IDEA Research
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This publication requires a little briefing about IDEA Research, since the initiative has reached a state of consistence. This is evident with this fourth publication since 2006. Now it’s more of an annual research output.

From the editorial team, we take great pride in publishing this compendium, put together by our students and the faculty of SIESCOMS.

The articles are based on the functional areas of marketing, human resources and finance. There are a few papers concentrating on general management as well. Some others have looked at specific social problems and societal needs such as the concept of civic sense and have gained some management insights into them.

The papers pertaining to marketing have some interesting topics. One of the papers is a thorough study and analysis of the entertainment preferences of consumers based on the present avenues for entertainment. This happens to be one of the most sought after industries, especially in a busy metropolis like Mumbai. There is another paper on Factors influencing the branding of B-schools based on student perceptions. They make interesting reading.

The articles on human resource management have a wide range and reach. The paper on Downsizing or Rightsizing: the Survivor’s Syndrome, has attempted to explain how the social perspectives of an organization and its workers change with downsizing. Yet another interesting paper is about the retail sector. In these days of retail boom, the paper seeks to capture the opportunities and challenges open to women employed in this sector. The other papers have varied dimensions pertinent to human resource management such as stress management and health issues of top management personnel in the corporate world.

Another study has explored the concept of job satisfaction among counselors both, at the societal as well individual level. Thought-provoking perspectives have been thrown up by the authors. Yet another paper views management education as not just a corporate affair, but something which spans a broader perspective and has examined the human resources needs of the non-governmental sector.

Yes, here are some more research papers that are closely linked to financial management. One paper has addressed the debate pertaining to convergence of Indian Accounting Standards with International Accounting Standards. Another paper has addressed the limited access to data on Corporate Governance Practices and Disclosure Requirements, a field which is relatively untrodden territory in India when compared to other developed countries. This field awaits a lot of in depth exploration.
Finally, we have a set of papers categorized under general management. Quite a fascinating section with a paper explaining the prospects and hindrances of E-learning, and another one on civic sense seeking to address the various perceptions of the subject which may mean different things to different people.

Most of these papers are short term research outputs of student groups, with qualitative faculty-support. These papers bring with them limited theoretical insights from the authors given the various constraints and limitations. However, we are quite sure that to a great extent the field realities on varied themes of interest have been well brought out by these research papers.

Our hearty regards to the readers. We look forward to your critical suggestions and corrections.

Bhuvaneswari Sunil
FOREWORD

Tony Turrill says that, while introducing change the journey is at least as important as the destination. Yes, indeed the journey towards integrating academic research as part of the curriculum of the institute has gained high priority gradually over the years now. This is the fourth publication since the year 2006. Again this change process has been every time new and messy as the change happens with the extremely electrifying group of new students every year.

Today we see that most of the developed countries so far have not felt the real shockwaves of the economic meltdown compared to the developed countries. However, it is expected that the second round of shockwaves is likely to hit the developed countries sooner or later. The corporate world is highly conscious about the economic and social environment. In the years to come what really will drive the system is the systems thinking. The purpose of education should enable each one to be at peace with oneself and with the rest of nature, keep our and others’ grace, honour and dignity intact, and then seek, struggle and find fulfillment in our lives, short- and long-term, through our work and living experiences.

Each and every manager needs to justify why we do and what we do. Management is a game of clarity, communications, coordination, control and change. This small endeavor, IDEA Research among students will enable them to understand and feel intellectual openness, willingness and acceptance to be criticized, thus towards seeking alternatives, and at some point of time leading to creative and innovative thinking.

With this hope we wish the research endeavor at the institute a great future.

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Director
SIES College of Management Studies(SIESCOMS)
Abstract

Quality has gained much research prominence in recent years. Existing research indicates that consumers satisfied with service and product quality are most likely to remain loyal. It is yet, not easy to list out the parameters a consumer uses to judge the quality of a product and a service. The study aims at gaining insight into the very same. The quality perception of approximately 203 consumers was studied across the city of Mumbai. The study used the fundamental variables such as fabric quality, service and staff attributes to highlight the influences of the different variables in the consumer buying behavior. The study shows that quality features, play a pivotal role in influencing the consumer buying behavior.

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The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0. Introduction

Quality is perceived as a tool to increase value for the consumer, as a means of positioning in a competitive environment and as a way of ensuring consumer satisfaction, retention and patronage. Quality is the image the consumer creates about the product/service in accordance with his needs.

With greater choice and increasing awareness, Indian consumers are demanding more of quality products and players can no longer afford to neglect customer’s needs with respect to quality in product, as well as, service. Quality has gained much research prominence in recent years. Existing research indicates that consumers satisfied with service and product quality are most likely to remain loyal. Many studies have been made on the purchase pattern of the consumers in the apparel and the cosmetic sector and the myriad factors that influence these purchase decisions.

In a study conducted by Vigneron and Johnson (1999), an increasing trend in people's needs for appearances and materialism was reported. That is human beings want to satisfy their needs to look and feel good. This created a boom in the cosmetic and toiletries sector across the world. The pattern and preference of use of these items vary according to different segments of gender, age and socio-economic class. The criterion employed by an individual for developing a preference such as consumption value, product value, towards a product or a service was considered by Flint, Woodruff and Gardial (1997). Voss and Parasuraman (2003) suggested that the purchase preference is primarily determined by price rather than quality during pre-purchase evaluation. Given explicit quality information, price had no effect on pre-purchase or post-consumption quality perceptions. Instead, post consumption quality evaluations had a favorable impact on price evaluations.

The effect of common features on brand choice and the moderating role of attribute importance were analyzed in a study by Chernev. The paper (Chernev, 1997) argues that when brand attributes differ in importance, with the best value on the most important attribute, thus further polarizing brands’ choice shares. In contrast, when attributes are similar in their importance, common features are likely to have an opposite effect, equalizing brands share.

Hyllegard, Karen; Eckman, Molly; Descals, Alejandro Molla; Borja, Miguel Angel Gomez (2005), tried to interpret the Spanish consumers' perceptions of US apparel specialty retailers' products and services. They examined consumers' store patronage and apparel purchase behavior, acceptance of US apparel brands, perceptions of retailers' products and services, and perceptions of the impact of foreign retailers on local communities. It found out that the perceptions differed regarding quality, fashionability, product assortment, extent and quality of consumer service, convenience of location, payment options, national brands and store layout. Consumers' acceptance of US apparel brands was a function of age, household income, apparel product country of manufacture and price.

In talking about the shopping orientation, Sinha (2003) mentioned that Indian Shoppers seek emotional value more than the functional value of shopping. Their orientation was found to be affected primarily by the type of store, the frequency of buying and to some extent by the socio-economic classification. Research suggested that beauty consciousness amidst people in general is changing (2003). An interesting trend among Indian consumers in the cosmetic industry is, while other global countries are taking to the traditional Indian herbal and ayurvedic applications for beauty solutions, Indian consumers are increasingly looking to international personal care brands as lifestyle...
enhancement products, in the belief that the association with and use of an international brand confers one with a sophisticated and upper class image (Briney 2004).

Purchase Pattern of cosmetics among consumers in Kerala was premeditated by Dr. Vinith Kumar Nair and Dr. Prakash Pillai. Their findings analyze the style of purchase of cosmetics, the influence of the brand on the purchasing pattern, the different factors involved in purchase decision of cosmetics, the spending pattern of cosmetic consumers and its influence on society.

2.0 Objective
Based on our understanding, a minor research has been conducted on the consumer perception of quality. This research paper aims at understanding the parameters, on the basis of which the consumer draws inferences on the quality of the product/service in question.

The study is limited to the discussion of the product and service quality in the Apparel and Cosmetic sector. In the apparel sector, we target the brand Globus and in the cosmetic sector L’Oreal and Revlon.

3.0 Methodology
The study was conducted across the city of Mumbai. Primary research was conducted using questionnaires as a means of collecting information. The total sample size comprised of 203 respondents. Men and women in the age group of 15 to 35 were surveyed for consumer responses related to quality of the products and services considered in the apparel & the cosmetic sector.

3.1.1 Apparel Sector
To gain an insight into the quality perceptions of Apparel Sector, the retail brand Globus was selected. Globus has its outlets all over India, where it stocks apparels and accessories, under its own brand. Our respondents comprised of both, people who had made prior purchases at Globus and also people who had visited the store but not made a purchase. Respondents who had shopped from Globus were asked on both the product as well as the service quality. Respondents who had only visited the store but not made a purchase were asked about the service quality of the Globus store.

<table>
<thead>
<tr>
<th>Age group</th>
<th>No. of Men (N=60)</th>
<th>No. of Women (N=62)</th>
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<tbody>
<tr>
<td>15 to 20</td>
<td>15</td>
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<td>31 to 35</td>
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3.1.2 Cosmetic Sector
For the Apparel Sector, respondents included both genders in the age group of 15 to 35. Each age group comprises of 15 respondents who were asked to fill in both the product & service quality questionnaire with the exception of the age group 15-20, for women where we have 17 respondents.

<table>
<thead>
<tr>
<th>Age group</th>
<th>Males (N=60)</th>
<th>Females (N=62)</th>
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<tr>
<td>15 to 20</td>
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<td>31 to 35</td>
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The quality perception of consumers is studied through the medium of 2 cosmetic products, namely L’Oreal & Revlon. These two products are considered since they cater to different consumer segments and there is a wide interval in their pricing. The brand Revlon has medium priced products whereas L’Oreal’s cosmetics are at the higher end. Thus these products would help us in deducing if consumer perceptions of quality are a function of its price.

Table 03: Age Wise Classification of Respondent in the Cosmetic Sector (Product Quality)

<table>
<thead>
<tr>
<th>Age group</th>
<th>L’oreal (N=38)</th>
<th>Revlon (N=28)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 to 20</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>21 to 25</td>
<td>17</td>
<td>13</td>
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<td>26 to 30</td>
<td>6</td>
<td>10</td>
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<td>31 to 35</td>
<td>5</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 04: Respondent Age Wise Classification for Cosmetic Sector (Service Quality)

<table>
<thead>
<tr>
<th>Age group</th>
<th>L’oreal (N=35)</th>
<th>Revlon (N=38)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 to 20</td>
<td>7</td>
<td>8</td>
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<td>21 to 25</td>
<td>13</td>
<td>15</td>
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<tr>
<td>26 to 30</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>31 to 35</td>
<td>8</td>
<td>7</td>
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</table>

In the cosmetic sector, only women were considered. The respondents for the product & service quality questionnaires were the consumers who have used the products of L’Oreal & Revlon. Consumers who had visited the kiosks of these products, but not made a purchase became the respondents for the service quality.

4.0 Findings

People tend to assess the quality of a product/service based on a certain set of parameters. The study respondents were questioned about a few factors which play a key role in determination of quality.

These factors differed for product quality and service quality. The quality features of a product are performance, reliability, durability, ease of use, esthetics, availability of options and expandability and reputation. The features above mentioned are general in nature and are applicable to a wide range of products. As this study is limited to Apparels and Cosmetics sector, a separate set of questions unique to the products of each of these sectors was posed.

On the contrary, the questions pertaining to service quality remain the same for both the sectors, as the consumer would expect a certain standard of the service offered, irrespective of the organization from which it is availed. On the other hand, the common quality features of a service are reliability / dependability, credibility, Competence of staff, understanding of customer needs, responsiveness to customers, courtesy of staff and comfort of surroundings.

Our study analyses the role of the above factors in consumer’s service quality decision. We now engage into a sector wise discussion of the findings of product quality and service quality.

4.1 Apparel Sector

4.1.1 Product Quality

The various product quality features analyzed have been classified into the two following categories, for the ease of analysis.

Fabric Quality

Eighty per cent and 65 per cent of the respondents expressed that the most important determinants of product
quality are the fabric texture and fit respectively. However, 33 percent of the respondents agreed that the fabric properties that are understood only after its use do not seem to play a major role in the consumer’s quality decisions. These factors include fabric losing the original size and color after a few washes and also begin to look old after the same.

**Figure 01: Factors Influencing Quality Decisions of Apparels**

4.1.2 Service Quality

These quality features can be categorized into Service attributes and Staff attributes.

**Service Attributes**

Nearly, 84 per cent of the respondents agreed that ambience plays a key role in consumer’s service quality decision. The other important factors are prompt service, customer response time and equitable service. There is almost an equal amount of agreement with respect to the role of these factors in quality decision (Prompt service – 75 per cent, customer response time – 73 per cent, equitable service – 74 per cent).

Dependable service and grievance addressal have relatively less influence on quality decisions with only 60 per cent and 58 per cent of the respondents citing a favorable response to the question.

**Figure 03: Service Attributes Influencing Quality**

**Staff attributes**

All the three staff attributes of politeness, competency and behavior have been observed and rated as vital determinants in deciding service quality.

Of the three staff attributes, 84 per cent of the respondents agreed that the politeness and courtesy of the staff was
important to them while judging service quality. According to 67 per cent of the respondents, staff behavior also influences service quality decisions.

**Figure 04: Staff Attributes Influencing Quality in Apparel**

These are the various factors that influence quality perceptions with respect to the staff aspects.

4.2. Cosmetic Sector

4.2.1. Product Quality

L’Oreal

Around 92 per cent of the respondents agreed with quality feature of tangibility, making it the most crucial factor in deciding a cosmetic product quality. There were 84 per cent of respondents favoring quality feature of individual suitability. The other quality features of longevity, smudge proof, water proof, have received an almost equal response from 61 per cent respondents. Only 21 percent of respondents believed that the side effects resulting from product use is crucial for determining the quality of the product. The figure below describes the various influencing attributes stated by respondents towards quality decisions.

**Figure 05: Factors Influencing Quality Decisions of L’Oreal**

Revlon

Like L’Oreal, 75 per cent of the respondents cited that the tangibility feature is the most important in determining the cosmetic product quality. Also as in the case of L’Oreal the quality feature of side effects, was rated as the least important factor influencing quality, with 18 per cent of the respondents showing agreement on the same. An interesting revelation comes with a close observation of the percentage differences between the L’Oreal & Revlon brands.

**Figure 06: Factors Influencing Quality Decisions of Revlon**

For the ease of comprehension a tabulation of the “yes” percentage responses of the two brands has been shown below:

**Table 05: Difference in Responses for L’Oreal and Revlon**
Revlon is considered a brand that is a relatively cheaper substitute for the L’Oreal brand. As per the tabulation, it is clear that the consumer expects an expensive brand to be of better quality as compared to a relatively inexpensive brand. The percentage of respondents agreeing with tangibility as a quality feature with respect to Revlon is 75 per cent as compared to that of L’oreal which is 92 per cent. The data also indicates that the consumer is ready to make a compromise i.e. lower their quality standards and expectations when it comes to relatively inexpensive brands.

4.2.2. Service Quality
L’Oreal - Service Attributes
The questions posed for service quality decisions are the same for apparel and cosmetic sectors.

Figure 07: Service Attributes Influencing the Quality Decisions for L’Oreal

Nearly, 90 per cent of the respondents have agreed upon that the store ambience as the most important determinant of service quality. An approximate 80 per cent of the respondents have quoted prompt service and customer response amongst the influencing factors of quality decisions. Consequently they feature this next to the store ambience. Grievance address has received almost the same response as in the case of Apparel Sector service quality. Here grievance addressal is the least important quality feature, with only 53 per cent of the respondents expressing in favor of the features influencing quality decisions.

L’Oreal - Staff Attributes
Here 87 percent of the respondents have rated staff competence as the most crucial factor influencing quality decisions. Around 55 percent of the respondents have accepted that they judge the service quality on the basis of staff behavior. The trend is similar to that in the apparel sector, where 67 percentage of the respondent have preferred the option.

Figure 08: Staff Attributes Influencing Quality Decisions for L’Oreal
Revlon - Service Attributes
Unlike L’Oreal, where 90 percent of the respondents accepted that the store ambience is the most essential factor influencing quality decision, in Revlon only 63 percent of the respondents have agreed to the same. For Revlon, the prompt service quality feature has been rated as the highest (80 percent of the respondents). The feature of equitable service features as the next important quality influencer, with the percentage of respondents being 71 percent.

Figure 09: Service Attributes Influencing Quality Decisions for Revlon

Revlon - Staff Attributes
The response seen here is quiet similar to that received for the L’Oreal, with 89 per cent of the respondents citing the ability of the required number of staff to do the job (staff competence) playing a fundamental role in the quality decision.

Figure 10: Staff Attributes Influencing Quality Decisions for Revlon

Nearly 43 per cent of the respondents have agreed that they use staff behavior as one of the parameters to judge the service quality. This again is similar to the response obtained for L’Oreal (55 percent of the respondents conceding to the same).

5.0. Conclusion
The scope of our study is restricted to only two sectors, namely the apparel and the cosmetic sector due to feasibility and time constraints. Despite having vital information on differing quality perceptions across age groups, we have not been able to discuss them in this paper, due to the complexities involved in collation of data.

In the apparel sector, the consumers conclude on the product quality on the basis of fabric fit, texture and availability of product variety, and the service quality on the basis of the store ambience, and the politeness of the service staff. In the cosmetic sector, observation reveals that consumers lower their quality expectations of both the product and the service, when the cosmetic product in question is relatively inexpensive.
The subtle gap that exists between the consumers expected quality (perceived) and the received quality can be bridged by acknowledging the importance that the consumer’s attach with the factors enlisted above. These quality features, consequently play a pivotal role in influencing the consumer buying behavior. A regular quality check (product and service), taking consumer feedback about their views on what quality features are missing in the product and service quality provided would be of substantial help. The consumer’s experience of the product/service can also give insight into what extra the consumer desires from the supplier. Even a fractional implementation of these suggestions could help the achievement of the quality standard the customer rightly deserves.

**Bibliography**

- Briney, Claire.(2004a). Global Cosmetic Industry, August
Annexure 01: Questionnaire for Product quality Revlon/L’Oreal

Name: ____________________________________
Occupation: ________________________________
Gender: Male / Female (Tick as Applicable)
Respondent No: ____________________________

1. Do you use a cosmetic product?        (a) Yes (b) No
2. Which of the following brands do you use? (a) Revlon (b) L’Oreal
3. The product stands up to its promises.  (a) Yes (b) No
4. The product stands up to my expectations. (a) Yes (b) No
5. It suits my skin type.                  (a) Yes (b) No
6. According to me the product has side effects. (a) Yes (b) No

*For a Lipstick / Lip Gloss / Lip Liner / Eyeliner / Kohl / Mascara / Foundation indicate your degree of agreement with respect to the importance of the following parameters influencing the quality decisions.*

7. When I put on the product, it stays on for long hours. (a) Yes (b) No
8. The product that I use is smudge proof. (a) Yes (b) No
9. The product that I use is water proof. (a) Yes (b) No
10. I am most likely to use the same brand again in the future. (a) Yes (b) No
11. I would switch, if a reputed brand introduces a similar product in the same price range as my product and promises better quality. (a) Yes (b) No

Annexure 02: Questionnaire on Product Quality of Globus

Name: ____________________________________
Occupation: ________________________________
Gender: Male / Female (Tick as Applicable)
Respondent No: ____________________________

1) Have you ever been to a Globus store? a) Yes b) No
2) If yes which branch have you visited? ______________________________
3) If visited multiple outlets which one did you like the best and why? ______________________________
4) Which of the following category of clothes have you purchased? (Tick as many applicable) a) Casuals b) Formals c) Ethnic Wear
5. The fabric loses its fit after subsequent washes.   a) Yes b) No
6. The fabric loses its color after a few washes.   a) Yes b) No
7. The fabric starts looking old after a few washes.   a) Yes b) No
8. I am satisfied with the fabric texture and feel.   a) Yes b) No
9. I am satisfied with the fitting / sizes that the store offers.   a) Yes b) No
10. i) Did you exchange any garment you have bought?   a) Yes b) No
     ii) If yes, specify why ____________________________
11. i) Will you shop again at Globus?   a) Yes b) No
    ii) List 3 factors responsible for the above decision

Annexure 03: Service Quality Questionnaire

Name: __________________________________
Occupation: _____________________________
Gender: Male / Female (Tick as Applicable)
Respondent No: __________________

Name of Service Provider: Globus / L’Oreal / Revlon

1. The store environment is conducive for shopping.   a) Yes b) No
2. Staff provides prompt and timely service to you.   a) Yes b) No
3. Staff is polite and courteous with you.   a) Yes b) No
4. Staff communicates in a language that you understand. a) Yes b) No
5. The required number of staff has the ability to do the job. a) Yes b) No
6. Staff delivers an appropriate & flexible service to meet your individual needs as promised. a) Yes b) No
7. A dependable service which does not vary over time is provided.   a) Yes b) No
8. Your complaints are constructively handled. a) Yes b) No
9. Staff respects your feelings.   a) Yes b) No
10. The behavior of staff makes you feel that you can trust them and have confidence in them.   a) Yes b) No
11. An equitable service is delivered to all customers. a) Yes b) No
Influence of Tacit Knowledge: A Study on Cosmetic Product Selection Choice among Consumers

Ashar Chirag, Galgali Aniruddh, Dabral Dipti, Mishra Abhilash
Ganesh Gayatri, Gopalkrishnan Anjana

Abstract

There are two facets of knowledge namely explicit and tacit. In practical applications, this tacit knowledge when tapped successfully would give a holistic view of the task at hand and one would be better equipped to take informed decisions while making critical changes to process structure or process design.

The purpose of this study is to illustrate that consumer buying decisions fundamentally comprise of such tacit (hidden, untapped) knowledge. Several intrinsic factors such as the look and feel of a cosmetic product, the past experiences about usage quoted by friends and relatives, the inherent concern with regard to looks and not just be presentable, but also to feel good (in terms of having and maintaining healthy skin) largely influence the associations that consumers make with a particular skin care product. The research aims at analyzing these factors. The main findings of the study shows that a generalist approach would not cater to all hence, developing a cosmetic product based on this generalization would not be completely effective. Since the information needed to tailor a product for customised use would be of a ‘tacit’ nature, it is imperative to capture such crucial data through an effective process and peruse of the same. Thereby the study also suggests on this basis.

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1.0 Introduction
Since early 19th century, the notion that certain knowledge-centric processes and associated behaviors are somehow related to the cognitive sub-conscious, has intrigued man. Ever since, Helmholtz, and later, Michael Polanyi (1958-1974), has attempted to study this pattern of knowledge-manifestation. As Polanyi (1967: 4) wrote in The Tacit Dimension, we should start from the fact that 'we can know more than we can tell'. He termed this pre-logical phase of knowing (of pre-empting, hunches and taking an educated guess at outcomes in decision making) as 'tacit knowledge'. Where ‘explicit knowledge’ is something that can be easily codified, de-mystified and made available to all asynchronously, the knowledge that is gained through acquired experience, human intuition, feeling and emotion, perception and, communicated most effectively in routine face-to-face interactions is ‘tacit’ by nature. It is but rational to discern that the task is tedious, to capture and convert the ‘tacit’ knowledge into ‘explicit’ knowledge. However, Polanyi views that with dedicated and focused efforts, this conversion can be effected. The knowledge so gained will aide in better and informative decision making. This becomes the central objective of any knowledge-management initiative.

1.1 The Knowledge Topology
The Knowledge Management Topology Map (Refer Appendix 03, chart 03), reveals that the two facets of ‘knowledge’, namely tacit and explicit, will together ascertain better utilization of information/resources through the process of ‘knowledge conversion’ which aims at ‘wisdom’ or value creation.

The knowledge map reveals the following:
- Data gets processed into information
- Facts comprise of information and data
- Contextual information is acquired as knowledge

- Explicit knowledge comprises of concepts, processes, procedures and principles, whereas tacit knowledge is the realm of doing i.e., action, subjective insights and experiences.
- Knowledge Conversion is a combination, internalization, socialization and externalization of knowledge. This conversion is wisdom.

1.2 Knowledge Management as a Tool to Understand Consumer Buying Behavior
Managing explicit as well as tacit knowledge has become the source of competitive advantage for modern organizations (Arno Boersma, Squarewise). This presents new challenges to all knowledge workers, including the modern marketer. However, as the marketing world revolves around his or her customer, KM seems inwardly focused. In all the best-selling literature and applied theories on knowledge management, the word ‘customer’ seems hard to find. Are they not the ultimate goal of KM initiatives? Knowledge management must make its mark on the marketing scene. This involves more than just implementing CRM projects or using lifestyle databases (ibid).

Since knowledge management is a conversion process fundamental to the area of human psyche application, we propose to demonstrate the benefits of tapping the ‘tacit knowledge’ of ‘value buyers’ or consumers in the FMCG domain. In marketing management parlance, ‘brand knowledge’ comprises of all the thoughts, feelings, images, experiences, beliefs, etc. which become associated with the brand (Philip Kotler, Kevin Keller, 2008). The challenge for marketers in building a strong brand is therefore ensuring that their consumers have the right type of experiences with products and services and thus, leveraging their marketing programs to create the desired knowledge structures for the brand (ibid).
Since, ‘consumer knowledge’ is what drives ‘brand equity’ (added value endowed to a product or service offering), tapping this knowledge is imperative for successful and lasting brand positioning and reinforcement (ibid).

1.3 Knowledge Management and the Cosmetics Industry

The research undertaken attempts to elicit the KPIs (key performance indicators) that lead to the choice or decision-making of preference and loyalty of consumers to a lifestyle product, cosmetics. Industry analyst Euromonitor puts the value of the global skin care market at $55.38bn (Emma Reinhold, SPC sector report, June 2008). The skin care industry in India today, brings a myriad cluster of brands to the market by the hour. Advancements in biotechnology and factory research have aided manufacture of products of superior quality and better design (with natural ingredients).

Lifestyle changes have given birth to more demand due to improved awareness. Newer and richer attributes like ‘anti-ageing-solutions’, ‘fairness-quotient’ and ‘ease-of-use’ have made this segment ever so competitive. Also, this has extended the consumer base from traditional women dominant sector to include even men, children and the first generation folk (ibid). Several parameter considerations thus arise while formulating a favorable buying decision.

2.0 Objectives

The objective of our study is,

- To illustrate the tacit knowledge of consumers as an effective input criterion while evaluating the buying behavior of an end product.

3.0 Methodology

The study is based on primary research (exploratory). A questionnaire (Refer Appendix 01) of 20 questions pertaining to consumer information (demographic factors and buying behavior) was constructed for this purpose. A sample set of 200 respondents in the age groups of 18 to 50 and above was our consideration set. The questionnaire was circulated amongst respondents in Nerul and Vashi in Navi Mumbai and the Thane district in Mumbai.

The questionnaire was so designed as to incorporate the most widely used categories of skin products, the primary parameters of experience and influence factors that enabled decision making and the common sources of skin care information. For the effectiveness of the research, the consideration set had a balanced representation of both male and female respondents. The study used convenience sampling techniques.

4.0 Analysis and Findings

Several findings emerged from this study. It was observed that quite a few respondents were young professionals who were either seeking their post graduation or had completed their graduation and working. 49.5 per cent of the respondents were graduates and 30.5 per cent were post graduates. The study comprised of 33 per cent males and 67 per cent females amongst 53.5 per cent students and 28 per cent in service. Comparison charts of incidence of various parameters of study were then drawn to realize the nature of decision-making of buying skin care products.

4.1 Parameters Considered for Analysis

Various parameters were considered to understand the behavior of customers. Some of them are discussed below.

4.2 Age vis-a-vis Usage Category

Table 01: The Cosmetics Usage Patterns Amongst Different Age Groups of Respondents (N=200)

(Refer Appendix 04, Table 01)
It was found that (Refer Table 01) among the usage factors considered for study, ‘deo-spray’ clocked the highest number of times. It was found that deo-sprays accounted for 63.00 per cent across the age-groups, with basic moisturizers coming close at 50.00 percent; amongst the 18-24 year olds, the top three usage categories were deo-sprays, basic moisturizers and sunscreens in that order scoring at 72.81, 52.63 and 41.22 per cent, respectively. A detailed break-up on the usage of ‘deo-spray’ across all age groups is given below.

Figure 01: The Usage of Deo-Spray among Different Age Groups

![Chart showing the usage of deo-spray among different age groups.]

It can be inferred that the usage of deo-sprays decreased as the age-groups increased showing the lack of concern amongst higher age-groups towards the use of deospray – this is denoted by the linear decline of the trend line of this graph and could be attributed to treatment of perfumed sprays or ‘rub-ons’ in a detailed study, if carried further. Similar inferences could be derived based on the product category chosen.

4.3 Age vis-à-vis skincare concern

Table 02: The Level of Skin Care Concern among Respondents (N= 200)

(Refer appendix 04, Table 02)

It is observed from the data tables that as high as 56 per cent of the respondents are moderately concerned about their skin, with 27 per cent of them displaying a high concern, only 9.7 percent with low concern and 7.5 per cent not concerned about their skin care. Amongst the ‘moderately concerned’ category, the respondents in the 41-50 age-groups comprise for about 70.37 per cent, thus showing the highest incidence in this category.

4.4 Gender vis-à-vis skincare concern

Figure 02: Skin Care Concern among Male Respondents (N=66)

![Pie-chart showing skin care concern among male respondents.]

Figure 03: Skin Care Concern among Female Respondents (N=134)

![Pie-chart showing skin care concern among female respondents.]

As shown in the pie-charts in Figure 02 and Figure 03 skin care concern rate declined gradually amongst females, whereas among male respondents, the decline was much steeper with about 56 per cent in the age-group 18-24 and 5 per cent in the 41-50 categories. Interestingly, among the 25-30 age-groups, the concern rates stood at 10 per cent and 27 per cent for females and males, respectively. Male
respondents seem to be a bit more concerned about their skin among the sample respondents. Although in the 41-50 age-groups, male respondents were concerned to the extent of just 5 per cent whereas female respondents were concerned up to the extent of 18 per cent. Thus, the age group with gender had a pattern of correlation with the skin care concern parameter. (Refer appendix 02 Table A, B below for tables supporting charts given here)

### 4.5 Gender vis-à-vis Source of Information with High Skin Care Concern

Women with a high concern for their skin relied on celebrity endorsements the most of the times (as high as 36 per cent as shown in the table below). Also, as the age increased, the distribution became even, due to increased awareness, experience and also competition. As can be seen from the chart below, even though they relied on family relatives upto 17 per cent and so also the celebrity endorsements, internet, magazines and sales outlets had a share of 11 per cent each.

<table>
<thead>
<tr>
<th>Source of Information (Female)</th>
<th>18-24</th>
<th>25-30</th>
<th>31-40</th>
<th>41-50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family/Relative</td>
<td>6</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Celebrity Endorsements</td>
<td>13</td>
<td>4</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Beauty Salon</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Sales Outlets</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Medical Stores</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Paper/Magazine</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Hoardings/Bill boards</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Internet</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>39</td>
<td>19</td>
<td>11</td>
<td>8</td>
</tr>
</tbody>
</table>

Source of Information (Male) | 18-24 | 25-30 | 31-40 | 41-50 |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Family/Relative</td>
<td>6</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Celebrity Endorsements</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Beauty Salon</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sales Outlets</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Medical Stores</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Paper/Magazine</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hoardings/Bill boards</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Internet</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>23</td>
<td>7</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Further analysis of the above table shows that, among the respondents with high concern for their skin, celebrity endorsements and family relatives were the most sought after sources of information, with sales outlet coming in third best source of information. As many as 27 (i.e. 50 per cent of total high concern respondents) and 23(i.e. 42.59 per cent of N) respondents opted for these two sources.

Among males with high skincare concern, family relatives remained the primary source of information (18.18%) with celebrity endorsements second important source at 18 per cent among the various age-groups. Interestingly between 25-30 years, sales outlets became an influential source at 3/7 responses compared with family relatives at 2/7 responses and medical stores and celebrity endorsements becoming the third highest source of information at one response each.

Also, it was observed that the internet as a primary source was not a favorite amongst both male & female respondents; however, younger female respondents did show a marginal inclination to the usage of the internet.(see appendix 02 below for details on the combined Table C for males and females).
4.6 Product Experience of loyal brand customers with high concern for skin

Among the different attributes considered, effectiveness of the skin care product that they were currently using was rated as excellent by 32 per cent of the respondents, with 23 per cent stating that it was very good and 45 per cent agreeing to it being good. Effectiveness did not rank poor or poorer on the low scale. The results of the respondents are presented below.

<table>
<thead>
<tr>
<th>Experience Factor</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effectiveness</td>
<td>7</td>
<td>5</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Time taken for results</td>
<td>2</td>
<td>9</td>
<td>4</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Cost</td>
<td>1</td>
<td>5</td>
<td>10</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Packaging</td>
<td>0</td>
<td>4</td>
<td>16</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Quantity</td>
<td>4</td>
<td>3</td>
<td>16</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Appearance</td>
<td>2</td>
<td>6</td>
<td>5</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Feedback</td>
<td>3</td>
<td>3</td>
<td>11</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

The above table reflects the ‘high concern for skin care’ respondents who preferred ‘deo-sprays’ and were extremely brand loyal (i.e. they answered a ‘Yes’ to Q16 in the questionnaire, refer Appendix 01 below).

‘Effectiveness’ of the product used was rated as a ‘good’ factor along with ‘cost’ and ‘feedback provided’. About 72 per cent of the respondents (N = 22) agreed that ‘packaging’ was ‘good’ with 45 per cent agreeing that ‘cost’ was again a ‘good’ experience factor, thus revealing that the respondents did consider and weigh ‘value for money’ on their product returns. The excellent score was missed by ‘packaging’ with none agreeing that the packaging of the ‘deo-spray’ was superior. Although ‘effectiveness’ seemed the most desired feature and was aptly rated as excellent in as many as 7 of 22 instances, ‘appearance’ and ‘quantity’ were rated as ‘poor’ and ‘good’ respectively, by majority of the respondents. Interestingly product feedback was rated as ‘good’ 50 per cent of the time (Refer Appendix 03, Chart 01 for details).

4.7 Annual spending vis-à-vis Frequency of Purchase and Usage Category

The pattern of annual spending by the respondents on cosmetics revealed a notable feature. On an average 19 per cent of the respondents spent towards cosmetics thrice in a month, with 2 per cent spending at least once annually. Among the 37 per cent who spent once a month, the maximum spending was between Rs. 3000 and Rs. 6000 (18 respondents) while among the 27 per cent who spent twice a month, spent about Rs. 500 (16 respondents). Among the high end spenders, only 3 members spent around Rs.12000 to Rs. 18000 once and/or twice a month. Maximum spending happened in the 0-500, 1000-3000 and 3000-6000 brackets on an average. The Figure 04 and Table 06 explain the same.

Figure 04: Frequency of Spending Pattern among Respondents
Table 06: Frequency of Spending and Amount Spent by Different Category (N=195 as five respondents did not respond to Q9 on spending)
(Refer Appendix 02 Table 06)

Table 06: Frequency of Spending Based on Purpose of Different Cosmetic
(Refer Appendix 02 Table 07)

The table 06 reveals that the maximum spending based on the usage category.

4.8 Influence factors based on overall ranking and weights
Among the influence factors preempting the buying considerations, we formulated a question whereby a three-level ranking of the highest attributes was made.

Table 08: Factors influencing the purchase behavior of respondents

<table>
<thead>
<tr>
<th>Factors Influencing Purchase</th>
<th>Number of Respondents Who Considered the Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skin Type</td>
<td>123</td>
</tr>
<tr>
<td>Effect</td>
<td>103</td>
</tr>
<tr>
<td>Quality</td>
<td>137</td>
</tr>
<tr>
<td>Customer service</td>
<td>8</td>
</tr>
<tr>
<td>Price</td>
<td>72</td>
</tr>
</tbody>
</table>

It was observed that ‘skin type’ ranked the second highest rank and also among the second highest scores in the rank classes with 123 respondents opting for it. ‘Quality’ was the singlemost parameter on the high list at 137 respondents and ‘effect’ (or effectiveness) was the third desirable feature amongst the respondents (Refer Appendix 02, Chart 02 for details).

5.0 Conclusions
The analysis and findings of the study are comprehensive and detailed and reveal several patterns that would emerge in the buying behavior, in terms of experience and influence factors and also the demographics of the consideration set.
Taking a generalist approach would not cater to all and hence developing a cosmetic product based on this generalization would not be completely effective.
Since the information needed to tailor a product for custom use would be of a ‘tacit’ nature, it is imperative to capture such crucial data through an effective process and peruse the same.

5.1 Recommendations
Marketers could be thus better equipped and better informed if in addition to explicit sales data, the tacit consumer behavior data is available with them.

5.2 Limitations
- The scope of this project was limited as the sample set consideration was restricted to parts of Navi Mumbai and Thane district of Mumbai only. Also, there is scope to conduct this research on a wider scale for a particular product and sample set of another industry, say manufacturing or healthcare. The postulates of the study could be used to come up with an empirical model for tapping the tacit knowledge for perusal in the chosen domain.

References
- http://www.infed.org/thinkers/polanyi.htm
Annexure 1: Questionnaire

I. PERSONAL INFORMATION

1) Age
   1) 18 to 24 Years
   2) 25 to 30 Years
   3) 31 to 40 Years
   4) 41 to 50 Years
   5) More than 50 Years

2) Marital Status
   1) Single
   2) Married

3) Gender
   1) Male
   2) Female

4) Education
   1) Less than H.S.C
   2) H.S.C
   3) Diploma/Certificate course
   4) Under Graduate
   5) Graduation
   6) Post Graduation and above

5) Occupation
   1) Student
   2) Business
   3) Professional (lawyers, doctors, etc)
   4) Unemployed
   5) Service (private)
   6) Government employee
   7) House Wife
   8) Others Specify_________

6) Financial Income Per Month
   1) Less than 15,000
   2) 31,000 to 45,000
   3) 46,000 to 60,000
   4) 15,000 to 30,000
   5) 61,000 and above

7) How concerned are you about your skin care?
   1) High Concern
   2) Neutral
   3) Moderate Concern

Position Paper – IMPLICIT KNOWLEDGE – Knowledge Management Research & Practice (2008), Carl Frappaolo, VP Marketing Intelligence, AIIM International, Boston, MA, USA

Enabling Knowledge Creation - By Georg von Krogh, Kazuo Ichijo, Ikujiro Nonaka
II. PURCHASE BEHAVIOUR

8) What Category of skin care products do you purchase or use? (Multiple Choices)
   1) Skin Fairness
   2) Anti Aging
   3) Basic Moisturizer
   4) Complementary Care
   5) Eyes and Lip care
   6) Deodorants/Sprays
   7) Sunscreen
   8) Cleanser
   9) Anti Ageing
   10) Special Treatment- Acne, Pimple ,etc
   11) Mask

I don’t know about this product category, But I use it already ______________(Please mention the product name here)

9) How frequently do you purchase cosmetics?
   1) Once a Month
   2) Once in 2 Months
   3) Once in 3 Months
   4) Once in 6 Months
   5) Once a Year and above

10) What are your sources of information about product?
    1) Family/Relatives
    2) Celebrity Endorsement / Television Commercial
    3) Beauty Parlors
    4) Sales Outlet
    5) Medical Stores
    6) Paper Magazines
    7) Hoardings/ Billboards
    8) Internet
    9) Others Please specify :________________

Answer the following ( Scale 1=Yes, 2= No , 3= Sometimes)

11) In general, do you agree your skin condition is good…………………………………………………………………...................... ...........

12) The brand is important to you in choosing the product………………………….........................................................................................

13) Purchasing favorable brand makes you feel happy…………………………………..

14) Good brand essentially means good quality too……………………………………...

15) The higher the price, the higher is the quality……………………………………...

16) Sometimes it is not necessary to buy a higher priced-cosmetic product……………..

17) In your mind you already have the specific brand before choosing a product………

18) It is not easy for you to switch to another brand once you have a current favorite…...

19) Please rank the first three factors that influence your choice of product.

   1.Skin type…………………………………………………………………………...
   2.Effect………………………………………………………………………………..
   3.Quality (Integrants)………………………………………………………………..
4. Customer Service……………………………………………………………………

5. Price………………………………………………………………………………..

6. Free offers………………………………………………………………………….

7. Packaging………………………………………………………………………….

8. Celebrity endorsement……………………………………………………………

9. Brand………………………………………………………………………………

10. Advertising………………………………………………………………………

11. Recommendations from friends, relatives etc……………………………………

20) Rate your experience of using the cosmetic product on the following parameters on the following scale:

Scale: 1=excellent, 2=very good, 3=good, 4=poor, 5=very poor

1. Effectiveness………………………………………………………………………

2. Time taken for results to take effect……………………………………………

3. Cost…………………………………………………………………………………

4. Packaging…………………………………………………………………………

5. Quantity……………………………………………………………………………

6. Appearance………………………………………………………………………..

7. Feedback/Comments from friends, family, etc…………………………………

   Others – please specify : ______________________

21) How much do you spend on cosmetics?

   Amount Rs._________(per month)_________ overall in a year
Appendix 02: Tables

Table A: Skin Care Concern among Male Respondents

<table>
<thead>
<tr>
<th>Skin Care Concern</th>
<th>18-24</th>
<th>25-30</th>
<th>31-40</th>
<th>41-50</th>
<th>&gt;50</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Concern</td>
<td>14</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Low</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Moderate</td>
<td>15</td>
<td>11</td>
<td>1</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Not Concerned</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>37</td>
<td>18</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Percentage</td>
<td>56.06</td>
<td>27.27</td>
<td>4.545</td>
<td>4.545</td>
<td>7.6</td>
</tr>
</tbody>
</table>

Table B: Skin Care Concern among Male Respondents

<table>
<thead>
<tr>
<th>Skin Care Concern</th>
<th>18-24</th>
<th>25-30</th>
<th>31-40</th>
<th>41-50</th>
<th>&gt;50</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Concern</td>
<td>18</td>
<td>7</td>
<td>5</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Low</td>
<td>4</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Moderate</td>
<td>49</td>
<td>6</td>
<td>8</td>
<td>19</td>
<td>0</td>
</tr>
<tr>
<td>Not Concerned</td>
<td>6</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>77</td>
<td>13</td>
<td>19</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Percentage</td>
<td>57.46</td>
<td>9.701</td>
<td>14.18</td>
<td>17.91</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table C: Source of Information among Respondents with High Skin Care Concern

<table>
<thead>
<tr>
<th>Source of Information (combined)</th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Relatives</td>
<td>14</td>
<td>9</td>
<td>23</td>
<td>42.5</td>
</tr>
<tr>
<td>Celebrity Endorsements</td>
<td>21</td>
<td>6</td>
<td>27</td>
<td>50.0</td>
</tr>
<tr>
<td>Beauty Salon</td>
<td>12</td>
<td>3</td>
<td>15</td>
<td>27.7</td>
</tr>
<tr>
<td>Sales Outlets</td>
<td>11</td>
<td>6</td>
<td>17</td>
<td>31.4</td>
</tr>
<tr>
<td>Medical Stores</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>5.5</td>
</tr>
<tr>
<td>Paper/Magazines</td>
<td>9</td>
<td>3</td>
<td>12</td>
<td>22.2</td>
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<td>Hoardings/Billboards</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>11.1</td>
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<td>Internet</td>
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<td>2</td>
<td>7</td>
<td>12.9</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>21</td>
<td>54</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 01: The Cosmetics Usage Patterns Amongst Different Age Groups of Respondents (N=200)
### Usage Category

<table>
<thead>
<tr>
<th>Age</th>
<th>Skin fairness</th>
<th>Anti-ageing</th>
<th>Basic moisturizer</th>
<th>Complementary care</th>
<th>Eyes and lipcare</th>
<th>Deospray</th>
<th>Sunscreen</th>
<th>Cleanser</th>
<th>Special treatment</th>
<th>Mask</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>21</td>
<td>5</td>
<td>60</td>
<td>13</td>
<td>42</td>
<td>83</td>
<td>47</td>
<td>43</td>
<td>20</td>
<td>14</td>
</tr>
<tr>
<td>25-30</td>
<td>10</td>
<td>1</td>
<td>10</td>
<td>3</td>
<td>10</td>
<td>22</td>
<td>10</td>
<td>6</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>31-40</td>
<td>2</td>
<td>1</td>
<td>12</td>
<td>2</td>
<td>7</td>
<td>9</td>
<td>7</td>
<td>5</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>41-50</td>
<td>1</td>
<td>6</td>
<td>12</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>3</td>
<td>6</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>&gt;50</td>
<td>3</td>
<td>5</td>
<td>6</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>37</td>
<td>18</td>
<td>100</td>
<td>20</td>
<td>66</td>
<td>126</td>
<td>67</td>
<td>61</td>
<td>34</td>
<td>29</td>
</tr>
</tbody>
</table>

Table 02: The Level of Skin Care Concern among Respondents (N= 200)

<table>
<thead>
<tr>
<th>Age</th>
<th>High Concern</th>
<th>Low</th>
<th>Moderate</th>
<th>Not Concerned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>32</td>
<td>11</td>
<td>64</td>
<td>7</td>
<td>114</td>
</tr>
<tr>
<td>25-30</td>
<td>12</td>
<td>2</td>
<td>17</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td>31-40</td>
<td>6</td>
<td>4</td>
<td>9</td>
<td>3</td>
<td>22</td>
</tr>
<tr>
<td>41-50</td>
<td>4</td>
<td>1</td>
<td>19</td>
<td>3</td>
<td>27</td>
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<tr>
<td>&gt;50</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>6</td>
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<tr>
<td>Total</td>
<td>54</td>
<td>19</td>
<td>112</td>
<td>13</td>
<td>200</td>
</tr>
</tbody>
</table>

Table 06: Frequency of Spending and Amount Spent by Different Category

<table>
<thead>
<tr>
<th>Annual Spending on Cosmetics</th>
<th>Once a month</th>
<th>Twice a month</th>
<th>Thrice a month</th>
<th>Six times a month</th>
<th>Yearly and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-500</td>
<td>21</td>
<td>16</td>
<td>22</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>500-1000</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>1000-3000</td>
<td>13</td>
<td>13</td>
<td>6</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>3000-6000</td>
<td>18</td>
<td>10</td>
<td>2</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>6k-10k</td>
<td>3</td>
<td>6</td>
<td>6</td>
<td>0</td>
<td>0</td>
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<tr>
<td>10k-12k</td>
<td>9</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>12k-18k</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18k-24k</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>72</td>
<td>52</td>
<td>38</td>
<td>29</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 07: Frequency of Spending Based on Purpose of Different Cosmetic
### Annual Spending on Cosmetics

<table>
<thead>
<tr>
<th>Annual Spending on cosmetics</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-500</td>
<td>9</td>
<td>0</td>
<td>28</td>
<td>10</td>
<td>16</td>
<td>32</td>
<td>9</td>
<td>11</td>
<td>6</td>
<td>5</td>
<td>126</td>
</tr>
<tr>
<td>500-1000</td>
<td>2</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>17</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>33</td>
</tr>
<tr>
<td>1000-3000</td>
<td>6</td>
<td>2</td>
<td>24</td>
<td>2</td>
<td>21</td>
<td>33</td>
<td>19</td>
<td>14</td>
<td>6</td>
<td>5</td>
<td>132</td>
</tr>
<tr>
<td>3000-6000</td>
<td>9</td>
<td>6</td>
<td>25</td>
<td>3</td>
<td>0</td>
<td>26</td>
<td>24</td>
<td>23</td>
<td>10</td>
<td>7</td>
<td>133</td>
</tr>
<tr>
<td>6k-10k</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>19</td>
</tr>
<tr>
<td>10k -12k</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>5</td>
<td>11</td>
<td>4</td>
<td>3</td>
<td>6</td>
<td>1</td>
<td>42</td>
</tr>
<tr>
<td>12k-18k</td>
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<td>1</td>
<td>3</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>18k-24k</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>17</td>
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<tr>
<td>Total</td>
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<td>96</td>
<td>17</td>
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<td>116</td>
<td>67</td>
<td>60</td>
<td>33</td>
<td>26</td>
<td></td>
</tr>
</tbody>
</table>

Note: 1 = Skin fairness; 2 = Anti-ageing; 3 = Basic moisturizer; 4 = Complementary care; 5 = Eyes / lipcare; 6 = Deospray; 7 = Sunscreen; 8 = Cleanser; 9 = special treatment; 10 = Mask.

### Appendix 03: Charts

**Chart 01: Factors Rated by Different Respondents with High-Skin Care Concern (N=22)**

![Chart 01](image-url)

Legend: Excellent, Very good, Good, Poor, Very Poor.
Chart 02: Factors influencing the purchase behavior of respondents (based on weighted ranks, R1 being the highest with a score point of ‘3’ and R3 the smallest with unit score)

Chart 03: The Knowledge Management Topology Map

Source: http://www.nwlink.com/~Donclark/knowledge/km.html
E-learning: Is the buzz worth a B-school?
Pratik Doshi, Harpreet Bajwa, Prashant Mayadharan, Gunjali Sahai, Mihir Mohan, Miti Gokani

Abstract
In India, globalization has generated a good life for higher education. The new era of ‘e-learning’ is replacing the outdated traditional modes of learning. The most beneficial feature of e-learning is that it provides the learner the opportunity to learn anytime and anywhere with self-paced study. It also enables us to access various other study materials from various other institutions not only in India but globally. E-learning provides lot of opportunities for the students when compared to other media of learning. Continuous updating of knowledge takes place as the course materials are updated regularly. The level of participation among students gets improved consistently. E-learning thereby enables the students for continuous updating of knowledge, enhances their IT skills and paves way for time management in the teaching-learning process.

This paper concentrates on identifying the problems of acceptability of e-learning mainly in professional courses, for example MBA, and also to identify the scope of e-learning for MBA mainly in Mumbai and Navi Mumbai. The paper highlights the pros and cons of e-learning from the beneficiaries’ perspective. Apart from this, the paper focuses on current conceptions of e-learning among educational institutions and corporate. Research study is primary in nature comprising MBA students from various B-schools namely in Mumbai & Navi Mumbai. The study shows the acceptability level of e-learning at different levels, and suggests the role of government and on the general infrastructure feasibility in India.

Mentor: Prof. Parag Amin, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction
1.1 What is e-learning?
Electronic learning (e-learning) is a type of education where the medium of instruction is computer technology. No interpersonal interaction may take place in some instances. In simple terms, e-learning is a process that enables learning to be an effective process. While the methodologies remain similar to the traditional instructor-led classroom settings, the effectiveness comes in the form of rapid delivery of learning to a global learner base and an ability to assess the learners effectively. Technologies play a proactive role and facilitate this process.

The communication technologies used are generally categorized as asynchronous or synchronous. Asynchronous activities use technologies such as blogs, wikis, and discussion boards. The idea here is that participants at the same time may engage in the exchange of ideas or information without the dependency of other participants’ involvement. Electronic mail (E-mail) is also asynchronous as in case of a mail that could be sent or received without having both the participants’ involvement at the same time.

Synchronous activities involve the exchange of ideas and information with one or more participants during the same period of time. A face to face discussion is an example of synchronous communications. Synchronous activities occur with all participants joining in at once, as with an online chat session or a virtual classroom or meeting. Virtual classrooms and meetings can often use a mix of communication technologies.

E-learning is used interchangeably in a wide variety of contexts. In companies, it refers to the strategies that use the company network to deliver training courses to employees. In developed countries, it is defined as a planned teaching/learning experience that uses a wide spectrum of technologies, mainly Internet or computer-based, to reach learners at a distance. Lately in many universities, e-learning is used to define a specific mode to attend a course or programmes of study where the students rarely, if ever, attend face-to-face for on-campus access to educational facilities, because they study on-line.

1.2 Applications of E-learning
Education
a. Online distance education (e.g. Institute of Distance Education, Mumbai)
b. Higher and professional educational institutes (IIM, Symbiosis, etc.)
c. Virtual university (MIT, BITS Pilani, etc)

Corporate houses
In corporate such as HLL Virtual Campus, M & M Virtual Campus, etc courses are designed with practical skill based tools to cater:
 a. Workforce skill sets
b. Organizational setup and structure
c. Career path of individual employees
d. Organizational courses
e. Individuals’ psychological and behavioral aspects
 f. Individual learner’s objective

Training Institutes
a. Entrance tests (GRE, GMAT, etc.)
b. Computer Training Institutes (NIIT)

Understanding the benefits of e-learning, it is important to understand the present case of e-learning in the Indian context.

1.3 The Indian Scenario
Although e-learning has potential in India, adoption has been slow and will need a major marketing and awareness
effort. The Indian e-learning market is still at a nascent stage. The size of the e-learning market in India is estimated to be around Rs.1000 crores. But thanks to an increasing emphasis on fostering individual skills, e-learning is slowly becoming popular in India. Today institutes like IIM-A, IIT's, IIFT, Symbiosis, NMIMS and other top level institutes have started offering online MBA courses in India.

Government initiatives are not far behind either. Easy, reliable and fast access to the Web with local phone calls, and thousands of cyber cafes spread all over India is now a reality. Internet is now a reality even in small towns like Nathdwara in Rajasthan, Nadiad in Gujarat and Nanded in Maharashtra.

The major hindrance to the acceptance of e-learning can be attributed to the Indian mindset that is more inclined to traditional Guru-Shishya learning. The visibility of e-learning is currently limited to IT and educational CDs for children. With PC penetration and overall online accessibility increasing by leaps and bounds in the country, the future of e-learning looks promising provided, the organization of content and delivery is well-structured. The Indian market is still young, but it will continue to adopt the concept of e-learning in order to meet its communication needs and seize business opportunities.

Internet Service Providers (ISP) is cheaper and better. Bandwidth costs are falling and availability is steadily increasing. With companies like Reliance, DSL, Bharti, Spectranet working overtime to provide wide Broadband across Indian cities, fast and cheap Internet access is soon expected to be available. Apart from ISP, these days even Application Service Provider (ASP) is more easy and quick to access wherein the user can just rent the server and network connection.

Although we have the ISP related concerns, the benefits of E-learning integrates learning with other domains, and there is no human bias and it is self-paced. Other good things are it provides flexible time and location preferences, cost effective in nature, adopts global teaching phenomenon, offers large knowledge domain to choose, and widely streamlined and focused. In this context it has also facilitated knowledge sharing in a convenient manner and saves a lot of input cost such as trainee salaries. The biggest advantage of such initiatives is its scalability feature.

No matter, the number of benefits it possesses there are some of the concerns to address. In this system immediate feedback is a little difficult except in the virtual learning setup. The faculties have more work in order to prepare clear instructions for the various activities as part of learning. Sometimes this leads to confusion due to lack of direct interaction. The student participants in such cases require more maturity and self discipline. It has also been observed by some that dropout rates are more as it is a lonely way to study. Certain aspects of training such as discipline, personality development, etc are difficult to impart using e-learning techniques. Although scalability is an advantage, cultural adaptability needs to be considered.

The barrier to E-learning mainly arises from the acceptability of different stakeholders, recognition of such courses and its authenticity. However, in developing states, the infrastructure conditions, computer literacy among the population and retention rate also play an important factor.

2.0 Objectives of the Study
Academic institutions invest considerable resources in improving the website quality of their PGDM courses, in the hope of increasing student retention and their willingness to recommend the very same courses to others. Institutions invest money, instructors spend time and efforts
responding to students and supervise online activities. Websites support is utilized to upload enrichment materials. Utilizing these resources, students are engaged in online activities, such as reading and posting messages in online discussion forums, identifying relevant links to other websites, and reading current newspaper excerpts. The question arises, academically as well as practically, what is the relative value of all these activities?

The main objective of the study is to examine the value of e-learning to MBA students, since the motives for pursuing are considered to be different compared to regular graduate students. Another reason people pursue is due to the flexibility offered by these e-learning courses. Students can refer to their notes anytime as per their convenience and from anywhere. It brings knowledge retention which is not possible in attending lectures as students tend to forget many things heard during the lectures. Seminars can be conducted in the form of webinars wherein the recorded videos can be made available to all the students, saving time of both, the speaker as well as the students. The time these students can invest in learning is limited, as most of them also work full time and sometimes also have a family to take care of. As a result of this balancing act, students need to set priorities. And so, they miss classes, make other compromises, and some of them adopt a satisfied approach.

The students of the PGDM program may choose between a full distance learning model and a blended model which combines a few face-to-face meetings with traditional distance education tools such as books and study guides along with online learning support through course websites. The tuition fee is almost the same, regardless of the chosen mode, and the students do not have to choose their learning mode in advance, so they may decide spontaneously whether to attend or skip a face-to-face class meeting. Another interesting reason is to explore the hesitation of many inspite of their full time occupational profile and the benefits of e-learning. Thus the research objectives are as follows:

- To explore the scope for e-learning in PGDM at B-schools in Mumbai & Navi Mumbai
- To identify the problem areas of acceptability of e-learning in MBA

3.0 Methodology

The research activity mainly included a survey of students pursuing Post Graduation Diploma in Management & Masters in Management Studies in Mumbai and Navi Mumbai. The sample size for the research comprised of 114 students from B-schools in Mumbai & Navi Mumbai. Questionnaires were used to collect data (Filled through personal interaction and emails).

The research methodology selected provided ample scope for:

- Interactions with students participating in e-learning courses.
- Interactions with students pursuing post graduate management courses.
- A general outlook towards e-learning

The questions were framed considering the current perception of people towards adopting e-learning as a means of imparting knowledge. As the topic was more debatable in nature, especially with respect to e-learning substituting the normal process of full time/class-room based learning, with reference to the Indian context, the questions were made specific and quantitative in nature.

Moreover, a positive or a negative reaction to a question was necessarily gauged so that there would be no scope for any fence-sitters. In addition, the respondents were also asked to give their thoughts on whether they felt e-learning
to replace the conventional mode of teaching, which gave a better understanding of how e-learning was perceived as a whole by the individuals. (For details, see Annexure 01).

4.0 Findings

There responses are based on respondents from ten different institutions in Mumbai and Navi Mumbai region. Out of the total number of respondents (114) 44 percent represented the female respondents and the others were male respondents.

The study shows that out of the total 114 sample respondents, about 80 per cent of them have never pursued any online program and among the remaining 20 per cent who have pursued some kind of e-learning, only 17 per cent found it as very good and 13 per cent considered it as excellent. Majority of them considered it as good and around 17 percent considered it as average (Refer Figure 01)

Figure 01: Experience Ratings of Pursuing Online Courses

These online programs were generally learning modules (Microsoft Excel, Cobol, GRE, TOEFL, NCFM, Web based courses) and for internet security purposes and training. Hence spread of awareness and the usefulness about such online programs is still required to a great extent in other fields as well.

4.1. Perception About e-learning

The main aim was just to identify the respondents understanding of the concept of e-learning i.e. how do they perceive the concept of e-learning. The respondents had to choose based on the options available namely; (i) Individual web based learning i.e., the individual does self based studies on internet with nobody’s guidance. (ii) Out of classroom learning i.e., there is no classroom format and individual can study from anywhere and everywhere according to their convenience. (iii) Learning without tutor basically meant learning by oneself with no professional tutor for personal guidance and interaction and, (iv) Flexible Learning i.e., an individual can study from anywhere and anytime as per his own convenience with no pressure to meet deadlines.

Figure 02: Respondents Perception on e-learning

According to the findings (Refer Figure 02) more than fifty per cent of the respondents meant e-learning as individual web based learning and approximately twenty two percent meant e-learning as flexible learning. The study intended to find the basic idea students have about e-learning, especially its benefits.
Thus it shows that majority of students are still unaware about the benefits of e-learning (Figure 03).

**Figure 03: Reasons for Preference for an online MBA**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time &amp; Location Flexibility</td>
<td>25%</td>
</tr>
<tr>
<td>Cost Effective</td>
<td>8%</td>
</tr>
<tr>
<td>Self Paced</td>
<td>21%</td>
</tr>
<tr>
<td>Large Knowledge Domain</td>
<td>8%</td>
</tr>
<tr>
<td>All of the Above</td>
<td>38%</td>
</tr>
</tbody>
</table>

Despite providing maximum time & location flexibility, being self paced and cost effective by nature, only 10 per cent of respondents (Refer Figure 03) preferred online learning probably due to lack of personalized training and peer group interaction as well as the traditional mindset.

The study shows (Refer Figure 04) that majority (49 per cent) of the respondents preferred “Normal classroom-based MBA program” over an online MBA program and a blended MBA program as it would provide personalized training, increased peer group interaction, immediate feedback of performance and apart from that it also considered the traditional mindset that people still carried.

Again 41 per cent of respondents (Refer Figure 05) were in favour of a “Blended MBA program” as it provides maximum flexibility in attending classroom session when required or taking the web-based study otherwise. Such type of integrated study is mainly beneficial for working students as they can balance their professional and academic commitments.

**Figure 04: Reasons for Preference for an Traditional Classroom MBA**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personalized Training</td>
<td>26%</td>
</tr>
<tr>
<td>Increased peer group interaction</td>
<td>19%</td>
</tr>
<tr>
<td>Immediate feedback</td>
<td>4%</td>
</tr>
<tr>
<td>Traditional Mindset</td>
<td>30%</td>
</tr>
<tr>
<td>All of the above</td>
<td>21%</td>
</tr>
</tbody>
</table>

**Figure 05: Reasons for Preference for Blended MBA**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balancing act for working students</td>
<td>8%</td>
</tr>
<tr>
<td>Flexibility</td>
<td>10%</td>
</tr>
<tr>
<td>All of the above</td>
<td>31%</td>
</tr>
<tr>
<td>Others</td>
<td>51%</td>
</tr>
</tbody>
</table>

Despite providing maximum time & location flexibility, being self paced and cost effective by nature, only 10 per cent of respondents (Refer Figure 03) preferred online learning probably due to lack of personalized training and peer group interaction as well as the traditional mindset.

**4.2. Role of Government**

The role of government plays very important role here. When asked the reasons for not preferring e-learning courses nearly 15 percent said that these are not recognised by government. Nearly 81 per cent of respondents said that online MBA courses are not preferred by the corporates for job offers. If such courses gets government and corporate recognition, its acceptability would definitely increase.

Figure 06 shows that 81 per cent of the respondents believe that corporate houses would not accept MBA professionals who have pursued an “Online MBA Program” in the same way as they do for professionals coming from a regular program.
As per the findings, 35 per cent of the respondents (Refer Figure 03) feel that ‘Lack of Personal Interaction’ is the prime reason for which people are not considering to take up E-learning courses. ‘Traditional Mindset’, ‘Government Recognition’ and ‘Lack of Personal Interaction’ are also the concern areas which reduces the acceptability.

4.3. Views on Current Infrastructure
Internet infrastructure forms the base in developing online courses. Nearly 39 per cent of the respondents (Refer Figure 07) still feel that the current internet infrastructure is not up to the mark which would support online courses. Whereas 57 per cent have an average opinion about it.

Due to the above reasons 70 percent of respondents (Refer Figure 08) feel that e-learning would not replace conventional mode of teaching in MBA institutes in near future.

Thus there is further scope for study in this area. Understanding the corporate viewpoint needs to be studied to know whether the corporate world accepts the professionals who have done online MBA course and provides them equal opportunities in par with the regular MBAs. There is also scope to study the obstacles, if equal opportunities are not provided to them.

5.0 Conclusion
As per the study we conclude that majority of the people still lack basic understanding about online education due to their traditional mindset about classroom based learning. Also the few takers of such online courses are not completely satisfied as they feel lack of infrastructure facilities, lack of government and corporate recognition and lack of personal interaction act as a major barrier for the growth of e-learning mode of education.

As e-learning is the future of filling the gaps in the education sector considering the manpower constraints and cost effectiveness aspects, certain awareness and policy decisions should be initiated. Some of such changes could be,

- Prospective communities needs to be educated to break their traditional mindsets.
- Infrastructure should be made accessible through effective networks and price components.
- Awareness levels should be increased to gain acceptance of public towards e-learning.
- Corporate and government houses should come forth for the development and propagation of e-learning methods.
Annexure 01: Questionnaire

Survey on E-Learning
(A questionnaire for respondents pursuing MBA/PGDM/MMS)
(Please write the option nos. in the given box)

Name: _______________________________            Gender: ________
Name of the Institution: ____________________________________________
(Mention full name please, no initials)

1. What do you understand by the concept of ‘E-learning’?
   a) Individual web based learning
   b) Out of classroom Learning
   c) Learning without tutor
   d) Flexible Learning

2. Have you ever pursued any online learning program?
   a) No
   b) Yes

If Yes,
   Please specify the name of the course: _________________________________________
   Name of the institute: _______________________________________________________
   Rate your experience:_____________________
   a) Poor     b) Average     c) Good     d) Very Good    e) Excellent

3. What would you prefer the most and why?
   a) An online MBA program(E-Learning):
      i) Time & Location Flexibility   ii) Cost Effective
      iii) Self Paced   iv) Large knowledge domain
      v) Others (please specify) ________________   vi) All of the above
   b) A normal classroom-based MBA program :
      i) Personalized Training       ii) Increased peer group interaction
      iii) Immediate feedback       iv) Traditional Mindset
      v) Others (please specify) ________________   vi) All of the above
   c) A blended MBA program: (integration of online and classroom learning)
      a) Balancing act for working students
      ii) Flexibility
      iii) All of the above
      iv) Others (please specify) ________________

4. Do you feel that the industry will accept the students who have completed an ‘Online MBA program’ in the same way in which they would accept a ‘Full time MBA professional’?
   a) Yes        b) No

5. What do you think are the reasons that people are not taking courses through E-learning?
   a) Traditional Mindset       b) Lack of Government recognition
   c) Lack of Infrastructure   d) Lack of Personal Interaction
   e) Manipulation in attendance   f) All of the above
   g) Others (please specify) ________________

6. Do you think that government recognition/corporate recognition in online MBA course would increase the acceptability of it among students?
   a) Yes        b) No

7. How would you rate the current internet infrastructure in India for the future development of e-learning?
   a) Poor         b) Average        c) Advanced

8. Do you feel that E-learning will replace the conventional mode of teaching in MBA institutes in the near future?
   a) Yes        b) No
Entertainment Patterns: An Analysis of Consumer Preferences in Mumbai

Gupta Shruti, Keniya Jenil, Raman Shilpa, Rao Revati, Trivedi Rahul, Vaidya Anup

Abstract

Entertainment is serious business today. Rising salary structures, more disposable incomes, dual income families, proliferating nuclear families and the new mantra of 'living life now and living it to the fullest' has triggered a massive growth in the entertainment industry. All these in the present context have given way to the era of indulgence. With components of entertainment industry vying against each other for a share of the entertainment market, it is critical to keep track of changing consumer needs and demands. The present time is believed to be the Golden Age of the entertainment in India. In it in this context, this study aims to understand how important is entertainment to the consumer?, how much time and money is the consumer ready to spend?, what opportunities are available for new players?, is there a gap in the expectations and existing entertainment categories.

The study is based on primary data analysis in the city of Mumbai and Navi Mumbai. The results of the study shows that these two cities have many more entertainment means beyond Bollywood movies. Although, Malls have emerged as the immediate hot-spot for entertainment, the lack of “open spaces” emerged as a gap in the entertainment sector. Therefore this paper suggests that a fine balance needs to be maintained between the confined avenues of entertainment and the latent need for “open spaces”.

Mentor: Prof. Vidya Iyer, Chairperson - PGDM, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction

1.1 The Indian Entertainment and Media Industry

The Indian entertainment and media (E&M) industry has out-performed the Indian economy and is one of the fastest growing sectors in India. The increasing rate of urbanization, the penetration of television and radio industry in the rural areas with the help of the technology and the rising levels of incomes of the people in India has facilitated the growth rate of Entertainment and Media industry in India. The consumer spending is also on the rise, due to a sustained increase in disposable incomes. All these factors have given an impetus to the E&M industry and are likely to contribute to the growth of this industry in the future.

According to Price WaterhouseCoopers, presently, the entire industry is worth US$ 1.6 trillion and by 2012 it is likely to touch US$ 2.2 trillion. The E&M market in the Asia-Pacific is likely to grow at 8.8 per cent CAGR, up from US$ 333 billion in 2007, to US$ 508 billion in 2012. (Brand Equity, 2008)

1.2 Current Circa: Sources of Entertainment

At this current juncture, the word entertainment delivers a host of meaning to every Indian consumer such as, shopping, cruise voyage, visiting theme parks, long vacations, watching plays, playing and watching a sport, long weekends at resorts, watching movies at a multiplex, blogging, active on social media, long evenings at coffee shops, water sports, gaming and live entertainment.

The above mentioned entertainment activities are just a tip of the iceberg. With half the population under 24 years of age, combined with increasing levels of disposable income and rapid penetration of new technology, attitudes and behavior are undergoing a radical change. This is having a far-reaching impact on the kind of entertainment, and also the way it is consumed. (MindShare Insights, 2008)

1.3 The Disposable Income in the Hands of the Urban Consumer

The past studies show that, when incomes rise, people tend to spend proportionately more resources on leisure and entertainment than the necessities (Kapoor D & Rathin D, 2006). The average real urban household disposable income will grow from 113,744 rupees in 2005 to 318,896 rupees in 2015. This indicates a whopping 165 per cent increase. Thus, this is a positive sign for consumer spends on discretionary items. (Business World, The Marketing White Book, 2008, p 27).

1.4 The Indian Consumer

McKinsey Global Institute [MGI] has divided Indian households into five economic classes based on real annual disposable income (Business world, The Marketing White Book, 2008, pp31-33) (Refer Table 01)

<table>
<thead>
<tr>
<th>Category</th>
<th>Disposable Income (In Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global</td>
<td>1,00,000 plus</td>
</tr>
<tr>
<td>Strivers</td>
<td>5,00,000-1,000,000</td>
</tr>
<tr>
<td>Seekers</td>
<td>2,00,000-5,00,000</td>
</tr>
<tr>
<td>Aspirers</td>
<td>90,000-2,00,000</td>
</tr>
<tr>
<td>Deprived</td>
<td>Less than 90,000</td>
</tr>
</tbody>
</table>


The classification follows as expressed hereby.

**The Global Indians:** Households earning more than one million rupees a year.

These are senior corporate executives, large business owners, high-end professionals, politicians and big agricultural-land owners
**Strivers:** Households earning between 5,00,00 and 1 million rupees a year.

Strivers, the upper end of the middle class, tend to be senior government officials, managers of large businesses, professionals and rich farmers. Successful and upwardly mobile, they are highly brand-conscious, buying the latest foreign brand cars and electronic gadgets.

**Seekers:** Households earning between 2,00,00 and 5,00,00 rupees a year.

Seekers range from young college graduates to mid-level government officials, traders and business people. They enjoy a lifestyle that most of the world would recognize as middle class and typically own a television, a refrigerator, a mobile phone and perhaps even a scooter or a car.

**Aspirers:** Households earning between 90,000 and 2,00,00 rupees a year.

Aspirers are typically small shopkeepers, farmers with their own modest landholdings or semiskilled industrial and service workers. They spend about half of their income on basic necessities, and many of their other purchases are bought secondhand.

**Deprived:** Households earning less than 90,000 rupees a year.

They include subsistence farmers and unskilled laborers who often struggle to find work. They can be found across India, from its isolated villages to its sprawling urban slums.

**1.5 The Rise of the Middle Income Class**

The MGI report defines middle class as a combination of seekers and strivers, whom we can think as lower and upper-middle income class respectively. Put together, the middle income class therefore refers to households earning between Rs. 2 lakhs and Rs. 10 lakhs. The distribution of incomes across this income range will change over the next two decades.

The MGI report predicts aspirers to become the largest segment in terms of number of households by 2008 and seekers to begin a sharp period of upward growth starting around 2015. Spending power will also shift by income bracket as middle income class begins to expand. By 2015 India’s middle class is expected to control the largest block of income in the country at around 19 trillion rupees i.e, 44 per cent of the total income.

**1.6 Changes in Spending Pattern**

The historical pattern in India and in most developing economies shows that as income rises, consumers tend to spend proportionally less on basic necessities and more on discretionary items. McKinsey Global institutes analysis defines necessities as food and apparel. Housing is excluded because local market housing conditions differ significantly across India. (E.g. many regions in India have restrictive rental and ownership laws)

In India, as millions of deprived households move into aspirer segment, they will be able to afford products and services beyond their immediate needs such as food and clothing. For example, they may start seeing a local doctor instead of relying on home remedies for healthcare or invest in gold jewels, which are considered a common way of savings in India.

Discretionary spending has already risen from 35 per cent of average household consumption in 1985 to 52 per cent in 2005. This trend will continue, with the discretionary spending reaching 70 per cent of average household consumption over the next 20 years. (Business world, The Marketing White Book, 2008, p. 161)
1.7 The Need to Study the Entertainment Consumption
Consumer behavior has always been studied in sectors like, FMCG, automobile, telecom, electronic goods and so on. Consumer behavior study is one of the powerful tools that any industry can equip to gauge the performance of the industry and the corresponding emerging trends. This sector has been dissected time and again in terms of the revenue generated and the size of the various components of the industry. The forecasts and estimations are based on the information obtained from key industry players, trade associations, government agencies, trade publications and industry sources. But much of this industry does not have an organized body and continues to lack a centralized tracking agency. (Kapoor D & Rathin D, 2006). There are not many synchronized study in terms of the consumption behavior of entertainment either from the industry or other sources in India.

2.0 Objectives
In the above discussed context, there is dearth of consumer behavior studies in the entertainment sector. Commencing in one of the metros, this kind of research could be replicated in other parts of India.

Thus, the objectives of this research study are:
1. To analyze the present entertainment consumption habits of the residents of Mumbai and Navi Mumbai region.
2. To predict the subsequent entertainment avenues, and
3. To understand the gaps between the existing entertainment options and the consumers expectations in the near future.

3.0 Methodology
The research was carried out using primary data collection tools. It was conducted in Mumbai and Navi Mumbai region of Maharashtra state. A total of 230 sample respondents were surveyed using a semi structured questionnaire [Refer Annexure 1].

3.1 Sample Size
The sample criteria adopted for the study is based on the following details (refer Table 02)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>61</td>
<td>46</td>
<td>107</td>
<td>47</td>
</tr>
<tr>
<td>26-35</td>
<td>32</td>
<td>25</td>
<td>57</td>
<td>25</td>
</tr>
<tr>
<td>36-45</td>
<td>23</td>
<td>17</td>
<td>40</td>
<td>17</td>
</tr>
<tr>
<td>45 &amp; above</td>
<td>13</td>
<td>13</td>
<td>26</td>
<td>11</td>
</tr>
</tbody>
</table>

In order to achieve a fair representation of all the zones in Mumbai and Navi Mumbai, the city was divided into various zones namely south, western, central and harbour area. Equal samples were collected from each zone (Refer Figure 01). The zone wise break up of the study is presented below.

Figure 01: Percentages of Samples Representing Different Zone

4.0 Findings
4.1 The Triggers for Entertainment
Ever wondered what motivates people to entertain themselves? Exactly half of the respondents believe that entertainment is an occasion of the family and friends getting together. The foremost reason for pursuing an entertainment activity is because it together brings together one’s family and social circle (Refer Figure 02). While 31 per cent i.e around 70 of them relieve their stress by keeping themselves entertained at different entertainment avenues. Whiling away time is not a popular motive for getting entertained.

**Figure 02: Triggers for Entertainment**

<table>
<thead>
<tr>
<th>Trigger</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passing Time</td>
<td>50%</td>
</tr>
<tr>
<td>Stress Buster</td>
<td>19%</td>
</tr>
<tr>
<td>Get together with friends and Family</td>
<td>31%</td>
</tr>
</tbody>
</table>

**4.2 Expenditure Range on Entertainment**

Based on the primary data collected the detail of monthly expenditure on entertainment is presented in Table 03.

**Table 03: Entertainment Expenditure Classification Based on Age Category (Refer Appendix 2)**

Across age category, the most common range of monthly expenditure is between Rs. 500 – Rs.1000. 34 per cent of the respondents spend in this range. As the number of working years increase, the income levels rise. Most of the times, the capability of spending is proportionate to the income bracket.

The above two statements can be exemplified in the following manner. In the Table 03, when we move beyond 18-25 age groups, the per cent of respondents spending on the expenditure brackets above 1000 increases. In the 26-35 age group, 18 per cent spend in the income range of Rs.1001- Rs.1500. Further, in the 36-45 age group, 25 per cent spend in the Rs.1001- Rs.1500 range. In the 45 and above age group, 19 per cent of them spend less than 500 and equal per cent spends above Rs.1500. These are two extremes.

**4.3 Activities Considered Under the Purview of Entertainment**

As we saw in the previous section, the pattern of spending across age groups, there is a never ending list of activities which are pursued as entertainment by the respondents. However, we have taken a common list of activities which are generally pursued. Certain activities like “leisure sports” include pool, ice hockey, bowling, snooker, gaming parlors. “Eating at branded outlets” includes eating at Subway/Pizza Hut/Mc Donalds. The study has clubbed attending cultural events such as concerts, live theatre, exhibitions under the title of “Other activities”.

**4.4 Penetration of Various Entertainment Activities**

The popularity of various entertainment activities can be depicted on the basis of penetration (Refer to Table 03). On this basis, its has been further categorized as:

a. High Penetration - Between 80 per cent to 100 per cent
b. Moderate Penetration – Between 60 per cent to 80 per cent. The remaining activities were not significant probably due to very low penetration.

We observe that the entertainment activities which have a high and moderate level of penetration. Malls have emerged as a popular destination. There has been a shift from watching movies in theatres to multiplex. “Bring all of it home” is the mantra today. Around 77 per cent of them watch movies on CD/DVD. Eating at branded outlets is
preferred by 78 per cent. The culture of coffees and conversations shows a moderate level of penetration at 63 per cent. Further, there are following activities which have shown a low penetration [Below 60 per cent].

**Table 04: Penetration of Various Activities**

<table>
<thead>
<tr>
<th>Activity</th>
<th>N=230</th>
<th>Penetration (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visit to Malls</td>
<td>214</td>
<td>93</td>
</tr>
<tr>
<td>Shopping in Malls</td>
<td>205</td>
<td>89</td>
</tr>
<tr>
<td>Using Internet</td>
<td>203</td>
<td>88</td>
</tr>
<tr>
<td>Movies on Multiplex</td>
<td>200</td>
<td>87</td>
</tr>
<tr>
<td>Dining at Restaurant</td>
<td>201</td>
<td>87</td>
</tr>
<tr>
<td>Surfing</td>
<td>184</td>
<td>80</td>
</tr>
<tr>
<td>Eating in Branded Outlets</td>
<td>180</td>
<td>78</td>
</tr>
<tr>
<td>Movies on CD/DVD</td>
<td>176</td>
<td>77</td>
</tr>
<tr>
<td>Movies on theatres</td>
<td>170</td>
<td>74</td>
</tr>
<tr>
<td>Social Networking</td>
<td>162</td>
<td>70</td>
</tr>
<tr>
<td>Window Shopping</td>
<td>165</td>
<td>72</td>
</tr>
<tr>
<td>Eating at Malls</td>
<td>158</td>
<td>69</td>
</tr>
<tr>
<td>Cafes</td>
<td>144</td>
<td>63</td>
</tr>
</tbody>
</table>

Shopping on the internet i.e. online “retail therapy” just had a 21 per cent penetration compared to shopping at malls which is a whopping 89 per cent. Though usage of internet throws up a penetration of 88 per cent, internet activities like online gaming are yet done by a select few i.e. 20 per cent. Mobile games have a penetration of 31 per cent which is higher when compared to online gaming. Live events such as plays/ concerts/ exhibitions show a penetration of 57 per cent followed by leisure sports. The metro population, especially the mumbaities have always been known for living up their “Night Life”. Visiting pubs, lounges and discotheques have thrown up a penetration of 31 per cent. Amongst the three, pubs have the highest penetration of 38 per cent.

**4.5 In-depth Analysis of High Penetration Activities**

The high penetration activities were further analyzed based on two parameters namely income and age group. Even at respective age groups visiting the malls shows highest penetration. Given these options, again across age groups surfing is less preferred. Movies in multiplex are more preferred by the 18-25 age group than other age groups. The 26-35 age groups equally prefer all the high penetration activities with very little preference over one another. If we observe the 36-45 age group respondents, their preferences are more towards shopping in malls, using internet and dining at restaurants is more preferred. Similarly the 45 and above age group also highly prefers shopping at malls and dining at restaurants (Refer Table 05).

**Table 05: Entertainment Expenditure Classification Based on Age Category (Refer Annexure 03)**

On the other hand a similar analysis was conducted to see the influence of income on high penetration activities. It is very interesting to note that the dependants and respondents above an income level of Rs.3,00,000 are very actively engaged in most or all the high penetration activities. Whereas if we observe the respondents with income less than 1,50,000 rupees, their participation in the activities are comparatively lower than the other income groups. The next income range respondents, i.e. between Rs. 1,50,000 – Rs.
3,00,000 visit the malls more than the rest of the activities. The next key thing that obviously is coming out among the respondents earning between Rs.3,00,000 - Rs. 5,00,000 is, that they prefer visiting malls and dinning at restaurants is more preferred over the others.

Table 06: Income Wise Analysis of High Penetration Activities (Refer Annexure 04)

Although all are high penetration activities, depending on the age of the respondent and income status of the respondents the preferences vary.

4.6 Frequency of Visits

Further the study would gain more insight by understanding the frequency of visit to the various entertainment activities. Each activity’s highest frequency of pursuance has been mentioned irrespective of the age and income status of respondents (Refer Table 07).

Table 07: Frequency of Visit to the Various Activities (Refer Annexure 05)

The figures in the Table 07 detail out the frequency of each entertainment activity. The activities are classified into popular and unpopular activities based on the respondents who consented for pursuing that particular activity.

Popular Activities are those pursued by more than 50 per cent of the sample size, while unpopular activities are those pursued by less than 50 per cent of the sample.

Among the popular activities, watching movies is the most common entertainment activity. Though every visit to a multiplex drains the pocket, many of them still go for the experience. The budget is managed by reducing the number of visits. A major chunk of the sample size [60 per cent] visits multiplex on a monthly and quarterly basis. Majority of them are getting the entertainment into their house via CD/ DVDs on a monthly basis. Shopping in malls occurs more on a monthly and quarterly basis. In eateries, there is more preference to eat in branded outlets like Subway/ Pizza Hut / Dominos/ Mc Donalds / KFCs, etc than in restaurants and hotels. Social Media is here to stay. An activity like social networking is done on a daily basis by 44 per cent of the respondents. Overall 70 per cent of them do it on a scale of daily to monthly basis.

Certain internet avenues yet need to evolve while analyzing the unpopular activities. Activities like watching movies, online gamming, blogging and online shopping is pursued just by 20 per cent – 30 per cent of the respondents. Leisure sports such as pool, snooker, ice hockey, bowling, gaming parlors; visits to discotives, pubs and lounges, attending sporting events as a spectator is done by very few. Cultural events such as concerts, live theatre, exhibitions are attended on a quarterly to yearly basis by 40 per cent of the respondents.

4.6.1 Frequency of Moderate and Low Penetration Activities

The practice of watching movies at home on CD / DVD is getting quite popular; 41 per cent of the respondents buy CD/ DVDs on a monthly basis. Cafes are visited by 38 per cent on a monthly basis and by 25 per cent on a weekly basis. Other activities like attending plays, exhibitions are pursued by 27 per cent of them just twice in a year. Around 13 per cent of our respondents i.e. 30 respondents have club membership. In case of taking a vacation, it’s just once a year for 61 per cent of them i.e. for 140 respondents.

4.7 Understanding the New Mediums of Entertainment

Amongst the new forms of entertainment i.e. Playing games on mobile phones and online gaming, the former one is played daily by 50 per cent amongst the 31 per cent of the respondents who play mobile games. Nearly, 20 per cent of
respondents do play online games. Among these online gamers 24 per cent play it on a monthly basis and 26 per cent on a daily basis.

4.8 Entertainment Activities Persued on Impulse Basis
It is always observed that people in the metros like to entertain themselves during the weekends. But certain entertainment activities like visit to the cafes, visit to malls is undertaken in the “whenever” time frame (Refer Table 08). This indicates impulsive behavior. Activities like watching movies, visiting pubs, discotheques, lounge and pursuing leisure sports demand more time and hence are carried out during weekends.

Table 08: Comparatively Low Penetration Activity (N=230)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Weekend %</th>
<th>Weekday %</th>
<th>Whenever %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Movies</td>
<td>60</td>
<td>8</td>
<td>32</td>
</tr>
<tr>
<td>Pubs</td>
<td>71</td>
<td>8</td>
<td>21</td>
</tr>
<tr>
<td>Discotheques</td>
<td>73</td>
<td>7</td>
<td>21</td>
</tr>
<tr>
<td>Lounge</td>
<td>66</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>Cafes</td>
<td>31</td>
<td>29</td>
<td>40</td>
</tr>
<tr>
<td>Visit to Malls</td>
<td>38</td>
<td>20</td>
<td>42</td>
</tr>
<tr>
<td>Eating out</td>
<td>30</td>
<td>11</td>
<td>59</td>
</tr>
<tr>
<td>Theme parks</td>
<td>40</td>
<td>31</td>
<td>29</td>
</tr>
<tr>
<td>Leisure Sports</td>
<td>63</td>
<td>8</td>
<td>28</td>
</tr>
</tbody>
</table>

5.0 Conclusion
5.1 Which entertainment avenue beckons the future?
Keeping in mind the penetration and the frequency of various entertainment activities, visit to malls and multiplexes will continue to capture the maximum share of consumer’s wallet and consumer’s time too. Future Group’s, Future Media is indeed bang on target. The new forms of entertainment like mobile games and online gaming is catching up in the 18 -25 age group. The married class has affinity towards activities such as exhibitions, theatres and events.

5.2 The Gaps in the Existing Entertainment Options
Around 14 per cent of respondents are dissatisfied with the entertainment options and have expressed the same thread of thoughts. They have expressed need for more open space, garden and playground. Needless to say, metros suffer from close space syndrome. Amidst the dissatisfied section of respondents, 75 per cent of them belong to the service profession, mostly belonging to Rs. 3,00,000- Rs 5,00,000 income range. Thus, the “service class”/ “middle class” daily struggle with everyday exhaustive travel and the hustle and bustle of work routines leaves them with little time in hand to spend for themselves.

These 14 per cent of respondents have access to most of the entertainment facilities like Multiplex, Malls, Hotels and Restaurants. Inspite of that they have expressed their want for open spaces. The craving for open space is because of the need to “feel free” and just be with family. Open space refers to them in the form of playing sports, chill out zones to get together with friends, family, loved one, trekking, outdoor sports. Also, 81 per cent of the respondents have associated entertainment as getting together with friends, family and a stress buster. So, an open space which could target both the above can work wonders.

It can be deciphered that though many respondents did not have malls/ multiplexes located beside their house, still they paid regular visits to malls/ multiplexes. Thus the distance rarely acts as hindrance.

With the proliferation of malls, multiplexes, the need for open space is increasing. Consider the automobile sector, at each level, there is an upgrade i.e from a Maruti 800 , then to a Maruti Alto, then to a Maruti SX4. In the same manner.
within the entertainment sector, these open spaces can act as upgrade for the Indian consumer. From theatres to multiplexes, then to malls, then to open spaces.

Bibliography

Annexure 1: Questionnaire

Entertainment Consumption Habits Among Residents of Mumbai
(A study conducted as part of Idea Research Paper, 2008, SIES College of Management Studies)

1. Name of the respondent: ________________________________________________

2. Locality of residence: _________________________________________________

3. Gender: Male ___ Female ___ Any other_________________

4. Marital Status: Single ___ Married ___ Any other_________________

5. Family type: Nuclear ___ Joint family ___ Any other_________________

6. No. of family members: ____________

7. Qualification:_____________________

8. Occupation:_______________________

9. Age group:
   18-25 ___ 26-35 ___ 36-45 ___ 45 & above ___

10. Income [Per Annum]
    1. Dependants
       2. Less than 1,50,000
       3. 1,50,000-3,00,000
       4. 3,00,000-5,00,000
       5. 5,00,000-10,00,000
       6. 10,00,000 and above

11. On an average how much do you spend on entertainment each week? Rs.________
    Each Month Rs.________________

12. In the activities listed below, prioritize on the basis of the amount spent on each of them?
    (Rank in order of preference- 1 on which you spend the most, 2 for next, etc. Kindly leave a blank for activities which you have never done)

    - Movies
    - Internet
    - Pubs
    - Discotheques
    - Clubs
    - Lounges
    - Cafes
    - Visit to Malls
    - Eating out
    - Theme parks
    - Other Activities (Attend concerts-live theatre, exhibitions, Sport events)
    - Leisure sports-Pool, snooker, ice hockey
    - Bowling, Gaming Parlors etc

13. How often do you do each of the following activities in your free time?
    (Please tick wherever applicable. Kindly leave a blank for activities which you have never done)
<table>
<thead>
<tr>
<th>Activity</th>
<th>Daily</th>
<th>Weekly</th>
<th>Several times a Week</th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Semi - Annually</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Movies</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiplex</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movies on TV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movies on Internet</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Movies on CD/DVD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movies on theatres</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Malls</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping in Malls</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Window shopping</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If any Other Please Specify</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Eating out</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dining at Restaurants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Star Hotels</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - 4 Star Hotels</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Outlets [Subway/ Pizza Hut / Dominos / Mc Donalds / KFCs, etc.]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eating at Malls</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If any Other Please Specify</td>
<td></td>
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<tr>
<td>[Barista, Café Coffee Day, etc.]</td>
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<td><strong>Mobile Games</strong></td>
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<td><strong>Other Activities</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attend events such as concerts, live theatre, exhibitions, etc</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attend sporting events as a spectator</td>
<td></td>
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</tr>
<tr>
<td>Leisure sports [pool, snooker, ice hockey, Bowling, Gaming Parlors, Water Sports, etc.]</td>
<td></td>
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<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
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<td></td>
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</tr>
</tbody>
</table>
14. Why do you feel the need to get entertained? Kindly tick on one of the options below.
1. Passing Time  
2. Stress Buster  
3. Get together with Friends / Family  
4. Any other, please specify __________________________

15. When do you prefer to have your entertainment activities?
1. Weekend  
2. Weekday  

16. Classify the below given activities into Weekend/ Weekday/ Whenever?
- Movies  
- Internet  
- Pubs  
- Discotheques  
- Clubs  
- Lounges  
- Cafes  
- Visit to Malls  
- Eating out  
- Theme parks  
- Leisure sports (Pool, snooker, ice hockey, Water Sports, Bowling, Gaming Parlors, etc)  

17. Do you have membership of any clubs? If yes, what activities do you undertake in the same?
___________________________________________________________________________  
___________________________________________________________________________  

18. How often in a year, do you go for vacations?
___________________________________________________________________________  

19. In a year, how often do you visit theme parks?  
___________________________________________________________________________

20. Kindly tick the entertainment activities accessible to you in your area/ Home?
- Multiplexes  
- Theatres  
- Internet  
- Pubs  
- Discotheques  
- Clubs  
- Lounges  
- Malls  
- Cafes  
- Hotels & Restaurants  
- Theme parks  
- Branded Eating Outlets [Subway/Pizza Hut/Dominos/McDonalds/KFCs, etc]  
- Other Activities (Attend concerts, live theatre, exhibitions, Sport events, Leisure sports-Pool, snooker, ice hockey, Bowling, Gaming Parlors, etc)  

21. Are you satisfied with the entertainment around you? What other forms of entertainment you feel should be in your area?
___________________________________________________________________________
___________________________________________________________________________

Thank You
## Appendix 2: Table 03: Entertainment Expenditure Classification Based on Age Category

<table>
<thead>
<tr>
<th>Age Bracket</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>45 and above</th>
<th>Total</th>
</tr>
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<tr>
<td>&lt; 500</td>
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<td>6</td>
<td>5</td>
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<tr>
<td>500-1000</td>
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<td>12</td>
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<tr>
<td>1001-1500</td>
<td>13</td>
<td>10</td>
<td>10</td>
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<tr>
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<td>2</td>
<td>3</td>
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<td>12</td>
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<tr>
<td>3001-3500</td>
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<td>-</td>
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## Annexure 03: Table 05: Entertainment Expenditure Classification Based on Age Category

<table>
<thead>
<tr>
<th>Activity</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>45 &amp; above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visit to Malls</td>
<td>100</td>
<td>49</td>
<td>85</td>
<td>97</td>
</tr>
<tr>
<td>Shopping in Malls</td>
<td>94</td>
<td>47</td>
<td>82</td>
<td>97</td>
</tr>
<tr>
<td>Using Internet</td>
<td>94</td>
<td>49</td>
<td>85</td>
<td>92</td>
</tr>
<tr>
<td>Movies on Multiplex</td>
<td>97</td>
<td>46</td>
<td>80</td>
<td>85</td>
</tr>
<tr>
<td>Dining at Restaurants</td>
<td>92</td>
<td>48</td>
<td>84</td>
<td>90</td>
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<tr>
<td>Surfing</td>
<td>84</td>
<td>47</td>
<td>82</td>
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### Annexure 04: Table 06: Income Wise Analysis of High Penetration Activities

<table>
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<tr>
<th>Income (Rs.)</th>
<th>Activity</th>
<th>Less than 1,50,000</th>
<th>1,50,000 - 3,00,000</th>
<th>3,00,000 - 5,00,000</th>
<th>5,00,000 - 10,00,000</th>
<th>10,00,000 &amp; Above</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>N = 79</td>
<td>% N = 35 %</td>
<td>N = 33 %</td>
<td>N = 44 %</td>
<td>N = 32 %</td>
<td>N = 7 %</td>
</tr>
<tr>
<td>Visit to Malls</td>
<td>79 100</td>
<td>27 34</td>
<td>30 91</td>
<td>40 91</td>
<td>31 9</td>
<td>7 100</td>
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<tr>
<td>Shopping in Malls</td>
<td>78 99</td>
<td>23 66</td>
<td>26 79</td>
<td>35 80</td>
<td>31 97</td>
<td>7 100</td>
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<tr>
<td>Using Internet</td>
<td>75 95</td>
<td>20 57</td>
<td>29 88</td>
<td>43 98</td>
<td>31 97</td>
<td>7 100</td>
</tr>
<tr>
<td>Movies on Multiplex</td>
<td>73 92</td>
<td>29 83</td>
<td>27 82</td>
<td>37 84</td>
<td>28 87</td>
<td>6 86</td>
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<tr>
<td>Dining at Restaurants</td>
<td>74 94</td>
<td>27 77</td>
<td>24 73</td>
<td>42 95</td>
<td>27 84</td>
<td>7 100</td>
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<tr>
<td>Surfing</td>
<td>72 91</td>
<td>15 43</td>
<td>23 70</td>
<td>40 91</td>
<td>29 91</td>
<td>4 57</td>
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Annexure 05: Table 07: Frequency of Visit to the Various Activities

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<th>8</th>
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<td>76</td>
<td>61</td>
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<td>5</td>
<td>31</td>
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<td>Movies on TV</td>
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<td>48</td>
<td>55</td>
<td>47</td>
<td>34</td>
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<td>Movies on Internet</td>
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<td>3</td>
<td>19</td>
<td>7</td>
<td>22</td>
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<td>6</td>
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</tr>
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<td>Movies on CD/DVD</td>
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<td>73</td>
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<td>58</td>
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<td>93</td>
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<td><strong>Eating out (N=218)</strong></td>
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<td>62</td>
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<td>22</td>
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<td>8</td>
<td>11</td>
<td>3</td>
<td>2</td>
<td>4</td>
<td>145</td>
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<td>Online Gaming</td>
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<td>Mobile Games</td>
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<td>9</td>
<td>7</td>
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<td>4</td>
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<tr>
<td>Attend cultural events such as concerts, live theatre, exhibitions</td>
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<td>Attend sporting events as a spectator</td>
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<td>18</td>
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<td>Leisure sports(pool, snooker, ice hockey, Bowling, aming Parlors)</td>
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<td>20</td>
<td>15</td>
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<td>133</td>
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</tbody>
</table>

Note: Daily = 1, Weekly = 2, Several Times a week = 3, Monthly = 4, Quarterly = 5, Semi-Annually = 6, Yearly = 7, Never = 8
Factors Influencing Branding of a B-school: Perception of Students Pursuing MBA

Venkatram Balasubramanian, Sunil Badlani, Sheetal Nair, Shweta Sankaran, Roshni Shetty, Vijay Swaminathan, Amardeep Singh

Abstract

Management Education today is considered as one of the most essential pre-requisite to get into the Corporate World. Pursuing management education world over has gained tremendous esteem in the recent past and the trend shows no sign of decline. Today not only a commerce graduate but also an engineer wants to acquire an MBA degree. For a college/institution to become eligible as business school there are a number of parameters that need to keep going, for e.g. qualified faculty, good infrastructure, excellent industry interface among others requirements. The paper aims at understanding the parameters influencing the branding of a B-School, and how brands act as a tool of excellence in the forthcoming years.

Mentors: Prof. Vatsala Bose, Faculty, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction

Branding is a modern day phenomenon. Certainly, during the late 1990s and the early 2000s, branding emerged as a significant area of emphasis not only for companies and their products, but also for municipalities, universities, other non-profit organizations and even individuals. Branding goes back at least 5000 years between the 1600s and the 1800s; criminals were branded as a form of punishment and identification. Slaves were also branded roughly around the same time period to signify ownership. The underlying needs from which branding originated are to ensure honesty, provide assurance, as a form of identification and create emotional bonding. Clearly, history provides some insight and perspective on modern day branding.

Branding has historically been a major concept in strategic marketing and is used to achieve multiple purposes. Branding has become one of the main methods in which a business can grow and take over the competition and is not in isolation but is ideally a part of a larger strategy that seeks to achieve certain long term objectives. Branding results in better differentiation points between products. As the world becomes more competitive and new products are launched in the same category, it is branding which helps people decide what they want to buy. Branding helps in creating a space for the product in the consumer’s mind space as well as create demand for it. Consumers accept a higher price for a good brand. This is an established rule in the consumer world and one of the main reasons to improve the branding of the product or service. Branding plays a critical role in a firm’s international expansion also. (Palety, 2007)

Now many B-schools have certain infrastructure such as wi-fi enabled campus and modern amphitheatre classrooms equipped with LCD projectors. A few B-schools like IMT (Ghaziabad), XLRI & S.P.Jain have even established campuses abroad. Those who find difficulty in setting up physical campuses have focused on interactive distance-learning programs.

Starting in the early 1980’s, many newspapers and magazines like the Financial Times, Wall Street Journal and Business Week started ranking B-Schools in the U.S.A. B-School Deans realized that reputation management is a critical component which impacts the rankings of a B-School and they responded by “branding” their MBA programs. Research Analysts like Ingram, Gopalan, and Loughman performed a content analysis of the brand name, logo and information contained in the web pages of B-Schools. Some lament the practice of ranking a B-School as it leads to the diversion of resources towards image management and branding and others laud it as leads to competition.

Since the research objective is to ascertain the essential parameters to brand a B-School, branding is the essential function which needs to be studied. Since the major factors,
mainly the parameters are affecting the branding of a B-School; we need to understand how brands function. B-School in the education market needs to communicate the values that make them different. There is stiff competition amongst different B-Schools and it is very important to brand a B-School. To maintain stature and grow without losing quality, the premium universities must distinguish their business offerings as brands whose values uniquely travel in elite global circles.

In this era of convergence branding plays a very important role. So it is imperative to understand the parameters required to brand a B-School. Different B-Schools have adopted for campaigns to brand themselves. Branding a B-School is not an easy task. The MBA degree is not a physical commodity as it has no shape or form. There are certain areas of concern which B-schools need to look into for branding themselves better.

1.1 Research
There is generally lack of emphasis on Research in B-schools. Research is the weak link in many Indian business education institutes. SIESCOMS in Navi Mumbai has launched Idea Research, where students are motivated to take up research projects.

1.2 Academic Ambience
Survival of B-school depends on the quality of academic ambience. It depends on several factors like; quality of academicians, rigor of admission or selection process, constant interaction with corporate, existence of adequate learning supportive systems and tools like library, access to technology, laboratories etc. Unfortunately many of Indian B-schools lack in most, if not all parameters mentioned above. According to a recent survey conducted by HR professional, a major finding has been that many of the MBA graduates do not have either academic depth or corporate perspective. Therefore they lack all the 3 essential parameters of managerial acumen i.e. knowledge, skills and attitude.

1.3 Quality Issues
Process approach with quality focus is a key to the success of an educational endeavor. The process should have well defined goals and objectives, evaluation of existing competencies and finding gap between desired and available resource mapping and finally a strong implementation framework with pre-determined methodology for constant review and monitoring.

1.4 Regulation
Management institutes mostly lack a central and single point regulatory authority for the management education in India. Government interference is increasing in the functioning of B-schools. The AICTE is the regulatory authority that has archaic laws which institutions have to adhere to, but in any case going by placement statistics the industry itself doesn’t seem to care about recognition from AICTE or any other government body. So the B-Schools should rather focus on its brand value rather than spending money to acquire the AICTE’s approval is the general perspective among some of the stakeholders. There is a consensus among many for setting up a private accreditation board that will take care of quality issues of a large number of B-schools. There are also accreditation bodies that are in the process of facilitating international accreditation in B-Schools.

1.5 Placement Centric Approach
The success of any management institution depends how effectively the managers created by the institutes have performed on the field. Unfortunately, the sole parameter of judging the efficacy of a management institute has been how effective the placement process has been. Many B-
schools have simply survived through leverage of their past equity and converted themselves into mere placement agencies than provider of quality education. The perception of the most important stakeholders i.e. the students is often myopic and hence placement centric. It is the institutions that need to go beyond the placement phobia and create right academic ambience with quality teaching. This will automatically result in better placement.

1.6 Qualified Faculty
The faculty in most of B-schools is getting outdated but sadly faculty development is not top priority in most B-schools. The single biggest problem facing the majority of B-schools is the lack of quality faculty. There aren’t just enough teachers, most of those who do their MBA’s or fellowships in management, end up in corporate jobs rather than on B-school campus as academics. A majority of B-Schools have a teacher – student ratio worse than 1:15 stipulated by the regulator. Many reputed B-Schools struggle to attract qualified faculty. As there is lack of quality faculty, the brand of the B-School gets affected the most and hence it’s important for B-Schools to bridge this gap.

The biggest challenge for B-schools perhaps is to catch up with the pace of changes in the professional world. Indian B-schools are not known to produce Entrepreneurs. Management graduates make better CEO’s and professionals. They are safe players and not risk takers but the situation is changing, albeit slowly. Potential Entrepreneurs are realizing that a B-school stint can fulfill their ambitions. There are a few who have defied the traditional B-school logic and became start up founders, or who further worked on their existing business skills at B-schools. There are more than 1400 regulated b-schools in India. If that number looks suspiciously big it’s because more than 95 per cent of them don’t really matter. Hence branding becomes a very vital part for the remaining 5 per cent of the B-Schools as they would want to attract the best students. MBA degrees are often seen as a ticket to lucrative corporate jobs.

2.0 Objective
The studies conducted by the magazines have helped the industry and the students at large to judge where a particular B-School ranks and gives insight on the parameters for judging a B-School. These surveys and studies also showcase the importance of the above mentioned parameters in branding a B-School. The prior studies help us gauge the lacunas existing at present in branding a B-School and our research aims to bridge this gap.

3.0 Methodology
A survey was conducted among the graduate students of various colleges. A semi-structured questionnaire was used to collect data from the respondents. A detailed analysis was performed. We visited various colleges and got questionnaires filled from graduate students from various streams i.e. B.Com, BMS, BSc (IT), Engineering etc.

We also approached some alumnus of different B-schools to get their feedback on their perceptions on branding at B-Schools. The scope of the research lies within the Mumbai region.

3.1 Sample Size
The sample size consisted of 75 students and 5 alumni’s from different B-schools. The study is restricted to Mumbai institutions.

4.0 Findings and Discussions
The results of the study are presented below.
4.1 Reason to Pursue an MBA
Of the 75 respondents surveyed, 41 of them wanted to pursue an MBA for growth opportunities and 40 respondents saw high salary package as a reason to pursue MBA. Only one amongst the 75 respondents had cited gaining knowledge as the rationale behind pursuing MBA.

4.2 Sources of Information Relied While Selecting a B-School
Nearly 47 respondents sought internet as a source to gain information about B-Schools and ranking on various websites to choose a particular B-School. There were 31 respondents who said that they sought the help of their friends and newspaper articles for acquiring more information and deciding on a particular B-School. There were 25 respondents who took professional help for guidance and information.

4.3 Reputation of a B-School
Nearly 97 per cent of the respondents (73) believed that there is a need to consider the name and reputation of a B-School before taking up admissions into that school. Although, these consider reputation 68 per cent (51) respondents felt that the name and reputation is not very important, when it came to admissions, while 29 per cent (22) respondents felt it to be important.

4.4 Accreditation
Accreditation by All India Council for Technical Education (AICTE) is considered to be a necessity by 91 per cent (68) of the respondents, while 9 per cent (7) did not feel the need for the same. Of the 91 per cent, 68 per cent (51) of them felt it is very important and 23 per cent (17) felt accreditation to be an important parameter before taking a decision before getting admission into a B-School.

4.5 Selection Criteria
Nearly 60 respondents felt that the selection procedure followed by the B-School determines the quality of B-Schools. The tougher the selection process, the better the B-School is what respondents believe in. 20 respondents among them believe that the selection procedure adopted by the B-School would help the B-School to identify quality students.

4.6 Seminars and Corporate Visitors
There were 41 respondents who felt that the seminars conducted by the B-School outside the campus is important, while 20 of them felt it’s very important and 14 of them felt it’s not important at all. There were 29 respondents who felt that corporate visitor to a B-School for lectures and various seminars and addressal is important and 6 felt it to be very important. Surprisingly a high number (40) of respondents felt that it is not important for corporate visitors to arrive in campus and take a seminar.

4.7 Placements
With respect to placements, 53 respondents felt that the percentage of students placed from the B-School is very important, while 22 of them found it important. Similarly 54 of them found the salary package offered in a particular B-School to be very important and 21 of them felt it is important.

4.8 Faculty
Nearly 35 of the respondents felt that the presence of permanent faculty is important and 15 of them felt it to be very important. There were 40 of them who felt that the faculty and student ratio is important and 22 of them felt it to be very important. There were 44 of the respondents who felt that the experience of the faculty in teaching and in the industry is very important and 29 of them felt it to be important.
4.9. Infrastructure
Out of total respondents 53 of the total respondents felt that the wi-fi enabled campus is very important and 49 of them felt that the library is very important as a library with variety of books is of utmost importance in a B-School. Nearly, 58 of them felt the need for a yoga center and a gymnasium for recreation purposes. Also 63 of the respondents felt that a hostel accommodation (residential) is needed while doing a MBA program.

4.10 International Linkages
When asked about international linkages, 25 of the respondents felt that a student exchange program is very important and 35 of them felt that it is important. Also 55 of them felt the need for faculty exchange program in B-Schools.

4.11 Important Characteristics for Building a Reputation of a B-School
There were 12 respondents who felt that the reputation of a B-School is built through the selection process of that B-School. Another 11 of them felt that the placement record of the B-School is a parameter to judge the quality of a B-School. Also the visibility of B-School matters, where 10 respondents felt that to build a name and reputation the B-School needs to advertise and make its presence felt. Other characteristics that respondents felt were detrimental for leveraging the reputation of a B-School is as follows:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strong Curriculum</td>
<td>8</td>
</tr>
<tr>
<td>Summer/Research Projects</td>
<td>5</td>
</tr>
<tr>
<td>Excellent Faculty</td>
<td>8</td>
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</table>

The overall characteristics expressed by respondents are depicted below.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Number of Respondents</th>
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<tr>
<td>Better Salary</td>
<td>14</td>
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<tr>
<td>Good Job Profile</td>
<td>6</td>
</tr>
<tr>
<td>Growth Opportunity</td>
<td>24</td>
</tr>
<tr>
<td>Better Social Status</td>
<td>2</td>
</tr>
<tr>
<td>Others (Knowledge)</td>
<td>1</td>
</tr>
<tr>
<td>Better Salary, Good Job Profile</td>
<td>4</td>
</tr>
<tr>
<td>Better Salary, Good Job Profile, Growth Opportunity</td>
<td>4</td>
</tr>
<tr>
<td>Better Salary, Good Job Profile, Growth Opportunity</td>
<td>5</td>
</tr>
<tr>
<td>Better Salary, Good Job Profile, Better Social Status</td>
<td>1</td>
</tr>
<tr>
<td>Better Salary, Growth opportunity</td>
<td>6</td>
</tr>
<tr>
<td>Better Salary, Growth opportunity, Better Social Status</td>
<td>1</td>
</tr>
<tr>
<td>Better Salary, Better Social Status</td>
<td>5</td>
</tr>
<tr>
<td>Good Job Profile, Growth Opportunity</td>
<td>1</td>
</tr>
<tr>
<td>Good Job Profile, Better Social Status</td>
<td>1</td>
</tr>
</tbody>
</table>

6.0 Recommendations
From the findings of the survey the study recommends that the following needs to be considered in the branding process of an MBA Program.

- Focus on the selection criteria is very important as 16 per cent of the respondents consider that selection
process in an institution determines the quality of students that a B-School will admit, which would ultimately hold good reputation in the education market.

- Communicating the placement record of the B-Schools is of utmost importance as students seek information of the placement details of the B-School and hence the same should be made available to the viewers either online or in the brochures.

- Strong and flexible curriculum should be the focus of the management institutions as 11 per cent (8 respondents) strongly felt that the curriculum of a B-School should be revised at periodical intervals and that a good course structure could be a unique selling proposition for the B-School.

- Students are becoming aware about the fact that an MBA degree demands extensive hours of work with the groups for the various subjects. This is presented by eight per cent of the respondents who have expressed the need for having a residential MBA program. For a B-School to attract good students from outside the city, it must have a good residential facility.

- A strong alumni network is also important for any B-School as they are currently placed in the industry and would help the alma mater in terms of placement and getting corporate speakers for various events and this would help the B-School to brand themselves with the corporate organizations.

- Advertisement and visibility of a B-School is a necessity in this era of convergence as there is tremendous competition. Advertising through the internet, newspapers and word of mouth publicity could be undertaken by the B-School as Figure 01 shows that most students rely on these medium for decision making.

- The B-School has to conduct a lot of seminars outside the campus and invite speakers from the industry as 61 out of 75 respondents felt that seminars give visibility to the B-Schools.

**Figure 01: Sources of Information Most Often Sought by Respondents**

- The infrastructure acts as a physical evidence as the B-School acts as a service provider and hence it becomes important for the B-School to provide its students good infrastructure such as air-conditioned classrooms, good library, Wi-Fi enabled campus. Approximately 75-80 per cent of the respondents felt that good infrastructure is important.

- Conducting student and faculty exchange program is also important as it provides a student an opportunity to learn different cultures and add a new dimension to his/her thinking. This would also place the B-School on the global map.

- Taking part in rankings and surveys plays a very important role in judging the position of a B-School with respect to its competitors. The B-School’s must participate in such rankings which would leverage the reputation of a B-School.

- From the survey conducted among the corporate, we find that rankings of a B-School is an important parameter while judging a B-School and selecting them for campus placements. Also the rankings should be conducted by prominent business magazines such as Business Today, Business Outlook and Dalal Street.
• The criteria for selecting a B-School for recruitment by the corporate organization are based on the rankings, student composition, brand name etc. It is important for the B-School to focus on these areas and make sure that the brand of the B-School is visible among the corporate organization as well as the student community.

5.0 Conclusion

The B-school brand will be decided (as with any product/service), by the quality of its students, the placement track record, rankings of a B-school. The b-school brand should be painstakingly built up, with professors who are motivated and inspiring who understand the value of professionalism, ethics and stakeholder rights. The B-school should build on its available resources, which is refurbished creatively and quickly. These resources should be capitalized so as to produce a confident batch of performers, who with the apt amount of exposure are grabbed by the recruiters. An Alumni association decides the future of the school and they get really vibrant because they want to give back something from their alma mater. Later, they do their bit naturally, and the school brand gets formed and shaped into a well cut and polished diamond, much sought after, for a long time.

From the study we conclude that parameters such as residential program, strong alumni network, good qualified and experienced faculty and infrastructure play a vital role in building the brand of the B-School. A B-School should thrive for excellence constantly. Be early mover to break the clutter. Position yourself in an innovative way in a B-school market. Act like a successful corporate house with dynamism and professionalism at crescendo. Think global and most importantly act global also. Make world your oyster.

One needs to remember that Rome was not built in a day, so is ones B-school brand!

Bibliography

• Premchand Palety, Outlook - September 2007, P.42– 64.
• www.brandingstrategyinsider.com
Annexure 01: Questionnaire for Students of MBA Program

Name: ________________________________
Contact No.: __________________________ Email Id: __________________________
Company: ______________________________ Gender: M □ F □

Q.1. According to you, which are the top 5 B-Schools in Mumbai?
1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________

Q.2. How important is the B-School ranking while selecting your required manpower from different campus?
1. Very Important □ 2. Important □ 3. Doesn’t matter □

Q.3. Which ranking do you follow while selecting B-Schools for your required manpower?
4. Live Mint (Newspaper) □ 5. Others (Please specify) _______________________

Q.4. Do you have a rigid empanelled list of B-Schools to go for campus recruitment?
1. Yes □ 2. No □

Q.5. If yes, what are the criteria while selecting the B-Schools?
__________________________________________________________________________

Q.6. How often do you refresh the empanelled list of B-Schools?
1. Once a year □ 2. Once in 2 years □
3. Once in 3 years □ 4. If other, please specify _____________________________

Q.7. Does a mention of B-School in various educational magazines effect your selection of that B-school?
1. Yes □ 2. No □ 3. Doesn’t Matter □

Annexure 02: Alumini Guidelines

Q.1. Which B-School did you pursue MBA from?
Q.2. Which course had you enrolled for?
Q.3. What were your expectations from the course?
Q.5. What were your sources of information while selecting a B-School to do your MBA?
4. TV □ 5. Internet □ 6. Faculty □
7. Seniors □ 8. Alumni □

Q.6. How important is the ranking given to a B-School?
1. Very Important □ 2. Important □ 3. Doesn’t matter □

Q.8. Would you recommend your B-school to your friends to pursue their further education?
1. Yes □ 2. No □

Q.9. What suggestion would you like to give to make your B-school a better place to study?
Job Satisfaction: The Counselors Bite of the Pie!!
Richie Agarwal, Nidhi Sehdev, Shubrot Sikdar, Sreeja Thoosath, Richa Kakkad, and Khanjann Ashar

Abstract
This study concentrates on job satisfaction experienced amongst the population of practicing counselors to understand how content they are within their current profiles. Various facets have been considered to attain the objective. The study covered a sample size of 15 professional counselors in the city of Mumbai, in diverse fields and spanned across a month. The major influential factors for persons to select the field have been passion and motivation. Family acceptance and social recognition play a pivotal role in the vocation. Also one of the desired areas of improvement is awareness and acceptance. The future prospects of the field and profession are very bright. There is a lot of potential since the sector is much disorganized.

Mentor: Prof. Susen Varghese, Faculty, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction
Counseling is generally considered as a helping profession in which the members are specially trained and licensed or certified to perform a unique and needed service for fellow human beings. The basic need of counseling arises due to the behavioral aspect of humans. Here psychological aspect of counseling comes into use. Every one has their own life to structure, but sometimes, somewhere or the other everyone needs a ear to be lent to their thoughts and feelings. Here lies the importance of counseling.

Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be in their lives. The management style and culture, employee involvement, empowerment and remuneration are some of the factors which influence job satisfaction amongst individuals.

In today’s scenario, unfortunately burnouts amongst employees have become prevalent in the organizational setup. Employees are facing various challenges in the organization with respect to job satisfaction. Some of the aspects pertinent to job satisfaction are discussed below.

1.1 The Need for Job Satisfaction Amongst Counselor
The job satisfaction experienced amongst the population of counselors would help understand what they feel about their jobs, and what aspects of the job are focused upon. It would give valuable information with regards to their work environment, i.e. infrastructure, interpersonal relations with colleagues and also inputs on their working hours, workload, remuneration as well as emotional satisfaction on the personal front. The study would act as an indicator of the emotional stability and mental health.

From the company’s point of view, it would act as a diagnostic tool for looking into their employee problems as well provide a valuable communication channel to the benefit of the organization.

1.2 The Parameters for Measuring Job Satisfaction of Counselors
1.2.1 Money Aspect
There is a saying that ‘We have got just one life; let us do what we like’. Counseling is a profession which is almost always chosen by people out of immense interest and liking for the profession. Though earning scale increases after a certain phase in the profession, initial hard work and interest play an important role.

It is observed that though money is generally not the driving factor, counselors definitely want to be appreciated in their work by way of remuneration.

1.2.2 Infrastructure
Infrastructure is another factor that plays a role in determining the job satisfaction level of a person as the environment in which he/she works acts as a booster to their efficiency. If more infrastructural facilities are provided, the person feels more comfortable with the ambience and hence is in a better frame of mind and this enhances ones liking for work as well as efficiency in turn. Both the counselor and the client require a good infrastructure and ambience to achieve desired results.

1.3 Emotional Satisfaction
Counseling being a profession chosen out of a person’s interest in helping others or/and behavioral sciences is self-motivating. The humanitarian basis works as the key factor.

1.3.1 Burnout
It is usually used to describe the feelings associated with long-term, job related stress. Counselors are particularly prone to it because they work so closely with other people.
Maslach (1981) suggests that burnout is a syndrome of emotional exhaustion, depersonalization and reduced personal accomplishment that can occur among individuals who do ‘people work’ of some kind. This is considered a type of job stress according to Philip Burnard and Kogan.

Our study will be precisely aimed at gaining better insights on how the above discussed factors affect a counselor and one’s level of attachment for the job. For the purpose of our research, this study is primarily focusing on counselors from the following fields:

Psychology – Clinical Psychologists who counsel people suffering from mental illnesses and a host of other problems.

NGOs – Social Counselors who counsel people from the under-privileged sections of the society. It could be again for social/family/mental issues.

Corporate – Corporate counselors (a relatively new concept) who may be freelancers or on a contract basis with companies. They counsel employees having work-related problems.

Rehabilitation (Drugs/Smoking) – Rehabilitation Counselors who help people do away with addictions causing health hazards.

Career – Career Counselors who guide and enlighten students on career options and make them choose the right avenue through various techniques.

2.0 Objective
The study aims at measuring the degree of job satisfaction among counselors with respect to various significant aspects.

3.0 Methodology
The study was carried out through primary research methods which were done through questionnaires and interviews. The secondary research was carried out through desktop research and other sources such as magazines and books.

The study was carried out in Mumbai city and covered a sample size of 15 professional counselors in diverse fields and the study was conducted across a month’s span.

The study examined the degree and dimensions of job satisfaction among a representative sample of practicing counselors. This helped determine whether a counselor’s satisfaction was related to demographic and experiential/situational factors such as remuneration, infrastructure, social status, job profile and growth opportunities, work-life balance and others such as interpersonal relations.

References from colleagues, friends and family were taken and interviews were conducted. Many of the counselors were contacted by the authors by way of cold calls, visiting hospitals and counseling centers.

The format of the questionnaire comprises mostly of open-ended question giving us a deeper insight into the different aspects of professional satisfaction among the counselors.

4.0 Findings
The professional counselors are expected to be somewhat different from other employed persons in their degree of satisfaction and in the relative valence of components of their professional roles and work settings in determining their job satisfaction and dissatisfaction. The ethos of counseling, as a helping profession, suggests that factors such as a sense of achievement in successfully helping clients and the nature of the work itself would more strongly influence counselors’ job satisfaction. We further expected to find that the components of counselors’ work settings would be less influential determinants of
professional dissatisfaction among counselors with greater opportunity to control the conditions of their work.

The study covered counselors practicing in various facets of the corporate and social sectors. The sample comprised of corporate, career, health, NGO, and rehabilitation counselors (Refer Figure 01).

Figure 01: Sample Distribution of Counsellors Representing Different Segments

A variety of understandings of the concept of counseling from professionals in the field has been brought to light in the study. Counseling as a professional occupation, therefore, derives not from the clinic but from more social settings. It focuses on helping persons resolve problems or role issues related to work or school or family matters. In this setting, the counselor is a “problem solver” who through direct advice or non-directive guidance helps the client makes rational decisions. It is a problem solving, self-help and enhancement oriented process. It is not just talking or advising the affected person but listening to someone’s problems, understanding them and their needs and accordingly giving solutions. It also involves solving problems collectively and objectively with the patient by providing the adequate emotional and psychological support.

Thus in the study, passion/motivation was cited by 11 out of 15 of the respondents (Refer Figure 02) as the foremost inspiration for choosing the profession. The other reasons stated include flexibility in the work, and continuity in the job profile.

Figure 02: Reasons for Choosing the Profession

4.1 Important Aspects of Job Satisfaction

Based on the study it was observed that a number of factors are considered as most important part of professional satisfaction among counselors. Majority of the respondents have said family acceptance and social recognition as the most imperative factors. Being in very different profession compared to other professions, recognition in the society gives them a sense of achievement. Growth within the profession is an essential aspect as a clear career path is the key to job satisfaction.

Table 01 Important Aspects of Job Satisfaction

<table>
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<tr>
<td>Remuneration</td>
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</tr>
<tr>
<td>Infrastructure</td>
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<td>Average</td>
</tr>
<tr>
<td>Privacy &amp; Confidentiality</td>
<td>5</td>
<td>Average</td>
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</table>
Another significant feature expressed is the infrastructural facilities. This is recognized as important since some of the counselors are not satisfactorily provided a working area in their organization.

The other elements of job satisfaction and their importance in a counselor’s profession include mainly the remuneration, their job profile, the success rate of therapies undertaken, their career growth opportunities, the interpersonal relations among the other factors.

<table>
<thead>
<tr>
<th>Particulars</th>
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<td>Company Brand</td>
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</tr>
</tbody>
</table>

4.2 Relationship with the Client

According to the respondents a person with a pre-conceived notion would consume more time as the mindset needs to be changed first and then the right direction needs to be given. Nearly, 87 per cent of the respondents have cited that dealing with persons with pre-conceived notions is a bigger challenge than those who are uninformed.

All the respondents cited that they maintain a professional attitude while addressing the issues of their clients and seldom get emotionally involved or affected. This professional attitude helps them take rational decisions and give appropriate solutions to their clients. The feedback and credit given by the clients has been cited as very important factor by 73 per cent of the total respondents. The effect of the measures taken by the counselors can be understood only by the valuable opinions of the clients.

Figure 03: Work Place Challenges

Also 73 per cent of the respondents cited attitude, interest and resistance of clients to respond in a desired way to them is one of the biggest challenges faced.

4.3 Current Jobs

Nearly, 67 per cent of the respondents have confirmed that their expectations from the job prior to joining have been fulfilled to complete satisfaction. According to our study 80 per cent of the respondents intend to continue in their
professions on a permanent basis. One of the main reasons given was passion and the sense of achievement. Most of the respondents were of the opinion that their current jobs gave them a great level of satisfaction and contentment. As well it is considered an intellectually challenging profession where they have been successful to a large extent.

“I believe whatever I received from the society I should give back to the society my best. I believe there is one life and that should be lived for others, and be happy whatever you are blessed with.” - Mrs. Prabhavathy Christdoss

The future plans of most of the respondents are to create various means to propagate awareness. They also want to start their own ventures and devote more time and energy towards their interest areas.

4.4 Areas of Improvement

There were respondents who cited that the awareness and acceptance of the profession in the society (32 per cent) and its need is one of the major areas of improvement. Following closely are the government policies which have been cited by 30 per cent as an area that needs to be emphasized (Refer figure 04).

Figure 04: Areas of Attention for the Profession

5.0 Conclusion

The future prospects of the field and profession are very bright. There is a lot of potential for the sector. However it needs to be over viewed considering that is highly disorganized. Also the overall requirement for counseling professionals will increase as skill sets needed become more specific. With growing stress levels and changing social structure, psychological support would enable people to cope with contemporary issues. There has been a complete turnaround in the profession from being accepted only for the mentally ill to now being used as a tool for enhancement and developmental purpose of humans.

The study has shown that better trained persons should be employed to deal with the change in present lifestyle and culture. The skills required should be continually updated or upgraded to keep at par with the changing times. Awareness should be created to a large extent about the various aspects of counseling which will put the clients at ease and hence favor satisfaction amongst counselors. The Government as well as a number of institutes are required to take initiatives to provide adequate support by changing policies and refining the course curriculum for the counselors.

Information sought through the study would assist faculty and administrators of professional counselor preparation programs in advising students about the elements of counseling practice they are most likely to find satisfying and aversive.

From the study, the degree of job satisfaction amongst counselors working in diverse social and corporate fields shows that many respondents were content with the various factors related to job/professional satisfaction. They seem to have a sense of achievement on being linked to the profession. One of the main factors for satisfaction for them is to have the opportunity to alleviate pain in the lives of
those suffering. Their desire to remain in the profession on a permanent basis is a proof.

Each counselor be it from NGO, corporate, health or rehabilitation segment feels a sense of belonging in their respective specializations and are completely satisfied in their current organizations and are passionate about it. This field is growing at a rapid rate and has plenty of opportunities. Overall the counselors seem satisfied with most of the facilities and enjoy their work even with the ambiguity surrounding it. However, the reasons stated for improvement needs to be considered and given much importance for these counselors and the upcoming professionals. These could improve the performance as well as provide job satisfaction as it plays an important role for the organization to grow in the future.

Bibliography

- Introduction to Counseling and Guidance (Sixth Edition) – Robert L. Gibson and Marianne H. Mitchell- Pearson Education

Annexure 1: Questionnaire

1. Name: ____________________________
2. Age: ____________________________
3. Sex: 1. MALE 2. FEMALE
   b. Office No. ____________________________
5. Name of the organization: ____________________________
6. Location: ____________________________
   a. Office: ____________________________
   b. Residence: ____________________________
7. Designation: ____________________________
8. Years of work experience: ____________________________
9. Category: Type of counselor ____________________________
   1. CORPORATE 4. CAREER
   2. HEALTH 5. NGO
   3. REHABILITATION ____________________________
   If others, please mention: ____________________________
10. What does the concept of counseling mean to you (state in just 2-3 lines) ____________________________

11. What was your inspiration/s to choose this particular field? ____________________________
1. Have much flexibility in this job
2. Got the job and continued
3. Find this job easier than others
4. Did not get any other job
5. Passion/motivation
6. Others:

12. Can you rate the following factors which play a major role in your job satisfaction on a scale of 1 to 5? [*1-2: poor, 3: average and 4-5: excellent]

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
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<tbody>
<tr>
<td>Remuneration</td>
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<td>Infrastructure</td>
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<td>Social Recognition</td>
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<td>Family Acceptance of the Profession</td>
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<td>Job profile</td>
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<td>Success Rate of Therapies/Cases Undertaken</td>
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<td>Career Growth Opportunities</td>
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<tr>
<td>a. Within the Organization</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Within the profession</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Within the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Training Opportunities</td>
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<td></td>
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</tr>
<tr>
<td>Recognition and appreciation</td>
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<td>Work-life balance</td>
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<tr>
<td>Perception of the Role in Management Decisions</td>
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<td>Company Brand</td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Has your job fulfilled the expectations you had before joining?
   1. YES 2. NO 3. TO SOME EXTENT

14. While counseling do you find yourself (IF YES- 1 AND IF NO- 2)
   1. Being emotionally carried away
   2. Maintaining a professional attitude

15. Is it important for you to monitor the feedback or success credit given by your respondents to you?
   1. VERY LITTLE 2. MODERATELY 3. VERY MUCH

16. Would you like to continue in this profession on a permanent basis?
   1. YES
   2. NO
   a. If YES, give reason
   b. If NO, give reason

What would be your future plans?
17. According to you, which of the following areas require improvement?
   (Prioritize on a scale of 1-5)
   1. Work Environment in the Organization
   2. Government Policies
   3. Awareness & Acceptance in the society
   4. Acceptance towards the profession

   5. If others, comment:

18. What according to you is the future scope of this profession?

21. In counseling, what, according to you is a bigger challenge?
    1. Person with a pre-conceived notion or
    2. Person who is uninformed
    Elaborate:

22. Do you face any problems while addressing issues related to the employees of an organization?
    1. YES
    2. NO
    a. If YES, then state the problems.

23. Which factors within your work environment favor and which ones are lacking in fulfilling your expectations?
    a. Favorable Conditions:
    b. Unfavorable Conditions:

24. Which according to you is the biggest challenge
    1. Work pressures
    2. Psychological Effects of the cases on you
    3. Attitude, Interest and resistance of clients to respond in the desired way

25. Do sensitive cases give you a second thought on pursuing the profession? Why?

26. How important is rehabilitation counseling in today’s times? Do the extreme conditions have adverse effects on your mindset?

27. Is there adequate appreciation and motivation for you to continue in this field?
   1. YES  2. NO  3. TO SOME EXTENT

   Suggestions to make the profession a more satisfying Experience:-

   1.
   2.
   3.
   4.
Stress“O”meter: The Corporal Graph of Managers
Snehal Agrharkar, Rupal Bapna, Srijita Ray, Snehal Rasal, Rajashekar Reddy,
Varun Pattiwar, Atul Prasad

Abstract
This study concentrates on determining the level of stress experienced by the managers and personnel at the top management level, its main causes and its physical implications. The study covered a sample size of 20 corporate managers in the city of Mumbai, in diverse fields. The survey highlights the main factors that contribute to stress such as long working hours, job-security, work relationships, work related pressure and infrastructure facilities, associated with all kinds of jobs. This study concludes that stress is inevitable, with increasing demands of work and home life; stress on the job is a problem causing physical, mental, and financial consequences for employers as well as employees.

Mentor: Prof. Susan Varghese, Faculty, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction
Nature of work is changing at the pace of growth of economies worldwide. With emerging competition, expectations from a particular job profile are increasing. Employees often encounter the gap between their capabilities and requirements of job. As a result of such stress levels the employees health and safety are prone to greater threat.

Stress is not only a modern day concept. The ancient Romans and Greeks had the stress of speaking in a Senate or leading a legion into battle. But word stress was not used extensively until introduced by Hans Seyle in 1956. He defined stress as, "the non-specific response of the body to any demand for change". But today people have their own definitions. Stress has become a buzzword. According to the varied literature some people use stress to refer to an overbearing or bad boss or some other unpleasant situation they were subjected to. For many, stress was their reaction to this in the form of chest pain, heartburn, headache or palpitations. Others used stress to refer to what they perceived as the end result of these repeated responses, such as an ulcer or heart attack. Many scientists complained about this confusion and one physician concluded in the 1951 issue of the British Medical Journal that, "Stress in addition to being itself, was also the cause of itself, and the result of itself".

Prolonged stress can take a toll on physical and mental health of employees as it can cause heart related and mental disorders. From this the need to educate people about stress and its physical ailments arises. Many health-care professionals are recognizing the importance of stress and its correlation with many other diseases is growing. The new field of behavioral medicine is one of the specialties concerned with teaching people to reduce the negative influences of stress in their daily lives.

Unfortunately, the major problems faced by these professionals are, making people aware that they are undergoing stress and thereby some physical ailments. Today, people are indifferent towards stress and its effects. They think stress is more or less part of their profession or job and hence, it’s unavoidable. Stress to some extent could be unavoidable but its effects on our health can very much avoided by taking proper cautions at the right time.

1.1 The Need to Study Stress
With the increase in stress related illness in today's world, the understanding and know-how of the concept of stress, its causes, its implications, etc. is not only required for the corporate but also the general public, especially the students, at all levels. As students, it is important to be able to recognize the outward signs of stress so as to overcome it at an early stage. The common reasons which cause physical stress among managers are:

- Long working hours
- Job insecurity, particularly in relation to terms of employment
- Work relationships
- Entertainment resources and communication streams

There are almost countless amounts of benefits of managing stress. By managing or channeling a person’s stress it will lead to a better life and a better outcome. It could prevent many other manifestations such as high blood pressure, pain, and any other heart problems. The most emotional benefits are a better quality of well being and life, reduced irritability and mental pressure. If people realized all these essential steps they would no longer be stressful today as they are. Before managing stress knowing the stress is the most important aspects. And that’s where this research study has gained importance. This study will help managers, aspiring managers to identify the level of stress they are undergoing. Accordingly they can take measures to either avoid stress or manage stress and could stay healthy and peaceful as ever.

This study will give people a broader view of the extent of stress and its consequences on health and thus, help them to prevent being a victim of the big “S”, i.e., Stress. It will also
help them to cope up with stress related issues in a better and quicker way. After a person has conquered stress he or she will have a much better peace of mind. This study aims at awakening people at the right time, before stress takes a toll on their physical health. A brief overview about the workplace stress, its causes and its implications could give the reader an idea based on which the study is perceived.

1.2 Workplace Stress
Job stress can be defined as, the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury.

1.2.1 Causes and Symptoms of Job Stress
The main causes of Job stress are: Work relationships, resources and communication, pays and benefits, infrastructure conditions at workplace, work related problems, and commuting or travel facilities available.

Studies by the National Institute of Occupational Health and Safety (NIOSH) show the following symptoms to be the early morning signs of workplace stress:

- Sleep disturbances, Insomnia, Depression, Anxiety, Drug and alcohol abuse
- Migraines, Headaches or backaches, Muscle aches, Muscle tension and stiffness
- Difficulty in concentrating, Short temper, Low morale, Job dissatisfaction, Domestic violence, Mood swings, Loss of sex drive
- Ulcers, Diarrhea or upset stomach, Nausea, dizziness, Dry mouth, Hair loss, Rapid or mumbled speech, Frequent colds, Irritable bowel syndrome
- Autoimmune diseases, Chronic pain, Chest pain, rapid heartbeat, Weight gain or loss, Skin breakout, Skin problems

1.2.2 Implications of Stress
Stress can have financial, emotional and physical implications on a person.

Financial Implications
Stressed employees generally take more sickleave days and file more disability claims than do contended employees. Disgruntled employees often quit after extensive investment has been made in their training, and another person has to be trained in their place. Job stress can result in decreased productivity. Errors made by stressed workers can result in faulty products that cannot be sold, or worse, that fail after sale and lead to lawsuits.

Emotional Implications for Individuals
Stressed workers may become depressed or angry. Alcohol or drug use increases as self medication for distress, which in turn creates more problems. Emotional implications may also include suicidal tendencies, criminal tendencies, low self esteem among managers, inter-personal relationships and decision making abilities can be affected.

Physical Implication for Individuals
Some examples of physical symptoms of stress include: fatigue, headache, upset stomach or indigestion, muscular tension, change in appetite, teeth grinding, change in sex drive and feeling faint and dizzy.

2.0 Objective
The study aims at understanding the level of stress among managers at the corporate level and its physical implications. It aims at awakening people at the right time, before stress takes a toll on their physical health.

3.0 Methodology
The study consists of the analysis of a sample size of around 20 senior level corporate managers from the service sector. The sample size has been selected on the basis of the
designation and level of responsibilities handled by the corporate in their respective fields.

The methodology adopted to collect data to support the study is in the form of interviews and of a survey conducted in the form of a questionnaire. The questionnaire consists of a total of 12 questions both open ended and closed ended, as well as multiple choice questions, related to the area of interest, so as to find out the factors leading to stress among the managers and their view on the same. The survey has been conducted by personally interviewing the respondents in the comfortable atmosphere of their homes, on the weekends. The questionnaire has been provided in two formats.

4.0 Findings
The study was conducted among the managers, the sample respondents and brief background of the same is provided in this section. The age wise break-up of managers is presented below. Comparatively more number of managers were studied with higher levels of experience as represented by their age (Refer Table 01).

Table 01: Age-wise Break-up of Sample Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>No. of Managers</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-30</td>
<td>2</td>
</tr>
<tr>
<td>30-35</td>
<td>4</td>
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<td>35-40</td>
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</tr>
<tr>
<td>40-45</td>
<td>3</td>
</tr>
<tr>
<td>45-50</td>
<td>6</td>
</tr>
</tbody>
</table>

It can be seen from the Table 01 that, there are more managers in the age group of 45-50 years, who undergo higher level of stress. It can be concluded that with the growing age the stress becomes more prominent. Generally, it is expected that it is after the age of 35, managers get more stressed. The reason for same is explained in the later part of the report.

4.1 Perceptions of Managers about Stress
With due reference to this study it can be said that stress is fact of life. Nearly 50 per cent of the managers interviewed face higher levels of stress. By higher level of stress we mean more than healthy levels of stress. Managers perceive stress as being mental tension (37 per cent say so) whereas some associate stress with emotional pressure (23 per cent), fatigue (20 per cent), work pressure (17 per cent) and Worry (3 per cent). Managers consider stress as part of their job and, that it is bound to occur at every level of their work life.

Figure 01: Managers Expression of Stress

4.2 Main Factors Influencing Stress
There are ample factors which causes stress to managers. To quantify the study results, it’s classified that these causes could be due to three main reasons namely problems of/at work, problems of/at home, problems while commuting to work place. All of these factors are present somehow in any environment to contribute to ones stress. Nearly, 90 per cent of the managers have expressed that, work related problems are main contributory factors to stress, 45 per cent have
associated to problems of/at home which make them stressful. In cities like Mumbai, where traveling take a toll on managers due to heavy traffic accompanied by pollution, 35 per cent managers face lot of inconvenience while traveling. (Refer figure 02)

**Figure 02: Associated Problems Attributed to Stress**

(N=20)

<table>
<thead>
<tr>
<th>Work Place</th>
<th>Home</th>
<th>Travel</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>15</td>
<td>10</td>
</tr>
</tbody>
</table>

4.2.1. Problem at Work Place: Office Interiors
Interior arrangement of office furniture and equipments or the ergonomics could cause physical stress in managers. The figure 03 explains the stress attributed towards ergonomics of the office.

**Figure 03: Stress Attributed to Ergonomics of the Work Place**

These could have long term effect on their physical well being. For example back ache due to improper seating arrangement can cause managers to undergo health problems. Also health problems could be due to unhygienic canteen facilities. We have observed that, the main problems faced by the managers are availability/non-availability of smoking zones (66 per cent), rigid working polices like restriction on the number of break-time taken by the employees, whereas (48 per cent) few feel that proximity to the toilets and its hygiene creates problems. While there are also managers facing problems due to overcrowding and spacing.

4.2.2 Problems at Work Place: Job Profile and Work Timing
A major concern among the managers is their job profile; this also becomes a major cause of stress for them.

**Figure 04: Stress Attributed to Job Profile**

<table>
<thead>
<tr>
<th>Heavy work load</th>
<th>Unfair distribution of work</th>
<th>Unclear reporting patterns</th>
<th>Repetitive/boring work</th>
<th>Uncalled job responsibilities</th>
<th>Lack of recognition &amp; appreciation</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

It has been observed from the primary data that a maximum number of managers, about 70 per cent are stressed because of lack of appreciation and recognition at their work place. About 50 per cent of the managers are stressed because of the extra responsibilities that they have to undertake at their jobs.

4.2.3 Problems at Work Place Vs Work Relationship
Manager’s job demands regular contact with other people at work. Poor or unsupportive relationships with colleagues and/or supervisors can be a unnecessary source of work pressure. In addition, pressure can occur if individuals feel isolated or unfairly treated.

When the managers were asked about work relations and workplace stress, the responses that it often are sometimes affect were mostly pertinent to ego issues, favoritism and improper communication from the management over all other work relationship related problems. Other prime issues involve favoritism and improper communication from management which affect work relationships.

4.3 Impact of stress on physical health of Managers
Impact of stress can be adverse on the health of managers. Before confronting these adversities managers experience certain symptoms of stress. This study highlights 38 such symptoms, to which managers have responded in following manner. Graph displays only those symptoms which frequently occur to managers. 85 per cent of the managers suffer from backache and/or headache mainly due to undue work pressure, improper seating arrangements in office and inconvenience faced during travel to work place.

<table>
<thead>
<tr>
<th>Ailments</th>
<th>Many times</th>
<th>Sometimes</th>
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</thead>
<tbody>
<tr>
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<tr>
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<td>Chest pain/palpitations</td>
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<tr>
<td>Indigestion or nausea</td>
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<td>5</td>
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<tr>
<td>Sleeplessness</td>
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<tr>
<td>Irritability</td>
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<td>8</td>
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<tr>
<td>Backache/neck-pain</td>
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<tr>
<td>Stomach Upsets</td>
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<td>10</td>
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<tr>
<td>Forgetfulness</td>
<td>0</td>
<td>6</td>
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<tr>
<td>Skin allergies</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Hair loss</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Poor Vision/ Red eyes</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Withdrawal from social life</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Petty quarrels with friends / family</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Criminal thoughts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Depression</td>
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<td>2</td>
</tr>
<tr>
<td>Loss of Appetite</td>
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<td>2</td>
</tr>
<tr>
<td>Fatigue / Lethargy</td>
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<td>Frequent temper tantrums</td>
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<td>Inability to concentrate</td>
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<tr>
<td>Nail biting</td>
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<tr>
<td>Numbness of body parts</td>
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<td>Self Isolation</td>
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<td>Loss of Creativity</td>
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<tr>
<td>Dry Eyes</td>
<td>0</td>
<td>3</td>
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<tr>
<td>Weight Loss / Gain</td>
<td>0</td>
<td>7</td>
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<tr>
<td>Frequent Cramps</td>
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<td>3</td>
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<tr>
<td>Nerve Pulls</td>
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<td>3</td>
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<tr>
<td>Excessive Sweating</td>
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<td>6</td>
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<tr>
<td>Day Dreaming</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Slurred / Fast Speech</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Frequent Urination</td>
<td>0</td>
<td>3</td>
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</table>
Ailments & Frequency

<table>
<thead>
<tr>
<th>Ailments</th>
<th>Many times</th>
<th>Sometimes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wet palms</td>
<td>0</td>
<td>3</td>
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<tr>
<td>Constant Murmuring</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Over Eating</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Breaking Down Frequently</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Experience Suicidal thought</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Impatience/restlessness</td>
<td>0</td>
<td>4</td>
</tr>
</tbody>
</table>

5.0 Conclusion

The study shows that one of the major reasons for stress at workplace is lack of appreciation and recognition as well as lack of authority which they feel that employees deserve. Therefore, organizations should make an effort to adequately empower managers, give them due credit and appreciation at appropriate occasions.

Further, the office interiors play a major role in determining the stress level. Therefore, the office interiors should always be designed keeping in mind the physical comfort of the employees and nature of their work.

There are problems like ego issues among managers and lack of timely communication from the higher Management. Such problems can be dealt by taking appropriate measures which will bring employees and employers closer and build right attitude among them. The measures include sessions like stress management, yoga sessions, team activities like excursions and lot of informal gatherings.

As per the respondents’ suggestions, it is recommended that there should be proper facilities and amenities for managers depending upon the nature of their work to make the atmosphere cheerful and comfortable while working. After all, it is the healthy mind and healthy body which makes a manager do wonders for his organization.

Annexure 01: Questionnaire

Name:______________________________________
Age:________________________________________
Organization:________________________________
Designation:_________________________________
Nature of work:______________________________
Total work experience (In years):_______________
Office timings:_______________________________
Hours outside the office hrs in a week:___________
Week days:_______Weekends:_______________

Medical History (Optional/In brief):

Questions

1. What do you understand by the word ‘stress’?

2. Do you face any inconvenience while commuting to office?
   1) Yes
   2) No
   If yes, specify______________________________________________________

3. What is the first thing that pleases/displeases you when you enter office premises?
1. People-  
   a) At entry level, (security guard, card swiping, liftman)  
   b) In-house people (subordinates, colleagues, boss)  
2. Place (The point from the gate to the cabin)  
3. Job profile (Role and responsibilities)  
4. Which are the main contributory factors to stress?  
   1) Problems at/of work  
   2) Problems at/of home family related or household work related  
   3) Problems while commuting  
5. Does the arrangement of your office interiors suit the type of work you do?  
   1) Yes  
   2) No  
5a). If ‘No’, do any of the following cause inconvenience/problems for you at work?  
<table>
<thead>
<tr>
<th>Problems</th>
<th>Small extent</th>
<th>Large extent</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Seats and desks</td>
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<td>2. Space</td>
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<td>3. Noise</td>
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<td>4. Lighting</td>
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<td>5. Office Furniture</td>
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<td>6. Excessive heat/cold</td>
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<td>7. Overcrowding</td>
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<td>8. Poor ventilation</td>
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<tr>
<td>9. Colours-walls,</td>
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<tr>
<td>10. Dust or fumes</td>
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<tr>
<td>11. Improper/Unhygienic canteen facilities</td>
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<td>12. Toilet facility &amp; proximity</td>
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<td>13. Water coolers</td>
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<tr>
<td>14. Availability/non-availability of smoking zones</td>
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<td>15. Availability of equipments /machines at the right place</td>
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<tr>
<td>16. Elevator</td>
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<tr>
<td>17. Rigid working policies (movement &amp; interaction)</td>
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<tr>
<td>18. First-aid/dispensary facility</td>
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<tr>
<td>19. Rest rooms</td>
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<td></td>
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<tr>
<td>20. Others, specify</td>
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</table>
6. Do you often or ever experience any of the following?  
<table>
<thead>
<tr>
<th>Problems</th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
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</thead>
<tbody>
<tr>
<td>1. Headaches</td>
<td></td>
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<td></td>
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<tr>
<td>2. Anxiety</td>
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<tr>
<td>3. Chest pain/palpitations</td>
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<td>4. Indigestion or nausea</td>
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<td>5. Sleeplessness</td>
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<td>6. Irritability</td>
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<td>7. Backache/neck-pain</td>
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<td>8. Stomach upsets</td>
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<tr>
<td>9. Forgetfulness</td>
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<tr>
<td>10. Skin allergies</td>
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<tr>
<td>11. Hair loss</td>
<td></td>
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<tr>
<td>12. Poor vision/ Red eyes</td>
<td></td>
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<tr>
<td>13. Withdrawal from social life</td>
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<td>14. Petty quarrels with friends / family</td>
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<tr>
<td>15. Criminal thoughts</td>
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<tr>
<td>16. Depression</td>
<td></td>
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<tr>
<td>17. Loss of appetite</td>
<td></td>
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<tr>
<td>18. Fatigue / Lethargy</td>
<td></td>
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<tr>
<td>19. Frequent temper tantrums</td>
<td></td>
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<tr>
<td>20. Inability to concentrate</td>
<td></td>
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<td>21. Nail biting</td>
<td></td>
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<td>22. Numbness of body parts</td>
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<td>23. Self isolation</td>
<td></td>
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<td>24. Loss of creativity</td>
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<td>25. Dry eyes</td>
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<tr>
<td>26. Weight loss / gain</td>
<td></td>
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<tr>
<td>27. Frequent cramps</td>
<td></td>
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<tr>
<td>28. Nerve pulls</td>
<td></td>
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<tr>
<td>29. Excessive sweating</td>
<td></td>
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<tr>
<td>30. Day dreaming</td>
<td></td>
<td></td>
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<tr>
<td>31. Distorted(Slurred,Fast) Speech</td>
<td></td>
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<tr>
<td>32. Frequent urination</td>
<td></td>
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<tr>
<td>33. Wet palms</td>
<td></td>
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<tr>
<td>34. Constant murmuring to oneself</td>
<td></td>
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<tr>
<td>35. Over eating</td>
<td></td>
<td></td>
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<tr>
<td>36. Breaking down frequently</td>
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<tr>
<td>37. Experience suicidal thoughts</td>
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<tr>
<td>38. Impatience / restlessness</td>
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<tr>
<td>39. If others, specify</td>
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</table>

7. Do you find any of the following stated factors, cause problems?

1) Fixed working timings
2) Inadequate break times/ mealtimes
3) Unpaid late hours
4) Heavy workload
5) Unfair distribution of work
6) Unclear reporting patterns
7) Repetitive/boring work
8) Irregular shift hours
9) Untimely transfers
10) Unfavorable job rotation
11) Uncalled job responsibilities
12) Disturbed interpersonal relationships
13) Underperformance
14) Lack of recognition & appreciation
15) Lack of authority & power to your profile

8. Regarding working relationships, do any of the following cause you Problems?

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>Sometimes</th>
<th>Often</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Poor relations with team</td>
<td></td>
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</tr>
</tbody>
</table>
2. Discrimination
3. Impersonal treatment
4. Improper communication from management
5. Favouritism
6. Ego Issues

9. What are the physical ailments you are suffering from, because of your work life all these years? How have you approached them?

10. Are you aware of the long term physical implications of stress?
   1) Yes
   2) No
   3) To some extent

11. How do you feel about your job in general? (Any one)
    1) I am completely contended and enjoy my job
    2) I sometimes feel dissatisfied but generally enjoy my job
    3) Most of the times I do not enjoy my work
    4) I do not enjoy my work at all

12. Your suggestions to make a manager’s work life stress free.
   1. ______________________________________

Date :-_______ Place:______________
Identifying Training and Developmental Needs of Non-Governmental Organizations

Ajay Kamath , Harshvardhan , Dhanraj Israni, Tarveen Kalsi, Lynette Jacob, Nandini Jagannathan, Dhanraj Israni

Abstract

A Non government organization is a legally constituted organization of private persons with no participation of the government. Today NGOs are an integral part of the society. NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development in our country. NGOs address variety of issues such as religion, emergency aid, or humanitarian affairs. In India for example there are NGOs working for several social issues like illiteracy, poverty, human rights activism, AIDS awareness, global warming, drug abuse, female feticide etc.

Our study deals to assess strengths, diagnose key organizational weaknesses, recognize priority issues, and devise, apply and assess actions to address these issues. Capacity building focuses on creating strategies to transform systems at all levels and to create new ways of organizing. As part of the first phase of this study, various developmental NGOs across Navi Mumbai were visited and a preliminary research was conducted to understand the existing gaps in the training and other functional needs of the NGOs. This was done using semi structured questionnaires. After the completion of the preliminary analysis this study has analyzed and determined the capacity building gaps in the Non government organizations.

Mentors: Prof. Gayatri Vivek, Lecturer, Program coordinator, Post Graduate Program in Social Enterprise Management, SIES College of Management Studies.

The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction

In today’s growing world there exist a number of social problems in our society. The government in the past has not been successful in addressing all of them. In recent years we have seen a number of non government organizations (NGOs) coming forward to address several social issues and contribute to the social sector. In simple words a non government organization is a legally constituted organization of private persons with no participation of the government. An NGO has become an integral part of the social sector in India today. The government is encouraging participation of NGOs to address different social issues and help them to eradicate these social problems from our society.

We can identify the community into three major realms/sectors which are Public Sector Units (PSUs), Private Limited Companies and Non Government Organizations (NGOs). All these sectors work together to run the economy. In our society today we have NGOs which are in operation for the past many years. Many of these have a strong organization and network. Their Management involves devising strategies and operational pathways, supervision and planning of financial and other policies and various other programs of the organization. The organization structure consists of senior level members, administrative staff, field workers, social workers, analysts, and helpers etc who are given different portfolios to handle in the organization. These are large scale NGOs which have a substantial number of people working for them at different hierarchies in their organization.

On the other hand there are some NGOs which are there in their developing phase. These have a fewer number of people as compared to the established ones. The delegation of profiles might be different in such organizations with fewer volunteers and limited funds. These are the budding NGOs. However in today’s rapidly changing environment there is a considerable concern that the NGO sector may lack capacity and technical expertise to keep up with the societal changes and contribute to the society. Many NGOs today are organizationally fragile. To live up to the new needs of the society the NGO sector is continually challenged to devise ways to increase and strengthen its capacity. Our research focuses on identifying areas where training and capacity building is required. But due to tremendous diversity as discussed, the needs and ability of an NGO to build future capacity will vary widely from one organization to another.

For any organization its growth depends on the performance of its members so is the case for NGOs irrespective of their size. So, it is very important for an NGO to increase the human capacity and develop the skills of its members depending on their individual portfolios. This is where training component becomes very important at different hierarchies in an NGO.

1.1 Meaning of Capacity Building

Capacity is the essential element of development. The term “Capacity building” or “capacity development” means building up on the capabilities needed to improve productivity and to bring about a professional approach to the work done. The terms "capacity building" or "capacity development" describe the task of developing levels of human and institutional capacity. It is an attempt to improve an organization’s performance in relation to its purpose, management and resources.

Capacity building may transit to almost all sectors of an organization like mission, vision, strategies, operations and project management, human resource, finance, promotion of an organization and the future plans of an organization. In the case of individuals capacity building may relate to building up ones competence in fields of leadership qualities, management skills, creativity, technical skills, vocational skills and others areas of personal development.
Capacity building in NGO refers to building up on the resources of an NGO. An organization needs to strengthen its resources to bring about radical change in the lives of the beneficiaries, or clients to whom they are committed to serve. NGOs need to work on their key factors which will bring organizational effectiveness.

For example for an NGO working towards the upliftment of the HIV/AIDS patients the key areas that need to be focused on to bring about efficiency, program effectiveness and awareness of the organization will include identifying the community needs, strengthening the staff, creating awareness amongst the staff and providing them training in various fields such as administrative, financial, projects identification and effectively securing resources to sustain organization’s work. In simple words Capacity Building is a process or activity that improves the ability of a person to ‘carry out stated objectives’. Capacity building involves strengthening NGOs so they can better achieve their mission. Capacity building can be better understood by looking at the problems or issues faced by NGOs.

Another way to identify the capacity building needs of an NGO is by understanding its framework. The below figure shows a common framework for analyzing and assessing potential pathways for addressing the capacity needs of an NGO.

As per the Figure 01, every NGO consists of the five components. Some NGOs may emphasize more on one component than other but a healthy mix of all is essential for an organization to survive. Each component can be viewed as a possible intervention for capacity building.

Figure 01: General framework of an NGO where capacity building can be required

1.3 Different Developmental Areas of NGOs

The different NGO categories which the paper focuses deals with developmental NGOs contributing towards issues related to poverty, illiteracy, health etc. Considering the different types the required capacity building areas are:

1.3.1 Health

Today NGOs and Ministry of Health have realized the importance of capacity building to enhance overall performance in the health sector. Early efforts to improve health outcomes in developing countries have been on service provision and raising standard of quality of care. NGOs need to focus on issues related to build local, financial, managerial, and political capacity.

The capacity building in this sector is required at different levels and within different entities – the health system, organizations, and health personnel. The ultimate goal of capacity building in health sector is to build a sustainable local health system. Capacity building in this NGO sector is equated with strengthening the organization and the people that enable health services to be delivered effectively. These people require capacity building in policy making, management, clinical care, logistics and networking. The staff
should be trained regarding the medical aid that is provided to such patients, the cost etc. In case of NGOs working towards the cause of HIV/AIDS volunteers should be trained to counsel HIV positive patients and their family.

1.3.2 Poverty
The price hikes, increasing inflation rates, high unemployment etc. are the main reasons that have caused rise in poverty in a developing country like India. The staff of an NGO dealing with poverty is involved in imparting special education for the poor, sometimes providing clinical aid to poor etc. In budding NGOs, usually the full responsibility is delegated to a few members whose capacity building is very important to the dynamic changes and the corresponding adaptation that NGOs need to address.

1.3.3 Illiteracy
Many NGOs see literacy as an integral part of social education. Literacy may confer skill which will help people to enhance their quality of life. Capacity building will involve training of teachers on technical aspects by development of content. The staff should be trained to adopt new techniques like distance learning as a form of self tuition using radios, TV or any other audio-visual aids (this idea was supported by Oxfam in countries as diverse as Namibia, Peru etc.). Capacity training in such organizations should mainly focus on human resource development-staff training, career paths, management skills, planning and evaluation techniques. This would enable the organization to function better, as the staff are constantly improving and feel valued in their work.

2.0 Objectives
The primary objectives of this paper are

- To identify gaps in NGOs with respect to training/capacity building of staff.
- To establish how capacity building areas can be determined and measured among different NGOs.
- To understand the management issues that prevails in different NGOs in the Navi Mumbai region.

3.0 Methodology
This study has used the primary data collection tools. The founder members of different NGOs are the sample respondents. The sample NGOs represent those working on developmental issues such as Poverty, Illiteracy, health etc in Navi Mumbai region. The various NGOs in the study include, Aarambh, Aasra, Swami Bhramanand Pratishthan, Prem Daan, Indian Council of Mental Health and Education, Education Training Center for Children with Different Abilities, Jyesht Nagrik Sangh, and Navjeevan. For research purposes in order to maintain the secrecy of data the NGOs are coded as A, B, C… Thus data from these 8 NGOs was collected using semi-structured questionnaires. The questions were framed to understand the need of capacity building in areas like operation and project management, human resource and finance. The paper is based on the responses given by the founder members of the NGOs.

4.0 Analysis and Discussion
The analysis basically focused on six major parameters in which an NGO may value assistance. The questionnaire had two sections. First section dealt with the NGO background details like: Year it was initiated, Promoters/Founder, Registration details, Initial Services offered and extent of gradual transition in the activities of the organization, Vision and mission, Initial staff strength, Funding details etc. It also included questions related to staff details, activities carried by the NGO, Partnerships and financial information. The second section focused on capacity building requirements of the NGOs. The following is the distribution of the six titles into subtitles which individually have to be rated from 1 to 4 as per preference. The details are presented below.
4.1 Strategy and Vision

The analysis begins with understanding the mission and vision of the NGOs. It is very important to understand whether revision or any amendment of the vision of an NGO is required and if it is rigid. Importance of restructuring NGOs organizational goals/objectives could play a vital role in changing times. So analyzing this aspect was crucial for the research.

One of the questions was to find out how many NGOs felt that they required some sought of assistance in restructuring their goals. Although 50 per cent of the NGOs felt that they require assistance in this to some extent, nearly 37 per cent expressed that they did not require any revision of their NGOs mission and vision.

The authors believe that the mission and vision of the NGOs according to them are rigid and any kind of assistance is not sought in this aspect. As per the analysis we recommend that the NGOs can on a regular basis monitor whether their objectives are making any impact on the society. They can then go about restructuring the goals with available technical assistance.

4.2 Operations and Project Management

Implementing the different projects or activities of an NGO requires proper planning and management. This aspect of an NGO is the operational aspect which is likely to have gaps based on the review of literature. Other areas in operations are documentation, monitoring and evaluation. It is very important for any organization to maintain the record of their accounts so as to check the utilization of the funds. Here we try to comprehend on the level of assistance needed for planning and monitoring of the activities of the NGO. We got a mixed response from the NGOs in this case. Almost 74 per cent of the NGOs feel that they do not require assistance in project planning and implementation to a greater extent. Whereas 50 per cent felt documentation assistance is required to some extent. Another 38 per cent of them responded that monitoring and evaluation is an area where they lack.

NGO “A” was one of the NGOs which had a problem with the documentation. We recommend that in NGOs with a problem with documentation technology could be a savior. Computers can be used to maintain a database.
NGO “A” was one of the NGOs which had a problem with the documentation. We recommend that in NGOs with a problem with documentation technology could be a savior. Computers can be used to maintain a database.

4.3 Human Resource

Though the main support of an NGO is its volunteers it does have paid staff. Recruiting staff for the different departments of the NGO and training the staff cannot be ignored. Better HR policies and training programs may motivate the staff to perform better. As per the analysis there is a major gap in the HR functions of NGOs. Nearly 50 percent of the NGOs felt that training assistance is essential for their staff.

However when stressed on need for assistance in team building exercises only 25 percent expressed the strong need while the other said it is not required or to a very less extent required. Nearly 38 per cent strongly felt that they required improvement in their HR policies and considerable assistance for the same. (Refer Figure 05 - Figure 09)
For training we recommend that regular training sessions for building the interpersonal and technical skills of the staff should be undertaken. Staff can be asked to attend conferences and workshops to improve their skills and perform better in their job. This would help improving the team skills of an individual too.

4.4 Finance

The major source of finances for many NGOs is donations. Planning the finances and carrying out audit can help an NGO properly utilize the money collected through fund raising. About 75 per cent of the NGOs responded negatively towards requirement of assistance in carrying out audits, whereas 38 per cent felt that fund raising is somewhere they lack. Half of them were explaining that they do maintain proper accounts of every transaction. (Refer Figure 12 – 15)

Figure 10: Perception on Plan of Growth of Employees

Figure 11: Assistance in framing HR Policies

Figure 12: Need Assistance for Fund Raising

Figure 13: Assistance for Financial Planning

Figure 14: Assistance in Accounting Process
Facilitating or encouraging NGOs to get into tie ups with corporate would fetch good corporate – NGO partnership, especially when the corporate is realizing the importance of social responsibility. They can present their cause and get donations and other workable assistance from the corporate. Like one of the NGOs we surveyed got major part of their finances from JP Morgan and Sandoz.

4.5 Promoting the Organization
Creating awareness amongst the general public helps an NGO to raise more funds and inspire more people to join them. Apart from Brochures, Posters and Banners, internet has become a major area for promoting a particular organization. Television and radio being prevalent since decades cannot be overlooked. Through this our aim was to extract information regarding the media relations of an NGO and how much important is promotion conceived.

Most of the NGOs feel that they do not promote their organization well. Nearly 63 per cent responded that they want assistance in case of making brochures. On the other hand, 38 per cent said that they would want assistance in developing media relations, making videos and developing and maintaining a website. Brochures are a major source of spreading awareness. (Refer Figure 16-18)
It is suggested that, in this case NGOs can outsource the printing of the brochures which does not cost much. One can also tie up with a channel to shoot a documentary or cover a real story and make people aware.

4.6 Future Assistance
Considering that there is a capacity building gap in an NGO in what form would it prefer to take assistance is the focus of this query. Assistance can be offered in form of workshops/seminars, consultancy, other courses etc. Nearly, 75 per cent of the NGOs responded by saying that they would prefer future assistance in the form of workshops. However, when asked for consultancy, there was a mixed response. Nearly 70 per cent were reluctant favoring the same (Refer figure 19 – 21)

5.0 Conclusion
As per the research we can conclude that the capacity building aspect of NGOs is not able to draw as much attention as it deserves among NGOs in today’s dynamic society. On the basis of the research, gaps existing in the capacity building area were analyzed at different hierarchies in NGOs. Based on the analysis suitable suggestions are provided in respective sections where training is required. This in turn will help to improve the overall performance of the NGO. According to the study, the major areas where a major capacity building gap observed are promotion of the organization and human resource. Finance is the next constraint where NGOs feel that they lack and would require assistance for the same.
Bibliography

- Carol J De Vita and Cory Fleming, Building Capacity in Non Profit Organizations, The Urban Institute.

Annexure 01: Questionnaire

Name of the NGO:
Address:
E-mail:
Phone No:
Geographical Area of Work:

Name of the Interviewee:
Designation:

Section A: Organizational Profile

1. About the history of the organization (in brief)
   1. Year it was initiated: _________________
   2. Promoters/Founder: __________________
   3. Registration details: __________________
   4. Initial Services offered and gradual transition in the activities of the organization:_____________
   5. Vision and mission: __________________________
   6. Initial staff strength: ________________________ ___
   7. Funding details: _______________________________

2. In which developmental area does your organization work?
   a. Education
   b. Poverty
   c. Health
   d. Environment
   e. Human Rights
3. What are the different activities in the above mentioned broader area that your NGO undertakes?

___________________________________________

Staff
4. How many staff is working in your organization at present?
   a. President/Chairman
   b. Administration
   c. Project Managers
   d. Project coordinator
   e. Social Workers
   f. Field staff
   g. Others(specify)____________________

5. Are there volunteers in the organization? 1. Yes __ 2. No___

5a. If yes, who are these volunteers?

<table>
<thead>
<tr>
<th>Volunteer Category (student, community, SHG, teacher)</th>
<th>Nature of volunteer (Paid/Unpaid)</th>
<th>Job profile of the volunteer in the Organization</th>
<th>How many such volunteers in the organization?</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

Partnerships
6. Does your organization have partnerships or collaboration with other agencies? 1. Yes____ 2. No___ If Yes

<table>
<thead>
<tr>
<th>Name of the program</th>
<th>Partnership with</th>
<th>Since the year</th>
<th>Kind of Partnership (financial, services, any other)</th>
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Financial
7. What has been the approximate annual budget of your NGO in the last three years? ____________

Section B: Capacity Building Requirements
This question is divided in five different sections as below. In which of the following areas would your organization value assistance?
1 – Not required; 2- To some extent required 3-Very much required 4- Not sure

<p>| | | | |</p>
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<thead>
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<tbody>
<tr>
<td>1. Strategy and Vision</td>
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<td></td>
<td>a. Towards mission and vision (revisiting, amending……)</td>
<td>1-4</td>
<td>Remarks</td>
</tr>
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<td></td>
<td>b. Restructuring organizational goals / objectives</td>
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<tr>
<td>2. Operations and Project Management</td>
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<td></td>
<td>a. Project Planning and Implementation</td>
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<td></td>
<td>b. Documentation</td>
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<td></td>
<td>c. Monitoring and Evaluation</td>
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<td>3. Human Resource</td>
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<tr>
<td>a.</td>
<td>Recruitment</td>
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<td>b.</td>
<td>Training (Technical, Leadership, Soft Skills….)</td>
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<td>c.</td>
<td>Team building and motivation</td>
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<td>d.</td>
<td>Plan for growth of employees</td>
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<td>e.</td>
<td>HR Policies</td>
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<td>4.</td>
<td><strong>Finance</strong></td>
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<tr>
<td>a.</td>
<td>Fund raising</td>
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<td>b.</td>
<td>Accounts</td>
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<tr>
<td>c.</td>
<td>Financial Planning</td>
<td></td>
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</tr>
<tr>
<td>d.</td>
<td>Audits</td>
<td></td>
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</tr>
<tr>
<td>5.</td>
<td><strong>Promoting your organization</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Brochures, Posters, Banners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Website development and maintenance</td>
<td></td>
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</tr>
<tr>
<td>c.</td>
<td>Media Relations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Videos</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td><strong>Future Assistance</strong></td>
<td></td>
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</tr>
<tr>
<td>a.</td>
<td>Workshops/seminars</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Consultancy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Other Courses</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Others (please mention)</strong></td>
<td></td>
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</table>
Downsizing or Rightsizing: The Survivor’s Syndrome

C. Nicy Kuriakose, Shweta Kotian, Darshan Kanyalkar, Kalpesh Kulkarni
Reema Nadkarni, Jayanthi Y

Abstract

Technology has been a redeemer for India, however the financial meltdown in the US markets have led to variations in the Indian Job Market. As the US companies have outsourced business to India to cut costs, this leads to variations in the required manpower for a particular process. Downsizing is thus, in recent times practiced a lot by the Indian firms to reduce on cost, at the cost of employees.

Downsizing comes with a cost. This paper concentrates on psychological syndrome of the retained employees. It is said that “it is difficult to live in the present, ridiculous to live in the future and impossible to live in the past”. However, events like this force us to live in either our past or future. They led to a lot of stress, enabling the survivors to have an intention to leave, breakdown of communication, decrease of trust, loyalty, commitment, morale and job involvement, mental trauma and job insecurity.

Our aim is to understand the vital issues effects of downsizing on the retained employees. Our methodology of conducting the research is through primary data collection using structured questionnaire. It also focuses on the relevant measures that should be taken by the HR of these organizations to re-build the employee morale. The survivors experience emotional instability and insecurity has been studied.

Downsizing changes the social perspectives of the organization and its workers. Based on our research we suggest that HR should take initiative to inform the employees about the policies and decisions related to downsizing and pay special attention to their insecurities created due to this. This can considerably reduce the mental trauma of the employees.

Mentor: Prof. Nitin Vazirani, Dean – HR, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction
The past 20 years have seen a lot of change in terms of quality, technology, deregulation of product and labor markets, decline of heavy manufacturing and ascendency of service industries and growing global competition for the provision of goods and services. Old established companies are pitted against competitors with new products, new technologies, and manpower smaller in size but more productive. Under these conditions, in the face of sliding income and profits, the beleaguered company looks for ways to reduce employee costs and protect its financial viability. Various strategies are used by organizations for becoming competitive. One of these strategies is reducing manpower, popularly called Downsizing. It is achieved through various ways as restructuring, rightsizing, voluntary retirement, lay-offs, job cuts etc. Various reasons for downsizing include cost cutting, better management practices like profit centers, outside benchmarking etc., which require less manpower. Looking at the present business scenario all the sectors have opted for downsizing. The organizational members vary in their perception regarding the implementation of the downsizing policy within their organization. Culture change becomes tougher as organizations become more established and successful. Some are of the opinion that organizational downsizing produce better result in performance and productivity. Some indicate downsizing as a threat to the human resources and existing organizational culture.

Kozlowsky, Chao, Smith & Hedlund (1993) defined downsizing as a deliberate organizational design to reduce the work force that is intended to improve organizational performance. Cameron, (1994:194) defines downsizing as a positive and purposive strategy: "a set of organizational activities undertaken on the part of management of an organization and designed to improve organizational efficiency, productivity, and/or competitiveness" Downsizing thus defined, falls into the category of management tools for achieving desired change, much like "rightsizing" and "reengineering" (Dr. Kulkarni,1993).

Downsizing has tremendous impact on employees, the community, the business product, the balance sheet, and the company culture. Once downsizing is chosen as the strategy, there are a number of short-term options to consider like hiring options, voluntary retirement options, termination options etc. For employees, the process can be stressful, because they may feel uncertain about their job. Sometimes, downsizing is very abrupt, with a huge batch of employees being released from employment on the same day, while in other cases it may be a more drawn out and nerve-wracking process in which employees are slowly let go. Employers should remember that downsizing is very upsetting and stressful, and they should take steps to make it run smoothly while assuring valued employees that their jobs are secure.

Not just the victims of downsizing, the retained employees too feel the pinch of uncertainty and insecurity during downsizing. It is up to the management to allay the fears of its employees and demonstrate the career advancement opportunities in the restructured organization, which will help in a smooth transition from downsized labor to a more efficient, productive and motivated workforce. The onus thus, lies on the employee morale during/after downsizing.

1.1 Why Morale Matters?
Downsizing generates a “new breed of people”, i.e. survivors, who are expected to work in a significantly changed and relatively hostile environment. It also creates a motivational paradox: organizations downsize in order to work more efficiently and effectively. People are expected to perform a range of new tasks, be more creative, flexible and innovative but at the same time, work in an alien
organization with work overload and increased job insecurity (Sahdev & Vinnicombe). Survivors of downsizing can become unduly risk averse and narrowly focused, and therefore less creative and open to change. Existing employees in specialist areas are reluctant to train others as their own positions may be under threat.

Under such circumstances employees are also unlikely to sustain high levels of performance and these results in decline in productivity. At the same time, customers are also becoming more demanding about the quality of goods and services. To enhance quality, one basic ingredient is high morale, the very element missing in an organization that has downsized.

### 1.2 Effects of Downsizing

#### 1.2.1 Positive Effects

Many a times downsizing has been good both for the employees who have been downsized and for those who remain behind. Appelbaum et al., (1999) says that downsizing can provide countless opportunities for those who are ready, willing, and able to seize them: teamwork, increased training opportunities, new small business ventures, and job enrichment etc. Downsizing reduces the money spent on payroll and other expenses. Thus major gains from increased productivity and competitiveness are seen extremely attractive to market analysts and stockholders (Kulkarni, 1993). The right sizing contributes to better decision-making and the control of human resource so that the cost of expenditure can be cut short effectively. It develops a value system of proactive work culture where the members in the organization get opportunity for better participation and involvement in the decision making process. It develops an ownership mentality among members and they shoulder forward an organization with more collaboration fidelity and accuracy.

#### 1.2.2 Negative Effects

Downsizing has more effect on the psychological contract that exists between management and workers within the organization. Many research in the past reported that it develops stagnation, deterioration, low morale, low trust and low productivity. This indicates that the downsizing have more devastating effect on the human resource of the organization. The fear and anxiety of the retainers of the organization is more, as there is more uncertainty and sense of insecurity among them. These fears bring along with it,

- Distrust, insecurity and demotivation
- Low employee satisfaction, morale, commitment, increased absenteeism, emotional trauma
- Breakdown of psychological contract
- High level of stress
- Adverse social effects
- Increased conflicts
- Skill drain
- Breakdown of communication and loss of creativity

All these if ignored the organizations cannot achieve high productivity after downsizing (Campbell, Worrall & Cooper, 2000).

### 1.3 Survivor Still at Sea!

For any downsizing to be successful, it is essential that survivors have to be handled properly. The survivors will be responsible for the future profitability of the organization. Human resource professionals need to appreciate the importance of focusing support for survivors on issues relevant to survivors, particularly issues to do with the emotional responses of individual managers. Further, their needs for more relevant information and inclusion in decision-making processes should also be considered. The cost of not taking these steps can be seen in terms of loss of job satisfaction, poorer work performance and intention to leave (Dr. Kulkarni, 1993).
1.4 Survivors and Survivor Syndrome
The psychiatrist W.G. Niederland first used the term “survivors’ syndrome” in 1968 referring to survivors of the Holocaust and other catastrophes. Survivor syndrome is defined by some human resource professionals as being the “mixed bag of behaviors and emotions often exhibited by remaining employees following an organizational downsizing”. The common symptoms of this syndrome are:

- Stress, mental trauma and job insecurity
- Decrease of trust, loyalty, commitment, morale and job involvement
- Breakdown of communication
- Greater intention to leave
- Effect on survivors at the top management level
- Degradation in quality of life

The main objective of downsizing is to become competitive by enhancing their efficiency and effectiveness and not just lean. The retained associates are the true resources. Organizations need to bank on them. Hence, considering the effect on these survivors becomes a vital issue.

This paper would therefore focus on the psychological effects on the retained employees. The paper is an attempt to mainly understand the job insecurity, emotional aspects and social effects of downsizing on a retained employee. It also attempts to understand the effectiveness of human resources during and after downsizing.

2.0 Objectives
The main objective of downsizing is to become competitive by enhancing their efficiency and effectiveness and not just lean. The retained associates are their true resources. They need to bank on them. Hence, considering the effect on these survivors becomes a vital issue. Thus,

- The primary objective of this paper is to focus on the psychological effects faced by the survivors after downsizing.
- The paper also suggests some relevant measures that could be taken by the HR Department of the organizations to re-build the employee morale.

3.0 Methodology
This study has used the primary data collection tools. The retained employees of the downsized firms are the sample respondents. In the recent past organizations such as ICICI Bank, TCS and Siemens have undergone downsizing. Thus a sample of 80 respondents from the above mentioned firms were collected using semi-structured questionnaires. There were 20 questions in the questionnaire. These questions were framed to understand the social and emotional aspects, stress, insecurity and general attitude of the retained employees (Refer Appendix 1).

The sample respondents, varied from those having nearly 1 to 8 years of experience in the downsized organizations (Refer Table 1)

Table 01: Number of Years of Work Experience of the Respondents (N=80)

<table>
<thead>
<tr>
<th>Years</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 1 year</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>1-2 years</td>
<td>38</td>
<td>48</td>
</tr>
<tr>
<td>2-5 years</td>
<td>33</td>
<td>41</td>
</tr>
<tr>
<td>5-10 years</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

The questionnaire was mailed to the employees in the reputed firms. Completely filled questionnaires were then mailed back by respondents. The entire process of collecting data from 80 respondents took approximately two weeks. The respondents were mainly of the 23-30 year age range.
group. The gender wise distribution of the sample is given below in Table 02.

**Table 02: Gender-wise Distribution of Respondents (N=80)**

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>53</td>
<td>66</td>
</tr>
<tr>
<td>Female</td>
<td>27</td>
<td>34</td>
</tr>
</tbody>
</table>

The marital status of the respondents was also considered given that it could possibly have implications on the decision making process (Refer Table 03).

**Table 03: Marital Status of Respondents (N=80)**

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>31</td>
<td>39</td>
</tr>
<tr>
<td>Single</td>
<td>49</td>
<td>61</td>
</tr>
</tbody>
</table>

The paper is based on the responses given by these retained employees. It emphasizes more on possible ways to expand our knowledge on the psychological syndrome’s of the retained employees so that relevant measures could be suggested to the organizations which in the near future could undergo a downsizing.

### 4.0 Analysis and Discussion

There are four main parameters, on which analysis was performed namely,

- **Human Resource Communication**: We started our analysis from human resource communication, our major aim being how and why HR personnel should inculcate more transparency in their communication towards practice of downsizing, as they are the initial point of contact for any employee.

- **Emotional Imbalance**: We attempted to understand the various emotions, sensations risen in the minds of the retained employees as part of the downsizing. There is an emotional imbalance created in the minds of the retained employees for themselves as well for the victims.

- **Insecurity**: Insecurity is a feeling of general unease or nervousness that may be triggered by perceiving oneself to be inadequate or worthless. Here, we try to comprehend on the level of insecurity the retained employees have within themselves and how the HR department tackles such issues, considering that such initiatives lead to re built the lost employee trust.

- **Social Effects**: Downsizing can also lead to social implications like lack of commitment, employees looking for new options. We have recognized few areas which the HR personnel should focus on, so that the retained employees being their true assets are not provoked to take such vital steps which are not beneficial for the employer.

Based on the above parameters the discussion based on the analysis follows.

#### 4.1.1 HR Communication

The information display or access to information for employees plays a very concrete role in attitudes of employees. The perception of the employee about the organization is based on the information or knowledge the person has about the organization. Therefore this study intended to know how the employees got information about downsizing. Based on the responses it was found that the level of communication or information about downsizing passed by the organization has been considerably low. Most of the respondents expressed that they came to know about their companies downsizing from their colleagues and or media.
Table 04: Source of Awareness about Downsizing in the Organization (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>HR Personnel</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Boss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Colleagues within the organization</td>
<td>30</td>
<td>38</td>
</tr>
<tr>
<td>Outsiders from other organization</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Print Media</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>Television</td>
<td>6</td>
<td>8</td>
</tr>
</tbody>
</table>

Based on Table 04, one could observe that more than 60 per cent of the respondents got to get first hand information about downsizing from the people/media sources outside the organization. Only 49 per cent of sample employees have got the information from within the organization. The above figure clearly shows that the HR personnel did not have much role amidst the employees in the downsizing process.

To explain this much better, based on Table 05, we came across a mixed response when they were asked if the organization gave proper reasons for downsizing. Only 53 per cent of the employees felt the organization gave justifiable reasons, others did not feel satisfactory about the organisations decision to opt for downsizing.

Table 05: Employees View on Satisfactory Reasons for Downsizing (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>42</td>
<td>53</td>
</tr>
<tr>
<td>No</td>
<td>38</td>
<td>48</td>
</tr>
</tbody>
</table>

Table 06: Organization Conducted Any Group Discussion (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>No</td>
<td>65</td>
<td>81</td>
</tr>
</tbody>
</table>

Also the respondents expressed that these firms did not conduct any group discussions in regard with downsizing. The table 06 clearly shows that such decisions are taken without any consultation with employees. Such situations do not help the survivors cope with the process of downsizing.

There are evidences that some of the organizations register the downsized employees with employment exchange. (“Indian Management, The journal of the All India Management Association” 2008, p. 14). However, in our study 82 per cent of the total respondents felt that no such initiatives were undertaken by the organizations, while the others were not aware.

4.1.2 Emotional Imbalance

There is a lot of emotional turmoil that employees go through during and after the downsizing process. The respondents were asked their first reaction when they heard on downsizing

Almost equal percentage of respondents expressed suppressed and neutral feelings towards downsizing. However, none reported that they are angry or anxious although they have strong emotions expressed towards the downsized (Refer Table 07).

There were 25 per cent of the respondents who strongly felt sad for the downsized, the remaining 68 per cent felt sad for
them. There were 08 per cent of respondents who did not have such emotions (Refer Table 08).

Table 07: Initial Reaction of Respondents after Hearing on Downsizing (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neutral</td>
<td>44</td>
<td>55</td>
</tr>
<tr>
<td>Suppressed</td>
<td>36</td>
<td>45</td>
</tr>
<tr>
<td>Angry</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Anxious</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sad</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Confused</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cheated</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 08: Response towards Emotion of Sadness towards the Downsized (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Agree</td>
<td>54</td>
<td>68</td>
</tr>
<tr>
<td>Disagree</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Irrespective of their emotional status toward the downsized, there were only 15 per cent of respondents who were in touch with the downsized employees. The remaining were not aware about their further opportunities or threats they are facing in the market.

4.1.3 Insecurity

The emotional feeling is also thriving upon the insecurity factors, the respondents were facing. When asked if they feared another downsizing in the near future. About 55 per cent answered in the affirmative. There is an insecurity feeling among the employees towards downsizing in the future (Refer Table 09).

Table 09: Fear of Downsizing in the Future (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>44</td>
<td>55</td>
</tr>
<tr>
<td>No</td>
<td>36</td>
<td>45</td>
</tr>
</tbody>
</table>

Thus in the context of HR Managers role once again there was an enquiry about the HR initiatives taken by the organization. Around 81 per cent of the respondents said that HR Managers have not taken initiative towards helping the downsized (Refer Table 10).

Table 10: HR Personnel Has Taken Initiatives to Help Downsized

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>No</td>
<td>65</td>
<td>81</td>
</tr>
<tr>
<td>Total Respondents</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

At the same time, they were also asked about their knowledge on the downsized employee’s remuneration. Nearly 63 per cent of the sample respondents gave a neutral opinion that its neither fair not bad. However 26 per cent were not happy with the remuneration of the downsized. This also indirectly increases the existing employees insecurity (Refer Table 11).

Table 11: Employees Perception on Fair Remuneration to Downsized Employees (N = 80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Neutral</td>
<td>50</td>
<td>63</td>
</tr>
<tr>
<td>Disagree</td>
<td>21</td>
<td>26</td>
</tr>
</tbody>
</table>

Although knowing their perceptions about the downsized helps to understand their feeling due to external factors
other than themselves. To understand their present job insecurity feelings and the alternative decisions of the respondents they were asked how many would consent to quit the organization. Surprisingly 45 per cent said they would accept to quit and the remaining said they would not quit. Among these 45 percent the main reasons stated to quit the organization was lack of trust in the organization and mainly attributed to downsizing (Refer Table 12). Trust is built by an unwritten psychological contract with the organization. Many were ready to take up a new job elsewhere. Of the people ready to quit their jobs, nearly 60 per cent of the females point downsizing and losing trust with the organization as the reason for quitting the jobs while 54 per cent of the males gave importance to trust with the organization.

Table 12: Reasons to Quit the Present Job Given An Alternative (N=36)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due to Downsizing</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Lack of Trust in the Organization</td>
<td>18</td>
<td>50</td>
</tr>
<tr>
<td>Other Reasons</td>
<td>12</td>
<td>33</td>
</tr>
</tbody>
</table>

About 55 percent of the respondents anticipate another downsizing of the organization in the future. Mainly 44 per cent of the married respondents are anxious now. But 61 per cent of them feel that they will not be the victims of the process. This may be because most of the respondents belonged to reputed firms which have their corporate offices all over India.

Thus to understand the emotional feeling of an expected downsizing one again, we observe that only 34 per cent are expecting another downsizing, the remaining are having a positive outlook that there will no be another downsizing.

4.1.4 Social Effect

All these emotional and insecure feelings have no wonder had an effect on the respondents or the existing employees (Refer Table 13).

Table 13: The state of Mind of Respondents after Downsizing (N=80)

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stressed</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Disturbed</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Anxious</td>
<td>36</td>
<td>45</td>
</tr>
<tr>
<td>Agitated</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>De-motivated</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>11</td>
<td>14</td>
</tr>
</tbody>
</table>

We observe that nearly 45 percent irrespective of their positive attitude are really anxious about the company’s move towards the employees. Nearly 11 per cent have expressed de-motivation and another 14 per cent are not in a state to express any status of mind because they are feeling very confused. Employees have also expressed being stressed and disturbed due to such downsizing.

The way of life is he indication of health of a person. Nearly 30 per cent of the employees have expressed stress related disorders diseases that are facing.

Of the 24 respondents who expressed that they are suffering, it is important to notice that 63 percent are facing these problems only after the downsizing had begun. The others were otherwise as well suffering due to the stress factors they were undergoing in the past. These have a lot of
implication on the general health as well their productivity levels (Refer Table 14, 15).

**Table 14: Respondents Status of Diseases Due to Stress (N=80)**

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>24</td>
<td>30</td>
</tr>
<tr>
<td>No</td>
<td>56</td>
<td>70</td>
</tr>
</tbody>
</table>

**Table 15: Period of Suffering from Diseases (N=24)**

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Since Downsizing</td>
<td>15</td>
<td>63</td>
</tr>
<tr>
<td>Prior to Downsizing</td>
<td>9</td>
<td>38</td>
</tr>
</tbody>
</table>

Finally the respondents expressed their general opinion on other employees performance (Refer Table 16). Many expressed that most of the employees have lost their satisfaction which they once had. At present the commitment of employees has reduced due to lack of trust in the Organization. Over the months there is increased absenteeism that is observed and emotional distress faced by the employee colleagues.

**Table 16: General Observation of Employees**

<table>
<thead>
<tr>
<th>Details</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low employee satisfaction</td>
<td>51</td>
<td>64</td>
</tr>
<tr>
<td>Reduction in commitment</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>Increased absenteeism</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Emotional trauma</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Favoritism</td>
<td>21</td>
<td>26</td>
</tr>
</tbody>
</table>

All these according to them have a negative impact on the company.

### 5.1 Recommendations

Based on the study results, we understand that handling the survivors would be the matter of utmost importance. Based on the discussions we realize that the management could take initiatives to ensure that the retained employees would be able to cope with the changing work environment. The main point remains that the HR should actively promote focus group discussions during the entire process of downsizing. From our research we concluded that the organizations do not generally undertake such steps during the process. By undertaking these discussions, the employees would learn about downsizing from their respective HR and this would help to reduce the mental trauma they undergo. Other than this the following could also be prepared.

- HR personnel could help the employees to face the reality and banish insecurity
- Perceive the changes brought about by downsizing as an opportunity for advancement of ones career. Seek out rather than merely accept work. Be conscientious and vigilant. Be prepared for additional responsibility and meet change with hard work and ingenuity.

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• Kusum Sahdev and Dr. Susan Vinnicombe, Downsizing and Survivor Syndrome: A Study of HR’s Perception of Survivors’ (A) Responses, Human Resource Management, Cranfield School of Management, Cranfield University, Cranfield, Bedfordshire MK43 OAL, SWP 6198.
• The Psychological Effects of Downsizing and Privatization by Fiona Campbell, Les Worrall & Cary Cooper (a) Working Paper Series 2000, Number WP001/00, ISSN Number ISSN 1363-6839 MBAO 6030 Human Resource Management.
Annexure 1: Questionnaire

Downsizing or Rightsizing: Survivor’s Syndrome

Name:    Age:    Gender: M/F    Marital Status: Married/Single

1. I have been working in the current organization for a period of?
   1. Less than a year
   2. 1-2 years
   3. 2-5 years
   4. 5-10 years
   5. 11 and more

2. This is my first experience of downsizing
   1. Yes
   2. No

3. I got to know about downsizing from :-
   1. Friends
   2. HR of my organization
   3. My Boss
   4. Colleagues in the organization
   5. Outsiders from other organization
   6. Newspapers/Magazines
   7. Media
   8. Others (specify if any)

4. My organization gave proper reasons for downsizing?
   1. Yes
   2. No

5. My organization conducted focus group discussion regarding downsizing?
   1. Yes
   2. No

3. I feel that my organization gave fair remunerations to the downsized employees?
   1. Agree
   2. Neutral
   3. Disagree

4. I’m in contact with my colleagues who were downsized?
   1. Yes
   2. No

5. I feel sad for the downsized employees?
   1. Strongly Agree
   2. Agree
   3. Neutral
   4. Disagree
   5. Strongly Disagree

4. My HR has taken up initiatives to help the downsized employees?
   1. Yes
   2. No

5. I keep on thinking about downsizing?
1. Always  
2. Sometimes  
3. Never  

6. My first reaction when I heard about downsizing?  
   1. Neutral  
   2. Suppressed  
   3. Angry  
   4. Anxious  
   5. Sad  
   6. Confused  
   7. Cheated  

7. If I’m given another job in another organization with a similar package I would prefer to quit my present job?  
   1. Yes  
   2. No  

8. If Yes your reasons for the same are:  
   1. Because of downsizing  
   2. Losing trust in the organization  
   3. Others  

9. I fear of another downsizing process in the near future?  
   1. Yes  
   2. No  

10. I’m scared of being downsized next?  
   1. Yes  
   2. No  

11. How would you describe your current state of mind after downsizing?  
   1. Stressed  
   2. Disturbed  
   3. Anxious  
   4. Agitated  
   5. De-motivated  

12. Do you often suffer from Insomnia, Headache, Hair fall, Depression, Blood pressure, Diabetes, Acidity, Constipation, Common cold?  
   1. Yes  
   2. No  

13. If yes, since when have you been suffering from them?  
   1. Before Downsizing  
   2. After Downsizing  

14. Please tick the following that you came across in general in your organization?  
   1. Low Employee satisfaction  
   2. Reduction in commitment  
   3. Increased absenteeism  
   4. Emotional trauma  
   5. Favoritism
Role of Women in Retail Sector: Opportunities and Challenges

Jeanette Fernandes, Prashant Kannan, Maulik Kothari, Pooja Motwani, Kashmira Rane and Karthik Subramaniam

Abstract

Women in India today, are well educated and they have changed the way in which the world views India. They are now considered to be the forces that shape the country. They manage the team, show leadership qualities, act tactfully during crises and they also bring up positive vibes in the vision of shaping new India. With the Indian retail industry booming and foreign players entering the market, the job opportunities in retail are really coming up. Women have an increasingly important role to play in the retail sector.

Based on the challenges faced by the industry and the women in retail, this paper aims to acknowledge the fact that women play a positive role in the success of retail industry, accomplishes the challenges faced by the retail sector and by women in retail sector and also provides the scope to overcome the challenges and help retail sector to contribute towards nation’s growth.

This paper suggests various ways, based on the results, to encourage an advantageous situation for retail industry and women.
1.0 Introduction

India has been called as the nation of ‘Dukandaars’, due to the huge number of its retail enterprises which totaled over 12 million in 2003. The retail environment today is extremely dynamic and is demanding increasing skills (James R.Ogden & Denise T. Ogden, 2005, pg.466). India is the second largest developing economy in the world. Currently there is a boom in the retail sector in India which contributes around 11 per cent of the GDP. (Retailers, 2008, pg.7) Due to increase in disposable income the retail industry is a burgeoning one and according to Euro monitor international the Indian retail market will grow in value terms by a total of 39.6 per cent during 2006-2011, averaging growth of almost 7 per cent a year. (Wikipedia, 2008)

A report by PricewaterhouseCoopers foresees India and China to continuing as the top sourcing hubs in retail and consumer sector in the coming years. The Indian retail market, which is the fifth largest retail destination globally, according to industry estimates is estimated to grow from the US$ 330 billion in 2007 to US$ 427 billion by 2010 and US$ 637 billion by 2015. (Newstrack, 2008) India has one of the largest numbers of retail outlets in the world. Of the 12 million retail outlets present in the country, nearly 5 million sell food and related products. Thought the market has been dominated by unorganized players, the entry of domestic and international organized players is set to change the scenario.

Driven by changing lifestyles, strong income growth and favorable demographic patterns, Indian retail is expanding at a rapid pace (Retail Biz). According to a study by Deloitte Haskins and Sells, The fastest growing segments have been the wholesale cash and carry stores (150 per cent) followed by supermarkets (100 per cent) and hypermarkets (75-80 per cent). This sector is now taking more women on board to enhance customer service and trim attrition rates.

Retail business would be creating up to two million jobs in the next two years. The benefit of this growth is that it would create employment at the local level and a significant percentage of them would be first time taxpayers in the country. An important feature of this employment boom would be that more than 50 per cent of these employees would be women. In fact, one amongst the important factors that have contributed to this retail boom is the changing role of women in society. The modern woman has begun to play a more active role outside of the house and with her being financially independent she can now splurge on products that she most desires. (answers, 2008)

1.1 Brief on Retail Sector

The term “retail” refers to the sale of goods or commodities in small quantities to consumers. A “retailer” is a company or an organization that purchases products from individuals or companies with the intent to resell those goods or services to the ultimate or final consumers. (James R.Ogden & Denise T. Ogden, 2005, 466)

The retail sector is diversified into the following namely, the unorganized sector, which according to a survey by AT Kearney, an overwhelming proportion of Rs. 400,000 crores of retail market is unorganized. (ibid). The other is the organized sector, which is modern retailing in India, in the last decade has been characterized by a shift from traditional retail shops to new formats including departmental stores, hypermarkets, supermarkets and specialty stores across a range of categories. According to consultants KSA Technopak, the organized retailing is expected to be worth a whooping Rs. 1.80,000-2.00,000 crore by 2010. (ibid)
Table 01: Types of Organized and Unorganized sectors

<table>
<thead>
<tr>
<th>Unorganized retail sector</th>
<th>Organized retail sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kirana stores/ Local baniyas</td>
<td>Multi-storeyed malls</td>
</tr>
<tr>
<td>Small individual retail stores</td>
<td>Shopping centers</td>
</tr>
<tr>
<td></td>
<td>Hypermartks/supermarkets</td>
</tr>
<tr>
<td></td>
<td>/discount stores</td>
</tr>
<tr>
<td></td>
<td>Cash and carry/Metro stores</td>
</tr>
<tr>
<td></td>
<td>Specialty shops/Single price denomination shops</td>
</tr>
</tbody>
</table>

Table 02: Further Segmentation of Organized and Unorganized Sectors

<table>
<thead>
<tr>
<th>Unorganized retail sector</th>
<th>Organized retail sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food and groceries</td>
<td>Food and groceries</td>
</tr>
<tr>
<td>Consumer durables</td>
<td>Books and music</td>
</tr>
<tr>
<td>Clothing and textiles</td>
<td>Electronic goods</td>
</tr>
<tr>
<td></td>
<td>Entertainment and dining</td>
</tr>
<tr>
<td></td>
<td>Consumer durables</td>
</tr>
<tr>
<td></td>
<td>Clothing and textiles</td>
</tr>
</tbody>
</table>

The country’s retail sector is projected to grow to $700 billion, while organized business is expected to be 20 per cent of the total market by 2010, says a report. According to the report prepared by global consultancy Northbridge Capital, the retail market, which is currently worth $400 billion, is clocking an annual growth rate of 30 per cent. “The market is expected to grow to $700 billion by the end of 2010. Of the total retail market, the share of organized retail in 2008 is only 7.5 per cent, valued at $300 million,” it says. (“Retail market to Touch $700 by 2010”, 2008, pg.3)

Organized retail accounts for less than 5 per cent of the $400-billion retail market in India. The single-brand retail window has encouraged many foreign companies to tap India’s retail sector, but some of the world’s biggest retailers have in the past sought more liberalized norms. US retailer Wal-Mart has tied up with domestic conglomerate Bharti to set up wholesale operations. (“May review retail FDI norms: Nath”, 2008, pg.9)

The key players in the Indian retail market include Tatas, Reliance, ITC, HLL, Hero Group, Wadias, Singhanias, Godrej, RPG Group and Ajay Piramal.

1.2 The Research Background

With customer being the king for all retailers, women are quite expectedly becoming the preferred choice in most front end executive profiles, which requires constant interaction with customers. According to Mr. Ashok G, HR head, for South zone, Pantaloons Retail India, retailers are hiring more women, also at the same time; women are increasingly interested in retail due to increased awareness about the sector and growth opportunities it holds. (emeraldinsight, 2008) Women are more tolerant and look for long term prospects, so retailers are definitely expected to benefit by hiring more women.

According to Ms. Rituparna Chakraborty, VP, Team Lease Services, while at present there is demand for more women employees for front assistance, counter sales and store management, she believes that there will be many more women in middle and senior level positions in retail very soon.

Given the high attrition levels, which are plaguing the industry, women seem to be a better option, as they stick longer in the service industry compared to men and here retail firms are also targeting those who quit their jobs after going the family way. (everywoman, 2008)
1.3 Challenges to the Industry

- High attrition rate: Today this industry is facing high attrition rate and that too specifically among women. The attrition rate is high due to certain factors like long working hours, disruption of family life, proximity of work location, contractual agreements, lack of maternity benefits, etc.
- Rise of women entrepreneurs: women employees in the retail industry are ambitious and tend to venture out in their own respective ways and means. There has been a significant rise of women entrepreneurs and thereby shortage of quality women employees. Women entrepreneurs start their own retail business like jewellery shops, cosmetics, clothing, textiles etc.
- Retaining the women workforce: One of the most important challenges that the retail industry faces today is retaining the quality women work force. As part of the strategies, today’s organisations face an increase in overhead costs due to benefits extended to women like long maternity leaves, transportation facilities, wage benefits like bonuses, increments etc.

1.4 Challenges Faced by Women in Retail Industry

Some of the challenges faced by the women are explained below.

- Lack of work-life balance: Women find it very hectic to strike a balance between work and life. The dual responsibility of managing a house and work life becomes difficult because of certain odd situations like working weekends, long working hours, proximity of workplace, maternity leave problems, etc.
- Restricted growth: There exists a stagnation stage in the retail industry due to which the women cannot grow beyond the plateau stage.
- Unsatisfactory income: Women employed at the lower and middle level in the retail sector are on contractual basis and do not find their incomes satisfactory.

2.0 Objectives of the Research

It is in the above mentioned background, this study primarily looks at the following.

- To acknowledge the fact that women play a positive role in the success of retail industry
- To accomplish the challenges faced by the retail sector and by women in retail sector
- The objective of this paper is also to provide the scope to overcome the challenges and help retail sector to contribute towards nation’s growth.

3.0 Methodology of the Study

The study was conducted in the month of September, 2008. In our area of field study, we have covered 12 leading stores across various segments like Gold One, Baggit and Just-in Vogue as Women accessories stores, Weekender, Globus, Nik-Nish and Lifestyle as Apparels and general item stores, Croma, My dollar and Crossword as electronics and books stores, Mcdonalds as food outlet and the Rotract Club as a social organization.

A total of 17 women sales employees were interviewed across 10 stores. The different, categories of women employees from the various stores is given below.

| Table 03: Employee Category Representing the Number of Stores They Belong |
|-----------------------------|------------------|
| Various Segments           | Number of Stores |
| Women Sales Employees      | 10               |
| Store Owner/ HR head       | 11               |
| Department Head            | 08               |
| Women Entrepreneurs        | 01               |

The questionnaire was built keeping in mind the hierarchy of organizations (Refer Annexure 1). The basic idea of the questionnaire was to select the respondents in such a way that one can identify the different viewpoints of people
across the hierarchy, ranging from the HR manager to the women sales employees and Department Head. Also videos of the interview were captured to analyze the spontaneous reactions of the respondents while being questioned. Our area of study was limited to the Navi Mumbai and Mulund areas of Maharashtra.

4.0 Findings
- In response to the suitability of women towards the functional areas of management, the study shows that HR was predominant with a share of 44 per cent, followed by Marketing which was 35 per cent and Systems and Finance having a share of 11 per cent and 10 per cent respectively.

Women can further contribute to the success of retail industry by being part of Human Resource Management with a response of 37 per cent, followed by Supply Chain Management with a response of 26 per cent. An interesting part to know here is that the reporting authorities’ response to women as Sales managers was only 22 per cent whereas 15 per cent believe that women perform well at Sales level.

When analyzing the attrition rate it was found that, family issues was the major reason for high attrition rate among women employees in the retail industry with a share of 61 per cent reporting the same, followed by the expectation of better pay scale, which was 20 per cent.

The study explored to understand the suitability of area of operation for women. Nearly, 50 per cent of women employees report to the Floor manager and 25 per cent report to Department head.
When women sales employees were asked about the prospective roles that can be taken up by them in their respective organizations, Sales managers go ahead with a share of 54 per cent, followed by Department head with 33 per cent share.

**Figure 04: Percentage of Women Sales Employees’ Hoping the Prospective Roles for Themselves**

Store owners’/ HR head gave a positive response about women employees performance citing reasons like CRM and Good communication skills with a share of 35 per cent each and followed by good training by 30 per cent.

**Figure 06: Store Owners’ Response about Women Employees’ Performance**

A mixed reaction was observed, when asked about the reasons by which the retail industry can be made more conducive to working women. We observe that flexible work timings, incentives, location feasibility all are factors considered to be important for making the participation of women and their productivity to be better (Refer Table 04).

### 4.1 Perceptions

**HR Manager**

- Women are good at Marketing and Human Resource Management.
- Jobs which are Logistics and Supply chain oriented are mostly not handled by women since it involves lifting of loads, which is not suitable for women.

The basic problem faced by women employees’, is the long durations of work, family problems and unsuitability. Retail industry requires long hours of work.
Table 04: Percentage of Respondents Favoring Ways to Improve Productivity in Retail Industry

<table>
<thead>
<tr>
<th>Features</th>
<th>Responses (In Percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sense of involvement</td>
<td>5</td>
</tr>
<tr>
<td>Better promotional opportunities</td>
<td>10</td>
</tr>
<tr>
<td>Increasing the workforce</td>
<td>0</td>
</tr>
<tr>
<td>Better incentives</td>
<td>16</td>
</tr>
<tr>
<td>Location feasibility</td>
<td>11</td>
</tr>
<tr>
<td>Flexi work timings</td>
<td>26</td>
</tr>
<tr>
<td>Off the job activities</td>
<td>5</td>
</tr>
<tr>
<td>Appreciation &amp; celebration of achievements</td>
<td>5</td>
</tr>
<tr>
<td>Guidance on personal &amp; family issues</td>
<td>5</td>
</tr>
<tr>
<td>Better retirement benefits</td>
<td>0</td>
</tr>
<tr>
<td>Work life balance</td>
<td>3</td>
</tr>
<tr>
<td>Insurance and medical benefits</td>
<td>2</td>
</tr>
<tr>
<td>Transportation facility</td>
<td>7</td>
</tr>
<tr>
<td>Awarding the performers</td>
<td>5</td>
</tr>
</tbody>
</table>

- Hence this industry does not entertain part time employees which they find uneconomical.
- One of the H.R manager, in Lifestyle, mentioned that out of 20 female employees working over there, 2 women employees are working since past 2 years at the customer executive level. The remaining female employees resign within a period of 6 months to 1 year. Lifestyle and Globus are stores where people have to work late night till 10 pm. Hence it becomes difficult for women who stay far away from work place and also for those who are married.
- On the other hand there are retail outlets like, Just In Vogue and Gold One where the scales of operations are relatively lesser and thus the duration of work is also lesser. For example, these shops close down by 8.30 pm or 9 pm. Hence there are female employees who are working since past 2-3 years.
- In food retail like McDonalds there is fixed working hours on rotation basis and as per the situation, shift timings are allocated to them.

Department Head
- Working women are generally trustworthy, adjustable and abide by the rules and regulations of the organization.
- However, they expect them to be determined towards their work and be more open to views while accepting new changes. They also mentioned that most of the female employees who have the right attitude are successful in exercising their duties in the best possible way.
- In the base level if there is a woman employee who is at the Customer Service Executive level then it is seen that they perform well in explaining the various aspects of respective products to the customers.

Women Entrepreneurs
- Women Entrepreneurs experience of employing women has been a moderate one because according to them, there is a dearth of talented women in the retail industry and also the timings and employee turnover are a major issue faced by the retail industry.

Women Representing Salesperson Level
- Most of the females’ have a pleasant experience working in the retail industry. Most of the women employed at this level are undergraduates and the pay scale is as per the industry standards. The major problem faced by the women employees is long working hours and the proximity of workplace.
• It has been seen that when the promotions take place, the work load also increases and accordingly the duration of work hours are also likely to increase.

• Most of the woman can take up the job of a Sales manager or Departmental head, if they have a considerable experience along with the performance in the retail industry.

Rotract Club Representative

• Women are good in both Marketing and Human resource aspect of Retail industry and can further contribute by being part of Human resource management.

• According to them, the Retail industry has good job opportunities to offer in present and high growth opportunities in future.

• They admit family issues and better pay scale as the reasons for high attrition rate among women employees in Retail industry.

• After the field survey, the study explores that women play a very important role in the retail industry and they contribute positively towards its development. If given an opportunity, they would prove to be more productive and when they take up higher roles in the hierarchy. At the same time, the retail industry should also provide better growth opportunities and ensure that it’s a win-win situation for both the industry as well as Women employees. Women employees have a lot of scope in retail industry as they tend to understand the customer needs in better way and market the product very well.

• Kishore Biyani’s “Project Avtar” is an excellent step towards the booming retail industry which is focusing more on women working in retail industry and improving their performance. Some people interviewed, are aware of it and they feel that this will definitely benefit the women as it will provide them with lucrative options like part time job.

5.0 Conclusion

This paper suggests that we should look forward to encourage an advantageous situation for retail industry and women. The following measures would benefit the women population and the overall retail industries.

• Formal training to be given to all the women aspiring to work in the retail industry.

• Concept of flexible time should be introduced across all segments and flexi timings should be allocated to women working in retail sector.

• Better incentives, better promotional opportunities, better transportation facility, are some of the important factors that if considered can go a long way in building a strong relationship between working women and the retail industry.

• Other important factors that need attention are: Work life balance initiatives and regularly awarding the performance of achievers.

• Women make better Sales managers as they are equipped with the skills of CRM and good communication. So, Sales manager as a designation and as a job profile will prove beneficial to both the working women and the retail industry.

Therefore this study concludes by accommodating the fact that women can go a long way in the ongoing boom in the Retail industry and that they have a pivotal role in the success of Retail industry.

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Annexure 01: Questionnaire

Respondent No: _____

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>Educational Qualification</td>
<td></td>
</tr>
<tr>
<td>Experience</td>
<td></td>
</tr>
<tr>
<td>Designation held in the company</td>
<td></td>
</tr>
<tr>
<td>Designation in Rotract club (If applicable)</td>
<td></td>
</tr>
</tbody>
</table>

1. Do you think women have a role to play in the retail industry?
   1. Yes  [ ]  2. No  [ ]

2. Which functional area in retail industry according to you is more suited for women?

3. Are Women benefited by working in the retail industry?
   1. Yes  [ ]  2. No  [ ]

4. Is retail industry more suitable for women who aspire to work?
   1. Yes  [ ]  2. No  [ ]

5. Have you ever come across any working women having a good/bad experience about working in retail industry?
   1. Yes  [ ]  2. No  [ ]
5a. If Yes, Please narrate: __________________________________________________

6. Do you think that Women working in the retail industry have contributed to the success of the industry?
   1. Yes  
   2. No

7. What do you think could be the other ways in which, Women can possibly contribute further towards larger share of success in the retail industry?
   1. Sales Managers
   2. Human resource management
   3. Supply chain management
   4. If others, Please specify_________________________________

8. What do you think about the retail industry and the job opportunities it has to offer?
   1. Good
   2. Moderate
   3. Bad

9. What is your opinion about the growth opportunities in retail in future?
   1. High
   2. Very High
   3. Moderate
   4. Low
   5. Very Low

10. What do you think are the reasons for high attrition rate among women employees in retail industry? 
(Not applicable to female employees at salesperson level)
   1. Dissatisfaction
   2. Better pay scale
   3. Better job profile
   4. Family Issues
   5. Convergence (switching over)

(Applicable only to female employees at the salesperson level)

11. What have been your experiences from the point of view of retail industry?
   1. Pleasant
   2. Irritating
   3. Bad
   4. Prefer not to talk
   5. Others________________

11a. If Irritating, Please narrate_________________________________________________________________

12. Who is your immediate superior to whom you report?
   1. Floor Manager
   2. Purchase Manager
   3. Department Head
   4. Others

13. Do you interact regularly to your reporting boss regarding issues?
   1. Everyday
   2. Weekly
   3. Fortnightly
   4. Monthly

14. What other roles can you take up in this organization?  


1. Department Head 2. Sales Manager 3. Regional Manager 4. Others

15. Have you undergone any training? 1. Yes 2. No

15a. If yes, provide details,

<table>
<thead>
<tr>
<th>a. Name of the training</th>
<th>b. Nature of training</th>
<th>c. Duration</th>
<th>d. Conducted by</th>
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16. What kind of training do you think you require to enhance your multi-tasking skills?

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<tr>
<th>a. Area</th>
<th>b. Nature of training</th>
<th>c. Duration</th>
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(Applicable only to Department head or executive per store)

17. To what extent do you think Women have a role to play in retail industry?

At Present: 1. Very important role 2. Average 3. Negligible


18. What is your opinion about women employee’s performance (irrespective of the position held by her)?

1. Positive 2. Positive with scope of improvement 3. Not so positive

19. Do you interact regularly to your women employee’s regarding various work related issues on a day to day basis?

1. Frequently 2. Sometimes 3. Never

(Applicable only to store manager and HR head from every retail outlet)

20. What have been your experiences employing women workforce?


20a. If Bad, please narrate your experience?

21. What are the general issues that you encounter with prospective women employees while interviewing them/offering them a job in the retail industry? (Multiple choice)


5. Willingness towards work 6. Unsuitability
22. What feedback do you normally get about women employees’ performance and give reasons for the same? *(Multiple choice)*

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<tbody>
<tr>
<td>1. Positive</td>
<td>2. Negative</td>
<td></td>
</tr>
<tr>
<td>Reasons</td>
<td>Reasons</td>
<td></td>
</tr>
<tr>
<td>a. Good Communication Skills</td>
<td>a. Personal Reasons</td>
<td></td>
</tr>
<tr>
<td>b. Good Training</td>
<td>b. Lack of Awareness in Training</td>
<td></td>
</tr>
<tr>
<td>c. CRM (Customer Relationship Management)</td>
<td>c. Lack of Motivation</td>
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<tr>
<td>d. Others (Please Specify)_________________</td>
<td>d. Others (Please Specify)_________</td>
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23. How can you make retail industry more conducive to working women? *(Multiple choice)*

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</thead>
<tbody>
<tr>
<td>1. Sense of involvement</td>
<td>8. Appreciation and celebration of achievements</td>
<td></td>
</tr>
<tr>
<td>3. Increasing the workforce</td>
<td>10. Better retirement benefits</td>
<td></td>
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<tr>
<td>5. Location feasibility</td>
<td>12. Insurance and medical benefits</td>
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<tr>
<td>6. Flexi work timings</td>
<td>13. Transportation facility</td>
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<tr>
<td>7. Off the job activities</td>
<td>14. Awarding the performers</td>
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24. Have you heard about the Kishore Biyani’s AVTAR project?

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<tr>
<td>1. Yes</td>
<td>2. No</td>
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25. Will the project help in changing the face of retail industry in India?

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<tbody>
<tr>
<td>1. Yes</td>
<td>2. No</td>
<td>3. Can’t Say</td>
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</table>

26. What are your expectations from women already working with retail industry or aspiring women employees?

____________________________________

*(Applicable only to women entrepreneurs from small scale retail sector)*

27. After working in the retail industry, do you think the experience is worthwhile in taking the risk of starting your own entrepreneurship venture?

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<tr>
<td>1. Yes</td>
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28. What do you think are the pros and cons for either of them?

____________________________________
Convergence of Indian Accounting Standards with International Accounting Standards

Baxi Sagar, Chhabra Sonal, Kakatkar Shradha, Korudu Avinash, Mankikar Rohan,
Radhakrishnan Radhika, Valanju Vinayak

Abstract
In this age of rapid globalization where we are all heading towards a borderless world (at least in terms of ‘movement of funds’) it is argued that there is a desperate need for standards of accounting that are similar throughout the world. Such a sort of standardization will allow a ‘Level Playing Field’ globally not just for the companies making this journey, but also for the auditors, the regulators, the traders, the governments and most importantly the investors. Thereby ensuring that the resources of the world are better traded, managed and allocated. This paper looks at the basics of Accounting, the Standards, the need for convergence, the limitations. The study is primarily secondary in nature to identify those standards that have been harmonized to meet the global requirements. In some sections primary data was collected based on interaction with chartered accountants in order to seek their opinions using a questionnaire that helped the study to gain an insight into the world of convergence of accounting, directly from the experts most involved in the operation.

Mentors: Prof. V. Ramchandran, Faculty of Finance, SIES College of Management Studies.
Prof. Sujata Desikan, Faculty of Finance, SIES College of Management Studies.
The authors are students of Post Graduate Diploma in Management from the 2008-2010 Batch.
1.0 Introduction

“The dogmas of the quiet past are inadequate to the stormy present. The occasion is piled high with difficulty and we must rise with the occasion. As our case is new, so we must think anew and act anew.” - Abraham Lincoln

Financial reporting plays a significant role in managing and communicating to the stakeholders on the financial condition of the company. Accounting Standards are then to be used as one of the main compulsory regulatory mechanisms for preparation of general-purpose financial reports and the subsequent audit of the same. Countries thus, to ensure protection of the stakeholders within the land have set up their own accounting standards to ensure that the interests of the stakeholders are adequately protected while ensuring a transparent communication.

Different people look for different things in a company’s balance sheet. These differences could be magnified when the two people are across the borders and in fact in different continents. The question that subsequently arises is that how can a single report of a company’s financial status be given to the various stakeholders who are looking for different variables across borders and the seven seas. The pace of globalization further aggravates this problem. The only long term solution to the problem of hunting and trying to bring everyone onto the same plane, is the harmonization of the accounting standards of all the individual countries to a globally established standard that is universally accepted by all the stake holders which includes the investor, the governments, the accounting bodies, traders and auditors alike.

This paper begins with a brief background of accounting, its history, the need of convergence and further the limitations of accounting standards. The paper also discusses the Indian accounting standards which is vital to be discussed while discussing about convergence in the same breath.

1.1 A Brief on Accounting and its History

The concept of Accounting originated in China nearly 2000 years before it was practiced in Europe. In fact one of the many job responsibilities of Confucius was accounting way back in 500 B.C. Italy was one of the major contributors to the field of accounting in the early days. This was not an accident; it was due to the fact that Italy was at a junction of most of the trade between the Middle East and Europe. Cities like Venice, Genoa and Florence were going through amongst the most radical changes owing to the business that was transacted at these ports every day. In 1494, an Italian monk named, “Luca Pacioli” formulated the three golden rules of accounting that are still applicable today. The first professional organization of accountants was founded in Venice in 1581.

The story of accounting in India is not new. It has a prominent mention in Kautalya’s (Chanakya) book ‘The Arthashastra’ way back in the 4th century BC. Experts who have studied the articles are under the impression that the bookkeeping techniques mentioned have been close to if not at par with what Luca Pacioli mentioned in his book.

Over the centuries a number of trade routes passed through the country due to a plethora of commodities such as Silk, cotton, indigo dye, precious metals, etc. The Accounting Standards of the country were largely changing due to constant interactions with foreign bodies such as the East India Company and subsequently due to the British rule in the country. Moving to the modern era where the first attempt to create GAAP began in 1930, primarily as a consequence of the stock market crash of the late 1920s and the widespread perception that an absence of uniform and stringent financial reporting requirements has contributed to the crash. (Patrick R Delaney 2002, GAAP. Wiley).

Self-regulation in the accounting profession can be traced to just after the Securities Act of 1933 and the Securities
Exchange Act of 1934 established the Securities and Exchange Commission (SEC) of U.S.A. The SEC has historically looked at private-sector standards-setting bodies to provide leadership in establishing and improving accounting principles and reporting standards. Between 1938 and 1959, the American Institute of Certified Public Accountants (AICPA) Committee on Accounting Procedure (CAP) issued fifty-one authoritative pronouncements known as Accounting Research Bulletins that formed the basis of what became known as Generally Accepted Accounting Principles, or GAAP. In 1972 primary responsibility for setting accounting standards was moved from the AICPA to a full-time independent body called the Financial Accounting Standards Board (FASB).

The International Accounting Standards Committee (IASC) was then founded in 1973 to issue Accounting Standards across the world. The Accounting Standards Board (ASB) was formed in April 1977 in order to frame uniform Accounting Standards harmonizing the diverse accounting practices prevalent in India and to integrate them with the global standards. (Sujatha B, 2007). The National Advisory Committee on Accounting Standards (NACAS), on 7th February, 2006, submitted its recommendations on the updated Accounting Standards 1-7 and 9-29 issued by the Institute of Chartered Accountants of India (ICAI) to the government.

Since then there has been a major paradigm shift in formulating a standardization procedure and lately the (ICAI) council has issued an announcement regarding Accounting for derivatives (AS6) that applies to Financial Statements for the period ending March 2008 (ICAI Journal, May 2008). Accounting Standards are defined as principles that govern current accounting practices and that are used as a reference to determine the appropriate treatment of complex transactions. A principle for all practical purposes is a rule usually of good behavior that should be followed.

2.0 Objectives
There are several literatures on the importance of convergence, few have actually conducted a detailed study on the convergence of Indian accounting standards in comparison to the international ones. What makes the research more challenging is the fact that this is an ongoing process and one which is scheduled to take our country over three years to complete.

To state in brief, the research aims to identify gaps between Indian and International Accounting Standards, to analyze the issue of harmonization and to investigate some Indian Accounting Standards that have already been converged to meet the global standards.

While doing so care is taken to keep the paper lucid and exhaustive to the limit of ensuring that even layman could get a clear understanding of the topic of discussion.

3.0 Methodology
The methodology for this paper has taken two paths. Both primary as well as secondary sources of data have been used to get a deeper understanding of the proposed objectives. While there are many chartered Accountants, the study has made efforts to contact them and many of them were not thorough with the current trends and the shifts happening on the Convergence front, as it is still a futuristic proposition. This caused us to reduce our envisioned sample size from the earlier 10 to 8. To make up for these lapses we filled up on these gaps using the technique of using secondary sources including reading up on past researches conducted by eminent consultancy firms.
The questionnaire that was circulated was sent as an online copy to all the CAs wanting to give in their valuable inputs on the topic. There were also several of them whom we had to interview on a one to one basis for the same. Thus the study though very preliminary in nature has adopted various tools of data collection to gather insights.

4.0 Analysis and Discussion
The analysis and discussion takes us through the need of convergence, the reasons for convergence in the recent past, the targeted accounting standards and ends with the limitations of accounting.

4.1 Need of Convergence
Imagine having a number of musical instruments, all of them played by the Gurus of the respective instruments. All the Gurus have something similar; they all produce melodious music and have the same core purpose of blending the soul with the infinite. However, if one were to get them to play simultaneously without any prior practice, there would be no music, and the audience would most likely term the process as ‘noise’. Why is it then, that when each one of them was capable of producing such a lovely melody individually, were unable to produce blissful music when they all played together? It is the same Guru, the same instrument, isn’t, it? The answer lies in the fact that even though there was no fault of the guru or the instrument, the bottom line is that there was no ‘harmonization’ of the music nor was there a ‘convergence’ in terms of the song they were supposed to play.

The changing global business environment across the world has affected the way accounting and financial standards work. Local accounting principles are on the verge of being replaced by the International Accounting Standards. Accounting professionals across the globe are talking of harmonization of the financial reporting system. In this era of global economic interdependence and the rapid growth of international trade internationalization of firms, the development of communication technologies and the rise of new economic powers are some of the reasons bringing economic and financial change globally.

A common accounting standard can only be achieved if it is acceptable to all the financial institutions worldwide. Accounting standards (AS) are policy documents issued by recognized expert accounting bodies regarding the various aspects of measurement, treatment and disclosure of accounting transactions. The main aim is to bring out uniformity, consistency and comparability in the accounting data published by the organization.

Accounting standards have been established both at national and international levels but the main hindrance are the varied concepts present in different countries. The standards have been set as per the countries social and political climate so it becomes mandatory for companies to have harmonized (AS) if they are operating globally. To overcome these problem harmonization has already been started and the guidelines for AS have been formulated with suitable modifications tuning the domestic and international financial and social conditions.

4.2 Reasons for Harmonization in the Recent Past
Due to globalization the world marketers have access to the services and products worldwide. The following are the stakeholders who will be impacted and are expected to benefit in the long run due to the harmonization of accounting standards.

4.2.1 The Economy
Harmonization will improve growth of international business which will facilitate an orderly and efficient functioning of capital markets and will also help to increase
capital formation and thereby economic growth of the stakeholders who will benefit due to the harmonization of accounting standards. There has been an economic boom in the last decade and more revenue has been generated in the last decade as compared to that of three decades prior to that. Along with the USA, other countries like India, China and Brazil have made tremendous progress with regards to investments in IT, retail, biotechnology, health tourism, etc. Thus, harmonization becomes necessary owing to the huge investments in terms of capital that are being made at domestic and international levels. In such a scenario the major problems that arise in terms of investment patterns in different countries are the changes in the political social and financial environments.

4.2.2 The Investors
Due to extensive competition it has become necessary for the companies to keep their shareholders happy at any cost, by keeping them abreast of all the financial aspects of the company with the effect of changing and emerging Accounting Standards. Investors require financial data that is reliable, relevant, timely and comparable as this contributes immensely to investor confidence and facilitates easy understanding of complicated financial statements.

4.2.3 The Industry
The industry has gained a lot of capital in the last few decades by the form of investment by the stakeholders hence it has become crucial for industries to have set standards of accounting as it allows to attract the confidence of both the domestic as well as the foreign investors if the accounting standards are complied globally.

4.2 The Accounting Professionals
Convergence with International financial Reporting standards (IFRS) offers opportunities to accountants to practice in any part of the world, also their mobility to work in different parts of the world increases considerably.

All these stakeholders are especially being affected due to macro changes such as a change in the manner in which business were carried out. Previously capital and consumer goods were given importance in the market but now the focus has shifted to service industries like IT, tourism, etc. In the past AS were as per the capital and consumer goods now they also have to be molded to include the needs of the IT industry.

A lot of Indian companies use different AS, this creates difficulties in comparing the financial transaction of the companies. Thus, due to harmonization companies working with Indian clients have a common set of practices and procedural convergence of Accounting Standards.

4.3. Results of Primary Data
The questionnaire that was used for collecting the data was more subjective than objective. The questionnaire is provided in Annexure 01. The respondents had an experience of 3 – 27 years in the field of accounting post their completion of CA. All of them felt that convergence is the next logical step due to globalization and it all started when US GAAP and IFRS started working on the convergence of Indian and International Accounting Standards followed by the other countries towards achieving the same objective. The reason why they think that this is required is because of the fact that it allows effective comparability of financial statements and because a lot of companies are going across boundaries like Brazil, China etc. and this necessitates a lot of integration for the purpose of better comparability of financial statements. As a recommendation they explain that the governing bodies need to conduct awareness through extensive training sessions.
4.4. Past Data Analysis

Things are moving rapidly in the evolving world of global accounting standards and the movement towards IFRS as the worldwide accounting benchmark is bringing about a tremendous change in the corporate arena. However, unique the economic, social and cultural factors every country has, research need to be undertaken to blend the diversities of accounting applications and practice in different parts of the world.

The requirement to exercise professional judgment is of a larger concern for emerging economies that may not have the relevant expertise in the accounting field. They may also not have a well established accounting profession to regulate and even interpret the accounting standards. There have been a very limited number of studies in the past, which have considered judgments of professional accountants for the purpose of convergence. Keeping such factors in mind, several studies have been conducted, a few that we have identified for the purpose of our study includes excerpts from Price Waterhouse Coopers (PWC), KPMG and the Concept Paper on Convergence with IFRSs in India.

4.4.1 Price WaterhouseCoopers

The study conducted by Price Waterhouse Coopers (PWC) explicates that the current accounting practice fails to take into account the accounting and reporting practice pertaining to the capital market. They have focused extensively to understand how accounting standards need to address the stakeholders and that will help to provide a comprehensive outline of financial information. Secondly, the cultural, legal and political obstacle should not be a hindrance for convergence; instead the respective authorities should make every attempt to minimize such problems. The Boards of different countries also need to ensure active engagement of investors, corporate preparers and auditors during the process of convergence. All this also requires addition of new expertise to the existing organizations in order to enforce consistent applications of accounting standards. (‘View Point’, April 2007, Convergence of IFRS and US GAAP)

4.4.2 KPMG

The KPMG news report speaks specifically on the issue of convergence to IFRS by the Banks in India. An important element of smooth transition is the convergence of RBI guidelines with the principles laid down by IFRS. The areas of impact for Indian banks are in the areas of loans/investment impairment with issues related to recoverability and credit exposure; Fair Value where a significant percentage of the balance sheet is fair valued as opposed to the historical costs currently followed; Other significant impacts could be in the topics of derivatives and hedge accounting, de-recognition of financial assets and consolidation. Considering issues faced by banks undergoing the process of convergence around the world, Indian banks have a lot of ground to cover. “A move to IFRS can be compared to the mountain peak which can certainly be scaled if well planned and appropriately executed” (‘Meeting of Accounting Standard Board’, August 11 2006, Convergence with IFRS in India)

4.4.3 Convergence with IFRSs in India

The concept paper on convergence throws us insight on how they have segregated the industries into various levels based on the category of the company, size, regulatory authorities governing them, and then zero in on the process of convergence. This will help the companies to leverage on their expertise with respect to integrating the Indian Accounting Standards and International Accounting Standards. They have also examined and prioritized the Accounting Standards that require convergence on the basis of regulation required, technical expertise which will enable us to have a standardized approach for convergence.
4.5 Targeted Accounting Standards

The paper has helped to understand the key Accounting Standards that have already been converged; those that are under the process of convergence and those that we think will require convergence. Accounting being an integral part of every country, every institute whether economic or political, there are going to be enormous differences among them in the manner in which standards are applied.

To an unprecedented degree, employees, managers, suppliers, customers now live and work in a ‘global village’. We realize that then number of such people is increasing every single day, creating a desperate demand to internationalize Accounting Standards. But trying to match the global requirement has its own impediments when it transcends boundaries which have been the major reason for lackadaisical attitude towards convergence. Indian Accounting Standards that can be espoused to immediately are listed below:

4.5.1 AS 1: Disclosure of Accounting Policies

Disclosure is an important factor for an investor because it enables him to understand the past and extrapolate the future of the company’s finances and promote a better understanding of the financial statements through common Accounting Standards. As per the Indian GAAP, accounting policies defines specific principles, conventions, rules and practices adopted by an organization in order to prepare financial statements. On the other hand International Accounting Standards gives a generic perspective for preparing financial statements. The simple difference is accounting concepts like going concern, accrual methods are highlighted in the former and no items should be disclosed according to the latter.

The view presented in the financial statements of an Enterprise reflects the state of affairs of the Enterprise in terms of its Profit and Loss. The accounting policies followed vary from Enterprise to Enterprise. Disclosure of specific accounting statements is necessary, to appreciate the understanding of the current position of the company.

The objective of Accounting Standard 1 is to provide to financial positions, performance, and cash flow entity that is useful for wide range of users for making any financial decisions. The primary considerations of an enterprises in the selection of accounting policies is that financial statements prepared and presented on a such accounting policies should represent a true and fair view of the state of affairs and balance sheets and of the profit or loss for the year ended.

In the view of future events and contingent liability, profits are not anticipated but recognized only when though not in cash. Provision can be made for all known liabilities and losses. Financial statements should disclose all “material” items, i.e. items of the knowledge of which might influence the decisions of the user of the financial statements.

4.5.2. AS 7: Construction Contracts

The accounting principle is designed in such a manner it allows completed contract method when cost to complete and extent of progress towards completion of long term contracts cannot be estimated with reasonable level of accuracy. This is specifically applied when the contractor has a large number of short term contracts and is almost similar to the global standard; thereby does not require a convergence.

A construction contract may be negotiated for the construction of a single asset such as a bridge, building, dam, pipeline, road, ship or tunnel. A construction contract
may also deal with the construction of a number of assets which are closely interrelated or interdependent in terms of their design, technology and function or their ultimate purpose or use; examples of such contracts include those for the construction of refineries and other complex pieces of plant or equipment.

For the purposes of this Statement, construction contracts include:

- Contracts for the rendering of services which are directly related to the construction of the asset, for example, those for the services of project managers and architects.
- Contracts for destruction or restoration of assets, and the restoration of the environment following the demolition of assets.

4.6 Parameters for the Purpose of Convergence

4.6.1 AS 5: Net Profit and Loss for the Period in Comparison with International Accounting Standard 8

The objective of this Standard is to prescribe the classification and disclosure of certain items in the statement of profit and loss so that all enterprises prepare and present such a statement on a uniform basis. This enhances the comparability of the financial statements of an enterprise over time and with the financial statements of other enterprises. Accordingly, this Standard requires the classification and disclosure of extraordinary and prior period items and the disclosure of certain items within profit or loss from ordinary activities. It also specifies the accounting treatment for changes in accounting estimates and the disclosures to be made in the financial statements regarding changes in accounting policies.

This Standard should be applied by an enterprise in presenting profit or loss from ordinary activities, extraordinary items and prior period items in the statement of profit and loss, in accounting for changes in accounting estimates, and in disclosure of changes in accounting policies.

- This Standard deals with, among other matters, the disclosure of certain items of net profit or loss for the period. These disclosures are made in addition to any other disclosures required by other Accounting Standards.
- This Standard does not deal with the tax implications of extraordinary items, prior period items changes in accounting estimates, and changes in accounting policies for which appropriate adjustments will have to be made depending on the circumstances.

4.6.2 AS 11: The Effect of Changes in Foreign Exchange Rates in Comparison with International Accounting Standard 21

The reason why we have identified the effect of changes in foreign exchange rates is because of the fact that in the current market which is burgeoning with mergers and acquisitions has become an inevitable thing for every corporate.

According to AS 11 an organization may engage either in 2 activities, one wherein it may conduct business operations in the foreign currencies and the other it may have business operational activities abroad. The principle element determining this is the decision on which exchange rate to use and how to recognize the effect of the same in the financial statements.

Exchange differences arising on foreign currency transactions between the date of a particular transaction and the date of settlement of any monetary items is one of the major challenges that we need to take care of. When the transactions are settled within the same accounting period as and when it is occurred, the complete exchange differences arises in that period. However, when the
transaction is not settled during the same accounting period as and when it is occurred, the question of exchange differences arises one or more than one accounting period.

5.0 Conclusion
As has already been mentioned about accounting, accounting standards and need for the convergence, the aim of ICAI in particular has always been to follow the International Financial Reporting Standards, while formulating or revising accounting standards. There are however some limitations because of which, departures from IFRSs have had to be made. These are discussed below.

Legal and Regulatory Requirements
Indian Accounting Standards diverge from IFRS because there is a difference between the legal and regulatory requirements in India & the requirements of other countries that follow IFRS.

E.g. AS 21(Consolidated Financial Statements) Vs IAS 27(Consolidated and Separate Financial Statements. Goodwill/Capital reserve is calculated by computing the difference between the cost to the parent of its investment in the subsidiary and the parent’s portion of equity in the subsidiary in AS 21 whereas in IAS 27 fair value approach is followed, i.e. the power to govern the financial and operating policies of an enterprise so as to obtain benefits from its activities and not from the economic benefits.

Economic Environment of India
There is colossal difference in the economic environment of countries which follows IFRS and India. Many aspects like Fair value approach, mentioned earlier, have not been adopted in India because of the fact that various markets in the India have not been considered to possess necessary depth & breadth providing reliable fair values on measurement of various assets and liabilities.

E.g. AS 13(Accounting for Investments) Vs IAS 39(Financial Instruments: Recognition and Measurement. IAS 39 requires measurement of similar investments at fair value.

Difference in Structural and Social Environment
There are some accounting standards which could not be introduced as the Indian industry was undergoing a structural change. The standards could not be introduced then as they were different from IFRSs but now with the compulsion of adopting IFRS a lot of flux could be expected.

E.g. AS 15 (Employee Benefits) Vs IAS 19(Employee Benefits. AS 15 does not provide any option with regard to recognition of actuarial gains and losses. It requires such gains and losses to be recognised immediately in the statement of profit and loss.

Diverse Accounting Concepts
There are a few conceptual differences in Indian Accounting Standards and IFRSs due to the fact that either the problems faced in accounting in India were not present abroad or vice versa. E.g. AS 29 (Provisions, Contingent Liabilities and Contingent Assets) Vs IAS 37 (Provisions, Contingent Liabilities and Contingent Assets. IAS 37 deals with ‘constructive obligation’, where AS 29 does not specifically deal with ‘constructive obligation’.

AS 29, however, requires a provision to be created in respect of obligations arising from normal business practice, custom and a desire to maintain good business relations or act in an equitable manner.
Differences in Developing and Developed Countries

India is slowly harmonizing its accounting standards. But the progress of formulation of accounting standards has been very slow as compared to the developments in the marketplace at International levels.

Alteration to financial accounting and reporting processes and systems

A conversion to IFRS, however, will require significant alterations to financial accounting, reporting processes and systems. The challenge here is to complete the conversion efficiently and effectively with sufficient time to test systems, train people, and deal with the change management issue.

Conflicts with the US GAAP

There seems to be a reluctance to adopt the International Accounting Standards Committee (IASC) norms in the US. This is definitely a problem, as the US is the largest market and it is important for ISAC standards to be harmonized with those prevailing there. Even if the standards are only slightly different, the US accounting body treats them as a big difference, the idea being is to show that their standards are the best.

Bringing about harmonization in accounting practices among countries throughout the world is indeed a very formidable task. The vision of a harmonized accounting world may inspire many minds but in the practical field it is hard to go about embracing a situation where accounting principles and procedures are perfectly among countries throughout the world.

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Annexure 01: Questionnaire for Chartered Accountants

Name :
Experience in the Field :
Name of the CA Firm/Company:
Contact Number :
1. What is your viewpoint on Convergence?
2. Do you feel Convergence is required? Why?
3. Which are the Indian Accounting Standards already in tune with International Accounting Standards?
4. How many Accounting Standards need to be changed so that they can be harmonized?
5. Which are the key Accounting Standards that you think require Convergence on a priority basis?
6. What do you feel are the current issues pertaining to the Harmonization of Accounting Standards?
7. What do you feel are the problems faced by the industry while adopting accounting standards?
8. Will you be providing training programs for CAs in your organizations to offset the changes due to Harmonization?
9. What do you feel is the impact of convergence on stakeholders?
10. What do you feel is the impact of convergence on Financial Statements:
11. What do you feel is the impact of convergence on Capital Markets:
12. What do you feel is the impact of convergence on Mergers and Acquisitions:
13. What do you feel is the impact of convergence on New Entrants:
14. Do you think ICAI will meet the deadline of 1st April, 2011 in achieving this task?
Abstract
Shareholders by their very definition are owners of a company who in their fair trust and judgment appoint a group of people to carry out the business and transactions in the organization. Over the years however, there have been numerous instances of unfair practices, which have resulted in the erosion of trust and faith among people. Increasing globalization and integration of the world economy has ensured that any malpractice on the part of any company in any part of the world could bear disastrous consequences. Major misadventures by global corporations such as Enron, Tyco and Parmalat have in recent years brought the concept of Corporate Governance in sharp spotlight.
Globally many companies have studied the principles of corporate governance and attempted to implement them by adapting them to suit the particular requirements of the markets in which they operate. Many of the corporate governance practices in major countries have been institutionalized and codified. This study on corporate governance practices aims to understand the level of compliance among companies in India and the United States of America.

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1.0 Introduction

Corporate governance is concerned with ways of bringing the interests of investors and organization in sync and ensuring that firms are run for the benefit of investors. It also aims at attaining highest level of transparency towards its stakeholders and to maximize returns to shareholders through creation of wealth. An organization should be transparent in providing adequate and accurate disclosure of information on its performance and ownership.

Thus corporate governance is a broad field covering areas namely: right of shareholders, equitable treatment of shareholders, role of stakeholders, disclosure and transparency of company policies and responsibility of the Board.

There are many different models of corporate governance around the world. In the US, the Board of Directors, who appoint the Chief Executive Officer (CEO), governs a corporation. While the CEO has wide-ranging decision making power to manage the corporation, the approval of the board is required for certain major decisions such as raising capital, acquisitions or capital expansions. The Board also performs other major functions including policy setting, decision-making, monitoring management's performance, or corporate control.

In the U.K. the corporate governance model is known as the "comply or explain" code of governance. This model is based on recommended practices, such as the separation of CEO and Chairman of the Board, the introduction of a minimum number of Non-executives Directors, of independent directors, the formation and composition of remuneration, audit and nomination committees. Publicly listed companies have to apply these principles. The UK model gives leeway to companies so that the choices so made are adapted to their particular circumstances.

The report of SEBI committee on Corporate Governance defines the same as the acceptance by management of the inalienable rights of shareholders as the true owners of the corporation and of their own role as trustees on behalf of the shareholders. The model is based on the commitment to values, conducting business in an ethical manner while making distinction between personal and corporate funds of a company. The definition is drawn from the Gandhian principle of trusteeship [Dr. S. Singh, 2005, p. 21]. In India Corporate Governance is viewed as ethics and a moral duty, which the company has towards various stakeholders.

1.1 Need for Corporate Governance

The problems associated with Corporate Governance (CG) and especially CG disclosures are multi-faceted and assume different cognitive shapes in different demographics. In USA and UK, the problem stems from the conflicting interests between the owners (shareholders), the Board and the Managers. However, in India the problem is the absolute command the majority shareholders assume because of the size of their ownership and the resulting helplessness of the minority shareholders.

The importance of transparent CG disclosures has many a time been overlooked. Fallouts and scandals of major companies like Enron, Tyco, AOL-Time Warner, Parmalat and WorldCom are direct results of obscure and opaque CG disclosures. The performance of corporations directly affect the Capitals market and hence the country’s economy and needless to say that only a perfectly transparent CG report can send the right signals to shareholders and uphold the health of an economy.
1.2 Literature Review

In the aftermath of the Enron and WorldCom scandals, the US government passed the Sarbanes-Oxley Act (SOX) in 2002, which enacted tough laws to increase transparency in company dealings and increase the protection afforded to investors. In conjunction with other regulatory bodies like the Securities and Exchange Commission (SEC) many of the laws passed under SOX were made mandatory for the companies. Various committees and agencies were formed which looked into a range of corporate governance issues. Some of the notable committees include:

- The Blue Ribbon Committee in the US [Dr. S. Singh, 2005, p.228]
- The Cadbury Committee in the UK
- OECD Code of Corporate Governance (The World Bank report on Corporate Governance is based on the OECD principles)

In India there have been different committees set up by various organs of the government or industry. Prominent among these are:

- Desirable Corporate Governance in India – A Code: Confederation of Indian Industries (CII), April 1998 [Dr. S. Singh, 2005, p. 285]
- Report on Corporate Governance (under the Chairmanship of Kumar Mangalam Birla), SEBI, May 1999 [Dr. S. Singh, 2005, p. 302]
- Consultative Group of Directors of Bank/Financial Institutions (Ganguly Committee Report), April 2002 [Dr. S. Singh, 2005, p. 327]
- Naresh Chandra Committee on Corporate Audit and Governance; Ministry of Finance and Company Affairs, December 2002 [Dr. S. Singh, 2005, p. 347]

The SEBI Committee (N. Naraynamurthy, on Corporate Governance, February 2003) [Dr. S. Singh, 2005, p. 399] acknowledged the direct link between CG Disclosures and Capital Markets while emphasizing the role of regulators. Some of the recommendations of the N. Naraynamurthy committee are:

- Audit committees for improving the quality of financial disclosures, including those related to related party transactions and proceeds from initial public offerings
- Corporate executive boards to assess and disclose business risks in the annual reports of companies
- Introducing responsibilities on boards to adopt formal codes of conduct
- The position of nominee directors; and stock holder approval and improved disclosures relating to compensation paid to non-executive directors

It is in the above-mentioned context the study objectives are defined below.

2.0 Objectives

The objective of the study is to understand and propose recommendations in Corporate Governance Disclosures that would be reflective of an organization’s performance and enhance the interests and confidence of investors and shareholders.

3.0 Methodology

The data sheet used for the research methodology is based on the Template For Country Assessment of Corporate Governance prepared by the Organisation for Economic Co-operation and Development (OECD). The template has been adapted for the preparation of the data collection sheet covering Indian and US-based companies. The data sheet is designed as a diagnostic tool for assessing the corporate governance framework prevalent in India and US. The key features of the data include:
Ownership and control pattern of publicly listed companies
The main elements of the legal and regulatory systems affecting corporate governance
Specific provisions which offer protection to shareholders, particularly minorities
The role of stakeholders in relation to corporate governance
Material, financial and non-financial disclosures relevant to corporate governance
The functions and responsibilities of the Board of the Corporation.

The study covered six Indian and US-based public companies viz; The Dow Chemical Company (Dow), Wal Mart Stores, Inc. (Wal-Mart), Accenture Ltd. (Accenture), Ispat Industries Ltd. (Ispat), Godrej Industries Ltd. (Godrej), and Jet Airways Ltd (Jet). Dow is a diversified chemical company that offers a range of chemical, plastic and agricultural products and services. Wal-Mart operates retail stores in various formats around the world. Accenture is a management consulting, technology services and outsourcing organization operating in 49 countries. Ispat operates in the iron and steel business. Godrej is engaged in the businesses of manufacture and marketing of oleo-chemicals, their precursors and derivatives, bulk edible oils, estate management and investment activities. Jet Limited is an India-based airline company. These samples provide a wide cross-section of industries providing deeper insights into the Corporate Governance practices in these sectors.

A set of parameters was defined in the data sheet, which covered the aforementioned aspects about corporate governance practices in the organizations analyzed. The broad headings of the data collection sheet are mentioned below:

- **General Description** This parameter contains information pertaining to the type of the company (whether private or public), geographical location of the registered address of the company headquarters and the ownership structure of the organization.

- **Rights of Shareholders** This parameter aims to understand the rights of the shareholders of the company with respect to variables such as transfer of shares, voting rights of different classes of shareholders, election and removal of members of the Board of the Organization, caps on voting rights, cross share holdings inter-group shareholdings (if any).

- **Material Interest** This parameter tries to gauge the extent of disclosure with respect to the shareholders having controlling interest in the company.

- **Disclosure and Transparency** This parameter analyses data on the extent of disclosures of the annual report and the accounting standards, which are applicable.

The data collection and was conducted through secondary research. The data was collected from the annual reports of the recent financial year (2007), company bylaws and manuals of the stock exchanges on which the companies are listed. The data so collected was studied and analyzed to gauge the level of compliance with the various Acts and regulatory bodies.

### 4.0 Findings and Recommendations

#### 4.1 Ownership Pattern
The ownership pattern of company gives an indication in the level of controlling interest held by a group of shareholders. It has been generally observed that the promoters of many Indian companies have a large share in the ownership of the company. The promoters of Ispat have
approximately 40 per cent ownership in the company whereas the promoters of Godrej have over 60 per cent stake in the company.

On the other hand there are no large shareholders or group of shareholders in the sample who hold controlling interest in US-based companies. The institutional holding in Dow exceeds 65 per cent. In the US, there has been a gradual shift from shareholder-based ownership to institutional holding in the company. The low controlling interest of the promoters of US companies is consistent with the companies that are within the purview of the study.

A spread in the controlling interest within the company minimizes the threat of the manipulation of the Board of Directors and other committees of the organization. It is recommended that the promoters of the Indian companies dilute their stake in the organization.

4.2 Level of Disclosure
Largely Indian companies and US-based companies comply with the relevant governing laws. However there is a difference in the depth of the disclosures, which are attached along the annual report. The US-based companies have to disclose the risk factors, which are associated with the general nature of the business in which they operate. These risk factors describe both material as well as general nature of the risk associated with the project.

It is not mandatory for the Indian companies to provide information regarding the Balance Sheet and Profit and Loss Account of the business segments. The Indian companies usually provide consolidated Balance Sheets and Profit and Loss Account. It is recommended that the Indian companies should include information on the business segments of the company.

4.3 Material Interest
It has been observed in the Report on the Observance of Standards and Codes (ROSC) by OECD that many companies restrict ownership in a company to 49.9 per cent to avoid having to call it a subsidiary. The corporate governance framework of the Indian companies requires them to furnish information about related parties (which includes employees and other stakeholders) and their level of material interest in the company. Management, Board Members and their close families are included in the definition of related parties. Listed Indian companies must disclose the information to shareholders under guidelines of the Institute of Chartered Accountants of India (ICAI).

Related parties in some Indian companies have a significant shareholding, which can be indirectly misused by the management of the company. In the US, the SEC Act, 1934 governs the level of material interest held by a shareholder.

4.4 Election and Nomination of the Board of Directors
In both the USA as well as Indian companies the directors of the company continue in their post till the next Annual General Meeting. In the US companies, the Governance Committee shall consider the vote’s cast in order to retain or extend the Director of the company. The Committee shall declare its decision within 90 clear days on its decision to retain or remove the Director. A similar situation exists in the Indian companies.

5.0 Conclusion
It is observed that corporate governance practices in both Indian as well the US-based companies are similar. All the sample companies’ part of the study complied with various corporate governance practices and principles. Although on the surface, the shareholders have the right to elect, nominate or remove any Director, the governance committees or its equivalent takes the final decision. Such a
practice leaves very little power in the hands of the shareholders.

The promoter of the organization generally governs Indian companies. To counter-balance, institutional investors could become important forces to monitor promoters and could play a disciplining role in the governance of corporations. Policymakers could play a role in encouraging institutional investors who act as fiduciaries to attend shareholder meetings and vote which could lead to increased shareholder activism.

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Abstract

Peaceful coexistence is the key to harmonious living in the society. Individuals when united to lead in a multi-lingual, multi-cultural set up, come with their distinctive sense of living, their own ideas to treat people around them and characteristic ways to treat the society and its utilities created by the civic bodies. It is expected that the members behave politely with each other and deal with the facility in a manner that leads to a system that all can benefit. This study highlights the importance of the civic sense issue and how its absence leads to dissatisfaction in the society. Involvement in the acts like smoking, spitting, littering in public places, blowing horns unnecessarily, eve-teasing, indulging in Public Display of Affection (PDA), dumping etc. do not lead to severe legal punishment, though it shall be remembered that they do pollute the social fabric as much as criminal offences do. It is very important that the members are instilled with pride for the way they are portrayed in others’ view and thus feel responsible for their character and moral framework. Contribution from educational institutes, civic bodies and NGOs can bring about a tremendous difference in the society. The idea here is to have a set up which is not only sensitive to the micro needs but also vigilant about its holistic conduct.

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1.0 Introduction

Civic sense is an inseparable and important part in the day to day life of the people. Some of the social factors affecting civic sense have been considered. The study of social factors affecting civic sense deals with the study involving civic sense in society and over and above its profound impact on the society. We need to know how it affects every individual in their day to day life and how one can strive towards keeping dirt and filth away from human lives. General awareness is awareness about cleanliness, public display of affection (PDA), noise pollution, maintaining traffic rules etc.

For instance, a place like Delhi has environmental awareness campaigns where more than 1200 Eco-clubs have been established in various schools/colleges of Delhi, which include more than 50 per cent of the government schools. These Eco-Clubs are conducting various environmental activities throughout the year. At the end of every year, Annual Eco Meet and Environmental Exhibitions are organized wherein the representatives from all the Eco-club schools participate and exhibit various eco-friendly products. There has been much renewed discussion recently about developing education programs to instill patriotic pride and critical democratic patriotism. Just 11 per cent of U.S. high school students attained the level of proficiency on the 2001 National Assessment of Educational Progress civics exam. Recent developments in civic education programs indicate some significant trends around the world. First, there has been an explosion of original curriculum development. In addition, Socratic seminars, role playing/simulations, historical document analysis, and service learning have been popular democratic teaching methods. Second, teacher education programs at the university level have seen significant development. Third, existing curricula have been adapted to local circumstances.

Further, aspects of civic sense as discussed in the consequent paragraphs. Littering is a very common civic sense which people don’t adhere to. Clean Yamuna Campaign is conducted every year during May/June with the help of Government Functionaries, Non Governmental Organizations, National Cadet Corps, Schools, and Hospitals etc. During the drive huge quantity of plastic bags, garbage, water hyacinths and general litter from river embankment were lifted and sent to the sanitary landfill sites. Yamuna Action plan phase –II is coordinated by the Department and projects have been prioritized in association with DJB & MCD. The Navi Mumbai Municipal Corporation had received the Maharashtra Government’s Sant Gadgebaba Urban Cleanliness Award, comprising Rs. 50 lakhs.

Generally, the act of spitting ruins the surroundings and spreads diseases. The presence of dustbins in public places can help in safeguarding the surroundings. Fining is one of the discouraging measures amidst the public. There is a review that pertains to the planned change of a 1909 law in Palmyra, New York, which bills itself, “one of the friendliest spots on Earth” that forbids public spitting. The change in city code would increase the possible fine for those convicted of this offense from $2 to $50 currently, to $250 and adding jail time of up to 15 days to the sentence. At least 50 people have been fined Rs. 50 to Rs. 500 for spitting at a mall in Shimla. Officials said that they began a campaign against spitting. Anyone spotted spitting was immediately handed a fine. If they refused to pay, they were hauled before the police. Dumping garbage has increased due to the use of plastic bags and its less cost. Recycling is taken care of by people, whom we more than often, relegate to lowest hierarchy of humanity rag pickers and kabaris. Most rag pickers are young, little above the age to be called kids. Thousands of rag pickers as they sift through, garbage
being unprotected absorb toxins from the garbage. They are hunched for hours which, gives them several back and cervical problems at early age. They get numerous cuts and bites from rodents and the glass, needles and other things we carelessly throw in our garbage. The other people involved in this recycling process other than rag pickers are small middlemen, transporters, larger middlemen and are processors. Together they form recycling chain in India. As part of Britain’s efforts to go green and improve the environment, UK councils ask households to carefully separate waste into different categories: plastics, metal, paper and glass so that they can be recycled. But, according to an investigation by a British TV channel, these bags are shipped to India on the waste black market, which is cheaper. It costs up to £148 (Rs 12,000) to recycle a tonne of rubbish once it is separated but only £40 (Rs 2,800) to ship it to India.

PDA is normally noticed in parks, theaters, etc and it is a very common phenomenon. Holding hands, hugging, petting and kissing are all forms of attachment. That uncomfortable feeling some people experience at the sight of PDA can also cross cultural boundaries.

What is acceptable to people in one culture may not be acceptable in another. Remarks on Public utilities are very common. People come across such remarks in there day to day lives. Maintenance is a difficult task to undertake but ruining a public utility doesn’t take much of a time. Maintenance activities in the Japanese public utilities require high costs and large human resources including laborious and dirty work. Kansas City Board of Public Utilities provides various services to its citizens. They wanted to establish one common business process across the organization to provide a single point of data entry with asset maintenance cost history. The challenge was to improve visibility into financial data and implement interface with purchasing, inventory, and human resources applications. Kansas City Board of Public Utilities upgraded to Oracle's PeopleSoft Enterprise Financial Management 8.9 to provide greater visibility into financial activity and implemented PeopleSoft Enterprise Maintenance Management to lower data entry time and streamline maintenance operations.

Noise pollution during religious festivals is high. It leads to increase in noise pollution and affects the peaceful environment buy there are time guidelines governing the same too. Unnecessary honking takes place in places or cities which are crowded. It also depends on the habits and the patience levels of the individual. A survey on noise pollution by the Maharashtra pollution control board (MPCB) conducted during the ongoing 10-day Ganesh festival shows that the noise levels are almost on a par with that of Deepavali.

Violating of traffic rules is taken very lightly by the people. The administration and implementation of rules by the authorities is also poor. People don’t comply with rules voluntarily. January 20th, 2003 onwards the Delhi Traffic Police would not only challan a vehicle driver violating rules, but also punch a hole in the driving license. The administration announced that the city administration had procured sophisticated equipment to issue licenses that would have a special blank area on which holes would be punched. A license would be able to hold only five punch holes. On the sixth violation, the license would be cancelled.

Eve teasing cases have increased across both the gender. Women get harassed even in crowed areas, although it was considered to be once safe. They are afraid of getting into nuisance of getting justice considering the societal pressures. People are not empowered properly to come forth
and fight for justice. Getting nudged at CST railway station, being elbowed in a crowded BEST transportation bus and being assailed by hawkers who are quick with double entendres like “bhaari maal” is something most women in Mumbai have experienced. Alarmed by the increasing incidence of eve-teasing, a legislator from Mazgaon, proposed new legislation to bring roadside romeos to book.

Urinating in public is quiet common. There is lack of Public toilets. One of the Maharashtra commissioner, has started a campaign which will be particularly severe against those spitting and urinating in public places. People were caught on camera urinating and spitting on the streets! and 250 people were booked with an first information report in the police station. Most of these were youths, caught at evening and night, mainly near pubs and bars. They were arrested as part of the drive announced by police commissioner against those urinating on pavements and spitting on the road. Also, there were instances where, nearly 50 people were nabbed for causing nuisance; beggars were picked up from traffic junctions and handed over to the beggars’ colony near magadi road. Looked from a different perspective, on several important roads and other junctions there are no public toilets, and the corporations should do something about need for such public utilities. Jaywalkers will be fined too if they obstruct vehicles on busy roads and near traffic junctions. We have also studied the contribution of NGOs in spreading the awareness of civic sense. All the above mentioned paragraphs show how different societies have reacted to different civic problems. This study also recommends feasible steps which can be taken to follow proper civic sense in the society.

2.0 Objective of the study
The said study is undertaken to understand how the members of the society are responsive to the implicit conventions made for peaceful coexistence. It is observed worldwide that individuals look for immediate satisfaction of their needs than caring for societal benefit as a whole. We also propose to highlight how corporate can use these issues as an element in their CSR activities.

1. To study the present relevance of civic sense and its impact on the society
Civic sense is a generally neglected issue in our country. Our main objective is to understand the significance of civic sense in our society. We need to understand how it affects every individual in day to day life and how one can strive towards keeping dirt and filth away from human lives.

2. To study the contribution of NGO’s and individuals in maintaining civic sense in Navi Mumbai
Every individual has a right to live in a hygienic and a germ free surrounding and our society provides that. Hence one needs to give back to the society and contribute to it. The Government and Municipal Corporation make efforts and build necessary infrastructure for maintaining civic sense but unless citizens carry out their responsibilities, all the efforts by the government would be futile. As an individual takes care of the cleanliness of his/her home, in the same way she/he should observe the rules of civic sense in their surroundings. Only if every citizen of the nation realizes their duty towards civic sense, the nation on the whole can move towards the cleanliness drive.

3. To suggest measures to be taken in order to minimize ill-effects of lack of civic sense
This study aims to recommend appropriate solutions which an individual can take for minimizing the ill effects. In case of non adherence to any measures there could be harmful effects in the society such as spreading of diseases due to littering, environment getting polluted due to dumping of
garbage and waste matter contributing to air and water pollution.

3.0 Methodology
The results obtained are through primary data collection wherein the study is carried out based on stratification of required samples based on certain individual attributes pertinent to civic sense. For each of the cases the selection criteria are mentioned below, the ratio of males to females is the same. The study has purposively chosen Navi Mumbai as the area due to convenience of conducting the study and has a sample size of 30 informants based on the various selection categories. The cases are represented based on Age factor, income, education, occupation and language.

3.1 Selection Criteria

3.1.1 Age
Age has been categorized into 3 groups: 15-21, 21-35 and 35-50 years. This has been in order to understand what people of different age groups understand about the various aspects of civic sense and their contribution to the society.

3.1.2 Income
Income, in the same way has been categorized into 3 categories: <=10000, <=25000, >25000. People falling into various income brackets perceive and practice civic sense in different ways and in order to understand individuals belonging into each category, the above bifurcation is carried out.

3.1.3 Education
Education has been divided into 3 categories, namely: Under Graduate, Graduate and Post Graduate. People belonging to different educational background are included to know if they have different views and understanding of civic sense since they are various other factors influencing them.

3.1.4 Occupation
Occupation has been divided into 3 categories: Entry level, Middle level and Top level. People working at different positions in various organizations perceive civic sense in different ways. In order to understand individuals perception in different job positions the above classification is made.

3.1.5 Language
We have taken into consideration 3 language categories: Gujarati, Bengali and Marathi. People speaking different languages perceive civic sense in different ways since their community varies. In order to understand the extent and following of civic sense in individuals speaking varied languages, the above has been segregated.

4.0 Analysis and Findings

4.1 General Awareness
Many respondents perceive having civic sense as being clean and maintaining cleanliness in the society. Not many of them relate civic sense to matters like noise pollution, public display of affection (PDA), maintaining traffic rules etc. Also, our survey tells that people avoid littering in public places but due to lack of dust bins in many places are forced to throw garbage since they cannot keep it with them throughout the day as they’re out. Awareness campaigns should be held to educate people and impart the knowledge of civic sense. People do seem to know what civic sense is all about but just don’t want to follow them since they would have to take the trouble to do so. They also need to understand that civic sense has many aspects to it and they should try and adhere to them rather than violating them.

4.2 Littering
Respondents have suggested that if more dust bins were available, littering would reduce to a large level. Since the current situation is such that even in the busiest areas and
areas where there are food stalls, there are hardly any
dustbins, people tend to throw garbage on the road. This
leads to further littering which can cause other problems as
well. Also, they feel that dry and wet garbage of residential
complexes is not being segregated properly which should be
given immediate attention. Although the respondents have
mentioned their suggestions, they should understand that
not littering should start with them. They should treat the
roads just like their own and not litter there. They should
make sure that they carry what they have and throw it in the
dust bins. They should also try and stop other people from
littering but do it politely so that they do not sound rude.
Fines should be levied on littering since that would reduce it
to a large extent.

4.3 Spitting
The study shows that males indulge in the act of spitting
more than women do and are also honest enough to admit
the same. They felt that if enough awareness is created
about the ill effects about spitting and the diseases that it
can cause, spitting on the roads and elsewhere would reduce
substantially. Also, if ‘spit bins’ could be provided in
selective areas, it could help stop the act to a large extent.
Fines should be levied on people spitting on the roads and it
should be taken up as a serious activity otherwise people
tend it to take it for granted. People should avoid spitting
‘pan/gutka’ on the road which causes a lot of filth as well.
Advocating the idea of not spitting could also give good
results and people could also explain the ill effects of
spitting and that it could lead to diseases in those areas as
well.

4.4 Dumping Garbage
According to our respondents, one of the factors that lead to
generation of garbage is usage of plastic bags. The fact that
plastic bags are cheap, people tend to use them more.
Strong awareness campaigns should be taken up to educate
people about anti dumping of garbage and how to keep their
environment clean. The poorest of the poor rag pickers are
the ones who not only clean our dirt but do more. They
actually recycle the garbage that we throw which helps a
lot. One should learn recycling of garbage from them.
People should try and keep their environment clean since
not doing so could lead to a lot of problems. Breeding of
mosquitoes can also take place where the garbage is being
dumped which could lead to many diseases. People should
be made aware of such facts and should also be taught how
to dispose garbage in the right way.

4.5 Public Display of Affection
Majority of our respondents have noticed Public Display of
Affection (PDA) in parks, theatres, etc and feel that it is a
very common phenomenon. Most of them feel that nothing
much can be done regarding this except for creating some
kind of an awareness campaign and educating them about it.
Although the respondents have noticed the act of Public
Display of Affection, not many admit to the fact whether
they indulge in it or not due to societal pressures. Public
display of affection (PDA) can best be described as a show
of affection between two people who care for or love each
other in a public place. It could be as simple as a mother
hugging her son or two friends holding hands. However, in
general PDA is looked at in a more sexual sense. Holding
hands, hugging, petting and kissing are all forms of
attachment. That uncomfortable feeling some people
experience at the sight of PDA can also cross cultural
boundaries. What is acceptable to people in one culture
may not be acceptable in another.

4.6 Non- Maintained Public Utilities
The respondents feel that the public utilities are not being
maintained properly. For example, the train compartments
have remarks written all over along with stickers and filth
all around. Public buses are not maintained properly, the
seats are torn and there are pieces of paper all around. Even Railway Stations are in a bad condition. People have tried to stop such activities but have been in vain since the other people engaging in such activities do not seem to want to understand the importance of maintaining public utilities. Respondents also feel that strict action should be taken against people who try and destroy public utilities and also fines should be levied. Awareness campaigns should be done in order to educate people about the same.

4.7 Noise Pollution
Majority of the respondents mentioned that they feel that the levels of noise pollution are rising by the day and that something concrete should be done about it. Many of them are also aware of the time restrictions when it comes to festivals in India like Diwali, Navratri, etc. They mentioned very clearly that there is a lot of disturbance during Diwali which gets unbearable many a times. Also that the police must be very strict about the timings that the public should adhere to and should levy fines incase the people do not abide to the same. Although people tend to complain a lot about noise pollution, not many seem to do anything to reduce it. For instance while driving on the road, people should avoid honking unnecessarily and shouldn’t play their music aloud. Honking outside hospitals and schools should be strictly avoided and people should make a conscious effort to honk less even on the roads.

4.8 Unnecessary Honking
Majority of the respondents feel that unnecessary honking should be avoided to a large extent and maximum of the honking takes place between 8.30am to 9.00am and between 7.00pm to 8.00pm. Mostly youngsters indulge in this act since they tend to be more restless during driving and when there is more traffic on the road. Not many respondents remember the ‘No Honking Day’ that was observed on 7th of April 2008. Majority of them feel that bike and car owners seem to indulge in unnecessary honking more than any other vehicles. They feel that honking should be strictly banned near hospitals, libraries, etc. since these are the places which require maximum amount of silence. Although respondents seem to understand the importance of silence and that unnecessary honking can lead to various issues, not many seem to understand that they also contribute to the same. If only they could advocate the idea and tell others about it too, it could bring about a big change.

4.9 Violating Traffic Rules
Majority of the respondents have mentioned that they do violate traffic rules since it gets very difficult with the traffic jams. Close to 80% of the respondents get the PUC of their vehicles done on a regular basis and also mention that it is quite affordable. All of them also make sure that they carry their driving licenses while using their vehicles. One of the major reasons of violating traffic rules could be that not much of an action is taken against drivers who indulge in the act. Buck passing is done easily and they can get away with it. If only the police and the concerned authorities would get strict with the violation of traffic rules, people would stop doing it. Just by telling people and creating some awareness about it wouldn’t necessarily help to the extent that it should.

4.10 Eve Teasing
Most of the female respondents have mentioned that they have observed eve teasing in railway stations, in the compartments, at other crowded places, etc. They also feel that nothing much can be done about this since there are no laws against such acts. Educating people and creating awareness about it is one of the ways in which it could be stopped to a certain extent. People who indulge in such acts do not have fear in their mind since there are no laws that they are breaking and they are aware that they can get away with the same. To add to it, the female respondents also
mentioned that they would not report such cases to the police due to social stigma. Although the respondents seem to understand that eve teasting is quite evident, they do not seem to see that eve teasting could also be by a female towards a male. A simple act like getting into a compartment of a train and the women starring at you or passing a comment is also considered to be eve teasting. People need to be educated about this and also be encouraged to safeguard themselves and incase they go through it, they should inform the police since it is none of their fault.

4.11 Urinating in Public
Most of the respondents feel that people indulge in urinating in public places due to lack of toilets available in the roads. Some of them even mentioned that even if the toilets are available, they are not neatly maintained and hence they do not use them. Mostly it is the laborers who indulge in such acts. None of the respondents were ready to admit that maybe even they have indulged in such acts at some point in time. Public toilets should charge a fair amount for usage so that they can maintain them properly and people wouldn’t need to use the roads for urinating.

5.0 Recommendations
5.1 Littering
It was observed that the subjects could not locate dustbins or a similar facility to throw away the garbage. Thus, the civic bodies should ensure more of such services.

The very basic requirement for a clean city - trash can, is not available at most places, be it a railway station, airport or a shopping plaza. The only option left to throw the candy wrapper or banana peel is outside the car window or the street. The most worrisome thought is that this has become acceptable behavior, says one of the respondents.

5.2 Spitting
The respondents feel that spitting bins shall be available in the public transports as well as near all public body buildings. When we further conducted the survey the respondents stated that implementing rules and framework for the same would definitely make a difference to the way streets look. The study also recommends corporate entities, pharmaceutical companies specifically to take up the matter of awareness and its ill effects as well as diseases resulting out of spitting.

5.3 Dumping Garbage
“The government should not only spread awareness about the ways of segregating dry and wet garbage but also give incentives to those housing complexes which are involved in the same. Incentives can be in the form of lower taxes or better facilities like redemption from power cuts and water supply”, replied one of the respondents.

Some also believed that it is the common man’s responsibility to segregate the garbage in his/her household itself. The respondents expressed that companies involved in construction business and NGOs working for the same cause should become more active in their role.

5.4 Public Display of Affection
This behavior crops up because of lack of moral responsibility and lack of comfortable space available for youngsters. Coming up with a park for the same shall help, but the obscene behavior shall be fined for their acts.

5.5 Unnecessary Honking
They feel that honking can be completely banned especially near public places like library, hospitals, educational institutions etc.

Individuals engage in unnecessary honking as there are no rules regulating the same. No Honking day should be
strictly followed once a month. Rules should be implemented for the same.

5.6 Eve Teasing

A lot of females face this situation in crowded places like buses, railway stations, and beaches. But they don’t voice their opinion as they have fear of the shame they might face. Females should be more aggressive if they want to avoid this situation. The solution would be to educate the citizens, of the mental and physical trauma which women face due to such behavior. 

Also there should be full time Moral Police in the Trains, Platforms etc. which would help trap the Hooligans.

5.7 Urinating in Public

Public toilets should be constructed in more places so that individuals don’t have an excuse to urinate in public. Also, they should be kept clean to encourage people to use them more. As S.K. Das, a Delhi based architect opines “The charm of impressive cities throughout history is that they managed to mobilize an entire society to willingly and passionately contribute to city development directly or indirectly.”

6.0 Conclusion

Commonly known as civic sense, which is uncommon to many can have various conclusions by different people. From our findings and past records that we have gone through, we can conclude that civic sense, on the whole, still has to be educated to people. Although they understand many of the aspects like littering, spitting, public display of affection, etc., many still fail to understand that they should adhere to it before they tell others. Consciously or unconsciously, people violate civic sense but are not very worried about it. Many steps have been taken to abide by civic sense and the past records tell us that they have been quite successful. The issue of violating civic sense is a problem not only in India but is a global phenomenon and globally steps have been taken on a very large scale so that people are more aware about the happenings in the environment and make sure that they do something for the betterment of it. People need to be further educated about the various other aspects of civic sense and they need to understand that they should adhere to the rules since it is for their betterment.

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Annexure 1: Questionnaire

Respondent Details

Name:____________________   Education: UG/G/PG_______
Age/Gender:_____________    Occupation: EL/ML/TL_______
Tel Ph:__________________    Income: ______________ _______
Address:_____________________________________________________________________

Category (Language):___________________
Sub-Category (Caste):__________________

1. What is your understanding of civic sense? _____________________________________________________________
   a. What areas come under it?___________________________________________________________________________
   b. For how many of the known areas you follow civic se____________________________________________________
   c. What according to you can be done about it? What are you doing about it?_____________________________________

2. Littering:
   a. Do you have proper garbage disposal system in your area?       Yes___ No___
   b. Is wet and dry garbage segregated properly?                    Yes___ No___
   c. Do you find heaps of garbage lying on the road for a long time? Yes___ No___
   d. Do you find dust bins in your area/ roads/ railway station?   Yes___ No___
   e. Do you find people making use of it?                           Yes___ No___
   f. Do you think adding dustbins could help?                      Yes___ No___
   g. What you think is the cause of the same?                      Yes___ No___
   h. What can be done about it?                                  Yes___ No___

3. PDA- Public Display of Affection
   1. Do you find couples engaging in public display of affection? Yes___ No___
      a. If yes in which area do you find them?
      ________________________________________________________________
      b. Why you think people engage in this behavior?
      ________________________________________________________________
      c. What are the measures that can be taken?

4. Public Utilities
   a. Do you find remarks on the walls in the train/ railway station passages? Yes___ No___
   b. Do you have public toilets in your area? If yes, are you aware of the charges for using it?
      ________________________________________________________________
   c. Have you ever tried to stop such activities? If yes then how?
5. Noise pollution
   a. Are you aware of the time limit for closing all the activities during religious proceedings? Yes____ No____
   b. If you have a home on the main road do you get disturbed by Noise pollution? Yes____ No____
   c. What you think are the reasons for it? What can be done to curb it?

6. Pollution on the wheels
   a. In which area is their maximum noise pollution?

   b. What time in the day is it maximum?

   c. Cars or bikes? Which vehicle owner engages in unnecessary honking? Cars_____ Bikes_____
   d. Do you feel that youngsters engage in it the maximum? Yes____ No____
   e. During which festival do you suffer the most from noise pollution?

   f. Why you think it is rising day by day?

   g. Do you know when Mumbai observed No Honking Day? Did you also follow it?

7. Eve teasing
   a. Have you observed eve-teasing around? When and where?

   b. Have you experienced homosexual teasing or ragging in your surrounds? Yes____ No____
   c. Why is it in practice?

   d. There are laws available for rapes, should eve-teasing be included? Yes____ No____

8. Urinating in public
   a. Do you indulge in such acts? Yes____ No____
   b. Have you seen people indulging in such acts? Yes____ No____
   c. If yes, have you tried to stop them? Yes____ No____
   d. Does education play a part in this? Yes____ No____

9. Spitting
   a. Do you spit in public? Yes____ No____
   b. Have you tried to stop such acts? Yes____ No____
   c. What are the circumstances of the act?

   d. How can companies advocate civic sense by means of CSR?
10. Violating Traffic Rules
   a. Have you ever violated traffic signals? Yes__ No__
   b. Do you get your vehicle's PUC done regularly? Yes__ No__
   c. Do you carry your driving license while driving? Yes__ No__