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Editorial

The Indian economy is getting increasingly linked with global economy since economic liberalization. During these years the economic and political changes all over the world have thrown up many new problems, issues and challenges to businesses and national leaders all over world. Customers nowadays have become more informed, more choosy and wiser than ever. Globally e markets are posing a challenge to traditional forms of markets. At the same time international institutions and organizations are playing a critical role in business transactions.

The present issue of 'Synergy' Volume 17 No. 1-2 consists of research on rural consumers and rural economy. It is our constant endeavor to bring you good papers which cover different areas of management. This volume of Synergy focuses on some of the current research undertaken by researchers on topics of relevance today. The present issue covers research papers on variety of issues across functional areas of Management including General Management, Rural Marketing, Consumer Behaviour, Brand Management, Finance, Human Resources, etc. focusing rural economy. This issue contains majority of the articles and research papers focusing on "Research in rural areas", this being the theme of the seminar organized by the department under Special Assistance Programme(SAP-DRS II) given by UGC, New Delhi.

In all fourteen blind peer reviewed papers have been included focusing on topics such as media consumption practices in rural India, role of government, adoption of online shopping and mobile phone usage among rural masses, service quality assessment of higher education and financial services, perception towards Pradhan Mantri Jan Dhan Yojana and challenges of rural universities.

On behalf of our editorial team, we sincerely thank all the contributors and look forward to their continued support in sharing of facts, opinions and views in the form of research papers in forthcoming issues as well.

We humbly invite your views and suggestions to strengthen our efforts in making further improvements.

(Dr. Yogesh C. Joshil)
I/c Director

Foreword

The Post Graduate Department of Business Management (MBA Programme) at Sardar Patel University is churning out post graduates in Business Management since 1989. It is one of the leading management institutes in Gujarat state. The University Grants Commission, New Delhi, in recognition of the quality of research in the department had elevated its status for award of special assistance under DRS - II for "Consumer Research in Rural Areas", which it completed successfully in March 2016. The department has completed Silver Jubilee of its existence. All through its journey of providing management education, it has exemplary record in terms of quality education and placements.

The department has been contributing to research activities continuously. All the faculty members are actively involved in research publications. It also organises national level seminar every year sponsored by UGC, New Delhi on varied topics relevant to current scenario to promote research in Management. More than 100 students have successfully completed their Ph.D. degree from department while management graduates are contributing to success story of economic growth in India.

This research journal provides a platform for regular interaction and exchange of views, opinions and research findings among peer groups. I am confident that this issue of "Synergy", Journal of Management, Sardar Patel University, provides for a great deal of information sharing among teachers and research scholars belonging to the discipline.

I congratulate the editors for bringing out yet another volume of Synergy and appreciate the painstaking task undertaken by them.

Date : 21st April 2016
Sardar Patel University
Vallabh Vidyanagar

Dr. Harish Padh
Vice-Chancellor

Role of Government in Delivery of Key Services in Rural Sector

Ms. Yasmeen Pathan* and Dr. Yogesh Joshi**

Abstract

Growth both Economic and Social can be sustained only if it results in equitable development. According to the census of 2011, 12105.70 lakh is the total population of India out of which 8334.63 lakh people live in rural areas which is 68.84 per cent of the total population - in 5,97,483 villages spread over 640 Districts. It is very necessary to think of empowering this section of population when we are formulating the national growth strategy. The contribution of all the sectors - the primary, the secondary and tertiary (the service) sector are needed for overall and sustained development of the country.

This study addresses the role of Government in the delivery of services in Rural India. In India, the Central and the State government are the largest investors to promote and strengthen 'inclusive growth' of the rural economy of the country. Simultaneously there is a parallel participation of private sector contributing to the growth of the rural economy in terms of Manufacturing, Agri business enterprises and various services like Banking, Insurance, Education, Health and others. Both the Public and Private Sectors individually as well as in joint collaboration (in the form of Public-Private Partnerships) are contributing to skill development and employment generation along with generation of entrepreneurial opportunities in the rural areas of the country. This paper will however focus only on the Public Schemes and Services offered in the Rural Areas of the economy.

Keywords: Rural Development, Delivery of services, Role of Government

Introduction

I must confess that I have not been able to follow the proceedings of the constituent assembly... (the correspondent) says that there is no mention or direction about village panchayats and decentralization in the foreshadowed constitution. It is certainly an omission calling for immediate attention if our Independence is to reflect the people's voice. The greater the power of the panchayats, the better the advantage for the people...

- The Gandhiji in Harijan, 21 Dec 1947

Growth both Economic and Social can be sustained only if it results in equitable development. According to the census of 2011 (as depicted in Table 1), 12105.70 lakh was the total population of India out of which 8334.63 lakh people resided in rural areas which was 68.84 per cent of the total population - in 5,97,483 villages spread over 640 Districts. It is very necessary to think of empowering this sizeable section of population when we are formulating the national growth strategy.

Simultaneously there is a parallel participation of private sector contributing to the growth of the rural economy in terms of Manufacturing, Agri business enterprises and various services like Banking, Insurance, Education, Health and others. Both the Public and Private Sectors individually as well as in joint collaboration (in the form of Public-Private Partnerships) are contributing to skill development and employment generation along with generation of entrepreneurial opportunities in the rural areas of the country. This paper will however focus on the Services offered in the Rural Areas of the economy.

The Study Framework

This paper focuses on the key services that Panchayats as an Institution provide. The key sectors include health, education and communication. The data is collected from the statistical outline of Gujarat State published in 2014 by Directorate of Economics and Statistics, Government of Gujarat, Gandhinagar. This study is about what Panchayats as an institution could do in the delivery of these services within the decentralized government structure created by the 1993 Amendment to the Constitution of India.

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Table 1: India and Gujarat State Administrative and Population Statistics - Census 2011

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
1	Administrative Set-up (Census - 2011)					
	No. of Districts	Number	2011	26	640	4.06
	No. of Talukas (Sub-districts)	Number	2011	225	5924	3.80
	No. of Villages	Number	2011	17843	597483	2.99
2	Population					
	Total Population	Lakh	2011	604.4	12105.7	4.99
	Rural Population	Lakh	2011	346.95	8334.63	4.16
	% of rural population to total population	%	2011	57.40	68.85	
	Urban Population	Lakh	2011	257.45	3771.06	6.83
	% of urban population to total population	%	2011	42.60	31.15	
3	Decadal Growth Rate					
	Total Population	%	2001-11	19.3	17.7	-
	Rural	%	2001-11	9.3	12.3	-
	Urban	%	2001-11	36.0	31.8	-

Source: Statistical Outline Gujarat State 2014, Directorate of Economics and Statistics, Government of Gujarat, Gandhinagar.

Rural Administration

In India, the Centre and the State government are the largest investors to promote and strengthen 'inclusive growth' of the rural economy of the country. The power of managing the rural economies has been devolved to "Rural Governments - The Panchayats" as per the government structure created by the 1993 Amendment to the Constitution of India and relevant state level legislation. Democratic decentralization is the philosophy upon which the edifice of the Indian Panchayati Raj system stands. The combination of these two principles - democracy and decentralization - in the context of rural India means active participation of the Indian rural people in the administration of their own areas. The state now inspires and institutionalizes a large number of activities covering the lives of its citizens. Thus, the conventional dichotomy between the State and its citizens is replaced by a relationship of complementarity (Sarkar, 2010). The World Bank also endorsed and promoted the policy of devolution as a solution to the problem of state institutions being too remote from the daily realities of the lives of the poor (Mathur, 2013).

Evolution of the Panchayats

In the Article 40 of the Directive Principles of State Policy, the Constitution prescribed the State to take

steps to organize village panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of self government. Despite the mention of panchayats in the constitution, the District Rural Development Agency headed by the District Collector was functioning in various states. The first formal step for the establishment of the panchayats was taken in 1957.

A committee named the Balwantrai Mehta Committee was constituted in 1957 to study the rural India administration scenario and specifically why the community development programs (CDP) which began in 1952 failed as mechanism for development of these areas. As per their recommendations, the role of different levels of Panchayat was defined in the delivery of key services to rural areas. At village level, they would be known as "Gram Panchayat", at block level the "Panchayat Samitis" and at district level the "Zilla Parishads". Still there were certain weaknesses in the system like bureaucratization, financial non-viability, concentration of benefits in few persons etc. the Central Government in 1977 appointed another committee under the chairmanship of Asoka Mehta to study the inherent defects of the system. The committee recommended a system which was two tiered. The "Revenue District" will be the first point of decentralization below the state level. Under the Zilla Parishad, there will be a grouping of

villages and a Mandal Panchayat will be constituted. The other and important recommendation was open participation of political parties in the panchayati raj affairs.

Thus, these two committees - the Balwantrai Mehta Committee and the Asoka Mehta Committee - are regarded to be two cornerstones in the history of the local self government in India.

The Rajiv Gandhi Government then constituted a committee under the chairmanship of L.M. Singhvi which suggested that Panchayati Raj Institutions should be viewed as Institutions of self government which should facilitate local participation of people. Thus L.M. Singhvi committee propagated for *constitutionalization* of panchayats.

The 73rd Constitutional Amendment in 1993 gave additional legitimacy and vitality to Panchayati Raj Institutions. It stated that elections will be held every five years for Panchayats and will be conducted by the Election Commission which was set up for each state. Also that Gram Sabhas will be constituted at the village level, thereby giving them a constitutional status which was not the case with the earlier amendment.

Though this amendment institutionalized the Panchayati Raj, the actual implementation of its provisions varied across states due to the non-mandatory nature of functional devolution, and resulted in unclear assignment of responsibilities over activities.

Also in the Article 243G³ of the Constitution, the word "exclusive" is missing which implies that Panchayats do not have exclusive powers over the schemes and matters specified. This makes it clear that the State has exclusive powers while *panchayats* only have derivative powers.

The eleventh schedule of the Article 243G (as per Annexure 1) specifies the list of 29 functions that are devolved to local governments. But the extent of devolution is different across different states. Some states have gone for devolution of all the 29 functions while some have partially devolved the functions.

The provisions of the Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA) have come into force on 24th December 1996. The Act extends Panchayats to tribal areas of eight States namely, Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Maharashtra, Madhya Pradesh, Orissa and Rajasthan; it will enable tribal society to assume control of its own destiny to preserve and conserve the traditional rights over natural resources.

3 **243G.** Powers, authority and responsibilities of Panchayats:- Subject to the provisions of this Constitution the Legislature of a State may, by law, endow the Panchayats with such powers and authority and may be necessary to enable them to function as institutions of self-government and such law may contain provisions for the devolution of powers and responsibilities upon Panchayats, at the appropriate level, subject to such conditions as may be specified therein, with respect to (a) the preparation of plans for economic development and social justice; (b) the implementation of schemes for economic development and social justice as may be entrusted to them including those in relation to the matters listed in the Eleventh Schedule.

Table 2: Milestones in the Evolution of Panchayats in India

1957	Balvantray G. Mehta CommitteeñRecommended panchayat structure at district, block and village levels, elected bodies for five year, devolution of powers to panchayats. Post of Block Development Officer (BDO) was created.
1963	K. Santhanam Committee ñ recommended limited revenue raising powers to panchayats to raise revenue and setting up of State Panchayati Raj Finance Corporations.
1978	Asoka Mehta Committee ñRecommended that the District serve as the administrative unit in the Panchayat structure and two tier panchayats be created at district and block levels.
1986	L.M. Singvi Committee ñ recommended that local self-government should be constitutionally enshrined, and the Gram Sabha (the village assembly) should be the base of decentralised democracy.
1993	The 73rd Amendment to the Indian Constitution ñ panchayats at district, block and village levels was created through Constitution. Part IX for Panchayats was inserted in the Constitution with 11th schedule that enumerated 29 matters for panchayats.
1996	PESAñ Powers of self-government were extended to tribal communities in ñFifth Scheduleö areas.
2004	Union Ministry of Panchayati Raj was created. 2009 Thirteenth Finance Commission recommended share of panchayats in the Union Revenue Divisible Pool.

The World Bank published a report "India - Rural Government and Service Delivery" in 2007.

They studied four states Kerala, Karnataka, West Bengal and Rajasthan about their commitment to devolvement and their characteristics and pace of reforms. Two main issues identified by the World Bank are:

The dilemma of two models of delivery

India took to decentralization to local governments by amending the constitution. However the civil service bureaucracy is not dismantled, thus the centralized and the decentralized models continue to coexist with state governments oscillating between the two approaches. Some of the systemic failures identified are - project designs lack beneficiary involvement,

responses are geared to "need", as perceived by higher level bureaucrats, not to demand better services; and the pressure of cost efficiency and actual delivery of services is lacking.

Ambiguity over Funds, Functions and Functionaries

Local governments must have clear functions, sufficient funds and functionaries accountable to people and state/centre on behalf of whom they deliver the key services (World Bank Report, 2007). The service delivery by local governments is faced with the problem of overlapping of responsibilities amongst the multi tier structure of government, and second the system which is used for "contracting" of service providers is weak.

The Case of Gujarat (adapted from the Gujarat Panchayats Act, 1961)

The state of Gujarat constituted the "Gujarat Panchayats Act, 1961" which laid down the levels which will exist in the entire structure. It also specified the functions and functionaries within the act. The Gujarat Panchayats Act, 1961 made 4 tiers in the Panchayat Structure:

1. A Gram Panchayat for each gram
2. A Nagar Panchayat for each nagar
3. A Taluka Panchayat for each taluka
4. A District Panchayat for each District

Each Panchayat was asked to set up committees performing various duties and functions:

A **gram** panchayat had to set up a Production Committee, an Education Committee and a Public Health and Public Works Committee.

A nagar panchayat had to set up a Production Committee, an Education Committee, a Health and Public Works Committee, a Co-operation and Social Welfare Committee.

A taluka panchayat had to set up an Education Committee, a Production Committee, a Public Works Committee, a Health Committee, a Co-operation and Small Industries Committee, a Social Welfare Committee for performing functions pertaining to Social Welfare (including welfare of the backward classes), prohibition and removal of untouchability.

A district panchayat had to set up an Education Committee, a Production Committee, a Public Works Committee, a Health Committee, a Co-operation and Small Industries Committee and a Social Welfare Committee.

1.5 Panchayats - The Current State of Affairs

The number of Panchayats at village, district and the intermediate level in India and Gujarat for the year 2013 is mentioned in Table 3. Some of the states adopted a three tiered structure while states like Gujarat had a four tiered structure.

From the Table 4, we can observe that women representation in Gujarat is at 33 per cent while at the national level it is 47 per cent. The cabinet approved

50 per cent reservation for women in all the tiers of the Panchayat from the earlier 33 percent in 2009.

There was also a mandate for reservation of Scheduled Castes and Tribes. Table 4 illustrates the participation of ST and SC in the functioning of the PRIs. The reservation for SCs and STs is 15 per cent and 7.5 per cent respectively. The participation in Gujarat by SCs is less than the reserved benchmark while STs have a sizeable participation rate.

The Gujarat Panchayati Act, 1993 states that 50 per cent of the village (land) revenue should be utilized for the welfare of the village and out of the rest, 7.5 per cent is reserved for backward classes and another 7.5 per cent would be given to panchayats doing exceptional work.

The Election Commission was set up to ensure regular elections. The Finance Commission ensured statutory provision of funds to the districts without any dependence on the political leadership. However panchayats can also generate their own revenue from taxes levied on agriculture, entertainment, levies on tractors and pumps and so on. But a report of the Institute of Rural Management, Anand (IRMA 2008) states that panchayat's own resources is less than 1 per cent of the state's own revenue. Table 5 points out the ratio of funds drawn by local bodies from the total allotment by the National Commission. It can be seen that over a period of time, more amount is withdrawn by local bodies for their use.

Table 3: Number of Panchayat Institutions (2013) in India and Gujarat

States	Village panchayat	Intermediate panchayat	District panchayat
Gujarat	13,883	223	26
All-India	237,539	6,325	589

Source: Ministry of Panchayati Raj, Government of India website

Table 4: Elected SC, ST and Women Representatives in Panchayats (as on 1 March 2013) in India and Gujarat

States	SC	ST	Women	Total
Gujarat	8,340	23,719	39,206	118,751
Proportion	7	20	33	
All-India	568,181	342,157	1,364,154	2,921,381
Proportion	19	12	47	

Source: Strengthening of Panchayats in India: Comparing Devolution across States, Empirical Assessment: 2012-13, Indian Institute of Public Administration and Ministry of Panchayati Raj

Table 5: Amounts Allocated by Three Finance Commissions and Amounts Drawn by Local Bodies

Finance Commissions	Amount Allocated (Rs Crore)	Percentage Drawn
FC X 1995 - 2000	4,380.93	66.46
FC XI 2000-2005	8,000.00	82.52
FC XII 2005-2009	18,000.00	92.58

Source: GoI 2009, Report of the thirteenth finance commission, Ministry of Finance

KEY DELIVERY OF SERVICES

The key services analyzed are Health, Education, Water and Sanitation and Communication. The Centre, State and Panchayats are simultaneously involved in the process of development of the Rural areas but their remains a confusion as to the matching of responsibility and accountability of different levels.

Health and Vital Statistics

We can see from Table 6 that sex ratio, which is considered as a good indicator of Gender Discrimination, in rural areas of Gujarat is better than the urban figure. The birth rate, the death rate, the Infant mortality rate (indicated in Table 7) which are health indicators are a

matter of concern and steps have to be taken to correct the alarming rate.

Monthly per capita expenditure is also almost comparable to national figures in both rural and urban areas.

Table 6: Sex Ratio for urban and rural population for Gujarat and India

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
Sex Ratio (Females per 1000 Males)						
1	Total	Number	2011	919	943	-
	Rural	Number	2011	949	949	-
	Urban	Number	2011	880	929	-

Table 7: Health Statistics - Rural and Urban for Gujarat and India

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
Birth Rate (SRS) (per '000 Population)						
1	Rural	No.	2013	22.2	22.9	
	Urban	No.	2013	18.5	17.3	
	Total	No.	2013	20.8	21.4	
Death Rate (SRS) (per '000 Population)						
2	Rural	No.	2013	7.2	7.5	
	Urban	No.	2013	5.5	5.6	
	Total	No.	2013	6.5	7.0	
Infant Mortality Rate (SRS) (Per '000 live birth)						
3	Rural	No.	2013	43	44	
	Urban	No.	2013	22	27	
	Total	No.	2013	36	40	
Primary Health Centres (PHC)						
4	Total	No.	2014	1158	25020	4.63
Community Health Centres (CHC)						
5	Total	No.	2014	300	5363	5.59

Source: SRS Bulletin, September 2014, Ministry of Health and Family Welfare

Monthly Per Capita Consumer Expenditure, NSS 68th Round (July 2011-June 2013)*

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
6	Rural	Rs.	2011-12	1536	1430	
	Urban	Rs.	2011-12	2581	2630	

* MMRP - Modified Mixed Reference Period

Source: Directorate of Economics and Statistics, Gujarat State

Education

We can see from the Table 8 that Literacy Rate in both Rural and Urban area is better than the national figures. Definitely Gujarat is on the road to development and Health and Education data clearly shows that compared to national averages, Gujarat is on a better path.

Table 8: Literate Population and Literacy Rate - Rural and Urban for Gujarat and India

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
Literate Population						
1	Total	Lakh	2011	410.93	7634.99	5.38
	Rural	Lakh	2011	214.21	4826.54	4.44
	Urban	Lakh	2011	196.73	2808.45	7.00
Literacy Rate						
2	Total	%	2011	78	73	
	Rural	%	2011	71.7	67.8	
	Urban	%	2011	86.3	84.1	

Source: Statistical Outline Gujarat State 2014, Directorate of Economics and Statistics, Government of Gujarat, Gandhinagar.

Water and Sanitation

Data by UNICEF India mentions that 31 per cent of India's population has access to improved sanitation (2008). The figures for Rural India are even lower at 21 per cent (2008).

88 per cent of India's population had access to drinking water in 2008 as compared to 68 per cent in 1990. Only a quarter of the population has water access from home. Women who have to fetch water from distant

areas are susceptible to various problems. 67 per cent of the population does not treat water before consumption (UNICEF).

Communication

In Rural areas, the Tele density of Gujarat is better than the national figure of 44 %. This shows that people are having access to improved communication technology.

Table 9: Telephone connections and Tele density for Gujarat and India

Sr. No.	Item	Unit	Year	Gujarat	India	% age share of state
Total Telephones						
1	Overall	000 Nos.	As on 31st March 2014	56228	933015	6.03
	Urban	000 Nos.	As on 31st March 2014	35280	555232	6.35
	Rural	000 Nos.	As on 31st March 2014	20948	377784	5.54
Teledensity per '00 population						
2	Overall	%	As on 31st March 2014	90.54	75.23	-
	Urban	%	As on 31st March 2014	137.63	145.46	-
	Rural	%	As on 31st March 2014	57.44	44.01	-

Source: Statistical Outline Gujarat State 2014, Directorate of Economics and Statistics, Government of Gujarat, Gandhinagar.

CONCLUSION

The constitutional amendment gave States the responsibility to create an enabling environment for local government through the mode of setting up Panchayats. But the implementation of decentralization varies across states.

All the levels of Government - the Centre, the State and the Panchayats are involved in providing of basic services to the people. These services include Health, Education, Water and Sanitation Management and others. Since all the levels work simultaneously, there is a dilemma as to which level is responsible and accountable on these basic services. To solve this confusion, the services are unbundled into activities but there has to be clear demarcation as to which tier is responsible for providing of which activities. This has come to be known as 'activity mapping'. For example, the education policy can be framed by the Centre, the State will take care of the implementation of the policy and providing land and other amenities to the educational institutes while at unit level, the gram / taluka panchayats can be given the authority to recruit teachers, school development, infrastructural changes in school and modify the timings of the school as per the availability of children in the local area.

Fund allocation and fiscal decentralization have followed the devolution to the Panchayats. But the centrally allocated schemes lack proper implementation at the grassroot level. The policy is made by the centre but implemented at local level leading to decreased fiscal accountability. The Panchayats have just become a tool which can be used for implementation of centrally sponsored schemes.

It is also mandatory to set up State Finance Commissions, but their recommendations are not mandatory. The states differ in terms of Fiscal powers given to Panchayats.

The officers responsible for the implementation of the activities are selected by the State i.e. though the functions and activities have been devolved to the Panchayats, the functionaries are still State Officials and Civil Servants. This dilemma affects effective and efficient implementation of activities at local level.

Some problems in terms of key delivery of services in rural areas are teacher absenteeism, poor female enrollment ratio in the education sector, low

expenditure on preventive health (private sector accounts for 80 % of expenditure on curative health despite government health centres in rural areas), absenteeism of health workers during work hours in the health sector, water and sanitation facilities are far from desirable in many rural areas.

A report by World Bank - Rural Government and Service Delivery recommends the following method to solve the dilemma that arises due to matrix responsibility and accountability system -

- Giving the lowest level of government - the Gram Panchayat - the responsibilities of asset creation and operation and maintenance, while involving it in the planning process through the gram sabha;
- Giving the middle tiers, such as the District Panchayat, responsibility for human capital development;
- Giving higher levels of government the responsibility of policy and standards and monitoring of outcomes;

At the Policy level, the Government continuously allocates funds and resources for the development of this section of people; the implementation is poor because of the Institutional arrangements.

Annexure 1: List of 29 Subjects as per Eleventh Schedule (Article 243G) for Devolution to the Panchayati Raj Institutions

S. No.	List of 29 items under Eleventh Schedule
1.	Agriculture, including agricultural extension
2.	Land improvement, implementation of land reforms, land consolidation and soil conservation
3.	Minor irrigation, water management and watershed development
4.	Animal husbandry, dairying and poultry
5.	Fisheries
6.	Social forestry and farm forestry
7.	Minor forest produce
8.	Small-scale industries, including food processing industries
9.	Khadi, village and cottage industries
10.	Rural housing
11.	Drinking water
12.	Fuel and fodder
13.	Roads, culverts, bridges, ferries, waterways and other means of communication
14.	Rural electrification, including distribution of electricity
15.	Non-conventional energy sources
16.	Poverty alleviation programme
17.	Education, including primary and secondary schools
18.	Technical training and vocational education
19.	Adult and non-formal education
20.	Libraries
21.	Cultural activities
22.	Markets and fairs
23.	Health and sanitation, including hospitals, primary health centres and dispensaries
24.	Family welfare
25.	Women and child development
26.	Social welfare, including welfare of the handicapped and mentally retarded Welfare of the weaker sections, and in particular, of the Scheduled Castes and the Scheduled
27.	Tribes
28.	Public distribution system
29.	Maintenance of community system

Source: Report of the Task Force on Panchayati Raj Institutions (PRIs), Planning Commission, 2011, website (http://planningcommission.nic.in/aboutus/taskforce/tsk_pri.pdf, accessed on 14 January 2013).

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A Qualitative Study on Media Consumption Practices in Rural India: A Study of Four Villages

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Introduction

With the almost saturated market and the cut-throat competition that is prevalent in the Indian urban markets, making profit has become quite a daunting task for companies regardless of its size and experience with the market. As a measure to contain the situation, many strategies have been formulated and reformulated by these companies. One strategy that has been considered by the many local players as well as Multi National Companies in the recent decades is tapping the rural market.

Seventy percent of India's total 1.2 billion live in the rural region. It is hence imperative that the rural market is no doubt an untapped treasure trove.

It is expected that the consumer durables market will touch the US\$ 20.6 billion in 2020. The major share (65 per cent) is currently commanded by the urban market, but it is worth noting that rural market commands 35 per cent of the market share despite lack of penetration and income levels in rural areas. The demand for consumer durables, especially electronic goods like refrigerators and washing machines is expected to rise accounting to electrification of rural areas, special programs such as land reforms, rural credit facilities etc.

The FMCG sector is also growing at about 11 per cent over the last decade and according to CAGR, the sector is expected to increase to 14.7 per cent and will touch the US\$ 110.4 billion mark in the next decade. The growth of FMCG market in rural market is even expected to outclass it with an anticipated value of 17.7 per cent to reach US\$ 100 billion.

The rural market however unlike the urban market is largely unknown or misunderstood by the companies. There is a very little amount of market research done to understand the rural consumer psychology. There is a dearth of proper marketing strategies that aim specifically at the rural consumers. Rural markets are generally treated as a "dumping ground" by the big and

small companies alike. The mass media communications are generally driven towards the more sophisticated urban customers and generally fail to connect with the rural consumers who are often simple minded people.

Since there is a considerable difference between the rural consumers and the urban consumers on various socio-economical parameters, it has been understood by the companies that they need a different communication approach towards the rural consumers from the urban consumers.

Another point of equal consideration however is that the rural consumers are not homogenous and there is a great degree of difference existing between different villages. It is hence imperative to understand this difference in order to create an integrated marketing communication strategy.

In this context, four villages from different parts of India have been selected which are quite different from each other in terms of various socio-economic factors. The selected villages are Charaniya (Rajkot, Gujarat), Jaitpur (Rewari, Haryana), Hulhuli Milik Arazi (Kishanganj, Bihar) and Moothedathukavu (Kottayam, Kerala).

The villages/ hamlets chosen had a population of less than 3000 people and varied according to various socio-economic characteristics viz. Literacy Rate, population mix, gender ration etc.

Data Collection and Research Methodology

Secondary information was obtained from municipal and other government run bodies like gram Panchayat office, post office, public school and official government website on demographics like Indiatats.com etc.

Primary data was captured from conversations with the villagers themselves. The research was Ethnographic in nature. Data collection was incorporated using qualitative techniques including In-depth personal

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interviews, Focus group Discussion (FGDs) of people from various cultures, social status and occupations and Observational research among the youths of the village.

While the above were structured methods of data collection, a major part of learning came from informal chats with the people themselves. Reading between the lines and understanding what was not being

talked about contributed to this study.

Results and Discussions

The media consumption habits of various villages are discussed in this paper. The differences between socio-economic structures of various villages have been taken to understand consumer behavior in rural places.

Population of Villages as per Census 2011

Village	District	State	Number of houses	Population			SC	ST
				Total	Male	Female		
Charaniya	Rajkot	Gujarat	590	2,808	1,445	1,363	266	1
Jaitpur	Rewari	Haryana	203	1,411	742	669	0	0
Hulhuli Milik Arazi	Kishanganj	Bihar	576	2,995	1,567	1,428	125	1137
Moothedathukavu	Kottayam	Kerala	300	1100	-	-	-	-

Literacy rate of Villages as per Census 2011

Village	District	State	Literacy		
			Total	Males	Female
Charaniya	Rajkot	Gujarat	69.92%	77.07%	62.49%
Jaitpur	Rewari	Haryana	53.34%	62.26%	43.49%
Hulhuli Milik Arazi	Kishanganj	Bihar	51.62%	61.43%	40.91%
Moothedathukavu	Kottayam	Kerala	92.5%	-	-

Village 1. Charaniya (Rajkot, Gujarat)*

Here, the brands and products awareness have increased over the years but still most of the villagers are not that brand conscious so for most of them around for 90 to 95 percent villagers it doesn't matter what brand's products they are consuming. Due to this, there are a lot of counterfeit products like silky bar etc in the market.

Almost every home in the village has a color television and a cable connection. People in the village mainly watch Gujarati channels and news channels as they find Gujarati content more relevant and easy to understand and moreover they understand Hindi very less.

80% of the houses own a radio in the village. The villagers mainly use radio for update on what particular time water for the fields will be released. It is also used to listen to quick news which airs on radio.

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The villagers use mobiles for watching movies and playing games. They sometimes use Facebook and Whatsapp also.

Village 2. Jaitpur (Rewari, Haryana)**

Television penetration in Jaitpur is also quite good with almost every household owning one television set with cable connection. Penetration of computer and internet however is zilch.

Radio listening is very rare but, exists only among the older men. Very few households have subscription to newspapers.

People consider the media channels as a good source of recreation, but they don't trust media and don't consider it a trustworthy source. The villagers rarely recall brand commercials during their purchases.

Although Word of Mouth plays an important role in forming perceptions, the influencer at the time of buying is the Retailer. While making purchase, people question him about the utility, effectiveness, price and value of various brands.

Village no. 3. Hulhuli Milik Arazi (Kishangunj, Bihar)***

Television and especially mobile phones have really penetrated into the lives of the village people. With almost every house hold owning a television and cable connection, television and mobile are the main sources of leisure and information to the villagers. The timings of Television viewing however are dependent on the electricity availability, which is quite erratic.

Newspaper readership in Hulhuli is virtually zero, as of now, and none of the households have subscribed to the any newspapers. It can be accounted to two factors- 1) Illiteracy, and 2) Remoteness.

There were no transistors or radio sets in the village, as mobile sets have replaced a radio's functionality

and purpose for the people. Also, while everyone had access to a radio set (through their phones), only a minimal percentage of people actually listened to the radio programs.

Hulhuli is still untouched by Internet and its wonders. No household has an internet connection and no individual accesses internet on their mobile phones. While they people in the village have heard about internet and Facebook, nobody has a clear idea about its functions or usability.

Brand recall is high for most of the national brands especially among the young population but the purchase intention is high only for a few brands mainly because of availability and affordability issues

Peer group recommendations are highly respected. Recommendations by educated people in the village and the shopkeeper are trusted and generate product trials but repurchase is determined by experience.

Village 4. Moothedathukavu (Kottayam, Kerala)****

Villagers are fluent in Malayalam and English and hence newspaper and magazines are quite popular here. Among the periodicals - Mathrubhumi weekly, India Today Malayalam and Madhyamam weekly are prominent ones.

Radio has also received its fair share of consumption and radio channels like All India Radio Malayalam, Radio Alakal etc. have regular listeners.

TV is consumed plenty and their primary mode of passing time is watching mythological shows on Asianet and Sun TV.

Most of the Households have a Dish TV connection. While for the Internet Connection, the Akshaya E-Resource center which is like Kerala Government's version of e-chaupal offers everything from farming advice to taking care of passport/ID Card/ Adhaar card applications was a prominent element.

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Cell phone Usage is prevalent for the Households.

Although the people are quite literate, surprisingly, they are not much brand conscious and do not ask for brands when they visit the shops.

Conclusion

From the study of the four villages, we can see that the rural consumers are quite exposed to different mass media vehicles. The level of exposure and consumption of media however depends on the socio-economic factors of the villages.

While village like Moothedathukavu having a literacy rate more than 90% have access to and subscribe to a wider media vehicle range like Newspaper, Radio, Magazines, Television, Mobile phone etc., the villages having lesser literacy rate like Hulhuli and Jaitpur depend on televisions and mobile phones mainly for media consumption.

Also the effect of media on purchase or brand recall is comparatively better in the more literate villages.

People in villages like Hulhuli, Jaitpur and Charaniya are more dependent on the Village retailer whose recommendations they blindly follow. This is one of the reasons for the abundance of counterfeit products in these places as the villagers are familiar only with the design which these counterfeits copy.

The penetration of mobile phones is an important factor here as regardless of socio-economic structure of the village, mobile phone is used by everyone although the usage may be limited depending on personal capacity.

Language of communication also plays a big role as there is diversity in language across the country and sparring the literate population, local language is the preferred and sometimes, the only medium of consumption of mass media across the rural population.

Suggestions

From the study, we can find that targeting rural consumers through digital mass media is a much better option than the print media. It is however imperative for the companies, especially the FMCG sector to target rural consumers through these mediums as most of the content developed (eg. Television Advertisements) is targeted towards the more sophisticated urban consumers. The companies must come up with more advertisements which are relatively simple to understand and strike a chord with the rural population.

For the more sophisticated consumer durables, product demonstrations, kiosks etc. must be regularly conducted at the villages. Village haats must be utilized to showcase the latest products and technology.

One common observation was that even though rural consumers understand the use and efficacy of a certain technology, they are still apprehensive whether they will be able to use the same or not. It is hence suggested that the companies come up with new strategies to allow the rural consumers to use the product for a short period of time, so that they can purchase the product with more confidence.

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Consumers' Adoption of Online Shopping: A Study of Rural Youth in South Gujarat

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Abstract

In the last decade, internet has revolutionized the developing countries. The use of internet is more prevalent in India than ever before. People use internet for myriad of activities. Online shopping is one such activity which has gained immense popularity in India. Over the past few years, internet has reached many parts of rural India as well. This has provided an immense opportunity for E-Retailers like Flipkart to expand their market share. Therefore it is imperative to find out how much the rural population shops online, why they shop online and what they shop for. It is equally important to find out the reasons behind why some members of the rural population prefer not to shop online. Therefore, the purpose of this paper is to analyze whether or not rural population of Gujarat has adopted online shopping and the reasons behind it.

Research Method - The present study follows a descriptive ex-post facto research design. It is a cross-sectional study, where the primary data are collected from the rural youth through a structured questionnaire using a survey method.

Findings / Managerial implications - The findings of the study are expected to benefit the academicians as well as the online retailers in having a better understanding of the behaviour of rural consumers.

Key Words: Online shopping, Consumer adoption, Rural consumers

Introduction

Online shopping has become widely popular in India. It has clearly become part of the popular culture. The youth of India has welcomed the concept of online shopping with open arms. Main requirements for online shopping are an internet connection, an electronic device such as mobile phones or tablets and basic understanding of the English language. The Indian youth is equipped with all the three. Being the second most populated country in the world and having more than half of its population in the age group of 15 to 35, India represents a huge market for E retailers. According to a Goldman Sachs report, India could become the second-largest economy in the world by 2050. In addition, India's middle class is rapidly increasing and more and more consumers can afford the internet (Relph, 2011).

University students, who are generally in their 20's and are comfortable with technology, are the present and future customers for E retailers. Urban students are believed to be fond of online shopping. However, the same can not be said about the students who live in rural areas. Rural students have more access to higher education these days and often go to urban areas for higher education. They represent a huge market for E-retailers and it is important to get an insight into whether they have accepted online shopping like their urban counterparts and what prompts them to shop online or what makes them averse to online shopping. It is also

important to understand their online shopping habits, products they shop online and the frequency with which they shop online. That's precisely the reason why University students living in rural areas and pursuing a post graduate degree in various departments of the Veer Narmad South Gujarat university have been chosen as the preferred sample for this study. Understanding the Internet viewing and purchasing habits of university students who live in rural India will provide valuable knowledge to cater to their needs. The present study will be useful for academicians and especially for E retailers to devise a suitable marketing strategy for the rural youth.

Review of literature

According to the BCG digital influence study 2013-14, online shopping is expected to rise to 14 per cent by 2016 from 6 per cent in 2013. Digital influence is rapidly expanding to small urban towns and rural areas, as the number of mobile users have increased. More than 34 per cent of total Internet users in the country are from small towns, while 25 per cent are from rural areas. Of the total urban Internet users, around 57 per cent are of 25 and above, and 45 per cent use only their mobile devices to access the Internet. According to the report, discounts are not the only driving force for people to switch to online shopping, as was previously thought, but factors like convenience and access to wider assortment is also largely influencing shopping decisions.

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According to a Google report conducted in association with Forrester on online shopping trends in India also states that the increased use of mobiles in tier two and tier three cities are the key drivers behind the rising success of e-commerce. Half of the online shoppers in tier -III cities are already on mobile phones, compared with just one-third in tier -I city. Internet and Mobile Association of India reported that the number of mobile internet users in the country was 173 million in December 2014. It is set to grow manifold by 2020. (Google, 2014)

A study conducted on college students found the majority of students had their own computers and used the Internet to access a wide variety of websites, such as online chatting, banking, job searching, music, games, movies, e-mailing, and shopping (Khare & Rakesh, 2011). Another study of 115 college students from Delhi, India, found that the surveyed students were mostly online surfers and not online shoppers (Gupta, Handa, & Gupta, 2008). Students' lack of knowledge and experience with online shopping contribute to this behaviour. However, youngsters in urban areas and metro cities are increasingly adopting online shopping. According to the TCS Gen-Y 2013-14 survey, a total of 68 per cent of teenagers shop online, while 91 per cent own mobiles in smaller metros. Mobile phones and tablets were the most popular gadgets among teenagers as per the findings of the survey (TCS, 2014).

Studies have been conducted to understand the preference of youth for merchandise categories. A study conducted on Indian college students found that clothing, cosmetics and accessories were the categories that the students purchased the most (Monahan, A., & Rana, 2015); whereas another study found in an online survey conducted on students that books, mobiles, bags & wallets are the most popular categories purchased by the students (Goyal, 2014). It was also found that the lack of touch and feel of the product was found to be the major deterrent of online purchasing.

Online retailers are changing their strategic focus on mobile users and are encouraging mobile users to buy online through mobile app. There are many evidences of the dominance of smaller cities in the Indian e-commerce market in present time. And shopping through mobile phones has been proven as a favourite option for people of smaller cities. With mobile phones reaching the masses, mobile commerce is poised to carry the next e-commerce revolution in India. (Meena, 2014).

A study focussed on identifying reasons behind shopping online found three common online shopping components: interactivity, transaction, and fulfillment (Chen & Chang, 2003). The study further revealed that price and convenience were the two main reasons for shopping online. Apart from this, external factors such as advertisements and internal factors such as personality traits and other psychological factors motivate people to shop online (Kumar & Dange, 2012). Quality at any price and reputation / recreation were found to be two important preferences among online shoppers (Gehrt, Rajan, Shainesh, Czerwinski, & O'Brien, 2012).

Research Methodology

Statement of problem

With the increase in competition among online shopping websites, it has become imperative for the E retailers to constantly look for untapped markets in order to increase their market share. With the Indian Governments introducing various initiatives to make internet accessible to the remote parts of the country, the rural population of India now has access to the internet. This leads to an increase in the number of people having access to online shopping websites, which in turn creates an lucrative business opportunity for various E retailers. Before the e retailers devise various strategies to tap the rural market, it is important for them to find out whether the rural population has adopted to online shopping, what products they shop for online, what difficulties they face while shopping online and why some members of the rural population choose not to shop online. In order to answer these questions, it is important to survey the rural youth of the country, as the youth represents the biggest market for the E retailers.

Objectives of the study

Based on the review of literature, following are the objectives of the present study

1. To find out the most important factor which influences the rural youth to shop online
2. To find out which products are purchased most frequently by the rural youth
3. To find out how frequently the rural youth shops online and how much they spend on online shopping
4. To find out which online shopping websites are the most popular among the rural youth.

5. To investigate the relationship between the gender of the rural youth and their online shopping habits.
6. To find out the factors which dissuades the rural youth from shopping online

Research Design

The survey research design has been used in the present study. The rural students studying at the Veer Narmad South Gujarat University have been surveyed by using a structured questionnaire and their response has been analyzed by using the SPSS software in order to fulfill the objectives of the study.

Sampling Plan

Population

All the young people between the age group of 15 and 35 and who live in the rural areas of South Gujarat make up the population for this study.

Sample

All the postgraduate students belonging to rural areas and studying at various departments of the Veer Narmad South Gujarat University are the sample for this study.

Sample Size

A Sample of 100 students pursuing post graduate degrees at various departments of the Veer Narmad South Gujarat University have been chosen for the study.

Sampling Method

Convenience sampling method has been used for the present study.

Data Collection and Data Analysis Plan

Data Collection Method

The survey method of data collection has been used for the present study.

Data Collection Instrument

A structured questionnaire has been used to collect responses from the sampled respondents.

Data Analysis Method

Various methods of data analysis such as Cross tabs, and independent sample t test have been used to

analyze the data and to find out the statistical significance of the data.

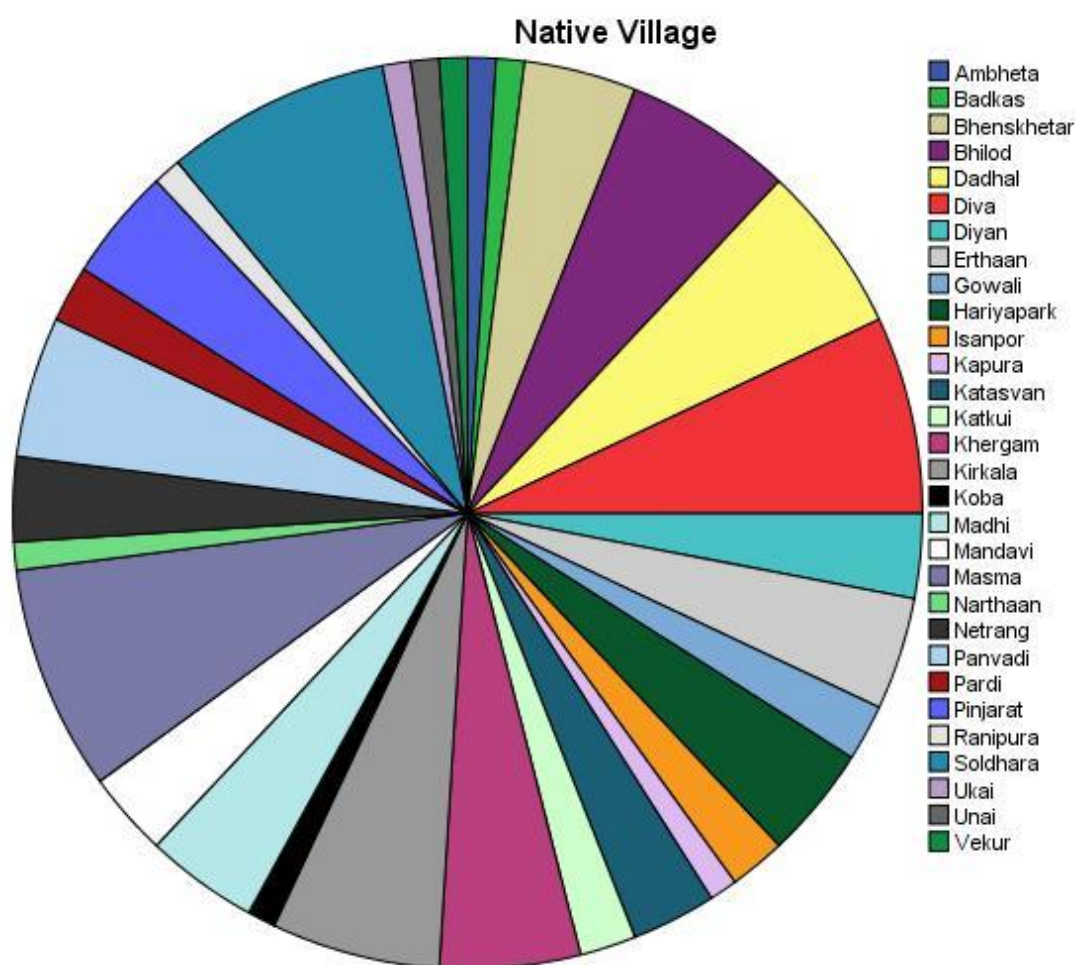
Data Analysis and Interpretation

After collecting the data through a structured questionnaire, it was coded into the SPSS and the following analyses were carried out.

Descriptive statistics

As far as the characteristics of the respondents, are concerned, there were a total of 100 respondents, of which there were 50 male students and 50 female students. The respondents were between the ages of 21 and 25. The mean age of the respondents was 21.57 years and 53 percent of the respondents were 21 years old. 29 percent respondents were pursuing MA, 20 percent were pursuing MBA, 19 percent were pursuing M Com, 16 percent were pursuing MCA while 16 percent were pursuing MSc. 63 percent students had a family income in the of 2.51 to 5 lacs, 28 percent had a family income of less than 2.5 lacs while 9 percent has a family income of 5.01 to 10 lacs. 79 percent respondents accessed the internet on their mobile phones, 16 percent on their personal computers while 5 percent accessed internet at the computer lab of their college.

All the respondents used the internet to check e mail, for social media as well as for educational purposes. 15 percent of the respondents used the internet to stay updated while 88 percent respondents used the internet for online shopping. The respondents were from 30 different villages of South Gujarat, which is displayed in the following pie chart.



Out of all the 100 respondents, there were 88 respondents who shopped online while there were 12 who did not shop online. The respondents who shopped online were analyzed separately while the ones who did not shop online were analyzed separately.

We have differentiated the respondents who shop online based on their gender.

Analysis of Online shoppers

Of the 88 respondents who shopped online, 46 were males and 42 were females. The average monthly expenditure on online shopping by the male and female shoppers was Rs. 373.91 and Rs. 225 respectively. 67.4 percent male shoppers shopped online 6 times annually while 57.1 percent female shoppers shopped online 4 times annually. The average annual online shopping frequency of male shopper and female shoppers was about 7 times and 5 times respectively. The male and female shoppers were active as online shoppers on average for 2.85 years and 2.40 years respectively. 71.7

percent of the male shoppers cited Flipkart to shop online while 64.3 percent female shoppers cited Amazon as being the most frequently used website for online shopping. Discounts turned out to be the most important reason behind shopping online as 60.9 percent male shoppers and 45.2 percent female shoppers marked discounts as being the most important reason behind shopping online. Consumer electronics was the most purchased item by male shoppers with 58.7 percent purchasing consumer electronics while cosmetics were the most purchased item by the females with 50 percent purchasing cosmetics. 100 percent of the male and female shoppers used Cash on Delivery as the mode of payment.

Differences between male and female online shoppers

It is intended to examine whether there is any significant difference in the shopping frequency of the online shoppers according to their gender. For this, an independent sample t test has been used and the following null hypothesis has been tested.

The summary data of the test is shown in Table-1 below:

Table-1: Independent Samples t-Test				
		Annual Frequency of Online shopping		
		Equal variances assumed	Equal variances not assumed	
Levene's Test for Equality of Variances	F	21.659		
	Sig.	.000		
t-test for Equality of Means	T	5.059	5.238	
	Df	86	58.232	
	Sig. (2-tailed)	.000	.000	
	Mean Difference	2.230	2.230	
	Std. Error Difference	.441	.426	
	95% Confidence Interval of the Difference	Lower	1.354	1.378
		Upper	3.106	3.082

Ho: There is no significant difference in the online shopping frequency of the online shoppers based on their gender.

From the table, we can see that p value is less than 0.05, which means that we reject the null hypothesis and there is a significant difference between the gender of the online shoppers and their online shopping frequency. On average, male students tend to shop online more compared to the female students.

It was also intended to examine whether the gender has any influence on amount spent on online shopping. Again independent sample t-test has been used for the purpose. The following null hypothesis is tested.

H0: There is no significant difference in the monthly expenditure on online shopping of the online shoppers based on their gender.

The details of the test statistics are shown in Table-2 below:

Table-2: Independent Samples t-Test				
		Monthly Expenditure on Online shopping		
		Equal variances assumed	Equal variances not assumed	
Levene's Test for Equality of Variances	F	19.255		
	Sig.	.000		
t-test for Equality of Means	T	8.571	8.787	
	Df	86	70.786	
	Sig. (2-tailed)	.000	.000	
	Mean Difference	148.913	148.913	
	Std. Error Difference	17.374	16.946	
	95% Confidence Interval of the Difference	Lower	114.374	115.122
		Upper	183.452	182.705

From the table, we can see that p value is less than 0.05, which means that we reject the null hypothesis and there is a significant difference between the gender of the online shoppers and their monthly spending on online shopping. On average, male students spend more on online shopping compared to female students.

Analysis of non shoppers.

There were 12 respondents out of 100 who do not shop online, of which 4 were males and 8 were females. They were asked about the reasons for not shopping online. All the respondents cited the same reason for not shopping online, which was their inability to physically see the product.

Conclusion and Suggestions:

From the data analysis, we can conclude that the rural youth of South Gujarat has responded positively to online shopping. Discount offered by the online shopping websites is the most important factor which drives the rural youth of South Gujarat to shop online. The rural youth shops on average 6 times a year. Flipkart is the most frequently used website by the rural youth of South Gujarat. Consumer electronics and cosmetics are the most purchased items by the rural youth. The average monthly expenditure on online shopping by the rural youth is Rs. 302.84. We also found that males shop more frequently than females and spend more on online shopping than females. Moreover, all the non shoppers cited their inability to physically see the products as the reason behind not shopping online.

The online retailers can use this survey to devise appropriate strategies to increase the online shopping frequency and monthly spending of female shoppers and to motivate the non shoppers to accept the concept of online shopping. As far as the scope for future research is concerned, the present study can be extended to find the reasons behind the different shopping habits of male and female shoppers.

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Appendix - I: Questionnaire

1. Gender: __ Male __ Female
2. Age (In completed years): ____ years
3. Your Under-graduate Qualification:
 __BA __Bcom __BBA
 __BCA __B Sc BE __

4. Your PG Education (Please specify) _____
5. Name of the village you belong to (Please specify) _____

6. Your annual family income:
 ___ Less than 2.5 lac ___ 2.51 to 5 lacs ___ 5.01 to 10 lacs ___ More than 10 lacs

7. Your father's occupation:
 ___ Service ___ Business ___ Professional
 ___ Agriculture _____ Other (Please specify)

8. How do you access the internet? ___ On Mobile ___ Computer lab of your institute
 ___ On personal computer through broadband connection ___ At cyber café ___ Any other mode (Please specify)

9. What do you use the internet for? (Tick multiple options, if needed)

___ For searching information for educational purpose

___ For sending / receiving e-mails

___ For social media such as Whatsapp, Facebook, etc.

___ To stay updated with current events

___ For online shopping

___ For any another purpose (Please specify)

If you have used internet for online shopping, continue from Q10. Else go to Q17.

10. How frequently do you shop online?
 ___ once in six months ___ once in three months ___ once on two months
 ___ once in a month ___ twice a month ___ three/four times a month

11. On average, how much do you spend on online shopping in a month? _____ INR

12. What are the things you shop online most frequently? (Select any one)

___ Mobile talk time ___ Movie tickets

___ Games / Software / App

___ Books ___ Consumer electronics (mobile handsets, pen drive, power bank, etc)

___ Cosmetics ___ Personal care products ___ Footwear (formal / sports)
 ___ Clothes (formals / casuals) ___ Jewellery, wrist-watch, perfume

13. Which website do you use most frequently for online shopping?

___ Flipkart ___ Snapdeal ___ Amazon ___ Ebay India ___ Others (Please Specify)

14. What is the most important reason for you to shop online?

a. ___ It is fast and easy

b. ___ You get big discounts

c. ___ You get more options

d. ___ You can buy something that is not available in/near my village.

e. ___ You don't need to visit a shop

f. ___ You can read the reviews and take an informed decision

g. ___ Your friends shop online

h. ___ You can return the purchased items if you don't like them

i. ___ For other reasons (Please specify)

15. For how many years have you been shopping online? _____ years

16. Which mode of payment do you use when you shop online? (Select multiple options, if needed)

___ Payment through debit card

___ Payment through credit card

___ Internet banking

___ Mobile wallet

___ Cash on delivery

From Q10.

17. What are the reasons behind not shopping online? (Select multiple options, if needed)

___ Slow and unreliable internet connection

___ Unavailability of delivery in your village / area

___ Your family doesn't allow you to shop online

___ You find online shopping complicated and don't understand how it works

- ☐ Your friends don't shop online.
- ☐ You can't physically see and feel the product
- ☐ There are chances of getting a defective product
- ☐ There are chances of getting different product from the product displayed on the websites
- ☐ Too many choices lead to confusion
- ☐ You have to wait for a day or two to receive the purchased item
- ☐ Returning the product is time consuming / tedious
- ☐ Any other reason (Please specify)

A Study on Mobile Phone Usage habits among Students from Rural Areas of Anand District

Ms. Komal Mistry* and Prof. (Dr.) Darshana Dave**

Abstract

It is seen in the recent years that, there is a rapid growth in the adoption of mobile phone not only in India but also in the other countries. India is facing this trend not only in the urban area but also into the rural areas. Till late 1990's, mobile phone was considered a status symbol in India, but with the reduction in service charges & the cost of handsets the number of mobile users in India soon increased. Mobile phones have become a necessity rather than a fashion. The aim of the study is to understand the usage pattern of mobile phones by the students from rural areas of Anand district. The study concluded that majority of the students are using mobile phone for less than a years' time and they are using almost all the features provided in a phone. The reason for using mobile phone for them is ease of communication and educational purpose.

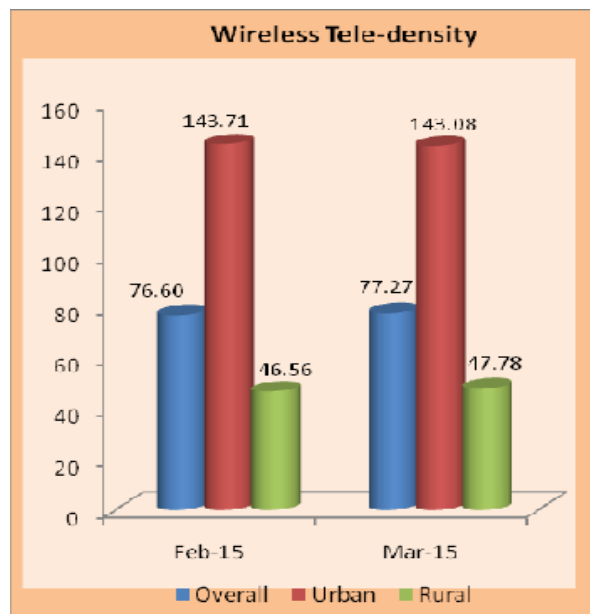
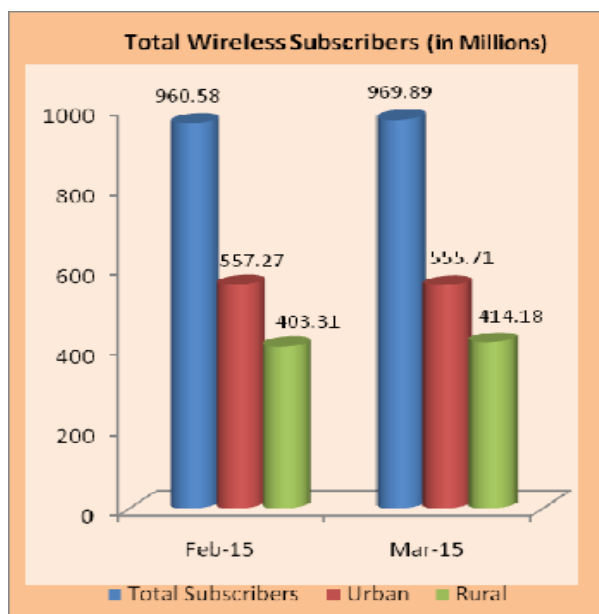
Key Words: Mobile Users, Undergraduate Students, Rural Area

Introduction

According to the Indian Census of 2011, 69 percent of the total Indian population lives in rural areas. People in these areas face several developmental challenges, such as low literacy, poor healthcare facilities, low per capita income, a high degree of poverty and poor infrastructure. In recent years, the mobile phone has emerged as an important development tool (Islam 2011). India did not participate in the landline phone revolution but has seen extraordinary growth in mobile phones. Mobile usage, which was restricted to urban areas a few years ago, has started penetrating the rural areas of the

country at a good pace. As per the TRAI Report - 2015, rural Tele-density has grown at an impressive rate, rising from 1.9 percent in 2005 to over 48.37 percent by March 2015.

It is seen as a device that has the potential to break the rural-urban developmental gap by delivering information on a variety of economic and social issues (Aker and Mbiti 2010). Mobile phones can facilitate need-based and user-centric information and services at an affordable cost to India's rural population, which was previously inaccessible.



(Source: TRAI Press Release on 12th May, 2015)

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As per the press note released by TRAI on 12th May, 2015, the overall Tele-density in India increased from 76.60 at the end of Feb'15 to 77.27 at the end of March'15. The Urban Tele-density declined from 143.71 to 148.08, whereas Rural Tele-density increased from 46.5 to 47.78 in the month of March'15. The shares of urban subscribers and rural subscribers at the end of March 15 were 57.92% and 42.08% respectively. The number of telephone subscribers in India increased from 960.58 million at the end of Feb'15 to 969.89 million at the end of March 15. The rural subscription increased from 403.31 million to 414.18 million during the same period. The monthly growth rate of rural subscription was 2.63%.

Looking into this scenario, there is a need to study the usage pattern of mobile phone in rural India. This study will help us understand mobile phone usage patterns, features used in mobile and reasons for using mobile phone by students from rural areas. It will also help policymakers, mobile phone companies, researchers and technology transfer specialists in framing developmental strategies in the future.

Literature Review:

Many researches were carried out in the field of Mobile phone usage. The studies were carried out in relation to demographic factors such as age, gender and other demographic factors with usage of mobile phone. Following are the literatures reviewed for the purpose of the study.

Chirag V. Erda (2008) did comparative study rural and urban buyers in Jamnagar district of Gujarat in buying mobile phones, it was found that price, quality, style, functions, and brand are the motivating factors for using Mobile Phone.

Several parameters are significantly related to the patterns of mobile phone use. Research carried out in the past revealed the Researchers attempted to find out previous research on youth and adolescents in Indian context but much research related to it has not been carried out. Bianchi and Philips (2005) also found that females use the mobile phone for social reasons while males called more people on a regular basis. Bianchi and Philips assumed that males used their phones frequently for business purposes and not for socializing. However, Bianchi and Philips did not find any significant relationship between gender and the patterns of mobile phone (i.e.

SMS usage and time spent). Moreover the study predicted that gender did not predict overall use of the mobile phone. In addition, study also pointed out that age played a significant role in determining the total time spent on the mobile phone usage. Older respondents were found to use the mobile phone more for business purposes while younger students used it to socialize. Further findings from their study revealed that younger users were more obsessed to the mobile phone use.

Ito and Okabe (2004) came out with findings for their study on Japanese adolescents that Japanese adolescents were preoccupied with their mobile phone because they had flexible time and mobility compared to older users. Ling & Yitri (2002) identified that adolescents used the mobile phone for emotional and social communications specifically in building and sustaining relationship with friends.

Zulkefly and Baharudin (2009) found that age of the students also played a factor in determining patterns of using the mobile phone. Younger students were found to be more inclined to use the additional features of the mobile phone such as, MMS and GPRS, while older users preferred to use the conventional voice calls. The amount of time spent on the mobile phone and attraction with the features of the mobile phone would make some students easily more attracted and passionate with the mobile phone.

Gatignon and Robertson (1985) found that, the function of a mobile phone in many developing countries extends past its functionality as a personal communication device, into a source of economic growth potential, social networking, and heightened political awareness. Mobiles allow communities to bridge the digital divide by 'leapfrogging' and breaking the "hierarchical pattern" of technology diffusion.

Objectives of Study:

- " To study mobile phone usage pattern of undergraduate students from rural areas.
- " To identify the association between gender and monthly expenses for usage of mobile phone, among undergraduate students from rural area.
- " To identify the association between gender and reasons for using mobile phone.
- " To study tendency of features used in mobile phones by undergraduate students.

Research Methodology:

For the purpose of the study researchers have surveyed 300 undergraduate students from rural areas of Anand district. The representative samples were selected using convenient sampling method. The researchers have focused on the usage pattern of Mobile phone by the undergraduate students of rural areas of Anand district. For the purpose of the study both primary and secondary data were collected. The primary data

were collected with the help of structured questionnaire. The study is carried out among students of Commerce and Management colleges affiliated to Sardar Patel University.

Data Analysis and Interpretation:

The data are analyzed on the basis of demographic factors, usage pattern and experience of the students.

Table 1: Demographic profile of Respondents

Particulars	Respondents	%
Gender:		
Male	185	62.00
Female	115	38.00
Total	300	100.00
Monthly Family Income (in Rs.):		
Less than 10,000	17	5.67
10,000 ñ 20,000	36	12.00
20,001 ñ 30,000	58	19.33
30,001 ñ 40,000	167	55.67
More than 40,000	22	7.33
Total	300	100.00
Monthly Expense incurred on Mobile Phone (in Rs.):		
Less than 200	27	9.00
200 ñ 500	227	75.67
500 ñ 1,000	39	13.00
More than 1,000	7	2.33
Total	300	100.00

Table 1 indicates demographic profile of respondents. 62% respondents are male & 38% respondents are female. Majority (55.67%) of the respondents are falling into income category of 30,001 to 40,000 followed by 20,001 - 30,000. Further, looking into expenses incurred on mobile phone shows that majority (75.67%) of the respondents are spending Rs. 200 - 500 per month.

To evaluate the association between gender of the respondents and their monthly family income following hypothesis (H_{0_1}) was framed.

H_{0_1} : There is no association between gender and monthly expense incurred on Mobile phone of the respondents.

H_{1_1} : There is an association between gender and monthly expense incurred on Mobile phone of the respondents.

Table 2: Chi-Square Test: Gender vs. Monthly Expense incurred on Mobile Phone

Chi-Square Test		
Gender Vs. Monthly Expense Incurred on Mobile Phone		
	Value	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.945	0.138
Contingency Coefficient	0.189	
(Symmetric Measure)		

It is found with the help of Chi-Square test that with p-value 0.138 (i.e. more than 0.05), there is no significant association between the Gender and the

monthly expense incurred on mobile phone by the respondents.

Table 3: Mobile Phone Usage Pattern

Mobile Usage Pattern	Respondents	%
Less than 6 month	80	26.67
6 to 12 months	90	30.00
More than 12 months	130	43.33
Total	300	100.00

Table 3 indicates the mobile usage pattern of the respondents. It is identified that majority (43.33%)

respondents are using mobile for more than 12 months followed by 30% using it from 6 to 12 months.

Table 4: Reasons for using Mobile phone

Reasons for using Mobile Phone	Rank Assigned
Ease of Communication	First
Education purpose / Information Access	Second
Social Connectivity	Third
Entertainment	Fourth
Status Symbol	Fifth

Table 4 illustrates that the students consider mobile phone as an excellent tool for ease of communication with the highest rank followed by Education Purpose and third for social Connectivity with friends and relatives. Respondents rank least to 'Status Symbol' as a reason for using mobile phone.

To evaluate the association between gender and reasons for using mobile phone following hypothesis (H_0) was framed.

H₀: There is no association between gender and reasons for using mobile phone of the respondents.

H₁: There is an association between gender and reasons for using mobile phone of the respondents.

Table 5: Reasons for using Mobile phone across Gender

Gender		Ease of Communication	Education purpose	Social Connectivity	Entertainment	Status Symbol
Male	N	185	185	185	185	185
	Mean	1.55	1.79	2.79	3.05	3.69
Female	N	115	115	115	115	115
	Mean	1.60	1.81	2.85	3.037	3.99
p value		0.287	0.309	0.299	0.679	0.292

Table 5 displays results of reasons for using mobile phone across gender. Reasons for using mobile phone across gender do not vary significantly. Hence, it can be derived that the null hypothesis (with p value more

than 0.05) cannot be rejected for all the given reasons for using mobile phone. Therefore, it is proved that rank assigned by male & female across reasons are alike.

Table 6: Features used in Mobile Phone

Features used in a Mobile Phone	Respondents	%
Phone Call	300	100.00
Text Messaging	300	100.00
Utility (Clock / Alarm / Calculator)	300	100.00
Internet / Website browsing / e-mail	285	95.00
Social Media	270	90.00
Shopping / Bill Payment	145	48.33
Accessing news (Sports / Current affairs)	280	93.33
Playing Games (Off-line / On line)	295	98.33
Music / Movies / Songs / Applications	300	100.00

Table 6 (Above) displays that majority of the students are using all the features listed into the table. But shopping / Bill payments over mobile is least preferred feature among students. This shows that almost all students find all features are equally important to them.

Findings from the study:

Mobile phone usage in the rural areas of Anand District has been hugely accepted by students pursuing their graduation. Data obtained from the study provided information regarding usage patterns, features used in a Mobile phone and reasons for using Mobile phone. It was found from the study that gender and monthly expense on mobile phone were not the influential factors in mobile phone usage. From the mobile usage pattern of the respondents it was identified that majority (43.33%) of the respondents were using mobile phone for more than a year, followed by 30% respondents using it from last 6 to 12 months. This result is supporting the facts that are reported by TRAI in a press release published in May 2015 that, the rural wireless subscriptions has been increased. It was also found from the results that majority (75.67%) of the respondents are incurring monthly expense of Rs. 200 - 500 on mobile phone.

While analyzing reasons for mobile phone usage, it was found that the majority of the students rank Ease of Communication as their first preference followed by 'Education purpose', 'Social connectivity', 'Entertainment'. Students ranked least to 'Status symbol' as the reason for using mobile phone. Analysis was also carried out to identify difference of opinion across gender while assigning rank to reasons for using mobile phone. It was found from the results that, both male and female respondents have ranked them alike.

Looking into the features used by the students

into their mobile phone it was found that majority of them (more than 90%) are using all the given features, except Shopping / Bill payment. The one of the possible reason for less usage of Shopping / Bill payment over Mobile phone can be, majority (56.67%) of the respondents are using mobile phone for less than a years' time, so, they are less familiar with the monetary transactions over mobile phone. Another thing which can be identified from the data is that, features requiring internet access is used less as compared to the offline features. This might be because of 5.67% respondents belong to low income class group (below 10,000), and cannot afford internet connections.

Conclusion:

It can be concluded from the study that, Mobile phone usage in rural area has witnessed acceptable growth. The under graduate students from rural area are using mobile phone are actively using all the features provided into mobile phones. Ease of communication, educational purpose and social connectivity are major reasons for using mobile phone among students.

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A Study On Services Quality Assessment of Rural Vs Urban Area Higher Education Institutes of Surat District

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Abstract

India must use the market driven strategy more to improve quality in education and largely in the private professional education system, with the state ensuring public assessment so parents and students decide which institutes are of adequate quality to pursue the degree. Hence education is a part of service sector and managing services is difficult than managing the goods. Here research has tried to identify satisfaction level of students from urban as well as rural area educational institutes. Data were collected from students of two BBA colleges; one is from rural area and another from urban area by undertaking quota sampling method with the help of adapted SERVQUAL statements of expectations only. Here this adapted tool comprises of tangibility, reliability, responsiveness, assurance and empathy aspect of services. Here descriptive statistics were used to report analysis. Present research contributes to the existing pool of knowledge on the relationship between demographic variables of respondents and their expectations and perception of services, other than teaching, from higher education.

Key Words: *Services Quality, SERVQUAL, Higher Education, Rural area, Urban area*

Introduction

In Indian system the Higher Education is shared responsibility of both the Centre and the States. The coordination and determination of standards in institutions is the constitutional duty of the Central Government. In India the Central Government provides grants to University Grant Commission (UGC) and establishes Central Universities in the country. Higher education is education provided by universities and other institutions that award academic degrees, such as university colleges, self finance affiliated college.

As per the General Agreement on Trade in Services (GATS), Higher Educational Services include education services leading to a university degree or equivalent. Such education services are provided by universities or specialized professional schools.

At present, the main constituents of University or University-level Institutions are; Central Universities, State Universities, Deemed-to-be Universities University-level institutions and State approved Private University.

Managing services is difficult than managing the goods. India must now move on four fronts: and one of them is, it must use the market more and more to improve quality in the largely private professional education system, with the state ensuring public assessment so parents and students decide which institutes are of adequate quality to survive (Nausad Forbes, 2014). Every company is Aiming

to make clients loyal, and so companies have made every effort to meet their needs and exceed their expectations. The main thing to make them loyal or satisfied is to provide them better quality services. And how to assess the quality of intangible and perishable is big question but The SERVQUAL scale is one of the tools that can help in this sense. Education services have very particular characteristics; the SERVQUAL model must be adapted according to the most important determining factors proposed by Parasuraman, Zeithaml and Berry (1985). These are Reliability, Tangibility, Responsibility, Security and Empathy.

Although education industry is kind of NPO but due to modernization, privatization and competition we witnessed tremendous changes and improvements in education industry. The overall scenario of higher education in India does not match with the global Quality standards. And rural India is still lacking behind in case of services quality. Anyhow urban and rural area possesses some higher education institutes but quality matters a lot.

Here in this research college of Surat is covered as urban area college and College of Mandavi (di.-Surat) is covered as rural area college, as this Mandvai is very small town taluka place surrounded by so many small villages.

Theoretical Framework

Measuring the quality of a service can be a very

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difficult exercise. Unlike product where there are specific specifications such as length, depth, width, weight, colour etc. a service can have numerous intangible or qualitative specifications. In addition there is there expectation of the customer with regards the service, which can vary considerably based on a range of factors such as prior experience, personal needs and what other people may have told them.

SERVQUAL - a methodology for measuring service quality

As a way of trying to measure service quality, researchers have developed a methodology known as SERVQUAL - a perceived service quality questionnaire survey methodology.

SERVQUAL examines five dimensions of service quality:

1. Reliability - The organization's (college's) ability to perform the promised service dependably and accurately
2. Responsiveness - The organizations (college's) willingness to help customers (students) and provide prompt service
3. Assurance - The knowledge and courtesy of the organization's (college's) employees and their ability to convey trust and confidence in customers (students)
4. Empathy - The caring individual attention the organization (college) provides its customers (students)
5. Tangible - The appearance of the organization's (college's) physical facilities, equipment, personnel and communication materials

For each dimension of service quality above, SERVQUAL measures both the expectation and perception of the service on a scale of 1 to 7, it comprises of 22 questions in total. In this total 21 statements were taken. Then, each of the five dimensions is weighted according to customer importance, and the score for each dimension multiplied by the weighting. Following this, the Gap Score for each dimension is calculated by subtracting the Expectation score from the Perception score. A negative Gap score indicates that the actual service (the Perceived score) was less than what was expected (the Expectation score). The Gap score is a reliable indication of each of the five dimensions of service quality. Using SERVQUAL, service providers can obtain an indication of the level of

quality of their service provision, and highlight areas requiring improvement.

Objectives of The Study

The main objective of this research study is to assess services quality of all BBA colleges that are affiliated to VNSGU in South Gujarat Region.

Primary Objective:

To compare the service quality offered to students of rural vs urban area with reference to BBA colleges of respective area.

Secondary Objective:

- 1) To know the difference between expectations of rural vs urban students of higher education
- 2) To know the difference between perception of rural vs urban students of higher education

Literature Review

The reviews that are collected by the researcher should give an insight into the field under study. These reviews will explain the need and scope of the study under consideration.

Parasuraman, Zeithaml and Berry (1988) provided a brief definition of service quality. In line with the propositions put forward by Gronroos (1982) and Smith and Houston (1982), Parasuraman, Zeithaml and Berry (1985, 1988) posited and operationalized service quality as a difference between consumer expectations of 'what they want' and their perceptions of 'what they get.' Based on this conceptualization and operationalization, they proposed a service quality measurement scale called 'SERVQUAL'.

Dr. Arshan Shahin (2004), conducted research with SERVQUAL and Model of Service Quality Gaps. SERVQUAL methodology as an analytical approach for evaluating the difference between customers' expectations and perceptions of quality was also studied. While this research provides some perspectives to the field of service quality, it is believed that there are a number of things that should be done to confirm the demonstrated methodologies as well as to expand the use of SERVQUAL in design and improvement of quality services.

Prajapati and Kachwala (2006) in their study have found out that the delivery of information i.e. knowledge transmission in the case of Management Education Institutes (MEI) is intangible in nature. Therefore,

the inputs in terms of delivery of this knowledge - faculty, equipment and the entire environment and infrastructure are very important for quality. A gap was found between the quality rendered by faculty and service provider, and quality required by students. It is essential to understand the exact quality required by the students to develop a course and curriculum that suit their requirements.

Michael Stodnick and Pamela Rogers (2008) claimed that above mentioned research was the first to apply the SERVQUAL scale to measure student perceptions of service quality in a classroom setting. Although the scale itself is well established, the application of it to the classroom and its success empowers this report's success. The findings suggested that the SERVQUAL scale is reliable and exhibits both convergent and divergent validity. In fact as per this research, in terms of scale development, SERVQUAL performed better than a traditional student evaluation scale, the Brightman scale.

Rodney, Arambewela, John and Hall (July, 2006) found that their study investigated the relationship between the SERVQUAL constructs of reliability, responsiveness, assurance, empathy and tangibles and the country of origin and satisfaction among four groups of postgraduate business students from Asia studying in Australia. The findings indicated that all SERVQUAL constructs had an impact on student satisfaction level, though there were variances in the impact of each construct. It was clear however that the tangibles construct was the most significant in forming satisfaction among all groups of students as confirmed by previous studies on student satisfaction.

Faranak Khodayari and Behnaz Khodayari (2011) proposed that perceived service quality reflects the difference between consumer expectations and perceptions which depends on the size and direction of the four gaps related to the delivery of service quality on the providers' side. SERVQUAL can trace the trend of customer relative importance, expectation, and perception, if applied periodically and it is able to identify specific area of excellence and weaknesses. Also it is able to prioritize area of service weaknesses.

The results of this review of literature show that there may be a gap between student's perceptions and student's expectations and among factors and dimensions of the SERVQUAL model, reliability, tangibility, responsiveness, assurance and empathy are important for students and can be assessed.

Research Methodology

This was a descriptive research because according to Hair et al (2002, p.41), the descriptive research is applicable when a researcher look to answers to the how, what, who, when and where. For this research the population definition consists of total number of Students of BBA colleges affiliated to VNSGU in South Gujarat. Out of which 90 students were selected from 2 colleges, 45 students from one rural area BBA college, Mandavi - a small town of Surat district, and another 45 were collected from one college of Surat city by following quota sampling, so specifically from each college 15 from FYBBA, 15 from SYBBA, 15 from TYBBA students were selected. While conducting survey, through personal interaction with students, Structural Questionnaire was used as a Survey Tool that was adapted SERVEQUAL scale containing 21 statements.

Limitations

Here are some limitations of this study; Students may give their opinion under any pressure. Students may be in hurry as the survey was conducted during their free leisure time in college. The survey was focused on BBA Colleges only so it can't be generalized on other colleges. Research work was carried out in south Gujarat only. The findings may not be applicable to the other parts of the country because of individual psychological differences. The views of the students may be biased, hence may not reflect true picture. Due to busy schedule of students, they may not fill the questionnaire with their true feeling regarding their preference. Questions may not be fully understood by the students and hence cannot yield accurate result. The study is not longitudinal in nature and hence the changing views of students over the time cannot be captured thoroughly.

Data Analysis

Collected data will be primarily analyzed with methodology of SERVQAUL, then for testing the reliability of data Cronbach alpha is used which gave 0.716 alpha value which indicates that data has good consistency as it is reliable to process on.

Demographic Analysis:

In this study 45.6% respondents were male and while rest 54.4% were female students were surveyed. And 15 from each year of study from both of colleges.

Rural Vs. Urban Area Students' Expectation from HE on dimensions of SERVQUAL

Table 1. Rural Vs. Urban Area Students' Expectation from HE on dimensions of SERVQUAL

CITY/TOWN NAME		Average of Tangibility (E)	Average of Reliability (E)	Average of Responsiveness (E)	Average of Assurance (E)	Average of Empathy (E)
SURAT	Mean	4.6722	4.5389	4.8222	4.4944	4.8400
	Std. Deviation	.64143	.82736	.65197	.68359	.68171
MANDVI	Mean	5.2833	4.9333	5.2500	5.0944	4.9333
	Std. Deviation	.84880	.92226	1.14812	1.17295	.98258
Total	Mean	4.9778	4.7361	5.0361	4.7944	4.8867
	Std. Deviation	.80870	.89345	.95294	1.00111	.84217

From above table it can be said that for all dimensions expectations of rural area students' are bit higher than the expectations of urban area students.

Rural Vs. Urban Area Students' Perception of HE on dimensions of SERVQUAL

Table 2. Rural Vs. Urban Area Students' Perception of HE on dimensions of SERVQUAL

CITY/TOWN NAME		Average of Tangibility (P)	Average of Reliability (P)	Average of Responsiveness (P)	Average of Assurance (P)	Average of Empathy (P)
SURAT	Mean	4.1778	4.5556	4.4278	3.9833	4.0444
	Std. Deviation	.66063	.91529	.76244	.83155	.88203
MANDVI	Mean	4.9389	4.4889	4.5111	5.1333	4.3378
	Std. Deviation	1.01712	1.02380	.85605	1.10603	1.23864
Total	Mean	4.5583	4.5222	4.4694	4.5583	4.1911
	Std. Deviation	.93470	.96617	.80712	1.13180	1.07929

From above table it can be said that except reliability dimension for all other dimensions the perception of services quality of HE is quit higher.

Rural Vs. Urban Area Students' GAP in Services Quality for all dimensions of SERVQUAL

Table 3: Rural Vs. Urban Area Students' GAP in Services Quality for all dimensions of SERVQUAL

CITY/TOWN NAME		Tangibility Gap (P-E)	Reliability Gap (P-E)	Responsiveness Gap (P-E)	Assurance Gap (P-E)	Empathy Gap (P-E)
SURAT	Mean	-.4944	.0167	-.3944	-.5111	-.7956
	Std. Deviation	1.01898	1.27631	.97481	1.04848	.92980
MANDVI	Mean	-.3444	-.4444	-.7389	.0389	-.5956
	Std. Deviation	.91901	1.18692	1.27915	1.31745	1.60595
Total	Mean	-.4194	-.2139	-.5667	-.2361	-.6956
	Std. Deviation	.96776	1.24722	1.14399	1.21574	1.30865

From above table it can be said that the Gap of tangibility dimension is negative for both area students further for urban area students gap is higher than the gap of rural area students. This means the urban area students are more dissatisfied with this dimension compare to the rural area students.

The Gap of reliability dimension is positive for urban area students and negative for rural area students. This means the urban area students are satisfied with this dimension while no so in case of rural area students.

The Gap of responsibility dimension is negative for both area students further for urban area students gap is lower than the gap of rural area students. This means the rural area students are more dissatisfied with this dimension compare to the urban area students.

The Gap of Assurance dimension is positive for rural area students and negative for urban area students. This means the rural area students are satisfied with this dimension while no so in case of urban area students.

The Gap of empathy dimension is negative for both area students further for urban area students gap is higher than the gap of rural area students. This means the urban area students are more dissatisfied with this dimension compare to the rural area students.

Normality testing:

The tests compare the scores in the sample to a normally distributed set of scores with the same mean and standard deviation. The tests mentioned above compare the scores in the sample to a normally distributed set of scores with the same mean and standard deviation.

H_0 : sample distribution is normal.

If the test is significant, the distribution is non-normal. For small sample sizes, normality tests have little power to reject the null hypothesis and therefore small samples most often pass normality tests (Oztuna D. et al., 2006). For large sample sizes, significant results would be derived even in the case of a small deviation from normality.

Table 4: Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Tangibility Gap	.079	90	.200*	.982	90	.268
Reliability Gap	.060	90	.200*	.991	90	.776
Responsiveness Gap	.102	90	.022	.967	90	.023
Assurance Gap	.100	90	.026	.971	90	.041
Empathy Gap	.093	90	.052	.974	90	.064

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

From above table it can be said that the distribution for Tangible Gap, Reliability Gap and empathy Gap is normal. While for rest two dimensions the p value is significant which means distributions of them are non-normal.

Hypotheses testing

H_0 : There is no significant difference in satisfaction level of students between rural area and urban area students with all dimensions of SERVQUAL.

The hypotheses for dimensions which are distributed non-normally are tested with Mann-Whitney U test, while for rest all dimensions are tested with t-test.

Table 5: Ranks

	CITY/TOWN NAME	N	Mean Rank	Sum of Ranks
Responsiveness Gap	SURAT	45	51.34	2310.50
	MANDVI	45	39.66	1784.50
	Total	90		
Assurance Gap	SURAT	45	41.74	1878.50
	MANDVI	45	49.26	2216.50
	Total	90		

Table 6: Test result

	Responsiveness Gap	Assurance Gap
Mann-Whitney U	749.500	843.500
Wilcoxon W	1784.500	1878.500
Z	-2.131	-1.368
Asymp. Sig. (2-tailed)	.033	.171

From above table 5 & 6 it can be concluded for responsiveness dimension that with the mean rank for Surat is higher (51.34) than the mean rank for Mandavi (39.66) indicate that SURAT Students has higher satisfaction level than students of Mandavi. The Mann-Whitney U test is the number of times member of lower

rank (Mandavi) precede members of the higher ranked group (Surat). Here, the p value is significant, so we conclude that students of Surat city have significantly higher satisfaction level than students of Mandavi.

While for Assurance dimension we conclude that with the mean rank for Students of Surat is lower (41.78) than the mean rank for Mandavi (49.26) indicates that SURAT Students has lower satisfaction level than students of Mandavi. The Mann-Whitney U test is the number of times member of lower rank (Suart) precede members of the higher ranked group (Mandavi). Here, the p value is not significant, so we conclude that students of Surat city did not have significantly higher satisfaction level than students of Mandavi.

Table 7 : Group Statistics

	CITY/TOWN NAME	N	Mean	Std. Deviation	Std. Error Mean
Tangibility Gap	SURAT	45	-.4944	1.01898	.15190
	MANDVI	45	-.3444	.91901	.13700
Reliability Gap	SURAT	45	.0167	1.27631	.19026
	MANDVI	45	-.4444	1.18692	.17694
Empathy Gap	SURAT	45	-.7956	.92980	.13861
	MANDVI	45	-.5956	1.60595	.23940

Table 8: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Tangibility Gap	Equal variances assumed	3.152	.079	-.733	88	.465	-.15000	.20455	-.55651	.25651
	Equal variances not assumed			-.733	87.078	.465	-.15000	.20455	-.55657	.25657
Reliability Gap	Equal variances assumed	.002	.961	1.775	88	.079	.46111	.25982	-.05522	.97745
	Equal variances not assumed			1.775	87.540	.079	.46111	.25982	-.05526	.97748

From above table it can be said that for the Gap of Tangibility dimension this independent samples t test analysis indicates that the 45 students of Surat had a mean of (-0.4944) with 1.0189 Standard deviation, the 45 students of Mandvi had a mean of (-0.3444) with standard deviation of 0.9190 did not differ significantly at the $p < 0.05$ level, as p value is not significant with equal

variances are assumed. And the results of testing for rest two dimensions are result in the same as tangibility dimension.

Conclusion

With this detailed analysis and discussion researchers come on conclusion that there is a difference

in the satisfaction level between students of urban and rural area higher education institutes. This can be concluded based on negative gap for dimensions of SERVQUAL tool which represent dissatisfaction. The urban area students are more dissatisfied with tangibility dimension compare to the rural area students. The urban area students are satisfied with reliability dimension while no so in case of rural area students. The rural area students are more dissatisfied with responsiveness dimension compare to the urban area students. The rural area students are satisfied with assurance dimension while no so in case of urban area students. The urban area students are more dissatisfied with empathy dimension compare to the rural area students. Finally, the present research work is an attempt to confirm the theoretically available literature that can be used for comparing and monitoring service quality in higher education.

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"A Study on Awareness and Perception towards Pradhan Mantry Jan Dhan Yojana (PMJDY) in Selected Rural Areas of Navsari District"

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Abstract

Pradhan Mantri Jan Dhan Yojana (Prime Ministers Scheme for People's Wealth) is an ambitious scheme for comprehensive financial inclusion launched by the Prime Minister of India, Narendra Modi on 28 August 2014. The present research is to study awareness level and perception of rural people towards Pradhan Mantri Jan Dhan Yojana, majorly concentrated only on the Navsari District in Gujarat State; the study reveals that PMJDY has almost successful in the rural areas of the Navsari District as 100 % awareness found in these areas and 75 % of people opened a bank account under this scheme. This article examines the factors influencing rural people's perception towards PMJDY, for this SPSS software is used for Factor Analysis. The dependent variables were attractiveness factors represented by these variables, namely Addition Facilities, Behaviour of Banking Staff, Standard of Living, Economic Development and Bank Infrastructure. The independent variables were the demographic profiles of rural people namely, age, gender, family income and occupation. A structured questionnaire was distributed to a sample of 192 people who reside in rural areas of Navsari District.

Key Words: Awareness, Perception, Pradhan Mantri Jan Dhan Yojana, Rural Areas, Factors.

Introduction

The **Pradhan Mantri Jan-Dhan Yojana** programme is Prime Minister's first blockbuster social scheme. Today only 58.7 per cent of the households in the country have access to banking services. Prime Minister declared that a bank account for each household was a "national priority" The Prime Minister said people in the country have mobile phones but do not have bank accounts, and this scenario needs to be changed. "**Pradhan Mantri Jan-Dhan Yojana (PMJDY)**" ensures access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost is possible only with effective use of technology. PMJDY is a scheme which financially includes every individual who has not opened bank account yet and that too with zero balance. This is a financial inclusion too to include poor people to get all those financial benefits like Overdraft, insurance, debit card etc. PMJDY is an initiative of our Prime Minister Mr. Narendra Modi and it was launched in August 2014.

Statistics and Facts of PMJDY

1. So far 20.38 crores accounts have been opened so far.
2. Rs. 30638.29 crores deposits have been noted so far.

3. 9.32 crores suraksha bima policies have been registered so far.
4. 2.93 crores jeevan Jyoti bima policies have been registered so far.
5. Holds Guinness World Record of opening highest account in the world in one week.

Benefits of PMJDY

1. Interest on deposit.
2. Accidental insurance cover of Rs.1.00 lakh
3. No minimum balance required.
4. Life insurance cover of Rs.30,000/-
5. Easy Transfer of money across India
6. Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
7. After satisfactory operation of the account for 6 months, an overdraft facility will be permitted
8. Access to Pension, insurance products.
9. Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.
10. Overdraft facility upto Rs.5000/- is available in only one account per household, preferably lady of the household.

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Review of Literature:

Caroline (2006) the author has studied the nature and extent of Financial Inclusion in Ireland and examined the experiences of low income customers in relation to financial service provision in Ireland. The researcher also studied that despite financial exclusion is becoming a key policy issue in many EU member states and shown that the issue was largely ignored in Ireland until recently. [1]

Ravichandran & Alkhatlan (2009) the researchers have mentioned financial exclusion as one of the emblematic reasons for poverty in India. If financial inclusion is properly implemented for each and every segment of society, this in turn, will raise the living standard of millions of poor. [2]

Bagli and Dutta (2012) the authors have showed the level of financial inclusion of the states in India has a low mean with high disparity. The study revealed a strong and positive association between the human development and the financial inclusion of the states in India. The mass financial literacy and awareness among the marginalized sections of people are absolutely necessary to achieve financial inclusion. The author also suggested that financial institutions will have to be socially responsible as well as approachable to achieve complete financial inclusion. [3]

Thapar (2013) the author has mentioned that the biggest challenge for the banks were those people who are not availing the banking services. The country is developing rapidly, but there are millions of people who are not linked to the formal source of financing i.e., banks. The financial inclusion of poor and weaker section of society is the needed to increase financial inclusion and for sustainable development of the economy. [4]

Gandhi (2013) the author has studied the financial exclusion as one of the problems of Indian economy which needs an urgent attention to attain the objective of equitable and sustainable growth. The researcher also concluded that the task may be the responsibility of banks in the short run but will certainly convert into the business opportunity in the long-run. He emphasized on the fact that increased saving motivates the risk taking capacity of the people which encourages investment and hence lead to the development of new business opportunities. [5]

Kumari (2014) the author has conducted a study with the objective to find out benefit, demerits, challenges and effectiveness of PMJDY. The author concluded that sincere efforts are required for the implementation and success of PMJDY and further added that this scheme will benefit public, banks, government, give a boost to the economy and generate employment. The researcher suggested that people need training to use the debit cards and they at the same time fail to pay overdraft with interest result in deduction of the same from their subsidies in their account by the bank and it will perish the goodwill of the banks and they can again fall in the trap of money lenders. Hence the opening of an account will definitely reduce the corruption and break the chain of a mediator but in order to remove poverty at the ground level, people should be offered with the means to earn livelihood, then only people will be able to maintain their account and Indian country will move towards the real growth and development. [6]

Kumar and Venkatesha (2014) the authors have conducted a study with the objectives to understand the concept of financial inclusion and PMJDY and negative implications of PMJDY. They concluded that PMJDY was an effective programme to eradicate poverty, but there are many threats like people are not aware of ATM, debit cards, no check on new accounts, less transaction in that account and no clarity about non recovery of overdrafts and the associated cost. [7]

Jagannathan (2014) the author have studied and focused on the use of banking services will reduce the financial cost because the purchase and sale of goods and services can be done without the use of money and this will reduce the printing cost of currency. The author also highlighted that the Yojana will prove to be the hidden loan fair which in future might be increased the Non Performing Assets (NPA) of the banks, this is due to the fact that if the overdraft facility availed by the people are not repaid then lastly all the burden of those NPA will be bear by the governments because government has the ownership right over most of the banks. [8]

Barhate G.H. and Jagtap V.R. (2014) the author have studied and focused on financial Inclusion in India and tried to find out the implications of Pradhan Mantri Jan Dhan Yojana and the threats to success of the scheme. They concluded that, in rural area network of ATM is bleak, people are therefore not well versed with the use of ATM. Also there is no clarity in this scheme

about account holders getting Rs. 1 lakh as accidental insurance coverage and about the bill of insurance premium and cost to keep the account. [9]

Keshavamurty (2014) the researchers suggested that PMJDY has been conceived as national mission of financial inclusion with the objective of covering all households in the country with banking facilities and having a bank account of each household. Financial Inclusion of inclusive financing is the delivery of financial services at affordable cost to each house hold at costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. The major shift this time is in this financial inclusion effort of the Government is that households are being targeted instead of villages as targeted earlier. [10]

Khuntia (2014) the author have studied and considered that even after 68 years of independence, around 100 million households are not connected with the banks in order to reduce the degree of "financial untouchably". So the government has come up with a action plan known as "Pradhan Mantry Jan Dhan Yojana". The researchers concluded that this scheme is a mega financial inclusion plan with the objective of covering all households in the country with banking facilities along poverty effectively. [11]

Jubair T. (2014) conducted a study with the objective to critically evaluate the benefits of self service banking machines in India. And the study also aimed at comparing the services and costs associated with the use of these machines established in Indian Banks and he concluded that self service banking machines has made a paradigm shift in Indian Banking industry. Number of self service banking kiosks such as ATM, CDM etc has been installed and banks and financial institutions are taking advantage of these machines. [12]

Fadun (2014) the researchers has studied about the efforts taken at the international level regarding financial inclusion, the current state of financial inclusion in Nigeria and national financial inclusion strategy adopted in Nigeria and also studied about the geographical difference of financial inclusion in Nigeria. The author has concluded that increasing attention is given to financial inclusion by countries of the world and all the countries of the world are focusing on inclusive growth and poverty alleviation. The author also revealed that 39.4 million adult Nigerians representing 46.3% of the adult population of 84.7 million

were financially excluded in 2012 and of this 54.4% of the excluded population were women, 73.8% were aged less than 45 years, 34 % had no formal education, and 80.4% reside in rural areas.[13]

Watts (2015) the researchers has focused on present scenario of financial inclusion of rural and urban households, role of government and banks in financial inclusion and major factors affecting the implementation of PMJDY and concluded illiteracy and poverty are becoming the hindrance to implement properly this scheme. Most of the people in India do not know how to use debit card and poor people have no money to operate their accounts. [14]

Kumar and Singh (2015) the authors have conducted study with objectives of understanding the PMJDY and implications of PMJDY. They concluded that PMJDY is the greatest step taken to eradicate poverty and helped many people to come into the main stream of economy and reduce financial un-touch-ability. They further added that constant review and regular check is essential to successful implementation of this scheme. [15]

Research Methodology:

Problem Statement:

The objective to launch this programme is to bring millions of people in the scope and extent of banking which is the major challenge for the banks & the main aim behind this programme is to link Indians together to move towards the path of economic growth and development, so it is important to study Awareness and Perception towards Pradhan Mantry Jan Dhan Yojana (PMJDY), especially in Rural Areas.

Research Objectives:

1. To study the awareness of Pradhan Mantry Jan Dhan Yojana (PMJDY) among Rural People in Navsari District.
2. To study the awareness of additional benefits of Pradhan Mantry Jan Dhan Yojana (PMJDY) among Rural People.
3. To study the perception of Rural People towards Pradhan Mantry Jan Dhan Yojana (PMJDY).

Research Design:

Descriptive Research Design has being used for this research.

Method of Data Collection:

Researchers have collected primary data from respondent reside in Rural Areas in Navsari District;

researchers have collected the data by personally interviewing the respondents with the help of structured questionnaire.

Sampling Plan:

1	Sample Size	192 samples
2	Sampling Units	Respondents from different background i.e. businessman, service employees, farmers etc.
3	Sampling Methods	Non Probability Convenience Method
4	Sampling Area	Dandi Village and Maroli Village of Navsari District.

Data Analysis:

Table: 1 Shows Frequencies And Percentage Of Demographic Profiles of respondents				
<u>FACTOR</u>	<u>CATEGORIES</u>	<u>FREQUENCY</u>	<u>COUNT</u>	<u>PERCENTAGE</u>
Age	18-22	192	14	7.3
	23-27		48	25.0
	28-32		52	27.1
	33-37		36	18.8
	Above 37		42	21.9
Family Income	Less than 10000	192	56	29.2
	10001-15000		60	31.2
	15001-20000		66	34.4
	Above 20000		10	5.2
Gender	Male	192	120	62.5
	Female		72	37.5
Occupation	Service	192	120	62.5
	Business		16	8.3
	Farmers		42	21.9
	Others		14	7.3

			Frequency	Percentage
Awareness about PMJDY scheme			192	100
How did you come to know about PMJDY?	Friends and Relatives		126	65.63
	Television		64	33.33
	Bank/Financial institute		66	34.38
	Program organized by govt. in village		34	17.71
Have you opened a bank account under this scheme?	Number of respondent opened an account		144	75
	Number of respondent didn't opened an account		48	25
	The reasons for not opening an account	Already has an account	24	50
		Inadequate information about this scheme	6	12.5
		Lack of financial literacy	18	37.5

		Frequency	Percentage
Are you keeping any balance in PMJDY?	Yes	142	98.61
	No	2	1.39
For what purpose you are using this account?	For insurance	42	29.17
	Overdraft facility	26	18.06
	Zero balance	62	43.06
	To get other govt. benefits	64	44.44
How frequently are you operating this account?	Once in a week	18	12.5
	Once in 15 days	18	12.5
	Once in a month	74	51.39
	Once in six months	34	23.61
Since how long you have this account?	Less than six months	32	22.22
	Since six months	56	38.89
	Since one year	26	18.06
	More than one year	30	20.83

Table 2: Awareness about following Benefits under PMJDY	YES	NO
Interest on deposit	176	16
Accidental insurance cover of Rs.1.00 lakh	112	80
Joint account can be opened under this scheme.	132	60
No minimum balance required.	158	34
E-banking facilities are also available under this scheme.	158	34
Life insurance cover of Rs.30,000/-	142	50
Easy Transfer of money across India	162	30
Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.	128	64
After satisfactory operation of the account for 6 months, an overdraft facility will be permitted	114	78
Access to Pension, insurance products etc.	116	76
Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.	118	74
Overdraft facility upto Rs.5000/ - is available in only one account per household, preferably lady of the household.	90	102

Respondent's Agreement level on five point rating scale from strongly agree to strongly disagree regarding Perception towards PMJDY. Rating a 5 point scale ranging from 1 (strongly agree) to 5 (strongly disagree).

Table 3: Perception towards PMJDY						
Statements	1 SA	2 A	3 N	4 DA	5 SDA	Mean Score
1. PMJDY is beneficial for people.	94	78	20	0	0	1.61
2. I think this scheme help poor people to increase their savings.	66	104	20	2	0	1.78
3. This scheme helps people to solve their financial problems.	40	80	68	4	0	2.19
4. I like to suggest others for taking benefits of this scheme.	36	122	32	2	0	2.00
5. Opening an account is very easy under this scheme.	54	64	42	8	4	2.29
6. Zero balance schemes attract me to use this service.	78	58	54	0	2	1.91
7. Schemes of insurance (life & accidental) attract me to use this service.	46	96	40	10	0	2.07
8. Overdraft facilities attract me to use this service.	52	48	90	0	2	2.23
9. E-banking and money transfer facilities attract me to use this service.	54	58	64	14	2	2.23
10. Other facilities like pensions; RuPay debit card etc. attracts me to use this service.	44	48	82	18	0	2.39
11. PMJDY has helped to reduce dependence on informal sources (e.g. money lenders)	36	52	96	8	0	2.40
12. PMJDY helps in reducing poverty.	20	102	56	12	2	2.34
13. PMJDY is beneficial in enhancing the standard of living of people.	32	106	46	6	2	2.17
14. PMJDY is effectively advertised/publicized in the market.	24	94	66	6	2	2.31
15. PMJDY is helpful in providing awareness about financial products and services.	28	80	70	14	0	2.36
16. Banking officials are cordial in providing information about the scheme.	32	62	94	4	0	2.36
17. Banking staff is helpful in assisting about this scheme.	38	66	52	34	2	2.46
18. Personalized attention is provided by bank staff to the PMJDY holder.	32	68	54	36	2	2.52
19. Banking infrastructure is adequate to reach out to people.	42	98	42	10	0	2.10
20. Information regarding this scheme is adequately available at the bank.	54	92	42	4	0	1.98

Reliability Test:

Table 4: Reliability Statistics	
Cronbach's Alpha	No. of Items
0.917	20

The alpha coefficient for the twenty items is 0.917, suggesting that the items have relatively high internal consistency. Table - 4 shows Reliability Analysis

address the issues of whether this instrument will produce the same result each time, it is administered to the person in the same setting. Here Alpha is 0.917. According to thumb rule of Alpha, here instrument reliability is best.

Table 5: Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
PMJDY is beneficial for people.	42.09	105.174	.384	.917
I think this scheme help poor people to increase their savings.	41.93	103.754	.493	.915
This scheme helps people to solve their financial problems.	41.52	98.994	.723	.910
I like to suggest others for taking benefits of this scheme.	41.71	103.475	.547	.914
Opening an account is very easy under this scheme.	41.42	96.935	.594	.913
Zero balance schemes attract me to use this service.	41.80	101.207	.502	.915
Schemes of insurance (life & accidental) attract me to use this service.	41.64	101.092	.562	.913
Overdraft facilities attract me to use this service.	41.48	99.392	.606	.912
E-banking and money transfer facilities attract me to use this service.	41.48	98.240	.605	.912
Other facilities like pensions; RuPay debit card etc. attracts me to use this service.	41.32	96.597	.724	.909
PMJDY has helped to reduce dependence on informal sources (e.g. money lenders)	41.31	98.038	.733	.909
PMJDY helps in reducing poverty.	41.36	103.793	.402	.917
PMJDY is beneficial in enhancing the standard of living of people.	41.54	102.469	.498	.915
PMJDY is effectively advertised/publicized in the market.	41.40	101.664	.556	.914
PMJDY is helpful in providing awareness about financial products and services.	41.34	101.441	.531	.914
Banking officials are cordial in providing information about the scheme.	41.34	99.054	.722	.910
Banking staff is helpful in assisting about this scheme.	41.25	96.649	.649	.911
Personalized attention is provided by bank staff to the PMJDY holder.	41.19	95.420	.730	.909
Banking infrastructure is adequate to reach out to people.	41.60	102.984	.448	.916
Information regarding this scheme is adequately available at the bank.	41.73	103.884	.411	.917

Factor Analysis:

It is class of procedure primarily used for data reduction and summarization.

Purpose: To determine the representative factors from various variables.

Table 6: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.826
Bartlett's Test of Sphericity	Approx. Chi-Square	2.315E3
	df	190
	Sig.	0.000

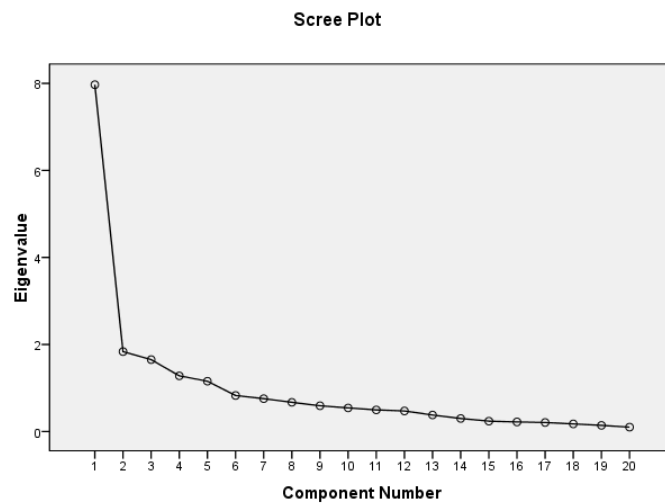
KMO Value:

Factor Analysis Test is used to determine reduced factors from various factors. Before applying factor analysis test first we have to determine the value of KMO which measure whether distribution of values is adequate for conducting factor analysis. Kaiser designates levels. A measure >0.9 is marvelous, >0.8 is meritorious, >0.7 is middling, >0.6 is mediocre, >0.5 is miserable, and <0.5 is unacceptable. In this case 0.826, this is meritorious.

Bartlett Test of Sphericity is a measure of the multivariate normality of set of distributions. It also tests whether the correlation matrix is an identity matrix or not. (Factor analysis is meaningless without Identity matrix). A significant value < 0.05 indicates that these data do not produce an identity matrix or differ significantly from Identity matrix and are thus approximately multivariate normal and acceptable for factor analysis. In this case the Bartlett Test value is $0.000 < 0.05$, so set of distribution is multivariate normal and acceptable for factor analysis.

Table 7: Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.969	39.847	39.847	7.969	39.847	39.847	3.798	18.991	18.991
2	1.836	9.179	49.026	1.836	9.179	49.026	3.122	15.609	34.600
3	1.652	8.258	57.284	1.652	8.258	57.284	2.718	13.592	48.192
4	1.279	6.396	63.680	1.279	6.396	63.680	2.159	10.797	58.989
5	1.155	5.773	69.454	1.155	5.773	69.454	2.093	10.465	69.454
6	.828	4.138	73.591						
7	.755	3.773	77.364						
8	.670	3.350	80.714						
9	.592	2.958	83.672						
10	.542	2.711	86.383						
11	.497	2.483	88.866						
12	.472	2.360	91.225						
13	.378	1.892	93.117						
14	.299	1.494	94.611						
15	.238	1.191	95.802						
16	.219	1.097	96.898						
17	.207	1.034	97.933						
18	.174	.868	98.801						
19	.140	.701	99.502						
20	.100	.498	100.000						
Extraction Method: Principal Component Analysis.									

Here from total variance table it is interpreted that the five factors extracted together account for 69.454% of the total variance. Here while reducing these factors to five factors we lost $(100-69.454) = 30.546\%$ of the information content.



The above figure shows a Scree plot. It plots the Eigen values on a Bi-coordinate plane. The Scree plot is sometimes used to select how many factors to rotate to a final solution. The Scree plot shows the graphical representation of the factors and also the Eigenvalue is selected as 1. Here the reduced factors are those Eigenvalue is 1 greater than 1 will be considered i.e. five factors.

Table 8: Rotated Component Matrix					
	Component				
	1	2	3	4	5
PMJDY is beneficial for people.	-.107	.716	.158	.030	.209
I think this scheme help poor people to increase their savings.	.057	.448	.228	.682	-.115
This scheme helps people to solve their financial problems.	.341	.454	.591	.283	-.045
I like to suggest others for taking benefits of this scheme.	.277	.180	.032	.674	.305
Opening an account is very easy under this scheme.	.345	.713	.225	-.034	.061
Zero balance schemes attract me to use this service.	.222	.732	-.102	.322	.030
Schemes of insurance (life & accidental) attract me to use this service.	.340	.239	.204	.226	.405
Overdraft facilities attract me to use this service.	.666	.104	.332	.276	-.073
E-banking and money transfer facilities attract me to use this service.	.787	.336	-.057	.017	.165
Other facilities like pensions; RuPay debit card etc. attracts me to use this service.	.839	.175	.202	.137	.167
PMJDY has helped to reduce dependence on informal sources (e.g. money lenders)	.439	.211	.544	.085	.442
PMJDY helps in reducing poverty.	.120	-.051	.110	.769	.305
PMJDY is beneficial in enhancing the standard of living of people.	.210	-.207	.676	.441	.235
PMJDY is effectively advertised/publicized in the market.	.123	.245	.789	.036	.156
PMJDY is helpful in providing awareness about financial products and services.	.718	-.033	.238	.191	.033
Banking officials are cordial in providing information about the scheme.	.522	.261	.611	.000	.184
Banking staff is helpful in assisting about this scheme.	.457	.460	.323	.109	.088
Personalized attention is provided by bank staff to the PMJDY holder.	.444	.645	.226	.053	.247
Banking infrastructure is adequate to reach out to people.	.251	.007	.045	.218	.776
Information regarding this scheme is adequately available at the bank.	-.128	.261	.244	.119	.799
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					

Inferences: Here in rotated component matrix (table-8) researchers can find variables and their correlations with extracted five factors. Here there are

five reduced factors that researchers get by Factor Analysis Test. These factors can be:

Factors	<u>Table 9: Showing the Factor Analysis of 20 Components</u>	Factors Name
	Components	
Factor 1:	1. Overdraft facilities attract me to use this service. 2. E-banking and money transfer facilities attract me to use this service. 3. Other facilities like pensions; RuPay debit card etc. attracts me to use this service. 4. PMJDY is helpful in providing awareness about financial products and services.	Additional Facilities
Factor 2:	1. PMJDY is beneficial for people. 2. Opening an account is very easy under this scheme. 3. Zero balance schemes attract me to use this service. 4. Banking staff is helpful in assisting about this scheme. 5. Personalized attention is provided by bank staff to the PMJDY holder.	Behaviour of Banking Staff
Factor 3:	1. This scheme helps people to solve their financial problems. 2. PMJDY has helped to reduce dependence on informal sources (e.g. money lenders) 3. PMJDY is beneficial in enhancing the standard of living of people. 4. PMJDY is effectively advertised/publicized in the market. 5. Banking officials are cordial in providing information about the scheme.	Standard of Living
Factor 4:	1. I think this scheme help poor people to increase their savings. 2. I like to suggest others for taking benefits of this scheme. 3. PMJDY helps in reducing poverty.	Economic Development
Factor 5:	1. Schemes of insurance (life & accidental) attract me to use this service. 2. Banking infrastructure is adequate to reach out to people. 3. Information regarding this scheme is adequately available at the bank.	Bank Infrastructure

Ho: There is no significance variance in Factors influencing Perception towards PMJDY with demographic profiles of consumers.

Ha: There is significance variance in Factors influencing Perception towards PMJDY with demographic profiles of consumers.

Factors influencing Perception towards PMJDY	<u>Table 10: One-way ANOVA test</u> Demographic profiles of consumers (significance value)			
	Age	Family Income	Gender	Occupation
Additional Facilities	.000	.000	.000	.000
Behaviour of Banking Staff	.000	.000	.000	.000
Standard of Living	.000	.000	.000	.000
Economic Development	.000	.000	.000	.000
Bank Infrastructure	.000	.000	.000	.000

If the significance (p-value) is less than 0.05, then H_0 is rejected.

If the significance (p-value) is greater than 0.05, then H_0 is accepted.

Findings:

Findings of this research show that the 100% awareness of the PMJDY program and majority awareness comes from information provided by friends & relatives. 75% of respondents have opened a bank account under this scheme in which more than 98% respondent keeping balance in their account, and the main purpose of opening an account is Zero balance scheme and to take other government benefits. More than 50% respondents operating this account once in a month, while more than 23% operating once in a six months.

After so much promotional efforts by government, awareness of PMJDY is really good but the additional facilities or services provided under this scheme is still fully not aware among people such as "what is the amount of accidental insurance", "facilities like Direct Transfer Benefits", "when an overdraft facility be permitted", "Access to Pension, insurance products etc.", "RuPay Debit Card must be used at least once in 45 days" and "Overdraft facility upto Rs.5000/- is available in only one account per household, preferably lady of the household".

The 20 components are reduced to five factors which showing the perception of consumer towards PMJDY are Addition Facilities, Behaviour of Banking Staff, Standard of Living, Economic Development and Bank Infrastructure. A Table 10 showing one way ANOVAs test for studying the significant variance in Factors influencing Perception towards PMJDY with demographic profiles of consumers i.e. age, gender, family income and occupation. The finding shows that there is significance variance in Factors influencing Perception towards PMJDY with demographic profiles of consumers; it means demographic factors (age, gender, income & occupation) have significant influence to Factors influencing Perception towards PMJDY i.e. Addition Facilities, Behaviour of Banking Staff, Standard of Living, Economic Development and Bank Infrastructure.

Conclusion:

The PMJDY is most effective and most beneficial scheme of central government special for rural

and poor people. Its major ambition is to provide the financial facility directly from government. This scheme has made the benchmarking achievement in creating the awareness and fulfilling the objectives. Indian government is taking many initiatives to increase the financial inclusion in India and PMJDY is such a initiative which will link the poor or weaker section of society to the banks or formal source of finance and will uplift the poor people from poverty and decrease the inequality in society. PMJDY provide a financial literacy to the rural area people and also increase the awareness of financial services in rural segment. India's one of the major issue financial inclusion can be solve with the help of scheme like PMJDY.

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Students Engagement Towards Open Educational Resources (OER) In Rural Areas of Gujarat State

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Abstract

Open Educational Resources (OERs) have become one of the important elements in education systems across the world. They symbolize the efforts of a worldwide community, empowered by the internet, to help equalize the access to knowledge and educational opportunities. OERs are teaching, learning and research resources that available on public domain that permits their free use and can be customization by others as per need. It has been more than a decade that Open Educational Resources (OER) has been promoted as a solution to educational exclusion globally. India, long adapted to open and distance learning, has positively embraced OER, ranking best amongst Asian countries for the quantity of OER it has published. Government enthusiasm for OER has contributed to the clear desire for openness in India. Starting in 2008, the Indian Government's National Knowledge Commission (NKC) called for a 'national e-content and curriculum initiative' to motivate the creation, adaptation and utilization of OER by Indian institutions. In addition to leveraging globally-produced OER, with the intend of 'upgrading the quality of, and enhancing the access to, education' confidently observes that 'Indian OER initiatives serve diverse learning communities and are set to bridge knowledge gaps between privileged and under-privileged communities'. In this paper we try to analyze students' online behavior to identify how they are engage with Open Educational Recourses (OER). Early discovery of changes in student engagement can help educators design interventions and adapt the techniques to motivate students to continue with the use of OERs. So the paper also studies the factors affecting student engagement towards the OERs.

Keywords : OER, Open Educational Resources, Student Engagement, Online Learning, NPTEL.

Introduction

Open Educational Resources (OER) are freely accessible, openly licensed documents and media that are useful for teaching, learning and assessing as well as for research purposes. It is the leading trend in distance education / open and distance learning field as a consequences of the openness movement.

The William and Flora Hewlett Foundation "OER are teaching, learning, and research resources that reside in the public domain or have been released under an intellectual property license that permits their free use and re-purposing by others. Open educational resources include full courses, course materials, modules, textbooks, streaming videos, tests, software, and any other tools, materials, or techniques used to support access to knowledge."

The term OER was first used at a UNESCO conference on 2002, although OER's were beginning produced and used before that, like the MIT OpenCourseWare project, which began in 2001, was one of the first initiatives.

UNESCO "Teaching, learning and research materials in any medium, digital or otherwise, that reside in

the public domain or have been released under an open license that permits no-cost access, use, adaptation and redistribution by others with no or limited restrictions."

Some of the tensions that exist with OER:

- **Nature of the resource:** Several of the definitions above limit the definition of OER to digital resources, while others consider that any educational resource can be included in the definition.
- **Source of the resource:** While some of the definitions require a resource to be produced with an explicit educational aim in mind, others broaden this to include any resource which may potentially be used for learning
- **Level of openness:** Most definitions require that a resource be placed in the public domain. Others require for use to be granted merely for educational purposes, or exclude commercial uses.

At the same time, these definitions also share some universal commonalities, namely they are:

- Cover use and reuse, repurposing, and modification of the resources;

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- Include free use for educational purposes by teachers and learners
- Encompass all types of digital media.

According to Smith and Casserly (2006), OERs are sharable assets. Which includes free and open resources, free - at no cost and open - open of modification; they may be digital content, open source

software and intellectual property licenses. OER can be in many forms such as formal courses, course-related materials such as syllabi, lectures, lesson plans and assignments, textbooks or collections of digital media such as collections of images and videos.

Open educational resources (OER) can significantly reduce the time required to prepare lectures.

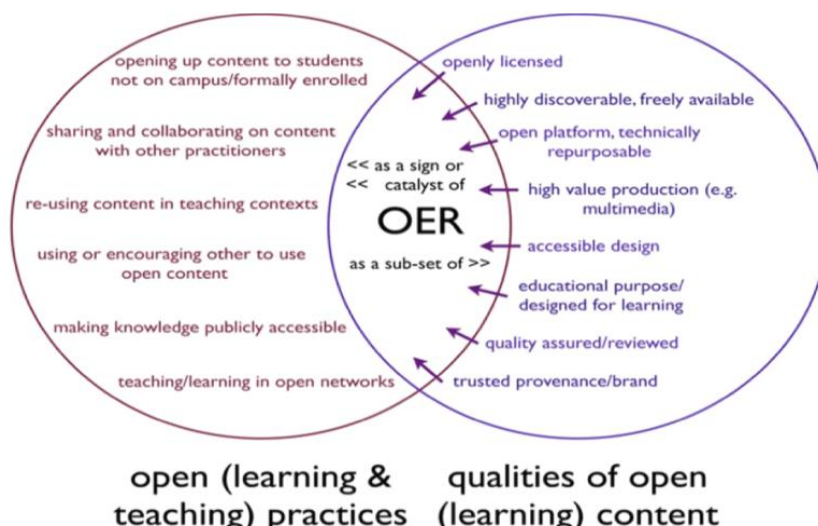


Figure 01: Model of OER

(Source: <http://oersynthesis.jiscinvolve.org/wp/tag/open-content/>)

Benefits of OER:

The benefits of OER for Students include the following:

- o Education opens to anyone;
- o Affordable-ideally, free;
- o Students can try the course before signing up;
- o Flexible study times not bound by weekly timetables or semester calendars,
- o Students work at their own pace,
- o Available from anywhere and not restricted by access to school or college,
- o Access to huge amount of study materials,
- o Intellectual capital is available for reuse.

Student's engagement

Students' engagement can be measured in various ways, such as viewing course content, interacting with other learners, discussion forums and also the topic

and tone of interactions during interacting and discussion. In terms of OER, Students often engage themselves in different ways, for example, some students engage in the social aspects of the online community-by posting in forums and asking and answering questions-while others only watch lectures and take quizzes without interacting with the community.

Literature review

Prior work (Kuh 2003; Carini, Kuh, and Klein 2006) has studied the relationship between student engagement and academic performance for traditional classroom courses; they also identified several metrics for user engagement (such as student-faculty interaction, level of academic challenge). Carini et al. (2006) demonstrate quantitatively that though most engagement metrics are positively associated to performance, although the relationships in many cases can be weak.

Wild (2012) proposes a three step model to represent different levels of educators' engagement with OER, where low engagement involves educators using

and sharing resources with no adaptation, medium engagement involves educators integrating OER into core teaching materials and 'tweaking' them to meet their own

needs, and high engagement involves producing and sharing OER and becoming an advocate for OER use.

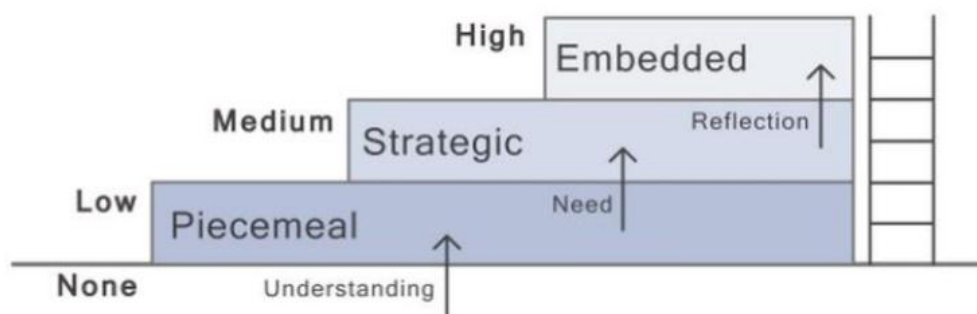


Figure 02 : OER Engagement Ladder © 2012 Joanna Wild, CC-BY

Open Educational Resources and NIOS

The National Institute of Open Schooling (NIOS) initiated Open Educational Resources (OER) for Vocational programmes to be offered at Secondary and Sr. Secondary (+2) levels. Courses include standalone programmes, in partnership with state level institutions and organizations. These educational resources will not only be beneficial for the students pursuing their studies through Open and Distance Learning (ODL) system at school level, but also will be accessible to millions of learners interested in development of their skills in various vocations. The National Institute of Open Schooling (NIOS) formerly known as National Open School (NOS) was established in November, 1989 as an autonomous organisation in pursuance of National Policy on Education 1986 by the Ministry of Human Resource Development (MHRD), Government of India. NIOS is providing a number of Vocational, Life Enrichment and community oriented courses besides General and Academic Courses at Secondary and Senior Secondary level. The National Institute of Open Schooling (NIOS) provides opportunities to interested learners study through open and distance learning (ODL) mode.

OER and NPTEL

NPTEL has developed curriculum based video courses and web-based courses targeting students from various disciplines. The idea NPTEL a portal for Technology enhance learning was initiated by IITs and IIMs was first proposed by IISc Bangalore in 1999. Today its content is generated by the eight top National Institutions of Science and Technology. The objective of

NPTEL is to provide the quality video lectures to the large number of students who are unable to attend the renowned institutes. The content help on focused learning and common standard for professional education in India

Digital Library of India

The Digital Library of India is hosted at the Regional Mega-scanning Centre at IIIT, Hyderabad. Its vision is to digitize all recorded knowledge in the world. The vision of the website states: "For the first time in history, all the significant literary, artistic, and scientific works of mankind can be digitally preserved and made freely available, in every corner of the world, for our education, study, and appreciation and that of all our future generations." Currently, it is undertaking the million book project, and digitizing non-copyrighted materials. It is a collaborative project of over 21 institutions in India. Student engagement is known to be a significant factor in success of student learning (Kuh 2003), but there is still inadequate work done on studying student engagement in OERs.

Research Methodology

Research Objectives

- ❖ To identify students engagement towards OER.
- ❖ To find out the factors affecting students engagement in Open Educational Recourses
- ❖ To determine the uses of online resources.

Research design

The methodology of this research is a descriptive study. Statistical population includes students from various

colleges. The study used Inventory to collect required information. The sampling method used in this study is convenience sampling which means sample was selected by the researcher subjectively, that appeared to be representative of the population.

The study used both Primary and Secondary data. The Primary data were collected with the help of structures questionnaire on OER.

To identify the students' engagement towards Open Educational Resources, Researchers have drafted few statements related to Online Open Educational

Resources and got the responses to those statements. For collecting the data, 130 plus respondents were contacted and valid 115 responses have been included in this research and analyzed the collected data.

Sampling Frame: Students staying in rural areas of Gujarat.

Reliability Statistics

Table 01:

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.871	0.874	23

Cronbach Alpha 0.871 indicates that the statements of Questionnaire are reliable for research.

Data Analysis

A. Demographic Profile of the respondents

i) Age of the respondents

Table 02:

Age group (in years)	18-25	25-35	35-45	Above 45	Total
No. of Respondents	80	28	4	3	115

ii) Gender

Table 03:

Gender	Male	Female	Total
No. of Respondents	77	38	115

B. Factor Analysis

Table 04:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.761
Bartlett's Test of Sphericity	Approx. Chi-Square	1119.489
	df	253
	Sig.	0.000

As per thumb rule, Sampling Adequacy should be more than 0.5 for the Factor Analysis.

Here, from above table, KMO Sampling Adequacy is 0.761 which indicates that Factor Analysis for the data is possible.

Table 05: Extraction Method: Principal Component Analysis.

Compo nent	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.696	29.111	29.111	6.696	29.111	29.111	3.793	16.492	16.492
2	2.262	9.836	38.947	2.262	9.836	38.947	2.467	10.726	27.217
3	1.711	7.438	46.385	1.711	7.438	46.385	2.256	9.808	37.025
4	1.452	6.314	52.699	1.452	6.314	52.699	2.179	9.473	46.499
5	1.348	5.861	58.560	1.348	5.861	58.560	1.967	8.551	55.049
6	1.075	4.674	63.234	1.075	4.674	63.234	1.626	7.069	62.119
7	1.029	4.474	67.708	1.029	4.474	67.708	1.285	5.589	67.708
8	.973	4.229	71.937						
9	.807	3.510	75.446						
10	.757	3.293	78.740						
11	.646	2.810	81.550						
12	.637	2.768	84.317						
13	.546	2.372	86.690						
14	.515	2.239	88.928						
15	.449	1.953	90.882						
16	.397	1.724	92.606						
17	.334	1.454	94.060						
18	.309	1.343	95.403						
19	.301	1.310	96.713						
20	.249	1.085	97.798						
21	.196	.852	98.650						
22	.179	.777	99.427						
23	.132	.573	100.000						
Extraction Method: Principal Component Analysis.									

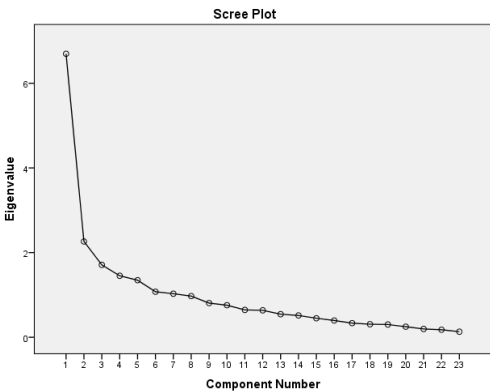


Figure 03: Scree Plot

Table 06: Rotated Component Matrix^a

Rotated Component Matrix^a							
	Components						
	1	2	3	4	5	6	7
You have visited following websites when looking for open/online learning							
You tube							.686
IGNOU				.665			
NPTEL				.774			
TED				.869			
You use Open/Online resources for learning	.780						
You frequently use Open/Online resources to watch videos	.708						
You view videos on Open/Online resources for							
Education/Technical	.735						
Entertainment						.416	
News						.845	
You use Online resources due to							
Flexibility						.542	
Accessible at any time			.393				
Can be studied online	.632						
Desire for learning purpose			.783				
Pace of learning		.588					
Open/Online resources' content made an impact on my formal studies			.543				
Open/Online resources has changed your attitude towards learning	.758						
You use Open/Online resources							
for the education purpose and							
For the purpose of sharing with friends and family					.693		
For the purpose of sharing notes with class mates		.800					
To improve my English		.384					
To complete assignments	.554						
You often upload educational related videos		.791					
Open/Online learning through resources is way better than traditional approach of class room systems					.571		
You recommend your professors / students to include online learning through Open/Online resources in study	.556						
Extraction Method: Principal Component Analysis.							
Rotation Method: Varimax with Kaiser Normalization.							
a. Rotation converged in 10 iterations.							

Based on the nature of the statements, the extracted factors would be as given below:

Factor 1	Online learning Attitude
Factor 2	Online Educational Materials
Factor 3	Learning Accessibility
Factor 4	Educational Resources
Factor 5	Sharing Accessibility

Factor 6	Video viewers for Info
Factor 7	Entertainment Resources

C. Hypothesis testing

Ho: There is no Significant Variance between Demographic and Factors Affecting Students Engagement towards Open Educational Resources (OER).

Table 07: ANOVA (Age vs. Factors)

ANOVA (Age vs. Factors)						
		Sum of Squares	df	Mean Square	F	Sig.
Online learning Attitude	Between Groups	1.800	3	.600	.594	.620
	Within Groups	112.200	111	1.011		
	Total	114.000	114			
Online Educational Materials	Between Groups	7.033	3	2.344	2.433	.069
	Within Groups	106.967	111	.964		
	Total	114.000	114			
Learning Accessibility	Between Groups	.440	3	.147	.143	.934
	Within Groups	113.560	111	1.023		
	Total	114.000	114			
Educational Resources	Between Groups	6.888	3	2.296	2.379	.074
	Within Groups	107.112	111	.965		
	Total	114.000	114			
Sharing Accessibility	Between Groups	.114	3	.038	.037	.990
	Within Groups	113.886	111	1.026		
	Total	114.000	114			
Video viewers for Info	Between Groups	2.323	3	.774	.770	.513
	Within Groups	111.677	111	1.006		
	Total	114.000	114			
Entertainment Resources	Between Groups	4.087	3	1.362	1.376	.254
	Within Groups	109.913	111	.990		
	Total	114.000	114			

From above, ANOVA table, all Sig values are greater than 0.05 which rejects the null hypothesis. i.e. there is significant variance between Demographic and Factors Affecting Students Engagement towards Open Educational Resources (OER).

Findings/Conclusions

From the research, researchers can conclude that Open Educational Resources are well awaked and

users are engaged enough for their access. Through factor analysis, total 7 factors extracted which includes the group of similar nature statements. The factors affecting Students engagement are Educational Resources, Accessibility of Learning and Sharing, Video viewers, and Entertainment resources etc. Moreover, these factors have significant variance with the demographic variable as shown in Table 07 of ANOVA.

Finding also shows that students of rural areas of Gujarat access the Open Educational Resources (OERs) for the purpose of learning, watching videos, NEWS, sharing information, to improve their skills, improve their English speaking skills (as language) and also recommend others to use Open and Online resources for learning to support traditional learning approach.

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A Study on Perceived Service Quality And Customer Satisfaction of Financial Services In Rural Areas of Gujarat

Dr. Yagnesh M. Dalvadi* and Mr. Ravi G. Darji**

Abstract

Satisfying customers is a core business challenge which has attracted considerable research attention. To satisfy the customer with service quality is one of the important aspects especially in case of service industry like Banking. Post liberalisation era entry to private sector banks has increased stiff competitions in banking sector in Urban and Rural area. So it's imperative for public sector banks to increase to maintain and attract customers by providing good services. However, in rural area the presence of Private sector banks are very less so the study is focus only on public sector banks. The present study focus on three important aspects of service quality at rural area i.e. perception of service quality of Public Sector Banks situated in Rural Area, impact of perceived service quality on consumer satisfaction and finally evaluate the drivers of customer satisfaction at rural area.

Introduction

Service Sector plays an important role in the growth of economy. It contribute a lot in GDP and India is no exception. Banking sector among all service sector are key for development. Every service organizations try to increase its Quality of work and try to give better Service to its customers for customer satisfaction. Banking sector plays crucial role for economic development. It is financial institution that accepts deposit and channels these deposits into leading activities either directly or through capital markets. Bank collects the money from the customers those have surplus and lend to those who need it. Banking sector considered as base of other sectors like agriculture, manufacturing sector etc. So services of such basic sector are inevitable.

Customer satisfaction in service sector is very different than manufacturing sector as services are intangible. Service quality has been defined as the degree and direction between customer service expectation & perception. 'Service Quality' is a term used to describe achievement in service it reflects the objective as well as subjective manner. Service quality and customer satisfaction is depends upon the customer's imagination of the services they might receive and the service provider talent to present this imagined service. So it is very important to understand perceived service quality of services banks and its impact on customer satisfaction in rural areas.

Review of Literature

Ravi C.S & Kundan B (2013) examined the preference and satisfaction level of customers towards loans, deposits schemes, insurances and value added

services rendered by private and public banks in Shivamogga district. They observed that Business and vehicle loans are fast moving than other services and overall satisfaction resulted at 50%. Further, overall satisfaction on bank deposit schemes resulted positively while other services of banking still need to be given attention by focusing on customer issues. New innovative schemes, strategies to cater to non-users other services have to be adopted.

Mistry S (2013) made an attempt to find out factors affecting customer satisfaction in banks and analyzes their effects. It is revealed that customer satisfaction is the key for many banks to survive competition. Customer gives third preference to assurance factor, it include criteria like safety of transaction, consistency in service etc. So, banks whether they are private sector bank or public sector bank they should give more focus on increasing reliability, responsiveness and assurance. For that they can give training to their employee which will help them to give personalized service.

Sequeira A. (2012) has focused on the issues related to customer satisfaction and quickness of transactions in co-operative banks. It was clear from the results that the customer services are reasonably satisfactory in cooperative banks.

S. Sivesan (2012) examined the impact of the service quality on customer's satisfaction in banking sectors. Service quality are inter related with customer satisfaction. Manager of the bank or administrative body needs to identify the primary quality determinants, clearly managing the customer expectation, educating the knowledge to

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customer regarding the service for improving the service quality in the banking sectors.

Fathima A (2014) this paper focuses on customer satisfaction & perception towards the services of co-operative banks. In co-operative banks all the persons who provides services to its customers that all are come from same village so, community share its common interest with bank and get satisfaction easily. But because of lack of higher financial position they can't own more and attractive physical facility. This paper evaluate customer satisfaction by taking 85 respondents, but in this paper no statistical tools & Statistical technique were used.

Research Methodology

In this paper an attempt has been made to carry out a descriptive study regarding on perceived service quality and its impact on customer satisfaction in rural areas of Gujarat.

Objectives of the study

1. To examine the service quality of Selected Banks situated at Rural Area.
2. To examine impact of perceived service quality on consumer satisfaction

Population of the study

The population considered for present study is all persons who have bank account in public sector banks in Kheda and Anand District. The sample was drawn from Anand and Kheda District chosen carefully for their widely accepted characteristics.

Sample size

Sample Size of the research consists of 200 respondents. Respondents were selected using "non probability convenient sampling and their responses were recorded through questionnaire.

Data Collection Method

In present research, survey method was used for data collection. A structured questionnaire was prepared to collect responses from respondents.

Data Collection Instrument

The data collection instrument used in this study was structured, closed ended questionnaire. The questionnaire also translated in Gujarati so respondents can understand it properly and can give best answer. For

measuring perception on Service Quality, SERVQUAL scale of Parasuraman, Zeithmal and Berry (1988) were used. The scale having 22 statements, same statement were added without any modification. The statements were divided into five dimensions of service quality which are "Tangibility", "Reliability", "Responsiveness", "Assurance" and "Empathy". Original 22 questions were stated positively and negatively but for sake of simplification researchers have stated all the questions positively.

Tools and Procedure for Analysis:-

MS Excel and SPSS 20 (evaluation version) used for data analysis and various hypothesis testing. Data collected through questionnaire were entered in MS Excel first. After entering all the responses i.e. 209 responses few responses were incomplete and some information were not provided so necessary information were missing so researcher has removed responses of 9 respondents and finally analysis of 200 responses were carried out for the research. Data from Excel copied to SPSS 20 and frequency table were prepared to see the demographic information of respondents. Average, Percentages were found out. ANOVA, Bi variety Correlation (Pearson correlation), Regression procedure were applied for hypothesis testing using SPSS 20.

RESPONDENTS PROFILE

Demographic	Particular	Frequency	Percent
Gender	Male	172	86.0
	Female	28	14.0
	Total	200	100.0
Age Group	Up to 40 Years	95	47.5
	40 to 60 Years	76	38.0
	60 and above	29	14.5
	Total	200	100.0
Marital Status	Unmarried	23	11.5
	Married	177	88.5
	Total	200	100.0
	Up to Rs.50,000	92	46.0
Income	50,001 to 100,000	80	40.0
	100,001 to 200,000	18	9.0
	Above 200,000	10	5.0
	Total	200	100.0
Occupation	Service	64	32.0
	Business	74	37.0
	Profession	3	1.5
	Farmer	59	29.5
	Total	200	100.0
	SBI	62	31.0
Bank	Union Bank of India	16	8.0
	Bank of Baroda	59	29.5
	Bank of India	35	17.5
	Dena Bank	8	4.0
	Local co-operative Bank	20	10.0
	Total	200	100.0
Education	Below SSC	87	43.5
	Up to SSC	57	28.5
	Up to HSC	16	8.0
	Up to Graduation	28	14.0
	Post-Graduation	10	5.0
	Above Post-Graduation	2	1.0
	Total	200	100.0

Hypothesis:

Following hypotheses were framed to empirical testing for said research.

H₀₁: Perceived Service Quality is same in selected banks.

H₀₂: Perceived Service Quality is same as per Education Qualification of Respondents.

H₀₃: Perceived Service Quality is same as per Occupation of Respondents.

H₀₄: Perceived Service Quality is same as per Age category of Respondents.

H₀₅: Perceived Service Quality is same as per Income of Respondents.

H₀₆: There is no significant correlation between Service quality and Customer Satisfaction.

REGRESSION

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Empathy, Tangibility , Assurance, Reliability, Responsiveness ^b	.	Enter

a. Dependent Variable: Satisfaction

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.915 ^a	.836	.832	.27340	1.672

a. Predictors: (Constant), Empathy, Tangibility , Assurance, Reliability, Responsiveness

b. Dependent Variable: Satisfaction

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	74.094	5	14.819	198.249	.000 ^b
Residual	14.501	194	.075		
Total	88.595	199			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Empathy, Tangibility , Assurance, Reliability, Responsiveness

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.495	.255		-1.938	.054
Tangibility	.166	.037	.141	4.496	.000
Reliability	.244	.035	.255	6.966	.000
Responsiveness	.216	.024	.342	9.177	.000
Assurance	.151	.036	.152	4.217	.000
Empathy	.229	.021	.380	10.712	.000

a. Dependent Variable: Satisfaction

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6998	6.1235	4.9550	.61019	200
Residual	-.49497	.51426	.00000	.26994	200
Std. Predicted Value	-3.696	1.915	.000	1.000	200
Std. Residual	-1.810	1.881	.000	.987	200

a. Dependent Variable: Satisfaction

Regression Model

We can observe that R value is greater than .9 so its various variable and satisfactions are highly correlated, R² and Adjusted R² also confirm the same. Result of ANOVA analysis also confirmed that regression model is fit.

Satisfaction = $-.495 + .166 \text{ Tangibility} + .244 \text{ Reliability} + .216 \text{ Responsiveness} + .151 \text{ Assurance} + .229 \text{ Empathy}$

We can conclude that at rural level Reliability, Empathy and responsiveness are major factors for satisfaction of customer. Tangibility and assurance are of least concern to the customer at rural level for customer satisfaction.

Findings and Implications of The Study:

1. The study reveals that Empathy and Responsiveness of the public sector banks are quite low as the mean score of the perception were found low. Mean score of Tangibility were found higher amongst all criteria of Service Quality shows that infrastructure of Rural banks are rated high.
2. Customers of Bank of Baroda and Bank of India rated service quality poor of their respective banks. Service Quality of Dena bank rated high followed by Union Bank of India.
3. Response score of Male and Female are found similar towards Service quality of rural banks.
4. Service Quality perception of Post Graduate and above educated respondents are lower compare to less educated respondents.
5. Tangibility aspect of quality rated lower by the respondent who studied up to Post Graduate and above compared to other respondents.
6. Service Quality rated by Professionals are high compared to Farmers and Business men of rural area.
7. Respondents above the age of 60 years think that Service Quality of rural banks are good compared to respondents aged less than 60 years.
8. Service Quality score and Customer Satisfactions are highly correlated. Empathy and Responsiveness are also highly correlated, whereas Tangibility are poorly correlated with customer satisfaction however the relationship is significant.
9. Various statistical test indicate that Education wise there is significant difference in the Overall Service Quality, whereas Bank wise, Gender wise, Occupation wise, Age wise and Income wise there is no significant difference in the Overall Service Quality.
10. Bank wise, Occupation wise and Income wise there is significant difference in the Tangibility Aspect of Service Quality.
11. Education wise there is significant difference in the Tangibility, Reliability, Responsiveness and Assurance aspects of Service Quality.
12. Regression analysis indicate that Responsiveness and Empathy plays very important role in the customer satisfaction so Rural Banks must take some positive measure to improve Response and Empathy which was rated poor.

Appendix

Descriptive Statistics	
	Mean
Tangibility	6.2000
Reliability	5.6580
Responsiveness	4.9225
Assurance	5.7175
Empathy	4.8530

Overall_SQL of Selected Bank

Name of Bank	Mean	Std. Deviation
SBI	5.4567	.56157
Union Bank of India	5.4915	.48082
Bank of Baroda	5.4160	.65690
Bank of India	5.4364	.59442
Dena Bank	5.5511	.57364
Local co-operative Bank	5.4864	.60502
Average	5.4507	.58977

Gender Wise Overall_SQL

Gender of Respondents	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Male	6.2108	5.6698	4.9259	5.7369	4.8593
Female	6.1339	5.5857	4.9018	5.5982	4.8143
Avg	6.2000	5.6580	4.9225	5.7175	4.8530

Overall_SQL as per Education of Respondents

Education of Respondents	Mean	Std. Deviation
Below SSC	5.3887	.55140
Up to SSC	5.5909	.47440
Up to HSC	5.1449	.73297
Up to Graduation	5.6721	.65431
Post-Graduation	5.1364	.70646
Above Post-Graduation	5.0682	.86781
Average	5.4507	.58977

Education of Respondents

Education of Respondents	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Below SSC	6.1782	5.6713	4.7644	5.6753	4.7448
Up to SSC	6.2500	5.7263	5.1360	5.7939	5.1298
Up to HSC	6.3438	5.3250	4.4219	5.2656	4.4875
Up to Graduation	6.2768	5.8500	5.2500	6.0446	5.0500
Post-Graduation	5.8250	5.2400	4.9500	5.5000	4.3400
Above Post-Graduation	5.3750	5.2000	5.0000	5.5000	4.4000
Average	6.2000	5.6580	4.9225	5.7175	4.8530

Overall_SQL * Occupation of Respondents

Type of Occupation	Mean	Std. Deviation
Service	5.4780	.68410
Business	5.3753	.53988
Profession	5.8182	.44768
Farmer	5.4969	.54230
Average	5.4507	.58977

Occupation of Respondents

Occupation of Respondents	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Service	6.1445	5.6438	5.0117	5.7578	4.9281
Business	6.1351	5.5811	4.8649	5.6791	4.7270
Profession	6.8333	5.7333	5.2500	6.0000	5.4000
Farmer	6.3093	5.7661	4.8814	5.7076	4.9017
Average	6.2000	5.6580	4.9225	5.7175	4.8530

Overall_SQL * Age of Respondents

Age of Respondents	Mean	Std. Deviation
Up to 40 Years	5.4292	.62125
40 to 60 Years	5.4294	.58373
60 and above	5.5768	.49438
Average	5.4507	.58977

Overall_SQL * Income of Respondents

Income of Respondents	Mean	Std. Deviation
Up to Rs.50,000 p.a.	5.3434	.60009
50,001 to 100,000	5.5608	.49798
100,001 to 200,000	5.4571	.74436
Above 200,000	5.5455	.76871
Average	5.4507	.58977

Pearson Correlation

	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Overall_SQL
Satisfaction	.296**	.686**	.704**	.620**	.748**	.913**
	.000	.000	.000	.000	.000	.000
	200	200	200	200	200	200

ANOVA Results Overall_SQL

Independent Value	F Statistic	P Value	Significance at 5%	Result of Hypothesis
Bank wise	0.120	0.988	Not Significance	H ₀₁ is rejected
Education wise	3.418	0.006	Significance	H ₀₂ is accepted
Occupation wise	0.957	0.414	Not Significance	H ₀₃ is rejected
Age wise	0.774	0.463	Not Significance	H ₀₄ is rejected
Income wise	2.064	0.106	Not Significance	H ₀₅ is rejected

T-Test (Gender) Independent Samples Test

Mean	Std. Deviation	Sig. (2-tailed)	Results
5.4609	.58317	.545	Null hypothesis Accepted
5.3880	.63642		

ANOVA

Aspects	Bank Wise		Education		Occupation		Age		Income	
	F	Sig.	F	Sig.	F	Sig.	F	Sig.	F	Sig.
Tangibility	1.996	.081	2.209	.055	2.564	.056	1.672	.191	6.688	.000
Reliability	.378	.863	2.240	.052	.795	.498	.232	.793	1.495	.217
Responsiveness	.554	.735	2.179	.058	.348	.791	1.389	.252	.521	.668
Assurance	1.320	.257	3.428	.005	.334	.801	.584	.559	.700	.553
Empathy	.665	.650	1.941	.089	.695	.556	.101	.904	1.250	.293

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"Analysis of stock performance on schedule commercial banks: Using CANSLIM Approach"

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Abstract

Banks play an important role in development of Indian economy. The wind of liberalization sweeping through India has affected all the sectors of the economy and the center of all these activities is the Indian banking industry. Low risk and high return is the only basic aim of any investor through CANSLIM approach this goal can be achieved. CANSLIM approach was first discussed by O'Neil in the US for investment purpose and also for investor protection. The present paper study focuses on how to examine and understand the financial position and better investment strategy in any bank through the CANSLIM approach. The paper also makes an attempt to determine whether there is relationship of CANSLIM Approach and stock performance of Indian Banks, Investors. For this purpose, an analysis of 10 banks which are listed on the stock exchange of India and have a good reputation among investors. This study a performance ranking model was applied to identify the best performing bank among the 10 banks on the basis of CANSLIM approach and its parameters.

KEYWORDS: Banking Industry, CANSLIM Approach, Performance, Investors

Introduction

CAN SLIM is a formula created by William J. O'Neil and represents a growth stock investment strategy that combines fundamental and technical analysis. Bill O'Neil is the founder of the Investor's Business Daily (IBD), author of the book "How to Make Money in Stocks" and a highly successful trader whose approach helps both individual and institutional investors improves their returns. CAN SLIM is a checklist for seven common characteristics all great performing stocks have before their major price increase.

1.1) C = CURRENT QUARTERLY EARNINGS:

The CAN SLIM approach focuses on companies with proven records of earnings growth that are still in a stage of earnings acceleration. O'Neil's study of winning stocks revealed that these securities generally had strong quarterly earnings per share performance prior to their significant price run ups. O'Neil recommends looking for stocks with a minimum increase in quarterly earnings of 18% to 20% over the same quarterly period one year ago. When screening for quarterly earnings increases, it is important to compare a quarter to the equivalent quarter last year-in other words, this year's second quarter compared to last year's second quarter. Many firms have seasonal patterns to their earnings, and comparing similar quarters helps to take this into account.

The CANSLIM method puts a strong emphasis on earnings as that is a clear judge of a company's

performance. For a company to be a growth stock they must have quarterly earnings at least 25% higher than the same quarter last year.

1.2) A = ANNUAL EARNINGS INCREASE

In the annual earning Winning stocks in O'Neil's study had a steady and significant record of annual earnings in addition to a strong record of current earnings. O'Neil's primary screen for annual earnings increases requires that earnings per share show an increase in each of the last three years. In applying this screen in Stock Investor Pro, we specified that earnings per share from continuing operations be higher for each year when compared against the previous year. To help guard against any recent reversal in trend, a criterion was included requiring that earnings over the last 12 months be greater than or equal to earnings from the latest fiscal year. When screened by itself, 795 companies passed this filter compared to the 469 companies that passed the second edition's tighter filter. Adding the filter requiring a year-by-year earnings increase for each of the last three years to the current growth filters reduced the passing number of companies to just 60 stocks. This is not surprising given the economic environment over the last few years. O'Neil also recommends screening for companies showing a strong annual growth rate of 25% over the last three years. This filter only cut an additional six stocks, which is to be expected given the strict consistent year-by-year growth requirement.

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1.3) N = NEW PRODUCTS, NEW MANAGEMENT, NEW HIGHS

In the new products, new management and new highs O'Neil feels that a stock needs a catalyst to start a strong price advance. In his study of winning stocks, he found that 95% of the winning stocks had some sort of fundamental spark to push the company ahead of the pack. This catalyst can be a new product or service, a new management team employed after a period of lackluster performance, or even a structural change in a company's industry-such as a new technology.

These are very qualitative factors that do not lend themselves easily to screening. A second consideration that O'Neil emphasizes is that investors should pursue stocks showing strong upward price movement. O'Neil says that stocks that seem too high-priced and risky most often go even higher, while stocks that seem cheap often go even lower. Stocks that are making the new high list while accompanied by a big increase in volume might be prospects worth checking. A stock making a new high after undergoing a period of price correction and consolidation is especially interesting.

1.4) S = SUPPLY AND DEMAND

O'Neil emphasized smaller-capitalization stocks more strongly in his earlier editions. The third edition states that any size stock can be purchased using the CAN SLIM approach, but smaller companies will be more volatile with greater pop to the upside and downside. Companies buying back their stock on the open market are preferred, as well as companies with management stock ownership.

1.5) L = LEADER OR LAGGARD

The study of leader or laggard the value investor looking for out-of-favor companies and willing to wait for the market to come around to his viewpoint. Rather, he prefers to identify rapidly growing companies that are market leaders in rapidly expanding industries. O'Neil advocates buying among the best two or three stocks in a group. He feels that you will be compensated for any premium you pay for these leaders with significantly higher rates of return.

O'Neil suggests using relative strength to identify market leaders. Relative strength compares the performance of a stock relative to the market as a whole. Investor's Business Daily presents the percentage ranking of stocks and O'Neil recommends avoiding any stock

with relative strength rank below 70% and only seeking out stocks with a percentage rank of 80% or better-stocks that have performed better than 80% of all stocks.

1.6) I = INSTITUTIONAL SPONSORSHIP

O'Neil feels that a stock needs a few institutional sponsors for it to show above-market performance. Ten institutional owners are suggested as a reasonable minimum number. This number refers to actual institutional owners of the common stock, not institutional analysts tracking and providing earnings estimates on stocks. Beyond looking for a minimum number of institutional owners, O'Neil suggests that investors study the recent record of the institutions. The analysis of the holdings of successful mutual funds represents a good resource for the individual investor because of the widely distributed information on mutual funds.

1.7) M = MARKET DECISION

The final characteristic of the CAN SLIM system looks at the overall market direction. While it does not impact the selection of specific stocks, the trend of the overall market will have a tremendous impact on the performance of your portfolio. O'Neil tends to focus on technical measures when determining the overall direction of the marketplace. The market need to be going up. NSE, BSE SENSEX is positive moving up. As per the research study three out of four stocks trend with the market.

Review of Literature

According to O' Neil Research the CAN SLIM approach and system has great appeal to the active investor looking for growth stocks. While the approach is specific, it also stresses the art of investing when interpreting the direction of the market. Here we have touched upon CAN SLIM rules helpful in identifying promising stocks and seeks companies with a proven record of quarterly and annual earnings and sales growth showing strong relative price strength and support from leading institutions O'Neil likes to see same-quarter growth in sales greater than 25% or at least accelerating over the last three quarters.

The CAN SLIM system is not purely mechanical and O'Neil also likes to find at least one other stock in the same industry group that shows strong quarterly earnings growth as confirmation that the industry is strong. Another potential addition to the CAN SLIM screen is a requirement

for high return on equity (ROE: net income divided by shareholder's equity). O'Neil's studies showed that the greatest winning stocks had ROEs of at least 17%. O'Neil uses this measure to separate well-managed companies from poorly managed ones. Adding this filter would have reduced the number of passing companies to 19 from 39. Our testing over the last five years revealed that this requirement often led to a very small number of passing stocks and hurt performance since 2001. The revised screen does not make use of the return on equity filter. O'Neil feels that a stock needs a catalyst to start a strong price advance. In his study of winning stocks, he found that 95% of the winning stocks had some sort of fundamental spark to push the company ahead of the pack. This catalyst can be a new product or service, a new management team employed after a period of lackluster performance, or even a structural change in a company's industry—such as a new technology. Companies buying back their stock on the open market are preferred, as well as companies with management stock ownership. Companies are often ranked by their price performance for a given period of time and their percentage ranking among all stocks is calculated to show the relative position against other stocks. Investor's Business Daily presents the percentage ranking of stocks and O'Neil recommends avoiding any stock with relative strength rank below 70% and only seeking out stocks with a percentage rank of 80% or better—stocks that have performed better than 80% of all stock.

According to Sanchez - Peinado 2003 The research study on service industry that has been influenced the most by the changes in the globalization process, and at the same time has been highly internationalized, is the banking sector (Sanchez-Peinado, 2003). So today most banks face a market that is extremely dynamic. In this intense competitive market if a bank has to survive successfully it needs to attract and retain the customers by offering them wider range of services.

According to Zineldin further states in his writing that banks are no longer in the business of buying & selling money. They are rather in the business of offering complete financial services. Browldh (1989) observes that commercial banking has expanded its range of products & services into what is known as universal banking, thus motivating into new areas.

According to Goldsmith (1969) financial development is the outcome of continuous proliferation and diversification of financial institutions as well as

financial instruments. But to sell this wide range of products & services, a bank needs to employ different promotions to attract the customers and to make them purchase from the banks.

According to Rowly promotion is used by organizations to communicate with customers regarding their product offerings, and also to ensure that customers are aware of the available products. Boyd describe the promotion strategy as a controlled & integrated programmed of communication methods and materials designed to present the organization and its products to customers, and to contribute to long run profit.

Grankvist, Kollberg & Person (2004) state that with the growing importance of the financial sector, pressures are escalating for more effective marketing management of the financial services. Median (1996) argues that despite the recent recession, the financial services sector is continuing to grow in terms of turnover and profits and thus, has a supreme impact on the other spares of the economy. Consequently there is currently growing interest in applying marketing techniques and tools in financial services.

Research Objective:

Broad Objective: Analysis of Stock Performance in Indian Banks: Using CANSLIM Approach

Specific Objective:

- ❖ To study of Theoretical aspect of CANSLIM Approach
- ❖ To study the CANSLIM performance of Selected Bank
- ❖ To explore Relationship of CANSLIM Approach and stock performance of Indian Banks

Research methodology

A survey was conducted with the help of primary and secondary data of 10 banks and following variables were covered for the survey which was undertaken to complete the study.

Table 1 : Research Variables

Points	variables	Description
1	Research Design	Descriptive Research Design
2	Types of data	Primary and Secondary data
3	Sample size	5 Public sector banks and 5 Private sector banks
4	Hypothesis	There is significant relationship between CANSLIM Approach and banks stock performance
5	Method	Performance Ranking Model
Source: Primary Data		

Research analysis

- Data pertaining the march 2005 to march 2015 was used from the economics times, business standard and daily bhaskar, money control for the study.
- The data was collected from the annual report of the public and private bank In order to conduct the overall analysis of all the bank their performance was measured over the following parameters
 - o C = current earning
 - o A = annual earning
 - o N = new product, new management, new highs
 - o L = leader or laggard

- o I = intuitional sponsorship

- o M = market decision

Using CANSLIM Approach on 10 Bank**A) Current Earning Higher is better**

- The growth in earnings per share from continuing operations between the last year and the same quarter one year prior greater than or equal to 20%
- Earnings per share from continuing operations for the most recent fiscal quarter (Q1) is positive Same-quarter growth in sales per share between the last fiscal quarter (Q1) and the same quarter one year prior (Q5) is greater than or equal to 25% or accelerating.

Table 2: Current Earning

Banks	EPS* as on March-2006- 2010 (Rs.)	EPS as on March -2011- 2015 (Rs.)	VAR **. (%)	Rank	Point
SBI	112.92	110.03	-2.55933	7	4
BOB	48.30	76.27	57.9089	2	9
CORPORATION BANK	45.61	55.23	21.09187	4	7
BOI	33.22	34.49	3.822998	6	5
ALLHABAD BANK	19.73	20.55	4.156107	5	6
ICICI BANK	34.07	46.20	35.60317	3	8
AXIS BANK	36.68	76.54	108.6696	1	10
HDFC BANK	48.20	35.13	-27.1162	10	1
FEDERAL BANK	27.69	25.05	-9.53413	8	3
KARUR VYASYS BANK	49.79	38.49	-22.6953	9	2

Note: * Earning Per Share; and ** Value at Risk

Source: www.moneycontrol.com

Analysis: In the above table that the Earning per share the AXIS BANK get the number one rank and the HDFC bank get the number ten rank so we get the earning capacity of each bank.

B) Annual Earning look for significant growth

- A stand for Annual Earning , which should be 25% or more in each of the last three years
- Annual return on equity should be 17% or more

Table 3: Annual Earning

Banks	Annual Earning as on 31/03/2010 Rs.	Annual Earning as on 31/03/2011 Rs	VAR.* %	Rank	Points
SBI	6,792.88	9,529.23	40.28262	7	4
BOB	1,759.52	3,611.48	105.2537	3	8
CORPORATION BANK	654.19	916.66	40.12137	8	3
BOI	1,716.49	2,064.25	20.25995	9	2
ALLHABAD BANK	881.19	1,044.67	18.55219	10	1
ICICI BANK	3,518.23	6,821.32	93.88499	4	7
AXIS BANK	1,309.01	4,397.60	235.9485	1	10
HDFC BANK	1,856.46	5,752.35	209.8559	2	9
FEDERAL BANK	370.21	674.45	82.18038	6	5
KARUR VYASYS BANK	215.11	393.59	82.9715	5	6

Note: * Value at Risk

Source: www.moneycontrol.com

Analysis : In the above table Annual Earning we can see the Axis bank get the number one rank with point ten and the Allahabad bank get the number ten rank and get one point and the nationalized bank as a average point in the annual earning.

C) New Product and Services by at a right time

● N stands for new product or service which refers to the new idea that a company should new to increase its earning and overall profitability. This

product is what allow the stock to emerge from a proper chart pattern of its past earning to allow it to continue to grow and achieve a new high for pricing the new products of all the bank are described below

AXIS Bank

- Axis bank provide corporate and retail banking product India it offer retail loan, corporate credit, foreign exchange service, and investment advisory service
- The bank provide wealth advisory service

for direct equity, mutual fund, and financial bank services such as bank balance, deposits, depository holdings, mutual fund investment, RBI bond and loans, credit trade balance of domestic and international transactions, project finance

State bank of India

- SBI has executed a share purchase agreement with Exim bank
- SBI started the mobile and internet banking for its customer

HDFC bank

- Provide comprehensive solution on global warming to Indian companies.
- MOU, HDFC and its two partners will work on awareness building and in identifying and registering clean development mechanism project.

Allahabad bank

- Mobile and internet banking is one of the great achievement of this bank, the bank started the retail credit card

Bank of Baroda

- Loan for earnest money deposit, Baroda additional assured advances to NRI, Baroda Bachat mitra, Baroda car loan to corporate, Baroda advances against gold ornaments, special home loan package.

Bank of India

- Bank of India Master Card, Bank of India VISA Card, Gift Card, Platinum Debit Card, VISA Electron, Jai Jawan Salary Plus Accounts (New), Star Benefit C. D. Plus Accounts

ICICI bank

- It has implemented its core banking delivery solution across all its branches in the country to offer round to clock service to customer apart from seamless access to its network of ATMs and internet banking internet and mobile banking.

Karur bank

- Leading private bank in south open the student community by which payment of fees could be made through ATMs

Federal bank

- Launched Internet Banking Service via Fed Net among all the traditional banks in India, Started Electronic Telephone Bill Payment, Introduced e-shopping payment gateway, Offered Mobile Alerts and Mobile Banking service

Corporation bank

- Corporation bank launched 'corp compassion' a feature rich saving SMS banking, mobile banking, internet banking fund transfer facility, LIC premium payment

Table 4: New Products/ Services

Banks	Rank	Points
SBI	7	4
BOB	4	7
CORPORATION BANK	3	8
BOI	6	5
ALLHABAD BANK	8	3
ICICI BANK	2	9
AXIS BANK	5	6
HDFC BANK	1	10
FEDERAL BANK	9	2
KARUR VYASYS BANK	10	1

Source: Primary Data

Analysis

In the above table after study the complete profile (banks reports and news in the different newspapers) of all the 10 banks with their achievements and new innovations, HDFC bank is leading because of t new innovations, followed by ICICI bank and Corporation bank.

D) Supply and Demand

- S stand for supply and demand an index of a stock's demand is measured by the 'Trading Volume' of the stoke, particularly during price increase.

Table 5 : Supply and Demand

Banks	Trading Volume	Rank	Points
SBI	21,448,970	1	10
BOB	5,385,328	4	7
CORPORATION BANK	450,955	9	2
BOI	2,167,325	8	3
ALLHABAD BANK	2,199,663	7	4
ICICI BANK	16,230,855	2	9
AXIS BANK	9,548,708	3	8
HDFC BANK	2,763,168	6	5
FEDERAL BANK	5,100,268	5	6
KARUR VYASYS BANK	124,758	10	1

Source: www.moneycontrol.com

Analysis

The average of FIVE YEAR trading volume in national stock exchange of each bank is taken and the result show that SBI is leading with trading volume and followed by the ICICI, Axis bank, and BOB.

E) Leader or Laggard

- L stand for leader or laggard O'Neil suggesting the leading stoke in a leading industry this somewhat qualitative measurement can be more objectively measured by the Relative price strength rating (RPSR) of the stoke.
- For each trading period an upward change (U) or downward change (D) is calculated. Up periods are characterized by the close being higher than the previous close,

$$U = \text{Close now} - \text{Close previous}$$

$$D = 0$$

- o A down period is characterized by the close being lower than the previous period is characterized by the close being lower than the previous period.

$$U = 0$$

$$D = \text{Close now} - \text{Close previous}$$

- o Relative Strength Index (RSI)

$$RSI = 100 - [100(1+RS)]$$

$$RS = \frac{\text{Exponential moving average of 365 days (upward change of share price)}}{\text{Exponential moving average of 365 days (downward change of share price)}}$$

Table 6 : Leader or Laggard

Banks	RSPR	Rank	Points
SBI	86.36	1	10
BOB	78.04	10	1
CORPORATION BANK	81.95	5	6
BOI	85.32	2	9
ALLHABAD BANK	80.85	6	5
ICICI BANK	78.92	9	2
AXIS BANK	82.71	4	7
HDFC BANK	79.09	8	3
FEDERAL BANK	80.22	7	4
KARUR VYASYS BANK	83.82	3	8

Source: www.moneycontrol.com

F) Institutional Sponsorship

o I stand for institutional sponsorship which refers to the ownership of the stock by mutual funds intuitions, particularly year.

Table 7 : Institutional Sponsorship

Banks	Institutional sponsorship %	Rank	Points
SBI	29.88	7	4
BOB	33.21	6	5
CORPORATION BANK	29.37	8	3
BOI	26.20	9	2
ALLHABAD BANK	24.14	10	1
ICICI BANK	61.97	2	9
AXIS BANK	57.86	3	8
HDFC BANK	42.96	5	6
FEDERAL BANK	68.36	1	10
KARUR VYASYS BANK	45.29	4	7

Source: www.moneycontrol.com

- **Overall Score of CANSLIM Rating**

Table 8 : Overall Score

Banks	TOTAL Points	Rank	Grade
SBI	36	4	D
BOB	37	3	C
CORPORATION BANK	29	7	G
BOI	26	8	H
ALLHABAD BANK	20	10	J
ICICI BANK	44	2	B
AXIS BANK	49	1	A
HDFC BANK	34	5	E
FEDERAL BANK	30	6	F
KARUR VYASYS BANK	25	9	I

Findings

- Institutional Sponsorship we can see that private bank lead in the in Institutional Sponsorship (Table 7).
- Each bank looks like a money maker but which one is right so grading mechanism will give a right answer that the bank which scored maximum points is the right one to choose. Overall score Axis bank got number one rank with grade 'A' and follow ICICI, BOB and SBI, HDFC etc. (Table 8).

Limitation of the Study

- ❖ These are very qualitative factors that do not lend themselves easily to screening.
- ❖ The CANSLIM system requires a lot of human interpretation and cannot be use as mechanical system for picking stocks.
- ❖ The CANSLIM system does not provide guidance on how to combine or weight the various criteria.
- ❖ There are quantitative factor that difficult to taking data for particular time period like current quarterly earnings data.
- ❖ There are difficulties for taking unit of sample high performing in the stock market because market fluctuation is there.

Conclusion

There are so many Banks and stoke in the market in which one can invest one's money the decision to invest and select a particular bank and stoke is a crucial job. CANSLIM is the Approach which helps the investors

to select the best stoke among others to book profits and analyze the performance of the organization. The investor's financial condition the investment goal of the investors and time horizon, the investor choice would be the Axis bank followed by the BOB, ICICI bank, SBI, HDFC and BOI.

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Age And Gender As Determinant Factors of Job Satisfaction With Special Reference To GPO in Indore City

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Abstract

Job satisfaction describes how contented an individual is with his or her job and it is defined as an attitude that an individual has regarding their job. The objectives of the study are to study the job satisfaction along with its different facets of GPO employees with respect to different demographic variables. The results show that the employees are mostly satisfied with the pay and security. The satisfaction level is not affected by the gender while it is significantly different for the employees with work experience less than 10 years and more than 10 years and three age groups.

Keywords: Job Satisfaction, GPO, Indore, Demographic factors

JEL classification: M00, M12

Introduction

Job satisfaction describes how contented an individual is with his or her job. Job satisfaction is defined as an attitude that an individual has regarding their job. It is an extent to which one feels positive or negative about the intrinsic and / or extrinsic aspects of one's job (Bhuiyan and Menguc, 2002; Hunt et al., 1985). Happier the people with themselves, the more satisfied they are with their job. Job satisfaction is not the same as motivation or aptitude although it is clearly linked. Job satisfaction has been defined as a gratifying expressive state which is felt as a result of the appraisal, an affective reaction and an attitude towards one's job. According to Weiss (2002) the job satisfaction is an attitude and it points out that there is a clear distinction in the objects of cognitive evaluation which are affect (emotion), beliefs and behaviors. From this definition it can be clearly understood that the attitude towards any jobs is formed by taking into account one's feelings, beliefs, and behaviors. To enhance job satisfaction and performance, the job is designed and there are various methods to do so. These methods include job rotation, job enlargement, job enrichment and job re-engineering. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work position. Job satisfaction is a very important characteristic of any job and it is frequently measured by organizations. The job satisfaction can be measured through different items which relate to rate of pay, work responsibilities, variety of tasks, promotional opportunities, the work itself and co-workers.

Edwin A. Locke's Range of Affect Theory given in 1976 is considered to be the most prominent job satisfaction model, according to which, satisfaction is measured as a difference between what is expected and what one has in a job. The theory states further that the degree of autonomy in its position is directly related to the amount of value facet of work a person gives. And it moderates how satisfied/dissatisfied one becomes when expectations are/aren't met. Implications of the theory can be seen in both ways positive as well as negative. When expectations in a job are met, the impact is seen positively and when they are not met then the impact is negative only when a person values a particular facet of a job. In case, if a person does not value a particular facet of a job then the implications are not that intense in comparison to those who value it more. This can be illustrated as, if Employee A values autonomy in the workplace then he would be more satisfied in a position which offers a high degree of autonomy and would be less satisfied in a position with little or no autonomy as compared to Employee B who is indifferent about autonomy. According to this theory it is likely that there will be stronger feelings of dissatisfaction as a result of too much of a particular facet and more a worker values that facet.

Another well-known job satisfaction theory is the Jackson's Dispositional Theory Template (2007), according to which people have innate dispositions due to which they have tendencies toward a certain level of satisfaction, regardless of their job. The theory was the basis to give notable explanation of job satisfaction in light of evidence that job satisfaction tends to be stable

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over time and across careers and jobs. Research also indicated that there existed similar levels of job satisfaction between identical twins.

A significant model, Core Self-evaluations Model, proposed by Timothy A. Judge in 1998 narrowed the scope of the Dispositional Theory. According to the arguments of Judge there were four core self-evaluations which determine one's disposition towards job satisfaction. These are self-esteem, general self-efficacy, locus of control, and neuroticism. The model states that higher the levels of self-esteem and general self-efficacy higher the work satisfaction. Also, a person with an internal locus of control enjoys higher job satisfaction while lower levels of neuroticism lead to higher job satisfaction.

Frederick Herzberg's two factor theory (also known as Motivator Hygiene Theory) is the theory which explains the satisfaction and motivation in the workplace. The theory states further that there exists different factors which drive satisfaction and dissatisfaction such as motivation and hygiene factors. Motivation is one of the important factors of the two and it acts as an inner force for an employee and drives him to attain his personal as well as organizational goal (Hoskinson, Porter and Wrench, 1998). Motivating factors are considered to be intrinsic to the job, or the work carried out and are those aspects of the job which force people to perform, and provide people with satisfaction, for example achievement in work, recognition, promotion opportunities. Hygiene factors are those factors which focus on the working environment such as pay, company policies, supervisory practices, and other working conditions.

Hackman and Oldham proposed the Job Characteristics Model. The model is generally used as a framework to study how particular job characteristics impact on job outcomes which also includes job satisfaction. The model gives five core job characteristics namely - skill variety, task identity, task significance, autonomy, and feedback. These characteristics impact three critical psychological states such as experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results, in turn influencing work outcomes like job satisfaction, absenteeism, work motivation etc. The likely effect of job on the employees' attitude and behavior can easily be studied using an index which is obtained by combining these five core job characteristics to form a motivating potential score (MPS).

There are many methods for measuring job satisfaction and the most commonly used one for collecting data is the Likert scale (named after Rensis Likert). Other methods for gauging job satisfaction include: Yes/No, True/False, point systems, checklists, and forced choice answers which are not that common as compared to the likert scale. The widely used scale of job satisfaction is the Job Descriptive Index (JDI) which is created by Smith, Kendall and Hulin (1969). The index measures a person's job satisfaction in five facets: pay, promotions and promotion opportunities, coworkers, supervision, and the work itself. The scale has questions with options yes, no or can't decide in response to whether given statements accurately describe one's job. The limitation of JDI is that it focuses too much on individual facets and not enough on work satisfaction in general while the Job in General Index (JGI) is an improvement in the same which gives an overall measurement of job satisfaction. Other job satisfaction scales are the Minnesota Satisfaction Scale (MSQ), the Job Satisfaction Survey (JSS), and the Faces Scale. The MSQ measures job satisfaction in 20 facets and it has two forms long and short. The long form includes 100 items (five items from each facet) and a short form with 20 items (one item from each facet). The Job Satisfaction Survey (JSS) is a 36 item scale that measures nine facets of job satisfaction. The Faces Scale of job satisfaction which is one of the first scales and widely used scale measures overall job satisfaction with just one item such that participants respond to by choosing a face.

Literature Review

There are various studies in the past which have focused on the employee job satisfaction. For researchers, an interesting construct of job satisfaction is to understand employee behavior and attitude. Employee job satisfaction (EJS) is the feeling and thought of employees about their work and place of work and it is all about the satisfaction of one's needs in working place (Togia et al., 2004). According to Bodur (2002) some of the factors which are related to job satisfaction are work substances, age, sex, educational level, work place environment, location, colleagues, income and timing of work. Igalens and Roussel (1999) identified that the main factors that may influence employee's behavior in any organization are job satisfaction, environment, pay, work place, and change in technology. Employee satisfaction depends on interpersonal skills, work place, pay, promotions, and relations with co-workers. Working situation mainly relays on workplace, facets of employees and job discipline.

To obtain a broad measure of employee beliefs and attitudes about the job there is need to accurately measure job satisfaction and for that a number of characteristics of the job may need to be evaluated (Churchill, 1976). Importance of these characteristics or facets may be different to every individual. Previous researches have indicated that employee develop attitudes toward such job facets as work variety, pay, promotion, co-workers, company policies, and supervisors (Johnson and Johnson, 2000; Taber and Alliger, 1995).

Wood et al. (1986) and Purani and Sahadev (2007) have developed one of the most comprehensive and extensively used measures for job satisfaction. Job satisfaction being described as multidimensional has six major facets namely satisfaction with supervisor, variety, closure, compensation, co-workers, and management and HR policies. The first facet, satisfaction with supervisor, determines the level of job satisfaction based on the perception of employee regarding their satisfaction level with the information or guidelines they receive from their supervisors to carry out their job. Satisfaction with variety is the dimension of job satisfaction which is based on the perception of employee regarding level of satisfaction by having variety in the tasks which is challenging but not routine. This dimension actually helps an employee to perceive that a number of opportunities are available for them to grow in the organization. Through the level of perceived freedom in job, the dimension further measures the employee perception of job satisfaction.

Satisfaction with closure is the dimension of perceives job satisfaction, that determines the way an employee perceives his/her job as a source of opportunity which provides him/her enough chance to complete the work from initial to the last stage. Satisfaction with compensation is one amongst the most extrinsic indicators of job satisfaction. On the basis of the level of satisfaction of employees with the pay or compensation or any other security provided to them by their jobs, the dimension determines the level of job satisfaction of employees. In addition to this, Churchill (1976) considered compensation as one of the dimensions of job satisfaction among sales people which inevitably may influence their inclination to leave. Satisfaction amongst co-workers is the last dimension of perceived job satisfaction. This dimension determines the perception of how the support or the presence of his/her coworker's attitude and behavior such as selfishness, friendly or supportive (Purani

and Sahadev, 2007) can help an employee to accomplish his/her job.

Purani and Sahadev's research (2007) has also given a factor of job satisfaction as satisfaction with management and HR policies considered as one of the major dimensions of job satisfaction. The dimension actually relates the overall satisfaction with the human resources policies and strategies of the organization. As argued by the authors, the issues like supervisory behavior and compensation are treated as micro issues regarding a sale person's engagement with the organization while the overall policies and strategies regarding the personnel relates to the macro viewpoint with regard to the person's evaluation of the organization.

Gupta and Saxena (2008) found six factors of employee satisfaction towards E-HRM which are enlisted as faster communication, improvements, benefits, employee management, time efficiency, client orientation. Employees were of same opinion regarding faster communication, employee management, time efficiency and had difference in opinion with respect to improvements and benefits. Andrew et al. (2012) analysed the job satisfaction and effective commitment using correlation analysis and found that there existed a positive correlation between these variables under study. Verma et al. (2012) studied the relationship between HR practices and job satisfaction and found that the satisfaction level of the employees was one of the main reasons for the development of any organization leading to good performance.

Past studies have been conducted in different sectors and organizations in different areas of India. To understand the job satisfaction particularly in GPO amongst the employees, present study is attempt towards the same. Further section of the paper elaborates objectives, methodology, results and conclusion.

Objectives

Objectives of the study are:

- To study the job satisfaction of GPO employees in Indore city.
- To study the significant difference in job satisfaction level between male and female employees
- To study the significant difference in job satisfaction level between employees with experience less than and more than 10 years.

- To study the significant difference in job satisfaction level amongst employees of different age group.

Research Methodology

The Study

The study is exploratory in nature to study the job satisfaction among the employees of GPO.

The Sample

The study was based on primary data collected during March-April 2013. The population for research was the employees of GPO (post office) and the sample was constituted of 80 employees working in GPO, Head Office, Indore who were approached randomly. The respondents were in the age range of 22 to 56 years with an average age of 35 years. The sample consisted of 40 females and males such that 40 employees had ten and less than ten years of experience and 40 had more than ten years of experience.

The Tools

For data collection

The data was collected using a standard scale on job satisfaction given by Wood et al. (1986). The questionnaire had two parts - part one included demographic variables such as age, gender, experience

and the other part included questions based on the job satisfaction given by Wood et al. (1986). The construct of the job satisfaction included multiple-dimensions namely satisfaction with (a) information, (b) variety and freedom, (c) ability to complete task (closure) and (d) pay and security. There were in all 14 statements which were to be rated on five point likert scale.

For data analysis

The data was analyzed using descriptive statistics mean and standard deviation. Statistical test two mean t-test for independent samples was applied to see the significant difference in the perceived satisfaction between males and female employees and between the employees with less than 10 years and more than 10 years of experience. To see the significant difference in the perceived satisfaction amongst different age groups one way ANOVA was applied.

RESULTS

Initially to test the normality of data Kolmogorov's Smirnov test was applied in SPSS 16.0 ver. software and the value $Z = 0.957$ ($p = 0.318$) indicated that the data was normal. The reliability of the data was assessed by Cronbach's alpha and the value 0.736 indicated that the data was acceptable for reliability.

Table 1: Descriptive statistics of variables among employees (n = 80)

	Standard scale	Mean	S.D.
1	satisfaction with information	3.70312	0.76825
	1. I am satisfied with the information received from my superior about my job performance.	3.65	0.81
	2. I received enough information from my supervisor about my job performance.	3.66	0.78
	3. I received enough feedback from my supervisor on how well I am doing.	3.79	0.76
	4. There is enough opportunity in my job to find out how I am doing.	3.71	0.72
2	satisfaction with variety	3.3834	1.01149
	1. I am satisfied with the variety of activity my job offers.	3.7	0.93
	2. I am satisfied with the freedom I have to do what I want in my job.	3.03	1.08
	3. I am satisfied with the opportunities my job provides me to interact with the others.	3.71	0.83
	4. There is enough variety in my job.	3.59	0.96
	5. I have enough freedom to do what I want in my job.	3.06	1.02
	6. My job has enough opportunity for independent thought and action.	3.213	0.964
3	satisfaction with closure	3.80625	0.7247
	1. I am satisfied with the opportunities my job gives me to complete task from beginning to end.	3.81	0.72
	2. My job has enough opportunity to complete the work I start.	3.80	0.73
4	satisfaction with pay	4.606	0.627
	1. I am satisfied with the pay I received for my job.	4.50	0.7
	2. I am satisfied with the security my job provides me.	4.70	0.4

Note: 1 = Strongly Disagree, 2=Disagree, 3= Neutral, 4 = Agree and 5 = Strongly Agree

Table 1 highlights the descriptive statistics of the dimensions namely satisfaction with information, variety, closure and pay along with their items. As can be seen from the table that there is a moderately high perceived satisfaction of GPO employees with the information (mean = 3.7 and s.d.= 0.768) which indicates that employees perceive to be satisfied with the information or guidelines they receive from their superior to carry out their job to some extent. Perceived satisfaction of employees with the variety of job they perform (mean = 3.38 and sd = 1.011) shows moderate satisfaction and may have neutral perception of being satisfied with the variety of job they possess. In the items such as perceived satisfaction with freedom and availability of freedom to the employees the mean score 3.8 and sd = 0.7247 indicates that GPO employees are satisfied with the closure and opportunity to finish the work they start. Finally, the perceived satisfaction with pay and security is very high as the mean = 4.06 and sd = 0.627. Further

to examine each variable in greater details as to what means in relation to the mean value found earlier has been given in table 1. To visualize comparatively the perceived satisfaction of employees for different facets of job satisfaction, the figure 1 can be referred.

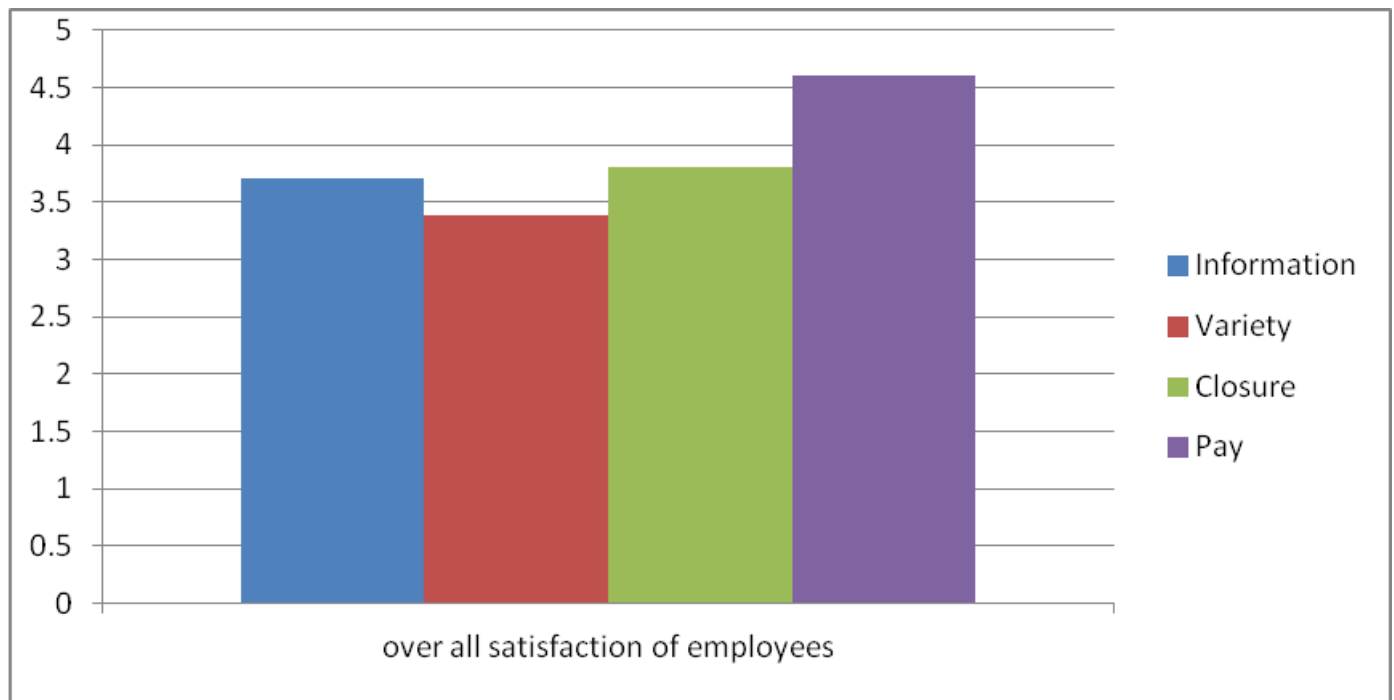


Figure 1: Overall satisfaction level of employees

Further, the research paper is focused to study the significant difference in job satisfaction level gender wise, experience wise and age group wise. The framed hypothesis for these groups are detailed as follows:

Hypotheses: Job satisfaction between male and female

H01= There is no significant difference between male and female employee regard overall satisfaction.

H02= There is no significant difference in satisfaction

between male and female employee for the information they receive from superior.

H03= There is no significant difference in satisfaction between male and female employee for the variety.

H04= There is no significant difference in satisfaction between male and female employee for the closure.

H05= There is no significant difference in satisfaction between male and female employee for the pay and security.

Table 2: Job Satisfaction between Male and Female Employees.

SATISFACTION	MEAN		ST DEVIATION		t-VALUE	SIG α	DECISION: Null Hypothesis
	MALE	FEMALE	MALE	FEMALE			
TOTAL H₀₁	51.95	51.92	6.4884	6.03574	0.018	0.986	Not rejected
TOTINF H₀₂	14.800	14.8250	6.53668	5.44147	-0.048	0.962	Not rejected
TOTVAR H₀₃	20.275	20.3250	3.7484	4.2990	-0.055	0.956	Not rejected
TOTCLOSUR H₀₄	7.7500	7.7470	1.42775	1.35850	0.883	0.380	Not rejected
TOTPAY H₀₅	9.1250	9.3000	1.30458	0.93918	-0.689	0.493	Not rejected

From table 2 it can be inferred that null hypothesis of no significant difference between male and female regarding overall satisfaction, information, variety, closure and pay has not been rejected. Hence there is no significance difference in job satisfaction between male

and female employees for the four facets of job satisfaction as well as for job satisfaction (overall). Which can be interpreted as gender is not playing any role in the perceived satisfaction for overall satisfaction as well as for the four facets of the satisfaction level of GPO

employees. So gender is not the discriminating factor for the perceived satisfaction level of the employees of GPO.

Hypotheses: Job satisfaction between employees with experience less than 10 years and more than 10 years

H06= There is no significant difference between employees with experience less than 10 year and more than 10 year regard overall satisfaction.

H07= There is no significant difference in satisfaction between employees with experience less than 10 year and more than 10 year for the information they receive from superior.

H08= There is no significant difference in satisfaction between employees with experience less than 10 year and more than 10 year for the variety.

H09= There is no significant difference in satisfaction between employees with experience less than 10 year and more than 10 year for the closure..

H010= There is no significant difference in satisfaction between employees with experience less than 10 year and more than 10 year for the pay and security.

Table 3: Job satisfaction between experience less than ten and more than ten years

Satisfaction Hypothesis	Mean		St. Deviation		t-Value	Sig (α)	Remark Hypothesis is
	<10 year	>10 year	<10 year	>10 year			
TOTAL H₀₆	50.2000	53.6750	6.53668	5.44147	-2.584*	0.012	rejected
TOTINF H₀₇	14.8500	14.7750	2.42371	2.24736	0.144	0.886	not rejected
TOTVAR H₀₈	19.4500	21.1500	3.96750	3.91283	-1.929	0.057	not rejected
TOTCLOSUR H₀₉	7.1250	8.1000	1.38096	1.223621	- 3.327**	0.001	rejected
TOTPAY H₀₁₀	8.7750	9.6500	1.32983	0.66216	- 3.725**	0.000	rejected

Note: *- Significant at 5 % level, **- Significant at 1 % level

From Table 3 it is revealed that null hypothesis has not been rejected for the two facets of job satisfaction namely information and variety while it has been rejected for closure, pay and overall satisfaction in between the employees with work experience less than 10 and more than 10 years. Hence there was no significance difference in job satisfaction between employees with experience less than 10 year and more than 10 year for two categories namely information and variety of job. But there was significance difference in job satisfaction between these categories of employees for three categories that is closures, pay and overall satisfaction. The difference in perceived satisfaction between less and more experienced employees with regard to closure, pay and overall satisfaction might be due to the number of years an employee spends in the organization and experience he gain in the due course. As seen from table 3, less experienced employees have scored mean 50.2, 7.125 and 8.775 respectively for overall satisfaction, closure and pay while mean score is

respectively comparatively more (53.675, 8.10 and 9.65) for these facets for more experienced employees indicating that more experienced employees are more satisfied overall as well as for closure and pay.

Five one way ANOVAs were performed using the dependent variables, overall job satisfaction, satisfaction with information, variety, closure and pay, with independent variable age of the employee. Age was measured in ranges below 25 years, 25-50 years and above 50 years.

Hypotheses: Job satisfaction amongst three age groups

H011 = There is no significance difference amongst three age groups in overall satisfaction level.

H012 = There is no significance difference amongst three age groups regarding information they receive from their superior.

H013 = There is no significance difference amongst three age groups regarding variety.

H014 = There is no significance difference amongst three age groups regarding closure.

H015 = There is no significance difference amongst three age groups regarding pay and security.

From Table 4 it can be interpreted that null hypothesis has not been rejected for information while hypothesis has been rejected for variety, closure, pay and overall satisfaction. Hence there is no significance difference in job satisfaction between employees with age

less than 25 year, 25 to 50 year and more than 50 years for one category that is information. But, there is a significance difference in job satisfaction between employees with age less than 25 year, 25 to 50 year and more than 50 years for four categories that is variety, closures, pay and overall satisfaction. Further, Post Hoc analysis is conducted for the cases where the null hypothesis is rejected and F-statistic is found to be significant at 5 % level or 1 % level of significance. The Post Hoc test using Tukey test is enumerated in table 5, 6, 7 and 8 respectively for variety, closure, pay and overall satisfaction.

Table 4: Analysis of Variance of four Facets of Job Satisfaction and Overall Job Satisfaction for Employees with age < 25, 25 - 50 and more than 50 years.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Infor.	Between Groups	2.573	2	1.287	.234	.792
	Within Groups	423.614	77	5.501		
	Total	426.187	79			
Variety	Between Groups	98.776	2	49.388	3.250*	.044
	Within Groups	1170.024	77	15.195		
	Total	1268.800	79			
Closure	Between Groups	24.747	2	12.374	7.430**	.001
	Within Groups	128.240	77	1.665		
	Total	152.988	79			
Pay	Between Groups	15.225	2	7.613	6.803**	.002
	Within Groups	86.162	77	1.119		
	Total	101.388	79			
Total Sat.	Between Groups	301.811	2	150.906	4.209*	.018
	Within Groups	2760.876	77	35.856		
	Total	3062.688	79			

Note: *- Significant at 5 % level, **- Significant at 1 % level

As seen from table 5 it is clear that there is a significant difference in perceived satisfaction regarding variety of job between first age group (less than 25 years) and third age group (more than 50 years) as mean difference is -3.308 with sig (?) = 0.50 which is significant at 5 % level of significance. The negative value is indicating that younger group of employees are showing less perceived satisfaction for variety of job in comparison to

adult employees of more than 50 years of age in GPO, Indore. This might be due to the fact that adult employees with more than 50 years of age might have experienced

great variety in their job in comparison to the younger group of employees and might be now satisfied with the variety of job they have performed.

Table 5: Post Hoc Test for three age groups with respect to Variety of job

Multiple Comparisons						
Variety						
Tukey HSD						
		Mean			95% Confidence Interval	
		Difference				
(I) age	(J) age	(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
less than 25 years	25-50 years	-1.71864	.95566	.177	-4.0025	.5653
	more that 50 years	-3.30844*	1.38710	.050	-6.6234	.0065
25-50 years	less than 25 years	1.71864	.95566	.177	-.5653	4.0025
	more that 50 years	-1.58980	1.32363	.456	-4.7531	1.5735
more that 50 years	less than 25 years	3.30844*	1.38710	.050	-.0065	6.6234
	25-50 years	1.58980	1.32363	.456	-1.5735	4.7531

Note: *- Significant at 5 % level

Table 6 presents pair wise comparison of age groups regarding closure facet and indicates that there is a significant difference between the age group of less than 25 years and 25-30 years regarding closure dimension of perceives job satisfaction, which determines the way an employee perceives his job a source of opportunity that offer him enough chance to complete the work from start to finish. Again the negative sign of the difference in mean is the indication of less satisfaction for younger group in comparison to the second group 25-30 year of age.

Table 6: Post Hoc Test for three age groups with respect to Closure of job

Multiple Comparisons						
Closure						
Tukey HSD						
(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
less than 25 years	25-50 years	-1.19164*	.31639	.001	-1.9478	-.4355
	more than 50 years	-1.05195	.45922	.063	-2.1494	.0455
25-50 years	less than 25 years	1.19164*	.31639	.001	.4355	1.9478
	more than 50 years	.13969	.43821	.946	-.9076	1.1869
more than 50 years	less than 25 years	1.05195	.45922	.063	-.0455	2.1494
	25-50 years	-.13969	.43821	.946	-1.1869	.9076
Note: *- Significant at 5 % level						

Table 7 presents pair wise comparison of age groups regarding pay and security facet and indicates that there is a significant difference between the age group of less than 25 years and 25-30 years. Also there is a significant difference between the age group less than 25 years and more than 50 year regarding pay and security dimension of perceives job satisfaction, this dimension determines the level of job satisfaction of employees by understanding to what level they are satisfied with the pay or compensation or any other security their jobs have provided to them. The negative sign of the difference in mean is the indication of less satisfaction for younger group in comparison to the second group 25-30 years of age as well as third age group i.e. more than 50 years.

Table 7: Post Hoc Test for three age groups with respect to Pay and Security of job

Multiple Comparisons						
Pay						
Tukey HSD						
		Mean			95% Confidence Interval	
		Difference				
(I) age	(J) age	(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
less than 25 years	25-50 years	-.79617*	.25934	.008	-1.4160	-.1764
	more than 50 years	-1.17532*	.37642	.007	-2.0749	-.2757
25-50 years	less than 25 years	.79617*	.25934	.008	.1764	1.4160
	more than 50 years	-.37916	.35919	.544	-1.2376	.4793
more than 50 years	less than 25 years	1.17532*	.37642	.007	.2757	2.0749
	25-50 years	.37916	.35919	.544	-.4793	1.237
Note: *- Significant at 5 % level						

From table 8 it can be interpreted that there is no significance difference in perceived overall job satisfaction between employees with age 25 to 50 year and more than 50 years. While there is a significance difference in perceived overall job satisfaction between employees with age less than 25 years and 25 to 50 years. The negative sign of the difference in the mean value indicates that employees between age group 25-50 years are more satisfied with their job as compared to the age group less than 25years.

Table 8: Post Hoc Test for three age groups with respect to Overall Satisfaction of job

Multiple Comparisons						
Overall Satisfaction						
Tukey HSD						
(I) age (J) age		Mean	Std. Error	Sig.	95% Confidence Interval	
		Difference (I-J)			Lower Bound	Upper Bound
less than 25 years	25-50 years	-3.692 [*]	1.468	.037	-7.20	-.18
	more than 50 years	-5.006	2.131	.055	-10.10	.09
25-50 years	less than 25 years	3.692 [*]	1.468	.037	.18	7.20
	more than 50 years	-1.315	2.033	.795	-6.17	3.54
more than 50 years	less than 25 years	5.006	2.131	.055	-.09	10.10
	25-50 years	1.315	2.033	.795	-3.54	6.17

Overall satisfaction graph of GPO employees shows that most of the employees are satisfied in GPO Indore branch. Employees are highly satisfied by pay and security offered to them in comparison to information, closure and variety. Satisfaction level for all the four categories that is information, variety, closure, pay and overall satisfaction between male and female is same. The satisfaction level is similar for both the categories of employees with less than 10 years and more than 10 years of experience with respect to information as well as variety while satisfaction level is different for closures, pay and overall satisfaction. The difference in the satisfaction level between experienced and less experienced employees might be due to freedom to work and high salary. For the category of information the job satisfaction between employees with age less than 25 year, 25 to 50 year and more than 50 years is not significantly different. But there exists a significant difference in job satisfaction between employees with age less than 25 year, 25 to 50 year and more than 50 years for four categories that is variety, closures, pay and overall satisfaction.

Discussion

We have seen that the result for all the objectives regarding job satisfaction, employees at Indore GPO are highly satisfied with pay and security as it is a department work under government of India and security to a central government employee is very high. Also the satisfaction with variety is minimum and that too for the employees with less than 25 years are least satisfied as they have worked for a shorter period hence less variety of work they have performed also for freedom for work employees are less satisfied. There is no difference in job satisfaction between male and female as equal opportunity for growth and work performance is there. Employees with more than 10 year work experience are more satisfied than employees with less than 10 year work experience. More pay, security and freedom to work are the reasons for higher satisfaction. There is also difference between three age groups. For job satisfaction there are various studies that have been conducted and some of them used correlation to find the correlation between male

and female employees for job satisfaction, like study done by Andrew et al. (2012) says that there was a positive correlation for some factors like salary, benefits etc. The study had considered a different organization which works under government of India and considered three demographic variables like age, gender and work experience.

Verma et al. (2012) explored relationship between HR practices & job satisfaction across selected IT companies and used the same scale of job satisfaction and analysed it using t-test and correlation. The results indicated that male and female employees in the organizations under study had different perceptions of HR practices and job satisfaction. The results also showed that in the IT industry, 82% of the HR practices are driven by three dimensions of job satisfaction, namely, information, variety, closure and pay. Dawal and Taha (2006) had investigated the relationship between job satisfaction and factors that affect work design in two automotives manufacturing companies in Malaysia and proposed a basic work design model. The aim of this model was to determine the factors which influence employees' perception towards their work and was satisfied by the results. The factors were significantly related to job satisfaction and highlighted the significant influence of age, work experience and marital status on job satisfaction. Further, environmental factors, especially the surroundings, context dependence and the building's function, also had a significant impact on job satisfaction.

Conclusion

If the employees are satisfied, the service quality of the organization automatically improves. In such a situation it is very important for the high level management to turn their focus and attention on satisfaction of employees of the organization. The objective of the present study is to study the overall job satisfaction of GPO employees and understand different factors of job satisfaction such as with information, variety, closure and pay demography-wise. From the results of the present study it can be very well inferred that the employees at Indore GPO are mostly satisfied with the pay and security than by information, closure and by variety of work. The satisfaction level for all the factors of satisfaction and overall satisfaction is not affected by the gender. So there is no gender difference in the organization. But it has been analyzed that there is a significant difference in satisfaction level between work experience of less than 10 year and

more than 10 years and in three age groups. It can be concluded that the employees of less than 25 years of age and less than 10 years work experience need more freedom for work also they are not equally satisfied as senior employees for the pay and security and variety.

Limitation

There are certain limitations to the present study, first one the scope of study was confined and limited only to one organization of GPO in Indore city it can be widened up and other branches of the same organization based in different cities can be undertaken as well. Second the sample size is sufficient only for the GPO based at Indore and in order to generalize the results to other branches in different cities, more branches needs to be considered for the study. Third the time constraints for the completion of this study also did become a major hurdle in execution of this study.

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Issues and Challenges of Rural Universities from Students' Perspective

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Abstract

Number of aspects makes rural university less fortunate than urban university. The present empirical study is an attempt to identify distinctive issues and challenges of rural universities by taking student views. The study consolidated opinion of 97 students of two rural universities of Gujarat using non probability convenience sampling method. The result highlighted three current challenges namely remote location of the university campus, cultural difference between life at rural and urban universities and the students urge for collaboration with foreign universities as far as better global better exposure is concerned.

Key Words: Rural University, Students, Issues and Challenges

Introduction

Higher education is the backbone of modern civilization which facilitates in conversation of human beings into human resources for the country. In India, most of higher education providers (colleges) are urban centric so as to attract mass students easily at the same time, higher educational institutions serves in rural areas lack quality. To enhance India's competitiveness in the global economy, access to quality education for all, particularly in rural areas, to serve majority of rural population is mandatory. It is observed that majority of higher education institutions are placed in cities and towns. Very few are serving in rural areas. However, it is not possible for all the youth staying in rural areas to stay away from their families as they may be the only bread earner of their families. Moreover, poor transportation and communication system of the rural areas also hinders them to pursue higher studies.

Prosperous and flourishing life in rural area entails creativity, resourcefulness and intelligence. Survival of rural residents often calls for interaction with their natural and social surroundings which has never been experienced by urban dwellers. Similarly, educators of rural areas may be called upon to deal with such challenges that are rarely encountered by those educators, serving in metropolitan areas (Coladarci, 1994) as rural higher education providers are located in remote places, and they have to face many difficulties compared to urban colleges. Number of aspects makes rural university less fortunate than urban university. Such as, rural universities are geographically and culturally isolated due to their locations, they usually lack the conditions that urban universities have. In addition, the location of these rural universities forces them to employ more effort in order to network

with people and to get the materials needed for faculties, staff and students. In addition, a rural university is dependent on national and urban economics. If the economy is not prospering, this may also reflect in failure of rural university. Hence, rural universities are bind to serve the unique needs of the rural population (Hall, 2003) which led to number of unique issues and challenges of rural universities.

Usually, the emphasis of universities or student services program is mainly a reflection of the goals and purposes of the institution of which it is a part. Universities offer diverse courses to students to pursue higher education after schooling such as graduation, post-graduation, doctorate degrees etc. Most of their work remains alike, academic activities, academic support services, student activities, management, administration, placement, recreation activities, hostel facilities, campus transportation systems, health services, financial aid, campus security etc.

The level of student expectations is also expanding day by day. Today, students are like 'customer' for the university management, to whom it has to serve in a best possible way and has to satisfy their demands in order to grow. In today's cutthroat competition between educator providers, with rising student expectations, institutions need to invest in infrastructure, teaching and career support to attract more and more students as students take on a larger financial burden for their studies.

Review of Literature

Issues and challenges faced by rural colleges were first identified in the 1970s (Reichard, 1995). These issues, after being discussed in several conferences and

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workshops, one task force on rural community colleges were constructed to concentrate on and tackle these unique challenges. The task force gave following definition for rural institutes.

The rural community college are publicly supported, located in a population center of under 100,000 people, serving a vast geographic area and having programmatic thrust towards comprehensiveness (Vineyard, 1979).

The unique challenges of rural universities are institution based issues which include geographic location, infrastructural facilities, academic and extracurricular activities. Following aspects highlights major institutional issues.

Generally the concept of rural university is the one which serves a small population and usually located in a large geographic area. The fundamental problems faced by them are distance between the college and its students and related communication problems (Vineyard, 1979; Gupte, 2015). Moreover, geographic limitations may also be problematic while attracting more students who are not used to life in small town or small place.

Most of the rural institutes are lacking behind in terms of providing best infrastructural facility to their students. There are existing possibilities for the use of technology in teaching process, providing better infrastructural facilities such as classroom, laboratories, hostels, library, housing for teachers and computer, internet facilities, playground etc. to attract more and more students (Konwar & Chakraborty, 2013)

In order to expand student talent and skill, universities should start establishing extensive academic support services including academic advising, counseling by teachers, academic skill development, monthly tests, extra classes etc. Arney and Linden (2002) in their study highlighted that financial support, link with industries (so as to provide better recruitment opportunities to students), meeting society needs, program delivery systems, student issues (including financial support, placement and recruitment) as important concerns.

Institute should provide financial aid (Pennington et al., 2006), scholarships to needy and economically backward students. Student aid is perhaps more essential for the success and survival of colleges and universities than any other student services (Fenske & Huff, 1983). It may also have an impact on the selection of institute as well as quality of student life.

Most colleges and universities do considerable efforts to make their academic programs, and extracurricular activities more accessible to students (Sprandel & Schmidt, 1980). Academic programs including competition among peer study groups, monthly tests, faculty-student mentoring and counselling, extra classes etc. are helpful to improve student performance. (Rodriguez et al., 2000). These type of activities not only assists for the recreation of the student but also helps to encourage them.

Other than the administration and management of campus programs, perhaps the most traditional activity associated with student services is providing them with student counseling and career development programs. Counseling and career development has become a highly focused developmental program with extensive links to community service providers, academic departments, government agencies and corporations. Counseling is requisite as student view regular lectures and classes as simply the stipulated steps needed to attain their pre-determined academic aims (Clark, 2005). To make them aware about future market opportunities, counselling by the experts in needed.

Increased attention of public to health issues has been reflected on college campuses with more extensive services for students. Interest in physical fitness, concern over weight control, attention to sexual assault and abuse, concern about eating disorders etc. all have contributed to this situation (Keeling, 1986). As a result, the health services delivery system on college campuses has gained high visibility and is often the subject of considerable debate and discussion.

For any rural institute situated at remote place, it is compulsory to provide hostel facility for its students who are coming from inaccessible places. This educational effort remains a key component for many colleges and universities to attract more students easily.

The present study

The purpose of this paper is to highlight issues and challenges faced by rural universities of Gujarat. These challenges are not new but as the student expectations are raising day by day, they are presented in a different way in front of the education providers (educators). And they certainly have an impact on many students studying

in a rural university. Possibly these challenges bestow opportunities to educators in order to discover creative alternatives for the same, but challenges often bring out controlled and conventional responses (DiMaggio & Powell, 1983). Actually, only few providers address challenges strategically. While many take immediate actions, reluctantly to meet external demands in predictable ways (Sarason, 2002).

Majority of issues faced by rural universities are common. In today's competitive scenario, it is essential to take views of students of rural universities, about problems and challenges faced by them so as to ensure the status of various academic and support activities and infrastructural facilities in the institutions where they are enrolled.

Actually, some of the issue engenders due to specific location, curriculum and management of the university. In other words, several issues differ from location to location significantly. The study is an attempt to highlight challenges faced by the students of rural universities with following objectives.

Objectives

The study is conducted to the following objectives:

1. To identify issues and challenges of rural university from students' perspective.

2. To seek suggestions for its general improvement.

Research Methodology

The study incorporated the use of primary as well as secondary data. Since the study was on issues and challenges of rural universities from students' perspective, respondents were the students of two rural universities of Gujarat namely Sardar Patel University (S.P.U.) and Charotar University of Science and Technology (CHARUSAT). Under graduate and Post graduate students of applied science, engineering, management studies, business administration, statistics and law were assimilated as respondents. The study includes a survey of 97 respondents using non probability convenience sampling method.

The primary data was collected through a structured questionnaire being filled by the students of different streams at two above mentioned rural universities of Gujarat. While, secondary data was collected from various books, magazines, journals and websites.

Data Analysis

The data analysis was performed using SPSS 17.0 software. The results of the same have been discussed in the following tables.

Table 1: General Information

Demographics		Frequency	Percent
University	CHARUSAT	51	52.6
	S.P.U.	46	47.4
Gender	Male	49	50.5
	Female	48	49.5
Graduation	Graduate	33	34.0
	Postgraduate	64	66.0
Faculty	B.E.	16	16.5
	B.Sc.	9	9.3
	M.SC.	15	15.5
	BBA LLB	13	13.4
	Statistics	22	22.7
	MBA	22	22.7
Student Stay	University Hostel	47	48.5
	Private Hostel	7	7.2
	Paying Guest	3	3.1
	Localite	40	41.2

Among the total respondents (97), 52.6 percent respondents were studying in CHARUSAT while 47.4 percent students were studying in S.P.U. 50.5 per cent respondents were male and 49.5 were female. 34 percent students were pursuing graduation and 66 percent students were pursuing post-graduation. 48.5 percent students were staying at university hostel, 41.2 per cent were localites, 7.2 per cent were staying at private hostel and 3.1 per cent were paying guests.

Opinion of students regarding university

Table 2: University campus a remote place

Response	Frequency	Percent
No	39	40.2
Yes	58	59.8
Total	97	100.0

Table 2 describes student opinion regarding distance of university campus. For 40.2 per cent students, university campus was not a remote place while, for 59.8 per cent students, campus was a remote place.

Table 3: University provides good placement

Response	Frequency	Percent
No	23	23.7
Yes	74	76.3
Total	97	100.0

Table 3 describes about placement facility provided by university. Majority of respondents (76.3 per cent) agreed that university provides good placement facility. While 23.7 per cent students disagree with that.

Table 4: Collaboration with foreign universities

Response	Frequency	Percent
No	37	38.1
Yes	60	61.9
Total	97	100.0

Table 4 describes student views regarding university collaboration with foreign universities. In view of 61.9 per cent students, university should do collaboration with foreign university for better exposure.

The independent samples t-test was performed to compare the means between two groups (i.e. hostel residents and local students). Thereby to measure satisfaction level of hostel students regarding hostel facilities.

H_a : Opinion of hostel students for hostel facilities is satisfactory.

Table 5: Independent Sample t test

Factors		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.
Hostel fees	Equal variances assumed	.600	.442	4.894	52	.000	2.562	.524
	Equal variances not assumed			3.485	6.730	.011	2.562	.735
Distance of hostel from the university	Equal variances assumed	1.258	.267	6.048	52	.000	3.116	.515
	Equal variances not assumed			4.243	6.698	.004	3.116	.734
Rules and regulation	Equal variances assumed	.348	.558	4.960	52	.000	2.775	.559
	Equal variances not assumed			3.755	6.871	.007	2.775	.739
Security	Equal variances assumed	.650	.424	5.659	52	.000	3.094	.547
	Equal variances not assumed			4.195	6.820	.004	3.094	.738
Cleanness, sanitation	Equal variances assumed	.014	.907	4.522	52	.000	2.796	.618
	Equal variances not assumed			3.749	7.127	.007	2.796	.746
Cleaning staff	Equal variances assumed	.019	.890	4.261	52	.000	2.647	.621
	Equal variances not assumed			3.548	7.140	.009	2.647	.746
Nature of warden	Equal variances assumed	.143	.707	4.757	52	.000	2.711	.570
	Equal variances not assumed			3.663	6.914	.008	2.711	.740
Calm, peaceful environment	Equal variances assumed	1.539	.220	6.255	52	.000	3.030	.484
	Equal variances not assumed			4.144	6.588	.005	3.030	.731
Quality of food	Equal variances assumed	.285	.596	3.681	52	.001	2.030	.552
	Equal variances not assumed			2.751	6.839	.029	2.030	.738
Refreshment facility (TV, fitness centre, lawn/garden, game/sports room)	Equal variances assumed	.005	.944	3.998	52	.000	2.520	.630
	Equal variances not assumed			3.372	7.181	.011	2.520	.747
Internet/Wi Fi	Equal variances assumed	3.602	.063	3.841	52	.000	2.705	.704
	Equal variances not assumed			4.316	8.639	.002	2.705	.627

It can be inferred from the table 5 that all eleven factors concerned to hostel facilities are statistically significant with 95 per cent level of confidence. Hence, null hypothesis can be rejected and it can be said that opinion of hostel students for hostel is satisfactory.

One-way analysis of variance (ANOVA) was performed to carry out significant differences between the means of two independent groups (i.e. Faculty/stream of the respondents and their opinion for university).

Table 6: ANOVA

Aspects	Sum of Squares	df	Mean Square	ff	Sig.	Aspects	Sum of Squares	df	Mean Square	ff	Sig.
Administration of university	Between Groups	5	3.953	3.237	.010	Type of companies coming for recruitment	Between Groups	5	5.171	4.020	.002
	Within Groups	91	1.221				Within Groups	91	1.286		
Rules and regulation of university	Between Groups	5	4.368	2.863	.019	Salary structure offered by companies	Between Groups	5	4.783	4.237	.002
	Within Groups	91	1.525				Within Groups	91	1.129		
Fee structure of university	Between Groups	5	1.815	1.340	.255	Sufficient administrative staff	Between Groups	5	5.361	5.335	.000
	Within Groups	91	1.355				Within Groups	91	1.005		
Scholarship	Between Groups	5	1.370	.840	.525	Mode of fee payment (Cash, DD, Cheque)	Between Groups	5	1.901	1.509	.195
	Within Groups	91	1.632				Within Groups	91	1.260		
Feedback of student regarding teachers	Between Groups	5	9.352	10.092	.000	Quick and satisfactory response	Between Groups	5	1.629	1.504	.196
	Within Groups	91	.927				Within Groups	91	1.083		
Peaceful environment of university	Between Groups	5	5.448	5.143	.000	Standard teacher ratios	Between Groups	5	6.868	5.933	.000
	Within Groups	91	1.059				Within Groups	91	1.157		
Complain resolution cell	Between Groups	5	3.425	3.645	.005	Visiting faculties	Between Groups	5	2.415	2.819	.021
	Within Groups	91	.940				Within Groups	91	.857		
Anti-ragging cell	Between Groups	5	6.439	5.617	.000	Qualified faculties	Between Groups	5	5.570	6.490	.000
	Within Groups	91	1.146				Within Groups	91	.858		
Women Harassment cell	Between Groups	5	5.523	4.792	.001	Teaching experience	Between Groups	5	4.923	4.062	.002
	Within Groups	91	1.153				Within Groups	91	1.212		
Inequity window	Between Groups	5	3.953	2.786	.022	Punctuality in talking classes	Between Groups	5	8.364	7.294	.000
	Within Groups	91	1.419				Within Groups	91	1.147		
Spacious Campuses	Between Groups	5	7.706	8.032	.000	Present course structure	Between Groups	5	4.480	4.220	.002
	Within Groups	91	.959				Within Groups	91	1.062		
Security	Between Groups	5	3.051	2.678	.026	Mature and behaviour of faculties	Between Groups	5	7.228	6.481	.000
	Within Groups	91	1.139				Within Groups	91	1.115		
Sanitation and cleanliness (health perspective)	Between Groups	5	7.007	8.101	.000	Student counselling by faculties	Between Groups	5	7.966	6.885	.000
	Within Groups	91	.865				Within Groups	91	1.157		

Health centre facility	Between Groups	32,321	5	6,464	5,859	.000	Syllabus updating,	Between Groups	21,577	5	4,315	4,464	.001
	Within Groups	100,401	91	1,103				Within Groups	87,969	91	.967		
Classrooms	Between Groups	36,026	5	7,205	5,969	.000	Support for projects	Between Groups	14,301	5	2,860	2,860	.019
	Within Groups	109,850	91	1,207				Within Groups	91,019	91	1,000		
Computer lab	Between Groups	14,073	5	2,815	2,331	.049	Student activities	Between Groups	7,771	5	1,554	899	.485
	Within Groups	109,886	91	1,208			such as trip, alumni activities etc.	Within Groups	157,260	91	1,728		
Practical lab	Between Groups	32,887	5	6,577	5,562	.000	Hostel fees	Between Groups	55,101	5	11,020	3,533	.006
	Within Groups	107,607	91	1,182				Within Groups	283,868	91	3,119		
Co-curricular activities	Between Groups	3,796	5	759	662	.633	Distance of hostel from the university	Between Groups	69,159	5	13,832	3,554	.006
	Within Groups	104,328	91	1,146				Within Groups	354,119	91	3,891		
Internet/Wi Fi	Between Groups	23,351	5	4,670	2,253	.056	Rules and regulation	Between Groups	59,492	5	11,898	3,400	.007
	Within Groups	188,628	91	2,073				Within Groups	318,467	91	3,500		
Book store/ Stationary store	Between Groups	25,193	5	5,039	3,406	.007	Security	Between Groups	76,862	5	15,372	3,999	.003
	Within Groups	134,622	91	1,479				Within Groups	349,818	91	3,844		
Transportation facilities	Between Groups	25,260	5	5,052	3,968	.003	Cleanliness, sanitation	Between Groups	67,046	5	13,409	3,579	.005
	Within Groups	115,853	91	1,273				Within Groups	340,954	91	3,747		
Canteen, Cafeteria	Between Groups	46,334	5	9,267	6,231	.000	Cleaning staff	Between Groups	57,875	5	11,575	3,079	.013
	Within Groups	135,336	91	1,487				Within Groups	342,084	91	3,759		
Sports facilities	Between Groups	48,568	5	9,714	6,841	.000	Nature of wardens	Between Groups	67,496	5	13,499	3,998	.003
	Within Groups	129,205	91	1,420				Within Groups	307,246	91	3,376		
For physical challenges	Between Groups	24,613	5	4,923	3,768	.004	Peaceful environment	Between Groups	84,055	5	16,811	4,846	.001
	Within Groups	118,871	91	1,306				Within Groups	315,697	91	3,469		
Training for placement activities	Between Groups	18,089	5	3,618	2,836	.020	Quality of food	Between Groups	31,088	5	6,218	2,093	.073
	Within Groups	116,097	91	1,276				Within Groups	270,355	91	2,971		
Active placement cell	Between Groups	36,939	5	7,388	7,210	.000	Refreshment facility	Between Groups	82,636	5	16,527	5,522	.000
	Within Groups	93,246	91	1,025				Within Groups	272,374	91	2,993		
Student club/ base	Between Groups	19,087	5	3,817	2,984	.015	Internet/Wi Fi	Between Groups	75,090	5	15,018	4,018	.002
managements	Within Groups	116,026	91	1,275				Within Groups	340,168	91	3,738		

It can be observed from the table 6 that there are 47 factors which are statistically significant for opinion of students regarding university. They have significance value less than 0.05, hence, the null hypothesis can be rejected, means that graduation stream/faculty of respondents has an impact on their opinion for university as far as these 47 factors are concerned. Remaining statements were not statistically significant.

Result and Discussion

The current study is limited to rural universities of one state. Some of the study findings are contradictory to previous researches as far as availability of qualified and experienced teachers, good placement facility to students and learning material availability in campus are concerned. While the opinion of students in terms of remote location of university campus, existence of cultural difference between life at rural and urban university is similar to previous studies. Hence, it can be said that location of the universities is a major challenge. Moreover, universities need to take initiatives to bridge the gap between life of students at rural and urban university. Students viewed that rural universities should do collaboration with foreign university for better academic exposure. There was a mixed approach of students regarding availability of opportunity for 'Earn While You Learn' by the universities. The opinion of hostel students regarding hostel was satisfactory and graduation stream of respondents has an impact on their opinion for university.

It is hoped that with the successful investigations of these universities, further research can be conducted to determine if the findings of this study are applicable to other states and regions.

Recommendations

To promote the success of rural universities, efforts should be concentrated on following aspects. As far as location of the universities is concerned, students view it as a major challenge. Hence, universities should take necessary steps in order to provide better transportation facilities to students. This will assist the university to attract mass students as well. In order to reduce the cultural difference between life at rural and urban university, the universities need to offer better social and cultural opportunities, provide much wider range of choice when it comes to entertainment, living arrangements and other elements of which have an impact on student's daily life.

Academic collaboration with foreign university can satisfy Indian educational needs by leveraging mutual capabilities and can enable the students to compete in the global economy and can provide global exposure to students as well as faculty members. This type of collaboration not only offer new areas of specialization but will also increase the number of alternatives in terms of company and job selection. It will also help rural universities to reduce the cultural difference as it will include culturally diverse learning.

Conclusion

Though India has made palpable progress in term of better quality higher education in past years, particularly with reference to growth in the number of universities and colleges still there is a cultural difference between rural and urban colleges. Providing better transportation facilities can help to attract mass students. These types of issues faced by rural universities of Gujarat have widened over the years. Resolving these issues is a herculean but not an impractical task. With the appropriate steps, surely the rural universities could look forward to better prospects.

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Is Age and Size of the Firm Relevant for Export in Globalized Economy?¹

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Abstract

This paper examines the relationship of firms size and firm age on export performance in case of Indian manufacturing firms having turnover less than Rs. 300 crore (small and medium size firms). A number of studies have been done in this field and results are mixed. The data has been taken from the prowess data base of Center of Monitoring Indian Economy (CMIE). A cross sectional study has been done. The result indicate towards the fact that age and size do not support export.

Introduction

The international business literature is full of studies finding relationship of export intensity with size and age of the firm. The findings are mixed both in Indian as well as in international context (Erramilli 1991, Reddy and Naik 2011).

Uppsala model of Johanson and Valhne (1977, 1990) maintains that internationalization is an incremental process. With opening up of the Indian economy, globalization of the world trade, advancement in supply chain & logistics, and IT integration of the world, Indian firms have got an immense opportunity to internationalize through export, which is the simplest and quickest way of Internationalization for developing countries like India. Export requires less financial, managerial and organizational assets than any other method of internationalization (Majocchi et al 2005), hence is more favoured by small firms. However, the resource required for export is always disputed.

Firm size is an indication of firm resources and firms age of its experience (Bonaccorsi 1992). The resources are required for export and experience helps in formulation strategy. The test of this relationship in the current scenario will reveal how the globalization process is working currently in case of Indian firms in export.

Majocchi et al (2005) say that there are two drivers of export: (i) Export activity as a tool to achieve higher performance (ii) Export activities as an important step in internationalization.

The Export helps the firms to gain international, institutional and business knowledge (Majocchi et al 2005). However, it is a time consuming and incremental process. Using the resource based view, an effort is being

made to find out the relationship of export intensity with age and size of the firm. In this paper, it is investigated that in case of small Indian firms (having turnover less than Rs. 300 crore), how the firm size and age is related with export intensity.

The paper is arranged as follows; Second section is literature review, Third section is development of hypotheses, fourth section is methodology, fifth section is discussion and sixth section is conclusion.

Literature Review

Resource based theory maintains that firms are bundle of resources and capabilities (Barney 1991, Peteraf 1993). Barney (1991) says that for having sustained competitive advantage resources should have following characteristics - value, rareness, non - imitability, and non-substitutability. Barney (1991) quoting Daft (1983), define resources as all assets, capabilities, information, knowledge etc., controlled by the firm that enable the firm to conceive of and implement strategies that improve it efficiency and effectiveness.

In case of exporting Dhanaraj and Beamish (2003) identify three sets of resources that encompass the resources domain of the firm: Managerial or organizational resources, entrepreneurial resources and technological resources. They have used firm size as a proxy of organizational resources.

Size of the firm is indicative of the financial, physical, human, technological or organizational resources (Reddy and Naik 2011). The corporate strategy of any firm and its strength and weakness depends upon its experience (Madhok 1996). Erramilli (1991) has highlighted the role of experience in export in his study of the service firms.

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A detailed research done on relationship between export intensity with firm size and age has been done by Majocchi et al (2005), aimed on small and medium enterprises. They have used both longitudinal and cross sectional data from Italy and found a positive relationship between firm size and age with export intensity.

Fernandez and Nieto (2006) studying Spanish SMEs found that family owned business are less inclined towards internationalization than corporate controlled SME. In case of family owned business, a high portion of owners wealth is invested in business and is not diversified, which makes the owner risk averse. Fernandez et al (2006) state that "characteristics of family firms limit their opportunities to acquire resources, particularly intangible knowledge-based assets such as technologies, well-known brands, or qualified personnel."

Development of Hypotheses

a. Age and Export intensity

Small firm need more time to gather confidence to go in export market (Majocchi et al 2005). With age firms also gain knowledge about foreign market. Small firms cannot invest too much in market intelligence, nor risk their limited resources in rapid internationalization. With age firms also develop network and trust (Johanson and Vahlne 2009, Chetty and Holmes 2000). With age firms also develop insidership of the network. Age also brings in commitment.

Maekelburger et al (2012) argue that "lack of experience or knowledge of foreign market makes it difficult for SMEs to verify business partner ex-post." Ganotakis and Love (2012) have found a positive relationship between experience of the founding team and export intensity. They have also found that the team required to enter the export market needs different set of skill than the team require to succeed in the export market. Their research was based on the technology based firm of UK. Studying the firms in service industry Erramilli (1991) has found a positive relationship between experience and foreign market entry behavior.

Some authors have considered only experience as an important variable for export, others have considered international experience. Experience can be taken as a proxy for international experience (Shinkle and Kriauciunas 2010). As the effect of age decrease with increase in age, natural logarithm of size has been taken for calculation.

Therefore, following hypotheses can be developed:

Hypothesis 1: Age of the firm is directly related to export intensity

b. Size and export intensity

Size is proxy for financial and human resources. Larger firms can commit more resources for export activity.

However, in case of smaller firms, specially the family owned business, owner are reluctant to take risk involved in export activity. Small firms lack the financial and managerial knowledge to rapidly acquire external services or specialized knowledge in order to follow the expansion path (Majocchi 2005).

Reddy and Naik (2011) in study of Goan SMEs have found a significant positive relationship between size and internationalization of firms. However, in many cases small firms internationalize through focusing on niche market (Autio, Sapienza and Almeida 2000).

Dhanaraj and Beamish (2003) has used firm size as proxy for organizational resources and has related it to export performance. As the effect of size decrease with increase in size, natural logarithm of size has been taken for calculation.

Therefore, following hypotheses can be developed:

Hypothesis 2: Size of the firm is directly related to export intensity

Methodology

Data for the analysis is taken from the prowess database of Centre for Monitoring Indian Economy (CMIE). As no clear cut method is available for separating small and medium firms from large firms, firms having turnover (sales of goods) less than Rs. 300 crore has been taken in this study. In prowess data base there are 977 firm who are in export and their turnover is less than Rs. 300.00 crore.

a. Dependent variable

Export intensity is a multi-dimensional concept and various researchers have used various measures. In the present article, dependent variable export intensity is measured as percentage of export to total sales. This one of the most widely accepted parameter for measuring

export intensity (Tseng 2007, Dhanraj and Beamish 2003). The advantage of use of this measure is that it is highly objective in nature, there is no resistance from manager in obtaining, and can be easily compared with other studies.

b. Independent variable

The independent variable age is the number of years of existence of the firm. The natural log of age, as on March 31, 2014 has been taken for study As the database used for study did not differentiate between experience and international experience, age of the firm has been taken from the date of its inception.

Other independent variable is size. Size has been measured in terms of turnover of the firm (sales of goods).

Natural log of both the independent variable has been taken for the study.

c. Method

Least square regression analysis has been done to find out the correlation of export with age and size. The result is shown in table 1.

Table 1: Result of ordinary least square regression analysis

Hypotheses	Predictor	Coef
	Constant	54.087 (7.319)
1	Log age	-4.877** (1.725) (1.002)
2	Log size	-2.486** (1.059) (1.002)
	Adjusted R ²	1.3%
	F-statistics	7.10***
	N	909

The F-statistic of the model is significant which show that the model has predictive value. The t-statistics for both the independent variables are also significant. However, coefficients are negative.

The hypothesis 1 that firms' age is directly related to export intensity is not supported. The results are significant but the coefficient is negative.

The hypothesis 2 that firms' size is directly related to export is also not supported. The result are significant but the coefficient is negative. It implies that smaller firms are more in export that larger firms.

Discussion

The aim of the study is to examine the impact of size and age on export intensity for the Indian firms having turnover less than Rs. 300.00 crore (Rs. 3000.00 million). As the financial resources play a very important role, this study basically concentrates on the smaller firms.

We started with the first hypothesis that age supports export. The result contradicts this view. The negative coefficient for age clearly point towards the fact that younger firm are venturing more into the export market that older firm. Hence, younger firms risk appetite is more that than older firms. Secondly, it may also suggest that younger management have more international orientation than older management. This also indicates towards the fact that experience and institutional relationship developed over time does not supports firm in export in today's world.

The second hypothesis claims that size supports export in small firms. The result contradicts this view too. It appears that size does not favor export. It also indicates towards the fact that clients or statutory institutions are not influenced by size.

Hence, both size and age, are not supported. This support the theory of born global or rapid

internationalization. Knight and Cavugil (2004) define born global as "young, entrepreneurial start-ups that initiate international business (typically exporting) soon after their inception." As the data is from all type of firms, the results also supports the rapid internationalization is happening across sectors and is not confined to hi-tech & knowledge intensive sector.

This also supports the argument of Ganotakis and Love (2012) that human resource required to become an exporter is different from the team that is required to enhance export. In case of small firms the owner is the main decision maker and his decision may be different from the decision of a professional management.

It appears that older and larger firms may not be interested in export. Many times firms reach a plateau and do not want to grow any further, or prefer to diversify in other fields.

Autio, Sapienza and Almeida (2000: p 909) state "According to this new venture theory of internationalization, some entrepreneurs possess a constellation of skills and knowledge that allow them to see and exploit windows of opportunity unseen by others; thus, many choose an early internationalization strategy as a path to growth and success."

From the managerial point of view one can say that age and size are not a hindrance in export. These findings are contrary to the findings of Majocchi (2005) but in line with the findings of Bonaccorsi (1992). In Indian context, the findings are contrary to the findings of Reddy and Naik (2011). Different time period of study may be one of the reason of contrary findings.

Conclusion

This study provided several important contributions regarding the effect of age and size of the firm on its internationalization. The study shows that with the opening up the international market, age and size are becoming less relevant.

The study suggests that from policy perspective, younger and smaller firms should not be discriminated. This study gives a boost to the morale of younger and smaller firms that they too can succeed in export.

Dasi, Iborra and Safon (2015) quoting European Commission state that SMEs are the most prevalent form of firm in Europe. They further say that

firm with international operations are far more superior to those without international operations. This study also says that lack of financial resources and qualified personnel are perceived as important barriers to SMEs internationalization and thus SMEs who lack these resources, pursue a national strategy focused on their home country.

The limitation of the study is that it is a single country study. Secondly, the study is cross-sectional in nature. A longitudinal study based on panel data, may shed more light on the subject. A mixed method can give a deeper insight into the cause - effect relationship. As the research is based on limited data, generalization should be done with caution.

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"Rural Non-farm Woman Employment in Gujarat"

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Abstract

The Gujarat economy has certainly undergone a structural change in terms of the share of the sectors in state income and such a shift has not taken place in employment. More than 85 percent of the GSDP comes from non-farm sectors but its provide employment only 45 percent of workforce. The growth of rural employment in non-farm sector has been gone up in Gujarat after 1971. In last one decade, the significant growth has found in rural non-farm sector due to service and industrial development in the rural areas. The share of rural female workers to total rural female population was increased from 1971 to 2001 but it was declined in 2011. The share of female worker to total rural female workers particularly in rural non-farm employment has increased between 1971 to 2011. The female work participation ratio has higher been in the rural areas as compared to urban area in all the census years.

Introduction

In the last decade, India has seen rapid growth of its economy and a rise in the share of the non-farm sector in income and employment. The result has been a rise in rural wage rates (Chand and Srivastava-2014; Gulati & et al-2013). The high growth rates at the end of the last decade created few new employment opportunities for the Indian population. However, there are changes taking place in the labour force. More and more people are searching employment in industry and service associated activities, but a high percentage (29 percent in 2011) continues to be employed on a casual wage, while 50 percent are self-employed (Shaw-2013). The diversification of the rural labour market is influenced by a set of complex factors such as the pattern of economic growth, inter-sectoral wage rate and worker productivity, education, government schemes like MGNREGS and socio-cultural factors. Among various sub section of secondary sector the employment in construction witnessed a sharp increase, with an average annual growth rate of more than 9 percent. The industry sector is considered to be as an engine of transformation, but its dull performance in raising the employment. The workforce in the services sector experienced modest growth of 2.47 percent per annum (Chand & Srivastava-2014). Trade has a relatively small sector of non-farm but it's now emerged as the largest contributor in the net national domestic product, followed by industry and construction. About 42.5 percent of rural households had non-farm activity as the major source of their income in 2009-10 (Papola, 2014). The secondary

and tertiary sector's activities mean all the economic activities other than agricultural and allied activities¹.

Overview of Literature

The conclusion of reviewed is that the growth in the non-farm sector has come from expansion of casual employment particularly in public works and the impact has more significant on female employment. The share of female non-agricultural workers in the rural workforce has increased from 10.3 percent in 1961 to 12.3 percent in 1983 at the all India level which has not significant. After 1971 the census data indicates that the share of female workers in the total main workers has increased in both urban and rural areas but it increase was more in rural areas. The non-farm sector has to offer relatively very few opportunities for women in rural area. Women are more likely to be employed in agricultural labour than in non-farm activities in rural area.

The participation of rural workers in the non-farm sector has gone up since 1983 under consideration (Jatav & Sen - 2013). The growth in the non-farm sector has come from expansion of casual employment, mainly in public works like MGNREGAS. The impact of it has been far more significant on female employment. The authors observed that unprecedented growth of female casual employment including non-farm sectors between 2004-05 and 2009-10.

Unni has (1991) noted in her work the share of total non-agricultural workforce in the rural workforce in

1 A person who has been engaged in manufacturing, processing, servicing and repairs of goods activities as household industry and which engaged in some economic activity during the reference period is termed as an 'other-worker'. The workers include all government servants, municipal employees, teachers, factory workers, plantation workers, those engaged in trade, commerce, business, transport, banking, mining, construction, political or social work, priests, entertainment artists, etc. and include professions such as a pleader, doctor, musician, dancer, waterman, astrologer, dhobi, barber, etc. or merely trade or business.

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India was 14.3 percent in 1961 and it rose to 18.6 percent in 1983 and this range was remained mostly same in 1983. The percentage of female non-agricultural workers in the rural workforce had increased from 10.3 percent in 1961 to 12.3 percent in 1983 at the all India level which has not significant.

Basu and Kashyap (1992) examined in their work and indicate that the share of the rural non-agricultural sector in the total rural labour force has increased during the last two decades in India and Gujarat. He observed that the trend has more clearly for male workers than for female workers.

Lanjouw and Shariff (2004) have revealed in their article that the non-farm income shares typically rise with income quintiles but an average share has low in Gujarat, Madhya Pradesh, Andhra Pradesh, Maharashtra and Karnataka. In these states, the non-farm sector has to offer relatively very few opportunities for women in rural India. Women are more likely to be employed in agricultural labour than in non-farm activities, and to earn lower non-farm incomes.

Dutta and Bhaiya (2004) examined in their research work and mentioned that in distribution of total main workers percentage share of female was only 21 percent in 2001 (79 percent were male). After 1971 the census data indicates that the share of female workers in the total main workers has increased in both urban and rural areas but it increase was more in rural areas.

Kumar (2013) has concluded in his article that rural and urban female work participation rates in Uttar Pradesh and its districts is very low and varies widely among the districts. The coefficient indicates that very low. The female participation rates determine by 46.5 percent of variation in female work participation ratio.

Non-Farm Sector in Gujarat

In India, the Gujarat has emerged as one of the fastest growing state under globalization particularly after 2000. India's gross domestic product grew at 7.68 percent compound annual rate of growth while Gujarat's state domestic product rose at 10.76 percent during 2000 to 2008. The secondary sector and tertiary sector grew at 11.16 percent and 10.27 percent during this period in Gujarat respectively, as against the corresponding for all India the rates was 8.31 percent and 7.68 percent, respectively (Hirway & Shah- 2011, Shah et al-2009; Datta and Dholakia-2010). It is theorized that economic

growth would lead to a shift in both income and employment from the primary sector to the secondary and tertiary sectors, but the Gujarat economy has certainly undergone a structural change in terms of the share of the sectors in state income and such a shift has not taken place in employment (Dixit-2009). Though more than 85 percent of the GSDP comes from non-farm sectors but they provide employment only 45 percent of the workforce. The informal workers shares in total workers in India were 90.68 percent, 95.93 percent and 92.38 percent for men, women and both respectively. The corresponding figures for Gujarat are 88.60 percent, 97.59 percent and 91.59 percent, thus the state is slightly better in the overall share of informal workers in total workers (Hirway & Shah-2011).

Growth of Employment in Non-farm Sectors

The table 1 is presented the growth of employment of farm and non-farm sectors in Gujarat during last five decades i.e. from 1961 to 2011. This table clearly indicating that the growth of employment in nonfarm sector has been gone up in Gujarat during the mentioned period. Decadal growths in employment of non-farm sector shows that the increasing trends during 1961-2011, except the census year 2001 in Gujarat. During last one decade, the significant growth has found in non-farm sector due to service and industrial development.

Table 1: Growth of farm and non-farm workers in Gujarat during 1961- 2011: percent

Sr. No.	Particular	Census Period/Year					
		1961	1971	1981	1991	2001	2011
1	Total population	206.3	267.0	340.9	413.0	506.7	604.4
2	Total workers ñ Percentage of total population	41.1	35.2	32.2	34.1	33.6	33.7
3	Total Non-workers - Percentage of total population	58.9	64.8	67.8	65.9	66.4	66.3
4	Farm Sectors : Percentage of total main workers	69.8	60.3	60.1	56.3	64.4	45.4
5	Non-Farm Sectors: Percentage of total main workers	30.2	39.7	39.9	43.7	35.6	54.6
6	Total Farm and Non-Farm Workers	100.0	100.0	100.0	100.0	100.0	100.0
7	Change ñ Percentage point	--	9.5	0.2	3.8	-8.1	19.0

Source: Calculated by Author

Distribution of Main Workers of Gujarat

Among the fastest growing states of country the Gujarat has emerged as leading state due to industrial development. The share of rural population in total population has continuously increased from 1991 with 74.23 percent to 2011 with 57.40 percent in the state.

The total main worker was 84.74 lakh in 1961 which increased to 203.65 lakh in 2011, i.e. 140 percent increased during this period. The rural main workers in the total rural population has reduced from 33.27 percent in 1961 to 19.65 percent in 2011, due to maybe workers migrated from rural to urban areas and reclassification of rural areas and urban areas in various census (table 2).

Table 2: Distribution of main workers of Gujarat

Sr. No.	Census Year	Main Workers (Number in lakh)					
		Urban		Rural		Total	
		Number	Percent*	Number	Percent*	Number	Percent*
1	1961	15.88	7.70	68.86	33.27	84.74	41.07
2	1971	20.67	7.74	63.29	23.71	83.96	31.45
3	1981	30.51	8.95	79.33	23.27	109.84	32.22
4	1991	42.07	10.18	98.89	23.99	140.96	34.12
5	2001	59.08	11.66	111.14	21.94	170.22	33.60
6	2011*	84.87	14.04	118.78	19.65	203.65	33.70

Note: Percent to total state Population and *provisional data and

Source: Calculated by Author

Rural Non-farm Employment

Even though share of rural population in the total population and share of rural workers in the total workers of state was comparatively lower than the average of India, rural non-farm workers in the total workers were higher (19.65 percent) in Gujarat than the average of India (17.72 percent) in 1991 (Dutta and Bhैया, 2004). The trend of rural farm and non-farm employment in Gujarat is presents table 16. The percentage of rural population

and rural workers involved in employment in non-farm sector has continuously increased after 1971. This table clearly indicated that the share of non-farm employment in total workers has increased from 18.56 percent in 1961 to 26.10 percent in 2011. Beside, employment in farm sector has declined 81.44 percent to 73.9 percent during same census years. The ratio of farm employment to non-farm employment has marginally decreased during 1961 to 2011.

Table 3: Rural farm and non-farm employment in Gujarat

Sr. No.	Census Year	Farm Employment % to total		Non-farm Employment % to total		Ratio (Farm/Non-farm)
		Population	Workers	Population	Workers	
1	1961	37.13	81.44	7.78	18.56	4.39
2	1971	28.32	85.92	4.64	14.08	6.10
3	1981	27.89	82.57	5.89	17.43	4.74
4	1991	29.36	80.35	7.18	19.65	4.09
5	2001	33.55	71.00	13.70	29.00	2.45
6	2011*	25.30	73.90	8.93	26.10	2.83

Note: *provisional data and Source: calculated as per data available from districts and state of Gujarat, Directorate of Censuses Operations, Gujarat

Rural Non-farm Employment: Gujarat

Following table 4 presents comparative statement of Gujarat with India on rural non-farm employment. The table displayed that even through majority of population live in rural areas, their share in the total population has declined at India and in Gujarat during the last fifty years due to awareness of urbanization and modernization among people. As compared to India, the contribution of rural population in the total population

lower in Gujarat during mentioned periods. Country as a whole, the urbanization has increased less than in 2001-11 (3.35 percent) as compared to in 1991-2001 (5.43 percent). The urbanization has increased more in the states/UT during decade 1991 to 2001 as compared to decade 2001-011. The urbanization has increased from 34.49 percent in 1991 which to 42.58 percent in 2011, thus during this period urban population has increased about 8.09 percent (Bhaiya, 2014).

Table 4: Rural non-farm employment in Gujarat - (1961 to 2011)

Sr. No.	Particular	1961	1971	1981	1991	2001	2011*
1	Rural Population Million)	15.32	19.2	23.48	27.06	31.74	34.67
2	Percentage share in total population	74.62	71.92	66.9	65.51	62.63	57.42
3	Rural Main Workers (Million)	6.88	6.32	7.93	9.89	11.11	11.88
4	Percentage share in total main workers	81.23	75.32	72.22	70.19	65.27	58.33
5	Rural Non-farm workers (Million)	1.19	0.89	1.38	1.94	4.35	3.1
6	Percentage share rural main workers	18.56	14.08	17.43	19.65	29	26.1

Note: *provisional data and Source: Districts and State of Gujarat, Directorate of Censes Operations, Gujarat

Rural main workers in absolute terms have increased in Gujarat over different census period. The share in terms of percentage of rural main workers in total main workers has declined in Gujarat. The rural non-farm workers have increased from 1.19 million in 1961 to 4.35 million in 2001 in Gujarat. The rural non-farm workers contribution in rural main workers has increased over the mentioned period except 2011 census in the state.

The table 5 gives the information regarding rural female non-farm employment in Gujarat during census years. The share of rural female workers to total rural female population was increased from 1971 to 2001 than it was declined in 2011. The same situation has observed in the share of female worker to total rural female workers particularly in non-farm employment during 1971 to 2011. This share was noticeable increased in 2001 may be the impact of globalization and privatization policy.

Table 5: Rural non-farm employment in Gujarat

Sr. No.	Particular	1961	1971	1981	1991	2001	2011*
1	Percentage share of total rural population	7.78	4.64	5.91	7.18	13.7	8.93
2	Percentage share of total rural main workers	18.56	14.08	17.43	19.65	29.00	26.10
3	Female workers percentage to total rural female population						
	Non-farm Employment (total rural population)	4.18	0.77	1.16	1.3	28.19	14.34
4	Female workers percentage to total rural female workers						
	Non-farm Employment (total rural population)	12.24	6.40	8.59	7.84	25.41	24.74

Note *provisional data

Source: Districts and State of Gujarat, Directorate of Censes Operations, Gujarat

Woman Work Participation Rates

Gujarat's workforce participation rates were clearly better than India's. In 2007-08, the rural WPR (principal and subsidiary status) in Gujarat was 48.7% against 42.2% in India. Similarly, the urban WPR was 37.7% in Gujarat against 35.4% in India. A larger proportion of urban female workers worked as marginal

workers in Gujarat compared to India. Between 1993-94 and 2007-08, the rural WPR in Gujarat remained almost stagnant at 48.7%, while it declined in India from 44.4% in 1993-94 to 42.2% in 2007-08. The urban WPR increased in Gujarat (from 34.7% in 1993-94 to 37.7% in 2007-08) as well as in India (from 34.7% in 1993-94 to 35.4% in 2007-08), the increase in Gujarat

being much higher than that in all India (Dutta & Bhaiya-2004, Hirway & Shah-2011).

Following table 6 presents gender wise work participation rate in urban, rural and overall for Gujarat during 1961 to 2011. The rural female worker as a percentage to the total rural population were 6-9 percent

during 1971 to 2001 and it was found about 16.20 percent in 2011 due to increase the level of education and employment opportunities in the service sector in rural areas but the space has been slow. This table clearly shows that female work participation ratio has been higher in rural areas as compared to urban area during census periods.

Table 6: Work participation rate in rural area: percentage to the total population

Sr. No.	Census Year	Percentage to total urban population			Percentage to total rural population			Percentage to total population		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1	1961	25.51	4.37	29.88	28.27	16.69	44.96	27.56	13.52	41.08
2	1971	24.98	2.58	27.56	27.08	5.88	32.96	26.49	4.96	31.45
3	1981	26.17	2.61	28.78	27.19	6.59	33.78	26.87	5.35	32.22
4	1991	26.67	2.86	29.53	27.92	8.62	36.54	27.49	6.63	34.12
5	2001	27.97	3.26	31.23	25.92	9.10	35.02	26.69	6.91	33.60
6	2011*	32.97	8.80	32.97	51.36	16.20	34.24	52.61	13.12	33.70

*Note *provisional data*

Source: calculated as per data available from Directorate of Censes Operations, Gujarat

The share of woman worker work participation rate in the district during 1961 to 2001 has been presented table 7. Among the non-farm sector both the secondary and tertiary sectors, the tertiary sector performance has found significant over the different decades as compared to secondary sector. The table indicates that the work participation rate of woman was found the range between above 20 percent and 10 to 20

percent in all the districts except kheda district in 1961. After 1961, this rate was declined in all the districts in 1971 and 1981 except some tribal belt districts (Surat, Dangs, Valsad and Bharuch). The woman work participation rate has increased in Surat, Dangs, Gandhiangar, Mehsana and Valsad and it was above 10 percent in 2001.

Table 7: Woman work participation rate (percentage to total rural women population)

Sr. No.	Year	Range			
		Above 20 Percent	10 to 20 percent	5 to 10 percent	Below 5 percent
1	2001	Nil	Surat,Dangs, Gandhinagar, Mehsana, Valsad	Rajkot, Banaskantha, Gujarat, Surendranagar, Kheda, Bharuch, Amreli, Jamnagar, Sabarkantha, Panchmhals, Vadodara, Junagadh, Bhavnagar, Ahmedabad, Kachchh	Nil
2	1991	Dangs	Surat, Valsad, Bhavnagar, Rajkot	Bharuch, Surendranagar, Ahmedabad, Sabarkantha, Gujarat, Jamnagar, Kachchh, Mehsana, Vadodara, Panchmhals, Amreli, Junagadh, Kheda, Banaskantha	Gandhinagar
3	1981	Nil	Surat, Dangs, Valsad, Bharuch	Bhavnagar, Rajkot, Kachchh, Surendranagar, Gujarat, Vadodara, Panchmhals, Ahmedabad, Amreli, Jamnagar, Junagadh	Sabarkantha, Mehsana, Gandhinagar, Kheda, Banaskantha
4	1971	Nil	Dangs, Surat, Valsad	Panchmhals, Bharuch, Kachchh, Rajkot, Gujarat, Surendranagar, Vadodara, Bhavnagar	Junagadh, Jamnagar, Ahmedabad, Amreli, Mehsana, Sabarkantha, Banaskantha, Gandhinagar, Kheda
5	1961	Panchmhals Dangs Valsad Surat	Bharuch, Junagadh, Sabarkantha, Kheda Amreli, Mehsana, Rajkot, Gujarat, Banaskantha, Bhavnagar, Kachchh, Jamnagar, Surendranagar, Vadodara, Ahmedabad, Gandhinagar		Nil

Source: Annexure 1

Rural Non-farm Women Workers

The share of non-farm woman workers in total main rural woman workers in the district during 1961 to 2001 has been presenting table 8. In 1971 census, the percentage shares of non-farm woman worker in total rural woman worker were below 2 percent in all the districts except Gandhingar district. Out of nineteen district of the state, this shares were increased in eight districts (Gandhinagar, Dangs, Kachchh, Valsad, Surat Surendranagar, Bharuch and Ahmedabad) while remaining districts the position would found the same including the state in 1981 census. The situation was found mostly same in 1991 census. The drastic changes was observed in 2001 census period, out of total districts, about six districts have in the range of above 10 percent (Gandhinagar, Mehsana, Sabarkantha, Kheda, Banaskantha and Kachchh) with the state and nine districts have in the range of 5-10 percent (Ahmedabad, Vadodara Valsad, Rajkot, Bharuch, Surendranagar, Surat, Bhavnagar and Panchmhals) due to rural development. Only few districts were in range of 2-5 percent (Amreli, Jamnagar, Junagadh and Dangs).

Table 8 - Rural non-farm women workers in the total rural women workers: Percent

Sr. No.	Year	Percentage Range			
		Above 10 Percent	5 to 10 percent	2 to 5 percent	Below 2 percent
1	2001	Gandhinagar, Mehsana, Sabarkantha, Kheda, Banaskantha, Kachchh, Gujarat	Ahmedabad, Vadodara Valsad, Rajkot, Bharuch, Surendranagar, Surat, Bhavnagar, Panchmhals,	Amreli, Jamnagar, Junagadh, Dangs	Nil
2	1991	Nil	Nil	Kachchh, Surat, Valsad, Gandhinagar, Rajkot, Surendranagar, Bharuch,	Sabarkantha, Ahmedabad, Gujarat, Mehsana, Jamnagar, Dangs, Kheda, Bhavnagar, Amreli, Panchmhals, Vadodara, Banaskantha, Junagadh
3	1981	Nil	Nil	Gandhinagar, Dangs, Kachchh, Valsad, Surat Surendranagar, Bharuch, Ahmedabad	Jamnagar, Gujarat, Mehsana, Rajkot, Panchmhals, Sabarkantha, Bhavnagar, Banaskantha, Vadodara, Amreli, Junagadh, Kheda,
4	1971	Nil	Nil	Gandhinagar	Dangs, Kachchh, Valsad, Panchmhals, Surendranagar, Surat, Bharuch, Kheda, Ahmedabad, Jamnagar, Gujarat, Mehsana, Rajkot, Sabarkantha, Amreli Bhavnagar, Junagadh, Vadodara, Banaskantha
5	1961	Gandhinagar, Mehsana	Kachchh, Ahmedabad Surendranagar, Bhavnagar	Rajkot, Banaskantha, Gujarat, Panchmhals, Kheda, Jamnagar, Surat, Amreli, Junagadh, Valsad, Sabarkantha, Bharuch, Vadodara	Dangs

Source: Annexure 2

Conclusion

It is theorized that economic growth would lead to a shift in both income and employment from the primary sector to the secondary and tertiary sectors, but the Gujarat economy has certainly undergone a structural change in terms of the share of the sectors in state income and such a shift has not taken place in employment. Though more than 85 percent of the GSDP comes from non-farm sectors but they provide employment only 45 percent of the workforce. The growth of employment in non-farm sector has been gone up from 1971 in Gujarat. During last decade, the significant growth has found in non-farm sector. The share of rural female workers to total rural female population was increased from 1971 to 2001 than it was fall down in 2011. The same situation has observed in the share of female worker to total rural female workers particularly in non-farm employment during 1971 to 2011. The female work participation ratio has been higher in rural areas as compared to urban area during all the census years. The drastic changes was observed in 2001 census year, out of total districts, about six districts have in the range of above 10 percent (Gandhinagar, Mehsana, Sabarkantha, Kheda, Banaskantha and Kachchh) with the state and nine districts have in the range of 5-10 percent (Ahmedabad, Vadodara Valsad, Rajkot, Bharuch,

Surendranagar, Surat, Bhavnagar and Panchmhals) due to rural development. Only few districts were in range of 2-5 percent (Amreli, Jamnagar, Junagadh and Dangs).

Annexure 1: Woman work participation rate (percentage to total rural women population)

Sr. No.	Districts	1961	1971	1981	1991	2001
1	Jamnagar	13.69	4.44	5.41	8.04	8.45
2	Rajkot	18.22	5.88	7.35	10.01	9.74
3	Surendranagar	12.88	5.43	6.77	9.38	9.07
4	Bhavnagar	15.17	5.04	7.84	10.52	7.00
5	Amreli	18.64	3.84	5.80	7.55	8.51
6	Junagadh	19.03	4.88	5.01	7.30	7.03
7	Kachchh	14.66	8.00	6.86	7.95	6.39
8	Banaskantha	16.55	3.06	3.40	5.45	9.13
9	Sabarkantha	18.82	3.38	4.93	8.68	8.41
10	Mehsana	18.55	3.54	4.61	7.91	11.09
11	Gandhinagar	11.71	2.90	3.86	4.85	12.00
12	Ahmedabad	11.80	4.10	6.07	8.89	6.75
13	Kheda	8.18	2.39	3.76	6.45	8.77
14	Panchmahals	24.03	9.46	6.23	7.59	8.19
15	Vadodara	12.35	5.38	6.43	7.91	7.94
16	Bharuch	19.46	9.40	10.10	9.72	8.61
17	Surat	20.09	11.89	14.45	14.01	14.26
18	Valsad	21.73	11.17	10.81	11.60	10.80
19	Dangs	23.98	12.81	11.22	21.72	13.51
20	Gujarat	16.69	5.88	6.59	8.62	9.10

Source: Calculated by author from data available from different population census

Annexure 2- Non-farm women workers in the total rural women workers: percent

Sr. No.	Districts	1961	1971	1981	1991	2001
1	Jamnagar	3.78	1.43	1.83	1.74	4.51
2	Rajkot	4.84	1.13	1.61	2.03	6.93
3	Surendranagar	5.72	1.42	2.75	2.53	6.09
4	Bhavnagar	5.54	1.24	1.27	1.46	5.65
5	Amreli	3.72	1.02	1.23	1.39	4.70
6	Junagadh	3.62	1.01	1.11	1.15	3.66
7	Kachchh	6.69	1.84	2.91	3.96	12.08
8	Banaskantha	4.65	0.84	0.86	1.22	14.49
9	Sabarkantha	3.57	1.23	1.56	1.90	17.58
10	Mehsana	12.60	1.16	1.67	1.82	19.17
11	Gandhinagar	13.65	2.2	3.50	2.65	24.45
12	Ahmedabad	6.56	1.15	2.29	1.89	9.50
13	Kheda	3.80	0.8	1.06	1.17	17.53
14	Panchmahals	2.13	0.52	0.89	1.36	5.59
15	Vadodara	2.06	0.97	1.09	1.27	5.40
16	Bharuch	2.06	1.08	2.41	2.12	6.36
17	Surat	2.36	1.6	2.45	2.99	8.17
18	Valsad	3.21	1.72	2.81	2.80	6.99
19	Dangs	1.17	1.36	3.36	1.68	3.61
20	Gujarat	4.55	1.14	1.67	1.85	10.06

Source: Calculated by author from data available from different population census

Annexure 3 - Non-farm women workers in the total rural women population: percent

Sr. No.	Districts	1961	1971	1981	1991	2001
1	Jamnagar	1.52	0.46	0.59	0.62	2.01
2	Rajkot	2.26	0.37	0.55	0.77	3.24
3	Surendranagar	2.36	0.46	0.94	0.94	2.85
4	Bhavnagar	2.42	0.39	0.44	0.56	2.38
5	Amreli	1.77	0.31	0.39	0.48	2.17
6	Junagadh	1.73	0.32	0.34	0.40	1.67
7	Kachchh	2.75	0.64	1.00	1.34	4.91
8	Banaskantha	2.16	0.26	0.26	0.39	6.58
9	Sabarkantha	1.67	0.36	0.48	0.69	8.24
10	Mehsana	5.68	0.33	0.50	0.64	9.31
11	Gandhinagar	5.27	0.65	1.04	0.84	11.55
12	Ahmedabad	2.60	0.36	0.76	0.70	4.22
13	Kheda	1.38	0.24	0.33	0.41	8.24
14	Panchmahals	1.15	0.2	0.30	0.46	2.87
15	Vadodara	0.86	0.33	0.39	0.48	2.68
16	Bharuch	99.00	0.4	0.94	0.83	3.01
17	Surat	1.14	0.63	1.07	1.33	4.21
18	Valsad	1.52	0.63	1.05	1.13	3.40
19	Dangs	0.64	0.57	1.34	0.83	1.80
20	Gujarat	2.04	0.38	0.57	0.68	4.75

Source: Calculated by author from data available from different population census

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The Contribution of NGOs To Rural Development

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Abstract

India is a land of villages and the Government of India has been implementing numerous rural development programmes for the upliftment of rural Communities. Non-government organizations with their advantage of non-rigid, locality specific, felt need based, beneficiary oriented and committed nature of service have established multitude of roles which can effect rural development. A number of NGOs have been playing a vital role in rural community development, besides government interventions. Realizing that the government alone was not able to meet the challenges of the massive enormous tasks in the process of rural development, the non-profit, voluntary and non-governmental organizations had to be involved in different phases and activities at the global, regional and local levels. Thus, in later phases, both the GOs and NGOs have been actively involved in transforming the lives of the rural poor. NGOs have been constantly working day-in and day-out to solve various problems concerning children, women, senior citizens, environment etc. The NGO sector effectively works towards uplifting the socio-economic status of the poor.

Keywords: agriculture, government, NGO, rural development, working

Introduction

Literally and from the social, economic and political perspectives the statement is valid even today. Around 65% of the State's population is living in rural areas. People in rural areas should have the same quality of life as is enjoyed by people living in sub urban and urban areas. Further there are cascading effects of poverty, unemployment, poor and inadequate infrastructure in rural areas on urban centres causing slums and consequential social and economic tensions manifesting in economic deprivation and urban poverty. Hence Rural Development which is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate and quality social services and minimum basic needs becomes essential. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment. The above goals will be achieved by various programme support being implemented creating partnership with communities, non-governmental organizations, community based organizations, institutions, PRIs and industrial establishments, while the Department of Rural Development will provide logistic support both on technical and administrative side for programme implementation. Other aspects that will ultimately lead to transformation of rural life are also being emphasized simultaneously. The Government's policy and programmes have laid emphasis on poverty alleviation, generation of

employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. For realising these objectives, self-employment and wage employment programmes continued to pervade in one form or other. As a measure to strengthen the grass root level democracy, the Government is constantly endeavouring to empower Panchayat Raj Institutions in terms of functions, powers and finance. Grama sabha, NGOs, Self-Help Groups and PRIs have been accorded adequate role to make participatory democracy meaningful and effective

Objectives of the research paper:

- " To Study The History of NGO's
- " To Study The Rural Development Schemes and NGO's
- " To Assess The Role of NGO's in Rural Development

Research methodology:

For the present research paper, the information has been collected from various secondary sources. The secondary sources are used to study the role of services of NGO's in rural development. The present research paper is mostly based on various overviews, reports, articles. Internet has been also utilized for this research paper.

History of NGO's:

International non-governmental organizations have a history dating back to at least 1839 It has been

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estimated that by 1914, there were 1083 NGOs. International NGOs were important in the anti-slavery movement and the movement for women's suffrage, and reached a peak at the time of the World Disarmament Conference. However, the phrase "non-governmental organization" only came into popular use with the establishment of the United Nations Organization in 1945 with provisions in Article 71 of Chapter 10 of the United Nations Charter for a consultative role for organizations which are neither governments nor member states-see Consultative Status. The definition of "international NGO" (INGO) is first given in resolution 288 (X) of ECOSOC on February 27, 1950: it is defined as "any international organization that is not founded by an international treaty". The vital role of NGOs and other "major groups" in sustainable development was recognized in Chapter 27 of Agenda 21, leading to intense arrangements for a consultative relationship between the United Nations and nongovernmental organizations. "state of the world", rising in periods of growth and declining in periods of crisis. It has been observed that the number of INGO founded or dissolved matches the general's. Rapid development of the non-governmental sector occurred in western countries as a result of the processes of restructuring of the welfare state. Further globalization of that process occurred after the fall of the communist system and was an important part of the Washington consensus. Globalization during the 20th century gave rise to the importance of NGOs. Many problems could not be solved within a nation. International treaties and international organizations such as the World Trade Organization were centred mainly on the interests of capitalist enterprises. In an attempt to counterbalance this trend, NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development. A prominent example of this is the World Social Forum, which is a rival convention to the World Economic Forum held annually in January in Davos, Switzerland. The fifth World Social Forum in Porto Alegre, Brazil, in January 2005 was attended by representatives from more than 1,000 NGOs. In terms of environmental issues and sustainable development, the Earth Summit in Rio in 1992 was the first to show the power of international NGOs, when about 2,400 representatives of NGOs came to play a central role in deliberations. Some have argued that in forums like these, NGOs take the place of what should belong to popular movements of the poor. Whatever the case, NGO transnational networking is now extensive.

Major role seen for NGO's in rural development:

As economic reform and liberalisation saw the Government vacating several areas to let private sector entrepreneurship flourish and contribute to the high growth rate of the economy in recent years, a similar paradigm shift is needed to transform NGOs from their dependence on aid and grants from within and outside for transforming the rural scenario in the country. This is sought to be achieved for the NGOs through engaging them in micro-finance, microinsurance, and micro-entrepreneurship activities for the overall development of the rural areas and to promote the welfare of the people of rural India.

Rural development schemes and NGO:

The important schemes available from Government of India for Rural Development are:

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREG)
- Swarnjayanti Gram Swarozgar Yojna (SGSY)
- Pradhan Mantri Gram Sadak Yojna (PMGSY)
- Indira Awaas Yojana (IAY)
- National Social Assistance Programme (NSAP)

Department of Land Resources-DoLR

- National Land Records Modernization Programme (NLRMP)
- Integrated Watershed Management Programme (IWMP)

An assessment of the role of NGO's in rural development:

The NGOs have taking active participation in rural development. The rural poor and socially depressed classes are mainly depending upon the operations of NGOs. No particular job is particularly meant for the NGOs. Thus, there is a huge competition among the NGOs to extend the services for the benefit of the poor. At the same time we should not forget the mushrooming of the NGOs for their welfare. The following are the important activities should take up for the development of the poor.

1. Agricultural related programs:

Numerous activities can be undertaken under agriculture sector. The jobs/projects like distributing

planting materials, cattle, poultry, minor irrigation, free medical care for cattle's, safe drinking water for animals etc.

2. Health programmes for human and non-human beings:

The works like pit drainage, housing, creation of smokeless environment, good drinking water for animals and human beings, regular health checkup camps etc. will improve the health conditions of the human and non human beings.

3. Community development programs:

The community development programs like adoption of villages for development, moral support during flood and famine period, supply of food and drinking water during flood, common well, training programs for the rural youths, housing projects, repair and renovation of houses etc will satisfy the basic necessities. The important program like training programs for the rural poor will hold the youths from rural exodus. Even this type of training programs may also be extended for the rural women, so that we can expect self sustenance among this community.

4. Human Resource Development programs:

The personality development programs, skill development programs, educational programs, integrated development projects etc will enable the rural poor to earn bread and butter.

5. Trade and industrial promotion:

The important problem in the present context is availability of the market for the products of rural enterprises. Therefore, an NGO has a direct link with the government for marketing of the goods. Apart from this, NGO can also go for training the rural youths in fabrication works, wood works, beedi rolling, agarbathi manufacturing, printing press etc.

6. Government support:

The government (central, state or local) support at all level is inevitable for rural development. NGOs alone cannot do miracles over night. Therefore, the government should watch and ward the working of NGOs at phase wise manner. Thus, the fund or whatever may be directly should move to beneficiaries. The NGOs should accountable for the funds.

Conclusion:

Unless the NGOs are developed, prepared to face the new challenges like shortage of funds, stoppage of funds, it would be difficult for them to sustain. Rural India continues to suffer from lack of employment and self-employment opportunities owing to its narrow economic base. In the recent past, considerable success has been achieved in developing rural poor through entrepreneurship development approach which focuses on selectively utilizing local talent, appropriately developing them through training intervention and linking them with relevant business opportunities. EDI implemented Rural Entrepreneurship Development (RED) Approach, in collaboration with NGOs by training their development workers. One of the major hurdles faced in the process is non-availability of required and timely financial support to trained entrepreneurs. It was, therefore, felt that the desired success rate could not be achieved in REDPs despite best possible training inputs, because of non-availability of funds from banks to trainees.

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