reduce costs, improve services and products, increase customer satisfaction, and ultimately raise a company's profits and level of competitiveness (Chan and Qi, 2003; Poirier and Quinn, 2004). One potential means of improving the effectiveness of the supply chain is through the use of techniques such as total quality management, just-in-time, logistics management and supply chain partnering. Another potential means of improving the effectiveness of the supply chain is through the use of human resource practices. This might be achieved in three ways. First, HR practices might be used to improve the effectiveness of practices internal to the firm, e.g., using training to improve logistics management (Ernst and Whinney, 1987) or competitive benchmarking techniques (Gowen and Tallon, 2002). Second, HR practices might be used to improve the relationship between organisations in the supply chain through, for example, the design of boundary spanning roles or negotiation training (Bowersox et al., 1989; Ernst & Young, 1992; Novack et al., 1995).

A third way of trying to improve the effectiveness of the supply chain is by managing HR across organisational boundaries, i.e., seeking to influence the HR practices of other organisations in the supply chain. For example, a client might seek to influence a supplier's training and development practices as a way of gaining a degree of control over the costs and quality of the product or service being supplied. (Marchington & Vincent, 2004). Indeed, this might be a particularly effective strategy if the client focuses on increasing the use of 'good' or high performance working practices, as there is considerable evidence that such practices contribute directly to organisational success (Barney and Wright, 1998; Combs et al., 2006; Huselid, 1995; Guest, 1997; Wright et al., 2005). Managing HR across organisational boundaries can also be used to help protect the organisation's reputation and brand image by insuring, for instance, that suppliers provide employees with working conditions that customers perceive as decent or acceptable. Importantly, managing HR across organisational boundaries provides a mechanism by which HR practices can be diffused throughout the supply chain (Marchington et al., 2005; Marchington, Carroll, Grimshaw, Pass & Rubery, 2009).

A number of studies have provided examples of clients trying to influence the HR practices of suppliers (Hunter et al., 1996; Rubery et al., 2004; Roper et al. 1997; Walsh & Deery, 2006). For example, Scarbrough (2000) illustrated this process across three different supply chains. In a specific case, a client had worked with a supplier to introduce a new system of work organization for its products. It insisted upon a no redundancy policy for this particular product line, and thereby created problems and tensions in other parts of the factory, who supplied other clients, where no such guarantee was given. Moreover, this insistence on excluding redundancies was not supported with a guaranteed sales requirement to the client. This example reveals the potential clash between client requirements and a supplier's internal human resource policies.

Studies have also illustrated the formal and informal ways in which clients seek to influence a supplier's HR practices. For example, clients might use formal tactics, such as the inclusion of clauses in commercial agreements stating the standards that must be achieved or that the suppliers' HR practices can be monitored (Beaumont et al., 1996; Boaden et al., 2008). Clients might also use informal tactics such as persuasion and personal appeals (Swart and Kinnie, 2003; Rubery et al., 2004; Swart et al., 2007). But a client's ability to influence a supplier's HR practices is not straightforward or guaranteed and is likely to be affected by firmand context specific factors. Firm-specific factors might be associated with the client (e.g., bargaining ability, size, reputation), the supplier (e.g., pressure to achieve internal consistencies and fairness) or the nature of the supply chain relationship (e.g., size of contract, quality of relationships, the match of HR practices). Context-specific factors include those that are external to the firm such as the regulatory environment (e.g., national regulations) and the employment relations context, e.g., trade union power (Hunter et al., 1996; Rubery & Earnshaw, 2005).

Given the range of firm and context specific factors that might shape the diffusion of HR practices, it is entirely possible that, in some circumstances, suppliers may have considerable bargaining leverage over the conditions of their contracts with clients. For example, a large supplier may have substantial power in deciding what HR practices to use with a small client, particularly when a client buys a standardized service package from the supplier. In addition, research into outsourcing in the IT industry, for instance, demonstrates that suppliers use their expertise as a means of gaining leverage in the design of a contract, and also as a means of obtaining staff and knowledge transfer from the client to the supplier in order to develop their own organisational capabilities (Grimshaw and Miozzo, 2009; Miozzo and Grimshaw, 2011). It may also be the case that the extent to which clients and suppliers are more or less susceptible to HR practice diffusion is temporal in nature; that is, the leverage held by clients and suppliers varies depending on time-based factors. Indeed, the IT firm EDS makes explicit temporal reference to opportunities for skills and knowledge transfer, identifying 'present modes of operation' (that is, the first six months or so after a contract is signed) and 'future modes of operation' (that is, the period of maturation after the initial phase of the contract) as distinct temporal entities.

Overall, the process by which HR practices diffuse across the supply chain appears to be affected by firm-specific factors, context-specific factors and temporal factors associated with the lifespan of the relationship between client and supplier. In the following section we set out our approach to the diffusion of HR practices within supply chains that expands on these, and other, considerations.

An approach to understanding the diffusion of HR Practices within Supply Chains
Our approach to understanding the diffusion of HR practices in supply chains emphasizes different stages in the life span of the supply chain. Specifically, we suggest the time span of a single contract can be compartmentalised into three distinct stages. These might be termed a 'pre-contract' stage, a 'contract negotiations' stage, and a 'contract operation' stage. Our approach further emphasizes that a range of firm and context specific factors may influence diffusion at each stage such that the leverage of each party may vary across each stage.

Pre-contract
During the 'pre-contract' stage a client might assess a potential supplier's capabilities such as the extent to which it meets the client's legal requirements or the capacity with which the supplier might be able to adapt or fit within the firm's organisational norms. These norms and requirements might include standardized measures, such as ISO 9000 quality criteria, or more firm-variant measures, such as specific HR standards set by the company. Diffusion effects might occur at this stage when a firm adopts certain practices to become considered as a supplier. *Contract Negotiation*
At the 'contract negotiations' stage, the exact nature of the contract is discussed between client and supplier. The final contract is likely to include terms associated with service or product design, quality standards, costs and contract monitoring. The contract may also include terms associated with HR practices. The terms of the contract are likely to be shaped by the motives and goals of the client and supplier and each party may have a range of different motives, such as maintaining cost-based competitive tendering, ensuring quality standards and protecting the reputation of the firm (Purcell, 1999). Where clients and suppliers have multiple interests, good HR practices may be more often diffused in supply chains when the client or supplier values reputational pedigree in addition to cost efficiency. Another important factor that may shape the contract during contract negotiations is the client and supplier's willingness to incorporate national or industry regulations. For example, a client might insist on incorporating a voluntary set of regulations concerning product quality or labour standards. In other situations, each party may have little choice but to include certain regulations into a contract, e.g., Transfer of Undertakings (Protection of Employment) regulations must be incorporated into contracts between public organisations and private partners. But even here, the nature of the contract might be shaped by each side's willingness to incorporate or escape regulation (Marchington et al., 2005).
During contract negotiation, the client is often seen to have the most leverage. But this may only be the case in some circumstances, such as when the client is a dominant player in the market place or when the size of the contract is large (from the supplier's perspective). In other situations, suppliers may have much more leverage, which may derive from their expertise or from their position in the market place. Indeed, in the UK, just as some supply chains are dominated by a few large clients (e.g., retail supermarkets), it can be suggested that other supply chains are becoming increasingly dominated by a small number of large suppliers (e.g., security). Of relevance here is the possibility that suppliers might use their leverage (e.g., by dictating the terms and conditions of staff transfer) to ensure that the supply chain contract does not create problems associated with the internal alignment of HR practices (e.g., an HR practice might not fit with other HR practices currently used), the internal integration of HR practices (e.g., difficulties of having to manage different HR policies and practices) or the internal consistency of HR practices (e.g., ensuring employees perceive practices as being fairly applied across all employees) (Marchington et al., 2011). Thus, our approach emphasises that the relative power of the client and supplier in contract negotiations will depend on contextual factors and that the client may not always have a dominant role in contract negotiations.
Contract Operation

The 'contract operation' period refers to the implementation and operation of the contract. The diffusion of HR practices at this stage is likely to be heavily influenced by the terms and conditions of the contract negotiated during the previous stage, particularly when a contract requires a client to use specific HR practices (Scarborough, 2000). But even non-HR aspects of the contract (e.g., service design, standards and costs) may have an effect on HR diffusion. For example, high quality standards set by the client may require a supplier to increase training. During contract operation the client might also seek to influence the supplier's HR practices directly (e.g., by querying suppliers about the effectiveness of an HR practice) or indirectly e.g., by altering

operational demands (Beaumont et al., 1996; Kinnie et al., 1999). A direct influence on oneHR practice might also have a 'knock on' effect on others. For example, Kinnie et al. (1999) describe a case in which an automotive supplier was directly encouraged by a major client to move towards leaner and more team-oriented work. The client also insisted that there should be no redundancies associated with the new approach. In enforcing these direct changes, the supplier altered other HR practices, including the pay and reward system, to better fit with the new approach to work organisation.
Further, regardless of the specifics of their clients' approaches to HR, a supplier may have its own independent interest in developing good practices, as it will be able to market itself as a 'good practice' employer, thus potentially gaining competitive advantage over others. To protect this status, a supplier might in fact seek to shape its clients' HRM practices, thereby diffusing good practices up the supply chain. However, it should be noted that this 'reverse diffusion' is considerably more difficult than the usual client-driven approach, given that suppliers tend to face an environment consisting of multiple and rapidly-changing clients (Rubery et al., 2004).

Other factors influential in the diffusion of good HR practices

By focusing on the different stages in the life span of a supply chain relationship, we have highlighted a few firm-specific and context-specific factors that may affect HR practice diffusion. One factor shaping the diffusion of HR practices throughout supply chains is the extent to which clients and suppliers involve third parties, such as trade unions. Unions and other third parties tend to have significant effects on HR practices within supply chains. At the macro level, the Labour government, for example, has encouraged unions to actively stimulate demand for employee training (Keep and Rainbird, 2003); at the micro level, for instance, SMEs with recognized trade unions are more likely to have formal inductions, grievance and disciplinary procedures and two-way team-briefings (Bacon & Hoque, 2005). Where unions are present within a supply chain, it is likely that the 'good' HR practices they endorse and support will be more easily diffused across the network. That is, when firms receive 'union buy-in' for good practices, these are easier to implement within the workplace, and therefore may prove more successful than if the union opposes the diffused practice. In this way, unions can have a substantial effect on HR practice diffusion, by acting as either a conduit or impediment to diffusion, depending on the extent to which they find the practice valuable.
Finally, one must not overlook institutional factors. Institutional influences on supply chains may vary considerably, and include, but are not limited to, government legislation, societal expectations, industry trends, professional affiliations or leading organisations, and activist groups (Paauwe & Boselie, 2003; Greenwood & Hinings, 1996). For instance, clients and suppliers may attempt to diffuse what they consider fashionable trends in HRM practices to appear up-to-date and to potentially gain advantage over other organisations (Wright & McMahan, 1992). Professional associations, such as the Chartered Institute of Purchasing and Supply or the Chartered Institute of Management Accountants tend to shape norms and values, and might also limit or encourage the adoption of HR practices. Regulatory and legislative pressures, such as European directives and national or industry-based bargaining arrangements may also substantially shape the extent to which HR practices can be easily diffused between clients and suppliers.

Conclusion :

In sum, the diffusion of 'good' HR practices throughout any supply chain is contingent on a vast array of influences. The power and leverage necessary for a good practice organisation to diffuse good HR practices throughout the supply chain depends on the period of the contractual cycle during which diffusion is being attempted, on the specific approach taken by the diffusing party, and on environmental circumstances. Our approach also emphasizes that this 'good practice' diffusion is not necessarily a one-way street; clients and suppliers may have equal opportunities to shape HR practices, depending on the circumstances of the relationship between the two entities

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"An Analytical study of Financial Statement of Solapur University, Solapur"

Prof. Vinay Bhalerao[1] & Dr. Y.S. Vaishampayan[2]

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Abstract

The present study focuses on the financial statement of Solapur University and its allocation as well as application of funds as the university has received various grants & fellowships and other revenues from different segments.

The study focuses on the utilisation of funds & revenue generation of funds as well as there transfer of funds pattern towards the future perspectives various schemes of government for the purpose of students fees & grants available to the universities through UGC "A University stands for humanism, for tolerance, for reason, for the adventure of ideas and for the search of truth. It stands for the onward march of the human race towards ever higher objectives. If the University discharges their duties adequately, then it is well with the Nation and the People." JAWAHARLAL NEHRU

Growth of higher education

The early Gurukul system of education flourished in the Vedic and upnishadic periods, but a huge university came to be set up at Takshashila in the sixth Century B C. The two other universities, namely Nalanda and Vikramshila were established in the fourth and fifth Centuries A D, respectively. The modern higher education system is only 140 years old. When the first three universities were set up in 1857 under the British Rule, the thrust of development was mainly on liberal arts education. The rate of development was slow as in a period of 90 years only 18 universities were set up in the country. Most of these followed the model of the three leading universities at Bombay, Calcutta and Madras. When India became independent, it had only 20 universities and 500 colleges located in different parts of the country.

Higher education in India is made up of regular education and distance education. There are four types of regular education (general, technical, medical and agricultural) with each type divided into university level and college level education. Distance education is university-based and is limited to undergraduate and post-graduate degree and diploma courses in general and technical education (Narayana, 2002).

Under the Constitution (42nd Amendment) Act of 1976, both the Federal/Central/Union and the State Governments are responsible for the promotion and development of higher education. The University Grants Commission (UGC), established in 1956 by an Act of Parliament, is responsible for funding, coordinating, monitoring and maintaining the universities in the country. The 16 Central Universities were established by Acts of Parliament and are directly controlled by the Union (central) government, while state universities are set up by state legislatures. In addition to these, there are higher education institutions that are granted “deemed to be university” status by the central government and those that are established by Parliament or state legislatures as “institutions of national importance”. Education is the driving force in the rapidly changing globalised economy and society.

Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of education as driving factor results in both challenges and opportunities. It is now well recognized that the growth of the global economy has increased opportunities for those countries with good levels of education and vice versa.

The era of globalization education is not just another tradable service with profit as its primary motive. Education shapes the very process of economic and social development. The structure and growth of a country s education sector depends upon how the country s policy makers view higher education. India needs to maintain and enhance its competitive advantage of abundant, high quality and cost effective education.

Pattern of Education

The central and most state boards uniformly follow the "10+2+3" pattern of education in this pattern; study of 12 years is done in schools or in colleges, and then 3 years of graduation for a bachelor's degree. The first 10 years is further subdivided into 5 years of primary education, 3 years of upper primary, followed by 2 years of high school. This pattern originated from the recommendation of the Education Commission of 1964–66.

Primary education

The Indian government lays emphasis on primary education, also referred to as elementary education, to children aged 5 to 14 years old. The Indian government has also banned child labor in order to ensure that the children do not enter unsafe working conditions. However, both free education and the ban on child labour are difficult to enforce due to economic disparity and social conditions. 80% of all recognized schools at the elementary stage are government run or supported, making it the largest provider of education in the country.

Secondary education
Secondary education covers children aged 14 to 18, a group comprising 88.5 million children according to the Census, 2001. The final two years of secondary is often called Higher Secondary (HS), Senior Secondary, or simply the "+2" stage. The two halves of secondary education are each an important stage for which a pass certificate is needed, and thus are affiliated by central boards of education under HDR ministry, before one can pursue higher education, including college or professional courses.

Higher education
After passing the Higher Secondary Examination (the grade 12 examination), students may enroll in general degree programmes such as bachelor's degree in arts, commerce or science, or professional degree programmes such as engineering, law or medicine.[India's higher education system is the third largest in the world, after China and the United States. The main governing body at the tertiary level is the University Grants Commission (India), which enforces its standards, advises the government, and helps coordinate between the centre and the state

Literature Review
Educational Attainment In India

- Education is the basic requirement and the 'Fundamental Right' of the citizens of a nation.
- While Higher Education is important in building up a Quality Human Resource Base for the
- nation, the Basic or Elementary Education system holds much more significance. In fact,
- since the inputs of the Higher Education system are nothing but the outputs of the Elementary
- Education system, the later serves as the base over which the Super-structure of the whole
- education system is built up. Attainment of basic education is important both due to its
- Impact on the living standards of the people as also in augmenting their capabilities.

Concurrences & Opportunities for the Financial Sector

- Possession of reading and writing skills empower an individual to participate in modern
- economic processes

The value of higher education was recognized in traditional societies perhaps much more than in modern societies. Though no attempts were made to identify and quantify the benefits of education, the value of education was rarely questioned. Education and knowledge were viewed as a great wealth in itself, besides being a source of increase in wealth. It seems that even the existence of externalities was acknowledged in traditional societies, both in the ancient and modern periods.

Accordingly, societies invested resources in education voluntarily and gladly, and many a time without expecting any direct economic return. Even in modern societies for a long time, say, until the advent of the 1970s, it had been so. It was held that the benefits of education were vast and widespread, and in the long run, government investments made in education could be recovered by society through the increased productivity of the labour force and through consequent higher tax receipts by the government, and hence there was no need for any specific measures directly to recover the investments made in education from students or from any non-governmental sources.

As Mishan (1969) observed, “[higher] education is an investment and will pay for itself; and will increase the earnings of the beneficiary students and the government will recover its costs through consequent higher tax receipts."

It has already been highlighted that India is far behind acceptable standards regarding the first step towards education i.e. literacy. However, even that level is not uniformly attained throughout India. Wide regional disparity in EA standards is a vexing problem in India.

Education is a process of learning that contributes positively to an individual’s productive and intellectual abilities, allowing him/her to lead a dignified life. In the literature on education, there are several different approaches to understanding “education”. Knowledge is the driving force in the rapidly changing globalised economy and society.Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of knowledge as driving factor results in both challenges and opportunities. It is now well recognised that the growth of the global economy has increased opportunities for those countries with good levels of education and vice versa (Carnoy, 1999; Tilak, 2001; Stewart, 1996; Ilon, 1994).

Funds for Higher Education

The primary duty of any government is to fully support the entire education sector for its infrastructure and recurring costs. Higher education requires larger amounts of funding not only to provide good knowledge but to give country great architects of society also.

Kind of Grants Available

There are two kinds of grants for universities10, institutions deemed to be universities and colleges, they are:

- Development (Plan) Grants
- Maintenance (Non-Plan) Grants
- Central universities and colleges affiliated to them and institutions deemed to be university
- receive both the plan and non-plan grants. However, the state universities and their affiliated colleges receive only plan grants.
- The objective of providing Plan assistance is not only to improve the infrastructure and basic
- facilities in the universities so as to achieve at least the threshold level but also to develop
- excellence in those who are already ahead. These are not intended to supplement the requirements under maintenance grant.
- The UGC provides Non-Plan assistance to universities to meet the recurring expenditure on
- salaries of non-teaching and teaching staff and for maintenance of laboratories, libraries, buildings, as also for obligatory payments such as taxes, telephone bills, electricity and other purposes. Development assistance is utilised for consolidation of existing infrastructure and for modernising teaching, research and administration and to meet the changing demands of the society.

Objectives of the Study

1. To evaluate the various sources available for revenue generation by universities
2. To examine the utilization of available recourses from development point of view as well as future point of view

Research Methodology

1. Sources and Methods of Data Collection
   The study is analytical as well as descriptive in nature. The data collected only through by way of using secondary data.

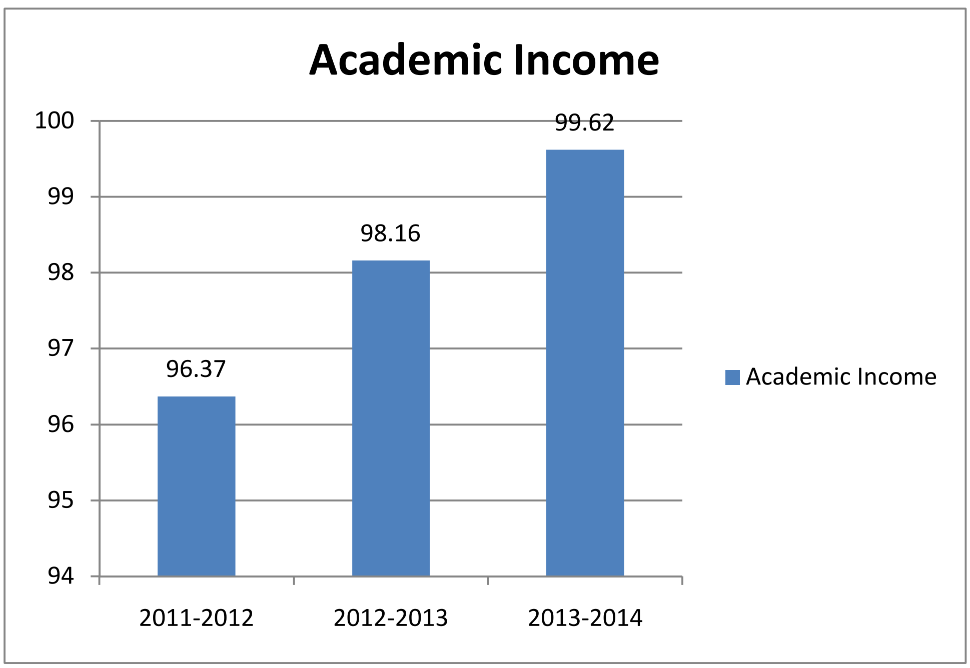
The secondary data can be collected through website of Solapur University , Solapur ”

2. Methods of Analysis and Statistical Tools
   Some basic technique used for data analysis like Percentage Method (%) method, Average, Ratio Analysis

Findings

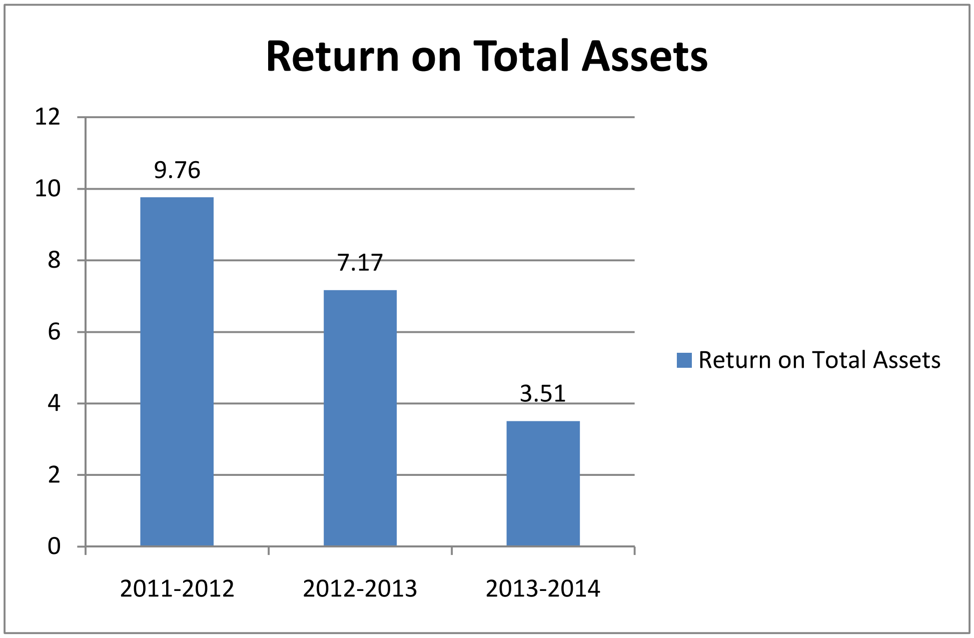
Statement showing Income from Academic

Year	2011-2012	2012-2013	2013-2014
Academic Income	196138548	226334250	225021651
Total Income	203521044	230554295	225867686
% on it	96.37	98.16	99.62



Statement showing return on Total Assets

Year	2011-2012	2012-2013	2013-2014
Return \ Revenue	56275300	48412795	28032061
Total Assets	576306262	674653882	798590566
% on it	9.76	7.17	3.51



The study can be concluded as

1. The revenue which is generated from Fee is Increasing from year 2011-12 to 2013-14 as the income of the university funding on salary Grant are increases apart from the Examination Fees
2. The university has distributed the Surplus for different funds for applying in the future period of time

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ORIGINAL ARTICLE

"THE STUDY OF CONSUMER AWARENESS OF USE OF SOLAR ENERGY SYSTEMS WITH REFERENCE TO WESTERN MAHARASHTRA"

ANITA KHATKE

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Abstract:

Energy security has an important bearing on achieving national economic development goals and improving the quality of life of the people. An energy crisis is any great bottleneck (or price rise) in the supply of energy resources to an economy. The increasing prices for petroleum products, projection that petroleum resources would be exhausted in a relatively short period of time and the use of fossil fuel resources for political purposes will adversely affecting worldwide economic and social development. In addition, global warming caused largely by green house gas emission from fossil fuel generating systems is also a major concern. These problems can be overcome by alternative sources that are renewable, cheap, easily available, and sustainable. And the solar energy is best promising source. But unfortunately this source of energy has been get neglected. People are using solar energy systems in industries as well as for household purposes but its use is negligible .Most of the people are not aware of use of solar energy systems. In this study researcher has aimed to find out the consumer aware of Solar energy, solar energy systems and its use

KEYWORDS:

Solar energy, solar energy systems, energy crisis, fossil fuel, consumer awareness

INTRODUCTION

Energy security has an important bearing on achieving national economic development goals and improving the quality of life of the people. The level of per capita energy consumption has for long been considered as one of the key indicator of economic growth. The Indian state of Maharashtra is at a crossroads. Its people endure frequent electricity blackouts due to a booming energy demand that far outpaces energy production.. Today there is enough water for agriculture but the farmers cannot pump the water due to intermittent power supply; the agricultural output of the State is being affected .We get energy mainly out of fossil fuels (non renewable sources) like coal, petroleum, oil and natural gas. But as non renewable sources are limited in nature and use of some of these sources are harmful to environment and earth. In other words all non-renewable resources are uniformly exhausting in near future. The problems posed by electric energy generation from fossil sources include high costs due to large demand and limited resources, pollution and CO2 production. These problems can be overcome by alternative sources that are renewable, cheap, easily available, and sustainable. And the solar energy is best promising source.

In the Vedas Surya Dev is referred to as the god of light who is responsible for all life on earth. The Sun is the richest source of electromagnetic energy (mostly in the form of heat and light) in the solar system. . It is fact that after our stores of oil and coal are exhausted the human race can receive unlimited power from the rays of the sun. Solar energy offers a clean, climate-friendly, very abundant and inexhaustible energy resource to mankind, relatively well-spread over the globe. Its availability is greater in warm and sunny countries like India including Maharashtra. In Maharashtra it is available everywhere and almost every day of the year. The energy from the sun could play a key role in de-carbonizing the global economy alongside improvements in energy efficiency and imposing costs on greenhouse gas emitters. The strength of solar is the incredible variety and flexibility of applications, from small scale to big scale. Solar technologies or systems can help ensure greater energy security and sustainability. It can also provide significant contribution to raise the living standards in developing economies it lends itself to a range of solutions, from a few watts as in a solar lantern or solar home lighting system to a few kilowatts as in a rooftop solar power system to mega-watt-scale grid-connected solar power plants. A whole new solar power ecosystem is generating new jobs and entrepreneurship. In spite of several benefits, the use of solar energy is very less. It is observed that the problem pertaining to consumption of solar energy systems is mainly revolving around of 3Ns and they are non-awareness, non-availability and non-adaptability. Government and marketers, manufactures of solar energy systems has to adopt the favorable marketing strategies to overcome these 3 Ns.

SOLAR ENERGY

Sun worship by ancient civilisations is evidence of the recognition of the sun's central importance in sustaining life. Sun is worshipped as "surya" in India from ancient times. According to the Indian mythology, surya was responsible for health and life, a reflection of what was perhaps the scientific belief of the time. Surya is one of the principal Vedic deities.solar energy - energy derived from the sun's radiation .the sun gives us 1000 times more power than we need. if we can use 5% of this energy, it will be 50 times what the world will require. [03] Solar energy, radiant light and heat from the sun, has been harnessed by humans since ancient times using a range of ever-evolving technologies

SOLAR ENERGY SYSTEMS –

These are the device which collect and concentrates and converts solar energy is to useful heat energy and electric energy which are useful to humankind some examples solar energy systems- solar panels, solar home lightings, solar water pump, solar invertors, solar air conditioner, solar water heater, solar cooler, solar lanterns, solar generator, solar cooker, solar street lights, solar battery charger, solar television, solar fridge, solar dryer, solar led lights.

Dr. Manmohan Singh, (2010) India's current prime minister said while releasing the national action plan on climate change, rightly said

"In this (India's) strategy, the sun occupies centre stage, as it should being literally the original source of energy. We will pool all our scientific, technical, and managerial talents, with financial resources, to develop solar energy as a source of abundant energy to power our economy and to transform the lives of our people. Our success in this endeavor will change the face of India."

STATEMENT OF THE PROBLEM

Whole India as well as Maharashtra is facing problem of energy crises. There is huge gap between demand and supply. Whole Maharashtra is facing problem of energy deficits. due to this industries, commercials & also household getting badly affected. Urban area is facing problem of load shading. in rural areas 12-14 hours, load shading of power supply is there. Thus, the agriculture progress and farmers get badly affected .energy is blood flowing through economy. the energy we use generates electricity from natural of resources like water, oil, wood, coal, gas etc. but all these resources are limited, one day many of this will come to an end. India is importing large amount of fossil fuels. The burning of fossil fuels creates pollution results into global warming. To overcome this situation we have to accept new options i.e. use of solar energy. Solar energy is free of cost & available everywhere & unlimited never-ending courses. Using solar energy we can solve many problems such as electrically shortage, which affected the economy, pollution .over use of natural resources environment natural resources.

But unfortunately the most of the people are not aware of the use and importance of solar energy systems. Very few people are using solar energy products. People are aware of only few solar energy systems while there are various systems available. This research mainly focuses on consumer awareness of use solar energy system.

OBJECTIVES

The board objectives of this study is to study the consumer awareness of use of solar energy systems western Maharashtra .however, the specific objectives of the study are as under.

1.To study the consumer awareness of use of solar energy systems in two cities of western Maharashtra i.e. Pune and Solapur
2.To study the consumer awareness about solar energy systems (products) in households and professionals of two cities of western Maharashtra
3.To find out the usage level of various solar systems
4.To give suggestions to increase create consumer awareness and to overcomes the barriers of use of solar energy system.

SIGNIFICANCE OF STUDY

1This study will give us the picture of consumer awareness of use of solar energy systems in households and professional i.e. how many people's on professionals using the solar systems.
2It also gives an idea about, if peoples are using the solar energy systems, which systems they are using and at what extend.
3This study and suggestions is beneficial to society, economy, saving nature and ultimately saving earth. e.g. by using solar energy systems, the rural areas can overcome through the problems of load shading etc

SCOPE

The scope of the study is restricted to the two cities of western Maharashtra i.e. Pune and Solapur. It covers districts places i.e. Pune and Solapur cities. This study will focus on households as well as professionals. Also study is limited to survey of households and professionals (business) only.

LIMITATIONS

The present study is limited to two cities of western Maharashtra only. This study doesn't cover use of other renewable energies. It covers only the consumer awareness of solar energy systems. It focuses only on households.

HYPOTHESIS

. "Consumer awareness about the use of solar energy systems is negligible in respondents from Pune and Solapur"

RESEARCH DESIGN AND METHODOLOGY

The research purpose and research questions of this thesis indicate that this study is more descriptive and little bit exploratory. And also our interest is to describe the area of research and later we would begin to explain analyze the collected data in order to find out and analyze awareness level about the use of solar energy products by households and professionals. Therefore descriptive and analytical statistic research is suitable for this study.

The procedure used the survey methods to answer the research questions and analyze awareness level about the use of solar energy products by our research purpose and research question reveal that this study is mainly descriptive. it is because the data has been collected through questionnaires and conducted to find out and analyze awareness level about the use of solar energy products by households and professionals. .in this study, the questionnaires survey was used to obtain information about consumer awareness about the use of solar energy products among households in western Maharashtra

DATA COLLECTION METHODS

Primary data

For this study, the primary data is collected by, interviewees of concern persons; discussion with concern authorities, questionnaire is prepared and gets filled from selected samples a questionnaire was used as the main form of data collection in this research. The questionnaire was distributed to the household energy consumers form Pune and Solapur cities.

Secondary data

For this study the researcher gathered the secondary data from sources such as books, journal, brochures, internet, articles, and external data also can be collected such as from any related information from internet, textbooks, journals, magazines, articles, and etc

Sampling frame

For the present study, data were collected from a two cities from western Maharashtra i.e. Pune and Solapur. Pune city is considered to be semi metro city as well as urban area. Solapur city is still considered to be semi urban area.

Sampling technique and sample size

Stratified random sampling method is used to collect the data. Total samples were 400. The 200 samples were from each city. The figure represents the sample plan (for respondents)

HYPOTHESIS TESTING

H1. "Consumer awareness about the use of solar energy systems is negligible in respondents from Pune and Solapur"

To harness solar energy there are various solar energy systems are available. These are also called as solar products. Some of systems are solar home lights, solar water pump, solar inverters, solar air-conditioner, solar water heater, solar cooler, solar lanterns, solar generators, solar cooker, solar street light, solar battery charger.etc. These solar systems can solve our major energy problems and can make the world energy sustain. These solve systems are eco friendly, pollution free. But still energy customers are not much aware about these systems.

Researcher wanted to explore the awareness of the respondents from 400 households from Pune and Solapur cities as samples from western Maharashtra about the several of the solar energy systems and also to fine out users of solar energy systems. .

Researcher has taken the response from the respondents related to their awareness about the 11 solar energy systems or products. The questions was asked giving four options i.e. Aware, not aware, using and seen the systems. Researcher has taken the total of the responses given by the respondents.

Household - 400 respondents

Table no.1 awareness about solar energy systems/products

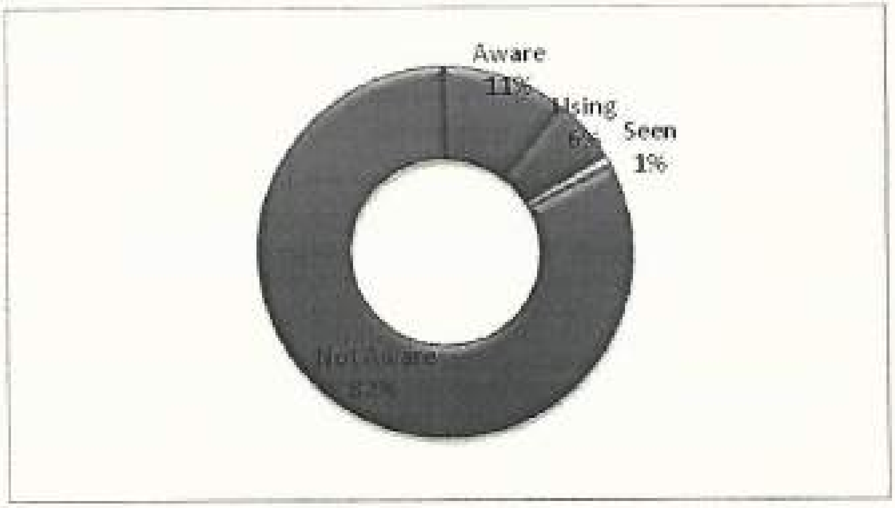
item	cities	aware %	using %	seen %	not aware %	total %
solar home lights	Pune	8.5	10	3.5	78	100
	Solapur	14	3.5	0	82.5	100
solar water pump	Pune	9	1	0	90	100
	Solapur	9	3.5	0.5	87	100
solar inverters	Pune	3.5	0	0	96.5	100
	Solapur	3.5	0.5	0	96	100
solar air-conditioner	Pune	1.5	0	0	98.5	100
	Solapur	2.5	1	0	96.5	100
solar water heater	Pune	15	26	10.5	48.5	100
	Solapur	26	18.5	4	51.5	100
solar cooler	Pune	2	1	0	97	100
	Solapur	9.5	0	0	90.5	100
solar lanterne	Pune	6	5	1.5	87.5	100
	Solapur	28	11	1.5	59.5	100
solar generators	Pune	1	0.5	0	98.5	100
	Solapur	12	1.5	0	86.5	100
solar cooker	Pune	16	3	0	81	100
	Solapur	33.5	13.5	0	53	100
solar street light	Pune	3.5	7	0	89.5	100
	Solapur	11.5	9	0	79.5	100
solar battery charger	Pune	9.5	4	1	85.5	100
	Solapur	11.5	6	0	82.5	100

Researcher has calculated average of responses of all 11 solar energy systems .it can be represented as follows.

Table no.2 total average awareness about solar energy systems/products

Item	Aware %	Using %	Seen %	Not aware %	Total %
Households	10.745	5.7	1.02	82.55	100

Graph .no 1 Total awareness about solar energy systems/products



The above table and graph clearly shows that the average awareness about solar energy systems is only 11 % (considering values of aware and using).Only 5.7 % respondents are using solar energy systems. 1.02 % respondents have seen the solar energy systems. 82.55% are not aware of various solar energy systems/products.

So it is proved from above table that from out of 400 respondents only 11 % respondents are aware of solar energy systems, it is negligible percentage. The results clearly prove that awareness level about the solar energy systems is negligible in professionals.. Researcher can conclude that the hypothesis, "consumer awareness about the use of solar energy systems is negligible in respondents from Pune and Solapur" is accepted.

It is also seen that respondents are aware about only few solar energy systems. Among all solar energy systems awareness about solar water heater is good. Little Awareness about solar cooker, solar home lights and water pumps is observed. But awareness about other products like solar inverters, solar air-conditioner, and solar cooler, solar generators Solar street light Solar battery charger is negligible. While these other systems are also extremely useful

SUGGESTIONS AND RECOMMENDATION

Considering the findings the researcher is suggesting effective marketing strategies to promote and create the awareness about solar energy systems and its effective use. The following are the marketing strategies

Application of marketing strategies - 4 P's of marketing for marketing of solar energy Systems

Objective	Marketing Strategy
Product Mix	• Using innovative technology and cheap raw material to reduce production price • Increasing efficiency of solar panels • Reducing size of solar panels and multi designs of solar panels • Assurance of good after sales and maintenance services • Manufacturing Solar panels which can also used as decorative item for roof
Price Mix	• Reducing price of solar products to more extend, By mass production, using cheap easily available raw material and new technology • Providing financial solutions for purchase of solar products • Government has to provide income tax benefits on purchasing of solar system like insurance policies and infrastructure bonds to individual solar customer
Place Mix	• Making available in each electronic shop, in malls as consumer electronics, also making easy availability in rural market • Government has to increase no. of Akshay Urja shops in cities as well as each talukas places. Urja shops should be in each corner of the city.
Promotion Mix	• Promotion mix is most important mix overall. Heavy promotion by government as well as by manufacturer and marketers of solar energy systems. • Government has to promote solar energy by appointing **Brand ambassador**, very famous, well known personality like Mr. Amitabh Bachhan, Amir Khan, Anna Hazare, Kajol etc. • Government should launch advertising campaign like polio dose and digital set top box, which is already running in Medias. • NGO and social group help can be taken for promotion of solar products. • Detailed informative chapters should be including in school syllabus.

CONCLUSION

Despite immense potential, the market for solar gadgets isn't very sunny in India. Lack of awareness and perceived high cost of these products pose hurdles in the way of their acceptance Awareness about solar products in India can be attributed to factors like lack of marketing initiatives, less visibility, and high cost of products. These factors are also blocking their wide acceptance .While the future for solar technologies looks bright, solar programs must learn to tell solar energy's 'value' story. Creating messages that connect to consumers on a financial or value level are the keys to increasing solar installations. Doing so will mean stronger state economies, more jobs, a cleaner environment and another step toward energy independence.

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INTERNET BANKING- BENEFITS AND CHALLENGES IN AN EMERGING ECONOMY

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ABSTRACT

New Information technology has taken important place in the future development of financial services, especially banking sector transition are affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new distribution channel for banking transactions and international trading requires more attention towards e-banking security against fraudulent activities. The development and the increasing progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all facets of life. In the Banking Industry, it has been in the form of online banking, which is now replacing the traditional banking practice. Online banking has a lot of benefits which add value to customers' satisfaction in terms of better quality of service offerings and at the same time enable the banks gain more competitive advantage over other competitors. This paper discusses some challenges in an emerging economy.

KEYWORDS: E- Banking, Information Technology, Customer Satisfaction

INTRODUCTION

The economy of most developing countries is cash driven; meaning that monetary transactions are basically made through the exchange of bank notes and coins for goods and services. However, this trend is now giving way to a modern and sophisticated payment system where the currency and notes are converted to data, which are in turn transmitted through the telephone lines and satellite transponders. This is as a result of rapid technological progress and development in the financial market (Ozuru et al. 2010; Johnson, 2005).There is faster delivery of information from the customer and service provider, thus differentiating Internet enabled electronic banking system from the traditional banking operation (Singhal and Padhmanabhan, 2008; Salawu et al. 2007). This transfer process makes money to be carried in information storage medium such as cheques, credit cards, and electronic means than its pure cash form. E–banking has thus become important channel to sell Products and Services; leading to a paradigm shift in marketing practices, resulting in high performance in the banking industry (Christopher et al. 2006; Brodie et al 2007; Singhal and Padhmanabhan, 2008). The banking industry has been undergoing changes since the mid 1990s, in the form of innovative use of information technology and development in electronic commerce (Kalakota and Whinston, 1996). This development made e–banking pose as a threat to the traditional branch operations, despite the fact that electronic commerce is still developing and is rapidly changing (Harris and Spence, 2002; Turbin et al. 2002). According to Ozuru et al. (2010) "The importance of electronic payment system in any country can never be over emphasized, due to the dramatic transformation in technological advancements that is being experienced by the global financial industry".

What is E-banking?

In simple words, e-banking implies provision of banking products and services through electronic delivery channels. Electronic banking has been around for quite some time in the form of automatic teller machines (ATMs) and telephone transactions. In more recent times, it has been transformed by the internet – a new delivery channel that has facilitated banking transactions for both customers and banks. For customers, the internet offers faster access, is more convenient and available around the clock irrespective of the customer's location.

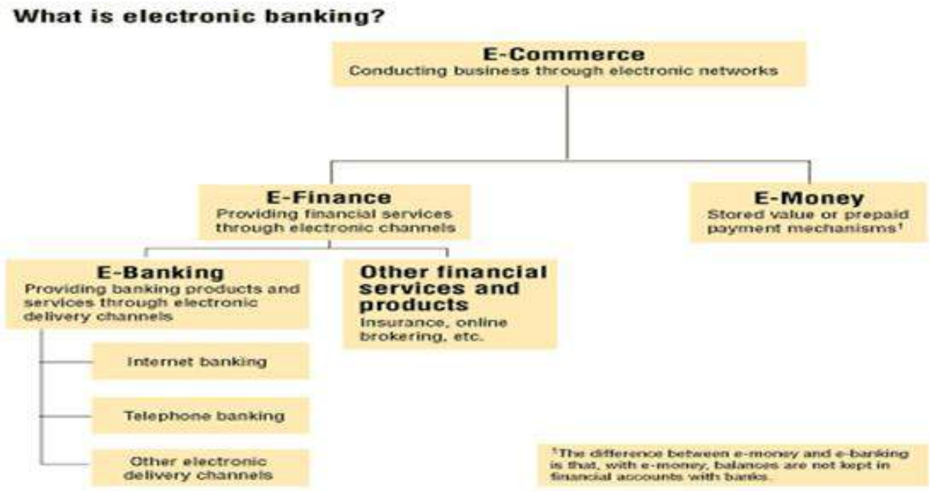

Figure 1

Why E-Banking?

There are not many inventions that have changed the business of banking as quickly as the e-banking revolution. World over banks are reorienting their business strategies towards new opportunities offered by e-banking. E-banking has enabled banks to scale borders, change strategic behavior and thus bring about new possibilities. E-banking has moved real banking behavior closer to neoclassical economic theories of market functioning. Due to the absolute transparency of the market, clients (both business as well as retail) can compare the services of various banks more easily. For instance, on the internet, competitors are only one click away. If clients are not happy with the products, prices or services offered by a particular bank, they are able to change their banking partner much more easily than in the physical or real bank-client relationship. From the banks' point of view, use of the internet has significantly reduced the physical costs of banking operations. As discussed by Turner (2001), progress in information technology has slashed the costs of processing information, while the internet has facilitated its transmission, thus facilitating change in the very essence of the banking business. Around the world, electronic banking services, whether delivered online or through other mechanisms, have spread quickly in recent years.

REVIEW OF LITERATURE

Internet banking, however, is now used as the term for new age banking system (Singhal and Padhmanbhan, 2008). Internet banking is defined as the use of the Internet to deliver banking activities such as funds transfer, paying bills, viewing current and savings account balance, paying mortgages and purchasing financial instruments and certificates of deposits (Singhal and Padhmanbhan, 2008; Ahasanul et al, 2009). Internet banking is also called Online banking, e–payment and e–banking (Ozuru et al, 2010; Singhal and Padhmanbhan, 2008; Beer, 2006; Jun and Cai, 2001; IAMAI, 2006). E–payment is described as a means whereby banking businesses are transacted through automated processes and electronic devices such as personal computers, telephones, and fax machines, Internet card payments and other electronic channels (Turban et al, 2006; Ozuru et al, 2010). The electronic communications used in Internet banking includes: Internet, e–mail, e– books, data base and mobile phones (Chaffey et al, 2006). Cell phone banking apart from Internet banking is considered the way of the future (Fisher – French, 2007; Masocha et al, 2011).

In the recent time, the development in technology has affected business organizations in several ways, most especially in terms of management and control; marketing and research; operations and decision making. It is therefore, the vogue that every organization wants to tap the benefits accrue from technology development. In other word, most organizations find means of enjoying the advantages encapsulated in the new technologies (Larpsiri and Speece, 2004; Durkin and Howcroft, 2003; Masocha et al, 2011). There was reduction of cost through substantial improvement in efficiency by business organizations. This resulted in banks diverting their focus towards extensive computerization and electronic operations (Masocha et al, 2011). The electronic delivery of banking service has become ideal for banks in meeting customers' expectations and building close customer relationship (Ching, 2008; Lamb et al, 2002). It is therefore, no doubt that e–banking will definitely overwhelm traditional banking in the near future; since more developing nations seem to direct their focus on building up their infrastructure with specific attention on e–banking, e–commerce and e–learning (Kamel, 2005; Masocha et al, 2011). Internet banking started with simple functions such as real time access to information about interest rate, checking account balances and computing loan eligibility. However, these services have graduated to online bill payment, transfer of funds between accounts and cash management services for corporate organizations and individuals (Khan et al, 2009; Singhal and Padhmanbhan, 2008). The development experienced in Internet and other global online networks have thus created new commercial opportunities for e–commerce and creation of completely new sets of global and national trading relationships. This consequently, led to the perception that e-banking and e-commerce are now an inevitable aspect of financial services (Harris and Spencer, 2002). The use of e–banking has brought many benefits amongst which include: there are no barrier limitations; it is convenient; services are offered at minimal cost; it has transformed traditional practices in banking; the only way to stay connected to the customers at any place and any time is through internet applications; it results in high performance in the banking industry through faster delivery of information from the customer and service provider; customers prefer the use of e–banking because it saves time; it makes possible the use of innovative product or service at a low transaction fees and it encourages queue management which is one of the important dimensions of e–banking service quality (Gonzalez et al, 2008; Singhal and Padhmanbhan, 2008; Brodie et al, 2007; Williamson, 2006; Beer, 2006; Cooper, 1997; IAMAI's, 2006 and Joseph et al, 1999).

OBJECTIVES OF THE STUDY

- The primary objective of the research paper is to get the full acquaintance of the internet banking and its benefits.
- To know the challenges in E-banking.

RESEARCH METHODOLOGY

The primary source of the information in this research study is the secondary data. The available information on internet regarding the E: Banking has been extensively used to complete the dissertation report. All the available Journals, Articles, papers provided necessary information to the group to finalize the research study.

Internet Banking in India

The financial products and services have become available over the Internet, which has thus become an important distribution channel for a number of banks. Banks boost technology investment spending strongly to address revenue, cost and competitiveness concerns. The purpose of present study is to analyze such effects of IB in India, where no rigorous attempts have been undertaken to understand this aspect of the banking business. A study on the Internet users, conducted by Internet and Mobile Association of India (IAMAI), found that about 23% of the online users prefer IB as the banking channel in India, second to ATM which is preferred by 53%. Out of the 6,365 Internet users sampled, 35% use online banking channels in India.

This shows that a significant number of online users do not use IB, and hence there is a need to understand the reasons for not using it .Until the advent of ATMs, people were unaware and/or not directly affected by the technological revolutions happening in the banking sector. ATMs became the major revelation for customers, since it offered the facility to avoid long queues in front of the cashiers in banks. It also provided them the flexibility of withdrawing money—anytime, anywhere . In the study by IAMAI, it was found that the people are not doing financial transactions on the banks' Internet sites in India because of reasons such as security concerns (43%), preference for face-to-face transactions (39%), lack of knowledge about transferring online (22%), lack of user friendliness (10%), or lack of the facility in the current bank (2%).

Benefits of E-Banking

The main benefit from the bank customers' point of view is significant saving of time by the automation of banking services processing and introduction of an easy maintenance tools for managing customer's money. The main advantages of e-banking for corporate customers are as follows (BankAway! 2001; Gurău, 2002):

- Reduced costs in accessing and using the banking services.
- Increased comfort and timesaving - transactions can be made 24 hours a day, without requiring the physical interaction with the bank.
- Quick and continuous access to information- Corporations will have easier access to information as, they can check on multiple accounts at the click of a button.
- Better cash management- E-banking facilities speed up cash cycle and increases efficiency of business processes as large variety of cash management instruments are available on Internet sites of Estonian banks. For example, it is possible to manage company's short-term cash via Internet banks in Estonia (investments in over-night, short- and long term deposits, in commercial papers, in bonds and equities, in money market funds).
- Reduced costs- This is in terms of the cost of availing and using the various banking products and services.
- Convenience- All the banking transactions can be performed from the comfort of the home or office or from the place a customer wants to.
- Speed - The response of the medium is very fast; therefore customers can actually wait till the last minute before concluding a fund transfer.
- Funds management- Customers can download their history of different accounts and do a "what-if" analysis on their own PC before affecting any transaction on the web. This will lead to better funds management.

Challenges in E-Banking

- The ability to adopt global technology to local requirements: An adequate level of infrastructure and human capacity building are required before developing countries can adopt the global technology for their local requirements. For example, the review of the migration plan of Society for Worldwide Interbank Financial Telecommunications (SWIFT) to the internet shows that to date full migration has not occurred in many developing countries due to the lack of adequate infrastructure, working capital, and required technical expertise.

Broadly accepted e-payment systems are another such example. Many corporate and consumers in some developing countries either do not trust or do not have access to the necessary infrastructure to be able to process e-payments.

- The ability to strengthen public support for e-finance: Historically, most e-finance initiatives in developing countries have been the result of cooperative efforts between the private and public sectors. For example, Singapore's successful Trade Net system was a government-sponsored project. If the public sector does not have the necessary means to implement the projects it is essential that cooperative efforts between public and private sectors, along with the multilateral agencies like the World Bank, be developed to facilitate public support for e-finance related initiatives.
- Confidentiality, integrity and authentication are very important features of the banking sector and were very successfully managed the world over in pre-internet times. Communication across an open and thus insecure channel such as the internet might not be the best base for bank-client relations as trust might partially be lost [Grethen 2001].
- E-Banking has created many new challenges for bank management and regulatory and supervisory authorities. They originate not just from increased potential for cross border transactions but also for domestic transactions based on technology applications which raise many security related issues [Hawkins 2002]. The Basel Committee on Banking Supervision's Electronic Banking Group (EBG) (2001) has defined risk management principles for electronic banking. They primarily focus on how to extend, adapt, and tailor the existing risk-management framework to the electronic banking setting. It is necessary to know whether the efforts undertaken by the RBI are sufficient to ensure a reasonable level of security.
- Fifth, there are some serious implications of international e-banking. It is a common argument that low transaction costs potentially make it much easier to conduct cross-border banking electronically. For many banks, cross-border operations offer an opportunity to reap economies of scale. But cross-border finance also needs a higher degree of cross-border supervision. Such cooperation may need to extend to similar supervisory rules and disclosure requirements (for efficiency and to avoid regulatory arbitrage) and some harmonising of legal, accounting and taxation arrangements. The real question here is whether India at the present juncture is adequately prepared to face the consequences of cross border e-banking?
- There is no commercial bank in India, which has exclusively specialised in the small business segment. SMEs in India have generic problems like the inability to provide quality data, to exhibit formal systems and practices and the lack of asset cover. Legal and regulatory compliance has also been inadequate. Traditional drawbacks like asymmetric and nontransparent data and low capital bases continue to characterize their balance sheets. The problem is further compounded due to the preponderance of a large cash economy in this segment. There are many challenges involved in a web-based relationship model for SMEs within India given the current state of regulation [Sushant Kumar 2001].
- The flip side of this technological boom is that electronic banking is not only susceptible to, but may exacerbate, some of the same risks—particularly governance, legal, operational, and reputational—inherent in traditional banking. In addition, it poses new challenges. In response, many national regulators have already modified their regulations to achieve their main objectives: ensuring the safety and soundness of the domestic banking system, promoting market discipline, and protecting customer rights and the public trust in the banking system.

- New methods for conducting transactions, new instruments, and new service providers will require legal definition, recognition, and permission. For example, it will be essential to define an electronic signature and give it the same legal status as the handwritten signature. Existing legal definitions and permissions—such as the legal definition of a bank and the concept of a national border—will also need to be rethought.

CONCLUSIONS

The banking industry has been a leader in the e-business world in recent years. The e-banking revolution has fundamentally changed the business of banking by scaling borders and bringing about new opportunities. In India also, it has strongly impacted the strategic business considerations for banks by significantly cutting down costs of delivery and transactions. It must be noted, however, that while e-banking provides many benefits to customers and banks, it also aggravates traditional banking risks. Compared to developed countries, developing countries face many impediments that affect the successful implementation of e-banking initiatives. One of the benefits that banks experience when using e-banking is increased customer satisfaction. This due to that customers may access their accounts whenever, from anywhere, and they get involved more, this creating relationships with banks. Banks should provide their customers with convenience, meaning offering service through several distribution channels (ATM, Internet, physical branches) and have more functions available online. Other benefits are expanded product offerings and extended geographic reach. With all these benefits banks can obtain success on the financial market. But e-banking is a difficult business and banks face a lot of challenges.

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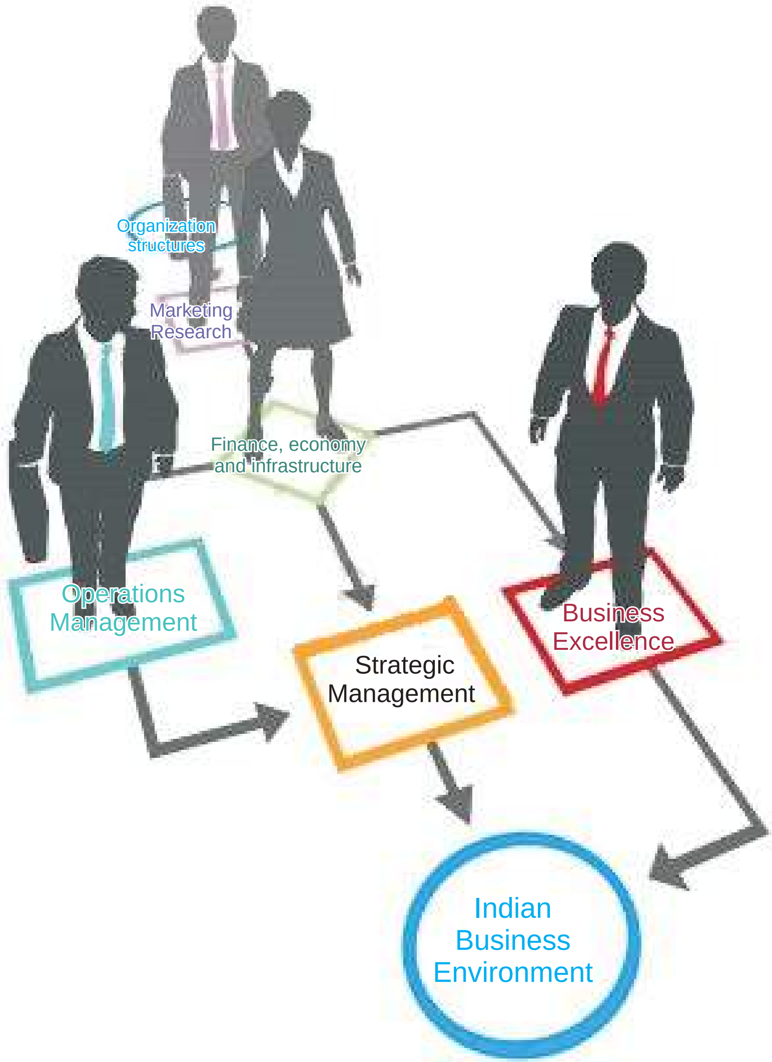

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PROCEEDINGS

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An Analytical study of revenue structure of Swami Ramanand teerth Marathwada university, Nanded

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Abstract

The present study focuses on the revenue structure analysis of Swami Ramanand teerth Marathwada university, Nanded

The study focuses on the revenue structure and its application in respect of development of education and application of grants received in the form of UGC towards the university. the actual implication will be considered and the financial statement analysis is considered

Education is the driving force in the rapidly changing globalised economy and society.

Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of education as driving factor results in both challenges and opportunities.

The funds for higher education in India come mainly from three different sources, viz, Government, fee income from students and other sources of income from philanthropy, Industry, sale of publications, etc.

Growth of higher education

The early Gurukul system of education flourished in the Vedic and upnishadic periods, but a huge university came to be set up at Takshashila in the sixth Century B C. The two other universities, namely Nalanda and Vikramshila were established in the fourth and fifth Centuries A D, respectively. The modern higher education system is only 140 years old. When the first three universities were set up in 1857 under the British Rule, the thrust of development was mainly on liberal arts education. The rate of development was slow as in a period of 90 years only 18 universities were set up in the country. Most of these followed the model of the three leading universities at Bombay, Calcutta and Madras. When India became independent, it had only 20 universities and 500 colleges located in different parts of the country.

Higher education in India is made up of regular education and distance education. There are four types of regular education (general, technical, medical and agricultural) with each type divided into university level and college level education. Distance education is university-based and is limited to undergraduate and post-graduate degree and diploma courses in general and technical education (Narayana, 2002).

Under the Constitution (42nd Amendment) Act of 1976, both the Federal/Central/Union and the State Governments are responsible for the promotion and development of higher education. The University Grants Commission (UGC), established in 1956 by an Act of Parliament, is responsible for funding, coordinating, monitoring and maintaining the universities in the country. The 16 Central Universities were established by Acts of Parliament and are directly controlled by

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the Union (central) government, while state universities are set up by state legislatures. In addition to these, there are higher education institutions that are granted "deemed to be university" status by the central government and those that are established by Parliament or state legislatures as "institutions of national importance".

Education is the driving force in the rapidly changing globalised economy and society.

Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of education as driving factor results in both challenges and opportunities. It is now well recognized that the growth of the global economy has increased opportunities for those countries with good levels of education and vice versa.

The era of globalization education is not just another tradable service with profit as its primary motive. Education shapes the very process of economic and social development. The structure and growth of a country s education sector depends upon how the country s policy makers view higher education. India needs to maintain and enhance its competitive advantage of abundant, high quality and cost effective education.

Literature Review

Educational Attainment In India

Education is the basic requirement and the 'Fundamental Right' of the citizens of a nation.

While Higher Education is important in building up a Quality Human Resource Base for the nation, the Basic or Elementary Education system holds much more significance. In fact, since the inputs of the Higher Education system are nothing but the outputs of the Elementary Education system, the later serves as the base over which the Super-structure of the whole education system is built up. Attainment of basic education is important both due to its impact on the living standards of the people as also in augmenting their capabilities.

Possession of reading and writing skills empower an individual to participate in modern economic processes

The value of higher education was recognized in traditional societies perhaps much more than in modern societies. Though no attempts were made to identify and quantify the benefits of education, the value of education was rarely questioned. Education and knowledge were viewed as a great wealth in itself, besides being a source of increase in wealth. It seems that even the existence of externalities was acknowledged in traditional societies, both in the ancient and modern periods. Accordingly, societies invested resources in education voluntarily and gladly, and many a time without expecting any direct economic return. Even in modern societies for a long time, say, until the advent of the 1970s, it had been so. It was held that the benefits of education were vast and widespread, and in the long run, government investments made in education could be recovered by society through the increased productivity of the labour force and through consequent higher tax receipts by the government, and hence there was no need for any specific measures directly to recover the investments made in education from students or from any non-governmental sources.

As Mishan (1969) observed, "[higher] education is an investment and will pay for itself; and will increase the earnings of the beneficiary students and the government will recover its costs through consequent higher tax receipts."

It has already been highlighted that India is far behind acceptable standards regarding the first step towards education i.e. literacy. However, even that level is not uniformly attained throughout India. Wide regional disparity in EA standards is a vexing problem in India.

Education is a process of learning that contributes positively to an individual's productive and intellectual abilities, allowing him/her to lead a dignified life.

In the literature on education, there are several different approaches to understanding "education". Knowledge is the driving force in the rapidly changing globalised economy and society.Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of knowledge as driving factor results in both challenges and opportunities. It is now well recognised that the growth of the global economy has increased opportunities for those countries with good levels of education and vice versa (Carnoy, 1999; Tilak, 2001; Stewart, 1996; Ilon, 1994).

Sources of Income for Higher Education

The funds for higher education in India come mainly from three different sources, viz, Government, fee income from students and other sources of income from philanthropy, Industry, sale of publications, etc.

Funds for Higher Education

The primary duty of any government is to fully support the entire education sector for its infrastructure and recurring costs. Higher education requires larger amounts of funding not only to provide good knowledge but to give country great architects of society also.

Kind of Grants Available

There are two kinds of grants for universities10, institutions deemed to be universities and colleges, they are:

- Development (Plan) Grants
- Maintenance (Non-Plan) Grants

Central universities and colleges affiliated to them and institutions deemed to be university receive both the plan and non-plan grants. However, the state universities and their affiliated colleges receive only plan grants.

The objective of providing Plan assistance is not only to improve the infrastructure and basic facilities in the universities so as to achieve at least the threshold level but also to develop excellence in those who are already ahead. These are not intended to supplement the requirements under maintenance grant.

The UGC provides Non-Plan assistance to universities to meet the recurring expenditure on salaries of non-teaching and teaching staff and for maintenance of laboratories, libraries, buildings, as also for obligatory payments such as taxes, telephone bills, electricity and other purposes. Development assistance is utilised for consolidation of existing infrastructure and for modernising teaching, research and administration and to meet the changing demands of the society.

Application of Accounting Standards

AS 9 deals with Revenue recognition is mainly concerned with the timing of recognition

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Of revenue in the statement of profit and loss of an enterprise. The amount of revenue arising on a transaction is usually determined by agreement between the parties involved in the transaction. When uncertainties exist regarding the determination of the amount, or its associated costs, these uncertainties may influence the timing of revenue recognition.

AS 13 deals with Adequate disclosure is required for: the accounting policy adopted — classification of investments — income from investments, profit/loss on disposal and changes in carrying amount of such investment — aggregate amount of quoted and unquoted investments giving aggregate market value of quoted investments.

AS-29 deals with the Provisions, Contingent Liabilities and Contingent Assets

The Standard prescribes the accounting and disclosure for all provisions, contingent liabilities and contingent assets, except:

a) Those resulting from financial instruments that are carried at fair value;

b) Those resulting from executor contracts, except where the contract is onerous. Executory contracts are contracts under which either party has performed any of its obligations or both parties have partially performed their obligations to an equal extent;

c) Those arising in insurance entities from contracts with its policyholders; or

d) Those covered by another Standard.

Objectives of the Study

1. To evaluate the various sources available for revenue generation by universities
2. To examine the utilization of available recourses from development point of view.
3. To understand the revenue structure of universities and suggest the policy recommendation

Research Methodology:

Sources and Methods of Data Collection

The study is analytical as well as descriptive in nature. The data collected only through by way of using secondary data.

The secondary data can be collected through Swami Ramanand teerth Marathwada university, Nanded"

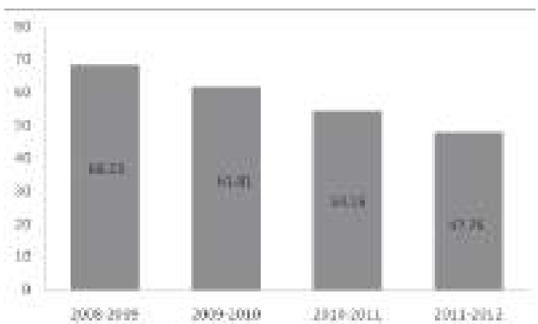
Methods of Analysis and Statistical Tools

Some basic technique used for data analysis like Percentage Method (%) method, Average, Ratio Analysis

Findings

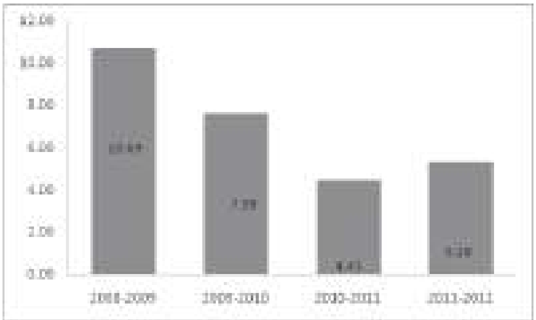
Statement showing Income from Fee sources

Year	2008-2009	2009-2010	2010-2011	2011-2012
Fee Income	152118095	168274178.31	182490644.31	185451532
Total Income	222941299	272265710.31	336975390.18	388377420
% on it	68.23	61.81	54.16	47.75



statement showing return on Total Assets

Year	2008-2009	2009-2010	2010-2011	2011-2012
Return \ Revenue	86232745.82	72930608.84	50770341.98	56796173.94
Total Assets	80 63 19 054.6	96 08 76 413.4	1,141,6 58, 115	1075525638
% on it	10.69	7.59	4.45	5.28



The study can be concluded as-

1. The revenue which is generated from Fee is decreasing from year 2008-09 to 2011-12 as the income of the university funding are increases apart from other (different sources)
2. As the Assets are increasing from year to year up to2008-2009 to 2009-10 only and afterwards the assets in the year 2010-11are declined due to current assets which results into reduction of Return
3. Departmental Expenses & Depreciation expenses are drastically increases which effect on the Return in the year 2010-11 and 2011-12
4. The Fixed assets are written off by applying the depreciation which cause reduction in the assets in the year 2011-2012.

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Certificate of Participation

This is to certify that Mr./~~Ms.~~/~~Dr.~~ Vinay Bhalerao *has participated / presented Research Paper entitled* An Analytical study of revenue structure of Swami Ramanand Teerth Marathwada University, Nanded *in the National Conference on "Emerging Trends & Practices in Indian Business Environment" held on 23rd, 24th and 25th January 2014 in association with University of Pune.*

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