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Muzaffarnagar, U.P. (INDIA)

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A Study on Effectiveness of Celebrity Endorsement on Consumer Purchase Decision in Surat City, Gujarat

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Abstract

Celebrity endorsement in brand recall and purchase decision has acquired increasing importance in recent years. However, their effectiveness has not been sufficiently measured from the consumer's perspective. This study empirically examines factors which are critical to celebrities' effectiveness within the context of brand recall and purchase decision of consumer. A survey of 200 consumers was conducted and the results indicate that perceived expertise & credibility were the most important factors determining celebrities' effectiveness. Other factors were trustworthiness & attractiveness. Based on this result, It can be concluded that celebrity's public image should be taken very seriously when adopting celebrities in product advertisement.

Key words: - Celebrity Endorsement, Celebrity Effectiveness, Product Advertisement, Consumers Context.

Introduction

Everyday consumers are exposed to thousands of voices and images in magazines, newspapers, and on billboards, websites, radio and television. Every brand attempts to steal at least a fraction of a person's time to inform him or her of the amazing and different attributes of the product at hand. The challenge of the marketer is to find a hook that will hold the subject's attention. In helping to achieve this, use of celebrity endorsers is a widely used marketing strategy.

Companies invest large sums of money to align their brands and themselves with endorsers. Such endorsers are seen as dynamic with both attractive and likeable qualities Furthermore, because of their fame, celebrities serve not only to create and maintain attention but also to achieve high recall rates. Celebrities have also been in demand having succeeded in being effective by rising above the clutter & grabbing the attention and focus of the consumer. They also succeed in creating an aspiration in the minds of the consumer to acquire what their favorite celebrity endorses.

Literature Review

J. Sridevi (May, 2012) - *Effectiveness of Celebrity Endorsement in Brand Recall And Brand Recognition*, Journal name- ZENITH International Journal of Business Economics & Management Research, Vol.2 Issue 5. The main objective of the study was to study the effectiveness of celebrity endorsement in Brand recall. The secondary objectives were to study the effectiveness of celebrity endorsement among the consumers and to analyze the factors that affect the consumer's attitude in Quick brand recognition. The researcher collected primary data through structured questionnaire. The researcher found that

Celebrity endorsement enhances product information and creates awareness among consumers. It helps them to recall the brands of the FMCG's at the time of purchase. The purchase attitude change of consumers is influenced by the celebrity endorsement factors, like better brand recognition more weight age, truth in testimonials, and satisfied feel.

Sajana .K. V. and Dr. S. Nehru (2013)- —*Effectiveness of Celebrity Endorsement on Brand Recognition with Special Reference to Trivandrum City, Kerala*□. Journal name- IOSR Journal of Business and Management. The primary objective of the study was to find the influence of celebrity endorsement on consumer's purchase decision process of a particular brand. The secondary objective was to ascertain the significance of celebrity endorsement in meeting the information search of the consumers. The researcher collected primary data through questionnaire. The researcher found that celebrity endorsement persuades public awareness and one of tool for the promotion of product. The consumers agreed that celebrity endorsement create awareness of brand and draw their interest. Celebrity endorsement created brand recall and influence consumers to purchase the product.

Debi Prasad Mukherjee (August 2009) - —*Impact of Celebrity Endorsement on Brand Image*". Journal name- Social Science Research Network Electronic Paper. The objective of the study was to reveal and re-establish the positive impact of celebrity endorsement on brand image and find out prominent factors those play the key role in the success of an endorsement. The researcher collected primary data through questionnaire. The researcher found that the celebrity's acceptability, attractiveness and image were major factors that impact celebrity endorsement on brand. The customers want a variety of aspects from the endorsement like credibility and acceptability of the endorser.

R. Shobana, D. Joseph Anbarasu- *Impact of Celebrity Endorsement in Advertising on Brand Image towards Consumers*. The main objective was to explore impact of advertisements using celebrity endorsement towards consumers. The secondary objective was to get a clear idea that celebrity endorsed advertisement change the preference of the consumers. The researcher collected primary data through questionnaire. The researcher found that the consumers belong to adolescent age have greater impact than that of the other age group. The celebrity endorser helps to maintain consumer attention. Celebrity, who is linked to positive information, has a greater possibility to reach to its target consumers. There is a negative aspect; negative publicity about the celebrity can reduce the appeal of the brand which the celebrity endorses. The participants agreed that the celebrities do not in reality use the products they endorse.

Felix Kwanzu (2013) - —*The Impact of Celebrity Endorsement Advertising On Consumers' Purchase Decision And Brand Awareness In China Market*□. The main objective of research was to find the effectiveness of celebrity endorsement in modifying consumer behavior. The secondary objectives were to determine how Chinese consumers view Chinese celebrities and celerity endorsement advertising and to find out factors affecting the effectiveness of celebrity endorsement. . The researcher collected primary data through questionnaire. The researcher found that the Chinese consumers view celebrity endorsement advertising as an effective marketing strategy. They found celebrity endorsement advertising to be more entertaining that non-celebrity endorser advertising. The Chinese consumers will not purchase a product simply because it is associated to a celebrity. The endorsements that show an apparent relationship through some form of imagery or some relationship between the celebrity and the product endorsed impact more on Chinese consumers purchase intention than those in which the endorser prescribes the product to the consumers through word of mouth.

Mukta Dengra- —*Impact of Celebrity Endorsement on Customer's Buying Behaviour With Reference To Indore City*, journal name- Altius Shodh Journal of Management & Commerce. The main objective of the study was to study effectiveness of celebrity endorsement in the field of Cosmetics, Apparels and Footwear. The secondary objectives were to study the factors that attract consumers towards celebrity endorsement and to study the extent of influence celebrity endorsements have on general public. The primary data was collected through questionnaire. The major findings of the study were that the younger people who are more interested in purchasing product endorsed by celebrity and are influenced more by it. Quality and physical attributes of the celebrity were major factors that affect brand of a product.

Ms. Jyoti Kansara, Mr. Naveen Chaudhary (2014) -—*Impact of Celebrity Endorsement on Consumer Buying Behavior: a Descriptive Study*. Journal name- International Research Journal of Commerce Arts and Science, volume 5, issue 2. The main objective of the research was to understand the effectiveness of celebrity endorsement and to identify its drawbacks. Major findings of the study were that the respondents consider a male celebrity endorsing a product is more effective than a female celebrity. The respondents believe that a celebrity endorsing a product never uses it in reality.

G. Radha, Jija. P (2013) - —*Influence Of Celebrity Endorsement on the Consumer's Purchase Decision"*. journal name- International Journal of Scientific and Research Publications, Volume 3, Issue 11 The objective was to find out influence of celebrity endorsement on the consumer's purchase decision. The primary data was collected through questionnaire. The major findings of the study were that the quality was important factor while purchasing the product. Celebrity endorsement helped consumers to recall the brand and have positive image if their favorite celebrity endorses a product. Television is means of advertisement that persuades them to purchase the product. Respondents buy product based on the attractiveness of the celebrity.

Annadurai Pughazhendi and Deenadhayal Sudharani Ravindran (April 2012)- *"A Study On The Influence Of Using Celebrity Endorsements On Consumer Buying Behaviour In Tamil Nadu, India"*. Journal name- Journal of Research in International Business Management , Vol. 2(4) pp. 89-96. The main objective of this study was to study the impact of celebrity endorsement on consumer buying behavior in retail industry. The primary data was collected through questionnaire to a select group of student consumers. The major findings of the study were that the consumers had favorable attitude towards celebrity endorsements. Fulfilling the requirement of the consumers is most important in advertising. Celebrities have always been the easiest way to attract the customers because of their mass appeal. But celebrity endorsement sometimes creates overexposure, overshadowing the brand, negative publicity of the endorser etc. All the celebrity endorsers don't have significant effect on the consumer buying behaviour. The mismatch between the celebrity and the product affects the effectiveness of the advertisements.

The image portrayed by the celebrities in the public as well as in their personal lifestyle influences the effectiveness of the celebrity endorsed advertisements.

Au-Yeung Pui Yi, Priscilla (2012) - *"Effects of Celebrity Endorsement on Consumer Purchasing Intention of Apparel Products"*. The main objective of research was to compare the effectiveness and impacts of celebrity endorsement on male and female. The other objectives were to study the impact of source credibility of celebrity to consumers' purchase intention and to understand the relationships between good-looking, trustworthiness, expertise and attractiveness of celebrity endorsers between male and female. The primary data was collected through questionnaire. The researcher found that males' purchase intentions tended to be positively aroused by the celebrity endorsers who are experts and experienced in fashion and for females, their purchases are relatively easier to be triggered by knowledgeable celebrities. On the whole, females' purchase intentions are easier to trigger by most of the attributes than males, especially attractive, beautiful and sincere celebrities. He also found that Trustworthiness and expertise of the celebrity endorsement is the most influential dimension that can positively trigger consumers' purchase intention.

A. Pughazhendi, R.Thirunavukkarasu and S. Susendiran (December 2011)- *"A Study On Celebrity Based Advertisements On The Purchase Attitude Of Consumers Towards Durable Products In Coimbatore City, Tamil Nadu, India"*. Journal name- Far East Journal of Marketing and Management Vol. 1 No. 1. The main objective of the study was to identify the factors that motivates and affects the purchase attitude of consumers at Coimbatore. The secondary objective was to analyze factors which influence the purchase attitude of consumers at Coimbatore. The primary data was collected through questionnaire. The major findings of the study were that Celebrity endorsement enhances product information and creates awareness among consumers. It helps them to recall the brands of the durable products. The consumers of durable products have their motivational sources from need and product utility. The study revealed that the celebrity's convincing endorsement motivates them to materialize the purchase of durables. The consumers are induced significantly by the celebrity endorser when the target is on quality and price. The purchase attitude is influenced by the celebrity endorsement factors, product evaluation and brand recognition.

Research Objectives

- To study the impact of celebrity endorsement on consumer purchase decision.
- To identify the factors that attract consumer towards celebrity endorsement.
- To study the impact of celebrity image as celebrity endorsement.

Research Design

- ***Type of Research:*** Descriptive.
- ***Data collection method:*** Secondary Data and Primary Data.
- **Sample Size:** 200 respondents.
- **Sampling Methods:** Non- probability sampling Convenience Method.
- **Instrument for data collection:** Questionnaire.
- **Statistical Techniques Used:** Chi Square Test, Exploratory Factor Analysis.

Profile of Respondents

Sr. No	Category		Frequency	Percent
1.	Gender	Male	116	58
		Female	84	42
2.	Age	Below 20	09	4.5
		21-35	107	53.5
		36-50	65	32.5
		50 and Above	19	9.5
3	Occupation	Student	55	27.5
		Service	46	23
		Business	40	20
		Professional	31	15.5
		Housewife	24	12
		Other	04	2
4	Family Annual Income	< 2 Lakh	33	16.5
		2 – 5 Lakh	70	35
		5-10 Lakh	66	33
		More Than 10	31	15.5

Factors Affecting Consumer Purchase Decision Celebrity Endorsed Products/ Services:

Factor analysis is carried out in order to identify the factors that affect investment decision on investors. Following is KMO and Bartlett's test table. KMO figure comes to 0.855 which means the factor analysis can be run and factors can be extracted.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.855
Bartlett's Test of Sphericity	Approx. Chi-Square	929.877
	df	171
	Sig.	0.000

Total Variance Explained: The table below shows the information regarding the Total Variance extracted. By using Eigen Values greater than 1 rule, five factors can be extracted and 53. 92 percent of the total Variance can be explained.

Total Variance Explained								
Componen	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance
1	5.458914	28.73113	28.73113	5.458914	28.73113	28.73113	2.543596	13.38735
2	1.382956	7.278717	36.00984	1.382956	7.278717	36.00984	2.231612	11.74533
3	1.293666	6.808767	42.81861	1.293066	6.808767	42.81861	2.091275	11.00672
4	1.105588	5.818884	48.6375	1.105588	5.818884	48.6375	1.917907	10.09425
5	1.003752	5.282904	53.9204	1.003752	5.282904	53.9204	1.460485	7.686763
6	0.971072	5.110904	59.0313					
7	0.858055	4.51605	63.54738					
8	0.831901	4.378424	67.92581					
9	0.7598	3.998945	71.92475					
10	0.749474	3.9446	75.86935					
11	0.674426	3.549609	79.41896					
12	0.65341	3.438999	82.85796					
13	0.587736	3.093356	85.95132					
14	0.555934	2.925969	88.87728					
15	0.493232	2.59596	91.47324					
16	0.48617	2.558787	94.03203					
17	0.424056	2.231872	96.2639					
18	0.380639	2.003366	98.26727					
19	0.329219	1.732731	100					
Extraction Method: Principal Component Analysis.								

Factor Loading and Reliability of Factor: The table below shows the Variables which are loaded together, Factor loadings and reliability analysis. Factor loading greater than 0.5 is considered for that variable to be part of that factor. It can be seen that all five factors are having reliability greater than 0.7. Hence it can be concluded that all five factors are reliable. The appropriate name of the factors are also given below.

Sr. No	Name of the Factor	Statements/ Variables	Factor Loading	Reliability
1	Trust worthiness & creditability of celebrity endorser	Credibility of the celebrity depends on his/her professional as well as personal life.	0.69	0.91
		I feel that credibility of the celebrity cannot be created over night.	0.62	
		Trust of the consumers on celebrity endorser affects their attitude and behaviour towards the brand or product.	0.57	
		I buy a product just because my favourite celebrity is endorsing product and using it.	0.56	
		Celebrity endorsement creates confidence about a brand in the minds of people.	0.54	
2	Expertise of celebrity endorser, level of value to the product of consumer	I believe that the expertise of the celebrity in the area of the product being advertised by him affects advertisement as a whole.	0.77	0.87
		Celebrity endorsed advertisement captures the consumers attention.	0.60	
		The expertise of the celebrity provides value to me for a particular product or service and attracts me to purchase the product or service.	0.58	
		My favorite celebrity gives a positive image to the endorse brand/product.	0.57	
3	Consumer belief in celebrity endorser	Celebrity endorsed advertisement created a long lasting impact in the consumers minds.	0.68	0.86
		I will stop buying a brand or product if my favorite celebrity endorsing it an involved in scandal.	0.63	
		I believe that if the celebrity is perceived to be credible to me, I will surely buy & use the advertised product or brand.	0.58	
		I believe that if consumers have trust on the celebrity then only they will believe what he/she is saying.	0.55	
4	Long impact of celebrity endorser image	I believe that if the celebrity seems to be expert in the product area, he/she will impact more positively to the consumers.	0.70	0.81
		I feel that attractive celebrity is not the necessity but appropriate celebrity is.	0.67	
		I think celebrity endorsement is an important factor when I make my decision.	0.53	
5	Attractiveness of celebrity endorser	I buy a product on the attractiveness of the celebrity.	0.81	0.75
		If the celebrity endorsing the brand is attractive, it will dead to positive effect on consumer attitude towards the product or brand.	0.51	
		I think investing large amount of money for using celebrities help company to increase their total revenue.	0.50	

Major Findings

- 117 respondents persuades the television,113 Respondents persuades the Internet& 87 Respondents persuades the Newspaper as means of advertisement to purchase product/service this three factor are a highest to attract and to inform the consumer regarding new product/service.
- 114respondents value the quality of product &115 respondents value the price of product respondents are giving very important to these two factors while purchasing product/service.

- 122 respondents follow and like film stars & sports personalities as a celebrity endorsement while purchasing a product/service highest respondents attract through this two film star & sports personalities.
- 99 respondents think companies choose celebrity so that people can easily recognize the product,97 respondents think companies choose celebrity so that people can easily recall the brand&74 respondents think companies choose celebrity to inform the people this three factors is highest selected by the respondents to choose celebrity endorsement for promoting their products or service.
- 73 respondents of the people believe that companies prefer media profile of any celebrity for endorsement of product which is highest.
- 83 respondents saying no, 60 respondents saying yes & 57 respondents are not sure that product advertised by the celebrities is used by them which they are endorsing.
- Celebrities Endorsement attract the consumer & respondents are highest attract with the endorsements of Amitabh Bachchan, Amir Khan & Sachin Tendulkar and respondents are persuade them as ideal as a brand endorser.
- Product Information, Slogan & music/jingle which is highest factors that catch's attention of respondents to purchase product/service.
- Respondents who are below age of 20 years mostly prefer internet, the respondents who are between age of 21-35 years mostly prefer television, the respondents who are between age of 36-50 years mostly prefer internet & television, 50 years& above mostly prefer newspaper. So we can say that the internet & television attract consumer to purchase product/service.
- Respondents who are below 2 lakhs income gives the importance to price of product, the respondents who are between 2-5 lakhs income gives the importance to quality of product, the respondents who are between 5- 10 lakhs income gives the importance to quality of product & 10 lakhs & above gives the importance to quality of product. So we can say that mostly respondents giving the importance to quality of product and after that below 2 lakhs income group is giving importance to price of product.
- Respondents who are students& doing service they are saying that companies do a promotion because of easy recognition of product/service, Respondents who are doing business they are saying that companies do a promotion because of easy recognition of product/service & re-call of the brand, Respondents who are Professional & housewife they are saying that companies do a promotion because of re-call of the brand & to inform the people. So we can say that mostly respondents are saying that companies do a promotion because of easy recognition of product/service & recall of the brand and after that Professional & housewife are also giving importance and saying that companies do a promotion because to inform the people.

Conclusion

The research addresses a popular method of marketing communication. The use of celebrities in advertisement has been an innovative concept in the field of marketing. The company has got an innovative tool in the form of —Celebrities through which they can create demand in the market and brand awareness among the target population. Both the success and failures are associated with the use of celebrities in the advertisement. The company has to portly justified the use of celebrities' advertisement to create the brands. If proper research has been carried out before using celebrities in the advertisements the company can have a powerful tool to mould the consumers mind. However, as several failures are associated with the use of celebrities, it is essential for advertisers to be aware of the complex processes underlying celebrity endorsement by, creating an understanding of the described concepts of source credibility and attractiveness, multiple products and celebrity endorsement. In today's scenario it is very difficult to separate advertisement ads celebrities because it has become a trend in the industry of using —Celebrity Advertisement. So instead of legging behind the company should look insight into strength and weakness and also check celebrity profile before using celebrities in the advertisement to take full advantage of consumer mind set.

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Potential of Film – Induced Tourism and its Impact on Destination Development

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Abstract

Tourism and entertainment are two industries that are growing in size and have an increasing influence on consumers everyday. Film-induced tourism is a phenomenon that is in the middle of those industries. There have been an increasing number of tourism visiting destinations featured through films and television series which are not directly related to tourism promotion campaigns .This phenomenon is called film-induced tourism or movie-induced tourism. Film-induced tourism is defined as tourist visits to the destination featured on television, video, or cinema screen. Film-induced tourism is one of the fast growing sectors of the tourism industry. The increasing popularity of film-induced tourism owes to the rise of international and domestic tourism. Films can influence the travel preference of those who expose to the destination attributes and create a favourable destination image through their representation. For destinations, films do not only provide short-term tourism revenue to the destination but also long-term prosperity. This paper investigates the phenomenon by reviewing previous research articles for two major aims. The first aim is to analyse the impact of this phenomena on tourist and their selection of tourist destination. The second aim is to analyse the effect of film induced tourism on destination development.

Keywords: Film-Induced Tourism, Tourist Destination, Tourism

Introduction

Capturing picturesque locales has been a common trend in Indian cinema particularly Hindi cinema or Bollywood as is commonly referred to aimed at wooing and pulling audiences to the theatres. The trend which initiated in the 1960's and 70's set by filmmakers likes Raj Kapoor (Sangam, 1964) &SubhashGhai (Pardes, 2002) was more or less restricted to song picturizationto add an aesthetic value to the cinematic creation. There was an element of "aspiration" which was built around the international locations. Yet another feature of such projections was either the theme necessitated a global destination backdrop (a character studying or working abroad) or leveraging destination names in the film titles, including An Evening in Paris (1967), Love in Tokyo (1966), etc. There was not much of the marketing or branding aspect that was catered to. It was for the first time in 1981 that the incredible Keukenhof Tulips gardens of Amsterdam, Netherlands was brilliantly projected by the Yashraj Banner through the movie 'Silsila' (1981) a romantic drama that had a first mover advantage in creating recall and impact for a particular destination.

Major motion picture films can provide the places, objects and subjects for the gaze of many people, and for some, films may induce them to travel specifically to the locations where they were filmed. Although most motion picture films are not produced with the prime intent of inducing people to visit locations, it has been stated that this medium can enhance the awareness, appeal and profitability of locations through the power of imagery and the fantasy of the story. Leisure activities such as watching films as well as travelling are ways to escape. Both provide temporary relief from the real world.

Films can induce viewers to travel by the physical properties (scenery and landscape), and their associated theme, storylines, events and actors, shaping the audience' feelings, emotion and attitudes towards places. Location and film experiences are enhanced in memories by associating them with the actors, events and setting. The world of associations and sentiments are enclosed in the viewers' minds as memories and obsessions which give meaning to the locations. Locations, events and characters become iconic attractions as a result of being given powerful meanings in film narrations. People tend to visit particular places by specific images, memories, associations and emotional attachments to places and meanings.

Table 1: Forms and Characteristics of Film-induced Tourism

Form	Characteristics
1. Film-induced tourism as part of a main holiday	Tourists will visit film location or book a film tour for a holiday without any previous destination knowledge
2. Film-induced tourism as a main purpose out of special interest	The booking of a holiday to a destination as a result of its profiles on the screen
3. Film-induced tourism icons as focal points of visit	Natural beauty, historical places, actors can serve as icons
4. Film-induced tourism to places where filming is only believed to have taken place	Tourists visit the filming places even if the film represents a different setting.
5. Film-induced tourism as part of romantic gaze	Tourists like to gaze on places reinforced by the films in solitude, establishing a semi-spiritual relationship with the place
6. Film-induced tourism for reasons of escape	Visiting film locations elevates tourists beyond the mundane reality of everyday life

Source: Adapted from Busby & Klug (2001).

Many film locations around the world become the pull factors for tourists to visit. The American soap opera 'Sex and the City' is one of the examples that have become such a big hit not only in the United States but around the world. Hundreds of restaurants, bars and shops featured in the film turn out to be must-see destinations for tourists visiting New York.

The study of film induced tourism is complex and multidisciplinary. It incorporates many disciplines such as sociology and psychology. Nowadays, tourists are well informed about various destinations and frequently very selective in their destination choice. If storyline and location are closely related, watching a movie set in a particular country can lead to the construction of a certain image of the country's people, nature and culture in the viewer's mind. For example, in Bollywood blockbuster, Zindagi Na Milegi Dobara, Tomatina Festival and Bull Fights are shown as a part of Spanish culture and many viewers would like to visit the place especially to see these cultural festivals as well as the beautiful locations of Spain depicted in the movie.

Literature Review

In order to be fully equipped to analyse the research findings, a strong theoretical foundation plays an important role to ensure a higher level of understanding about potential of film induced tourism and destination development and marketing through films.

What is Film Induced Tourism?

Film tourism is also referred in the international bibliography with the terms 'film induced tourism' or 'media induced tourism', or 'movie induced tourism' or 'cinematographic tourism' or even 'media pilgrim'. According to Hudson and Ritchie (2006) film tourism comes under the umbrella of cultural tourism and it is encouraged by the expansion of the entertainment and international travel industries. As searching for monuments and heritage sights is one part of cultural tourism, in the same way, film tourists also search for these signs and visual icons, known as 'markers' that remind them of the scenes that they have seen in their favourite movies. Iwashita (2003) claimed that films, television and literature are the factors that interpret the particular characteristics and attractions of a destination. Therefore, they can act as reasons behind influencing the travelling preferences of the individuals.

According to Scotland's national tourism organization, film tourism is the business of attracting visitors through the depiction of the place's storylines in the film, video and television (Scottish Tourist Board, 1997).

Potential of Film Induced Tourism

Bollywood is one of the largest film industries in the world, producing over 1,000 movies every year.

It is a $72 billion industry selling six billion tickets annually. As a result, nowadays, countries of the developed world like Switzerland, Ireland, The Netherland, Australia, and New Zealand go out of their way to attract Bollywood production houses to shoot in their regions.

One of the main reasons behind is that placing a destination in a film is the ultimate in tourism product placement. A significant example can be given by the recent flow of Indian tourists towards Spain after the release of the blockbuster movie named Zindagi Na Milegi Dobara that has set against Spanish backgrounds. Correspondingly, Mr. Yash Chopra, who is known as a major producer/director of Bollywood movies, idealized Switzerland as a romantic destination in his films and consequently played an important role in increasing the outbound travel from India to Switzerland by 30%. There are a number of studies shown in Table below that reveal the increasing visitation numbers at film locations.

Table 2 : Impact of Film on Visitor Number

Film	Location	Impact of visitor number
Braveheart	Wallace Monument, Scotland	300% increase a year after release
Captain Corelli's Mandolin	Cephalonia, Greece	50% increase
Field of Dreams	Iowa	35,000 visits in 1991 and steady increase every year
Four Weddings and a Funeral	The Crown Hotel, Amersham, England	Fully booked for at least 3 years
Harry Potter	Various locations in UK	Increase of 50% or more in all filmed locations
Mission Impossible 2	National Park, Sydney	200% increase in 2000
Notting Hill	Kenwood House, England	10% increase in one month
Pride and Prejudice	Lyme Park, England	150% increase
Sense and Sensibility	Saltram House, England	39% increase
The Beach	Thailand	22% increase in youth market in 2000
Troy	Canakkale, Turkey	73% increase

Source: Hudson & Ritchie (2006).

Impact of Film-induced Tourism on Destination Development & Image of Destination

A film can be a very powerful marketing tool and a great contribution to a destination's awareness but at the same time, image creation and enhancement through showcasing the features and attributes of the destination on screen, the natural and cultural environment can experience within the destination from the film industry as well as from the resulting increase of tourism activity. On the other hand, various case studies have also highlighted the impacts such as variation of the environment by film crew during film shooting as well as the negative reactions by the local community due to the disturbance in their daily routines.

According to a survey done in year 2004 in the UK, 8 of 10 residents remarked, that they got the idea for their vacation destination through movies, and 1 among 5 is planning a trip to visit their favourite movie location (Hudson and Ritchie, 2006). On the basis of this survey, it can be said that there are numerous elements that motivate people to become tourists and to select particular destinations and activities.

The social scientist, John Urry (1990) postulates that one of the basic consumer motivations is the desire to experience imaginary pleasures in reality that have been developed in the consumer's mind over time. Tourism has a nature of involving daydreaming and the anticipation of different experiences that a person constructs while watching his/her favourite movie. Therefore, it is the image in a tourist's mind that is the most powerful motivator to visit a destination. Film tourism is reasonably grounded on tourists and their strong desire to enter to their vision and experience the cultural landscapes shown in their favourite films.

With the movie SHOLEY becoming the biggest hit in the history of Bollywood, the small town near Bangalore became a buzzing touring destination. In fact, the villagers also re-named a small village nearby to 'Sippynagar. *Slumdog Millionaire* might have been criticised for portraying India as "third world dirty underbelly", but the success of the film has bolstered the Mumbai's controversial "slum tourism" industry. The romantic blockbusters like DDLJ, Mohabbatein and Chandani made by Yashraj Films contributed a lot to create the romantic image of Switzerland with beautiful landscapes, snow covered mountains and grasslands etc.

Conclusion

The analysis of literatures reflects that film induced tourism has very wide scope. Potential of film induced tourism is also evident as it creates awareness among tourists and induces them to visit the location shown in a particular film. Film induced tourism is also helpful in developing a new tourist destination (Sholay and Ramnagram). It also creates a distinct image of a tourist destination in the mind viewers. Yash Raj banners of films have created a romantic image of Switzerland among viewers. The film scenes and images are easily educed by tour planner than ads scenes and images. It is evidenced that after screening the noticeable scenes of tourist points there have been increase in the number of visitor for those destinations. However, there are barely empirical examination is done on this area in India. Thus, the future study can be on the film induced tourism and its impact on various considerations of tourism industry.

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Log Management : Importance of Logs and Meeting the Challenges with Log Management Architecture

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Abstract

Logging is quite common and could be easily foundin applications, database, network devices etc. Many standards and regulations made it mandatory. Also maximum organizations have accepted log management and started using it. But Log Management is a complex process for organizations due to various challenges. This research focuses on importance of log management, necessity of logs, events to be logged, and challenges in logging. The last section of this research paper discuss about log management architecture which will help in meeting the challenges.

Keywords : Log Management, Security Logs, Log Generation, Log Disposal, Log Protection.

Introduction

Logs are records of the events occurring within every device of a system and network. These are generated by many different sources like hardware, security software, operating systems and applications. Log data represents network activities, application access activities, server activities etc. A well designed logging system is a huge utility for administrators, developers and especially for support team.

It can help enterprise to validate policies and perform change control audits in real time, and it can be used to trigger alerts for unusual or suspicious network behavior. Log data can even be used for root-cause analysis to aid in system recovery and damage cleanup. Logs are a vital source of information for security, regulatory compliance and IT troubleshooting. Enabling log monitoring will thereby enhance the security levels in our organization.

Log Management includes various functions like log parsing, event filtering, log rotation, log reduction, log Compression, log normalization, log reporting, log disposal etc. During Log Management, organizations use various log analyzers to identify attack patterns, to identify the access of assets and use of confidential data. Log Management also helps in monitoring availability of assets.

Why do Logs Matter?

Any organization for securing assets uses various measures, hence it also becomes very important to notice that who is using that asset, how the asset is getting used, at what time the asset was used, for how long it was used, how frequently it is used etc. This is nothing but logging of events.

Logs helps in monitoring [5] the systems and keep records like user activities, system events, security events, network devices events etc. Now a day's compliance with regulations is an important task for the organizations and without logs it is impossible to comply and secure information assets.

Various researches indicate that lack in real time monitoring is one of the major reasons for data breaches. Without using logs, it becomes very difficult for an organization to investigate the breach.

So to answer "Why do logs matter?" we have following three major reasons:

- Cost Reduction in Compliance, Legal and Operations
- Risk Management
- Forensics
- Requirements of Regulations and Standards

Cost Reduction in Compliance, Legal and Operations

Sufficient logs and effective log management can help the organization to reduce the costs of non-compliance like fine, also the audit take less time if proper logs are available hence it reduces the on-going audit costs. It is not only about the audit costs but also the legal cost is reduced because proper logs help in efficient evidence collection. Also if log analysis is effective the monitoring cost also reduces.

Risk Management: Log monitoring can help to detect the risk of security breach, which helps in relationship with the customer, reputation and protecting brand value [4].

Forensics: Logs are the very first evidence during investigation of any breach. If logs are properly stored, parsed and indexed, it becomes very easy to search for evidence [4].

Requirements of Regulations and Standards: There are various standards and regulations which mandate the information security, some of them are:

- Payment Card Industry - Data Security Standards (PCI-DSS)
- Sarbanes - Oxley Act (SOX)
- Health Insurance Portability and Accountability Act (HIPAA)
- ISO 17799/27001
- Federal Information Security Management Act (FISMA)
- Control Objectives for Information Technology (COBIT)
- NIST SP 800
- Gramm-Leach-Bliley Act (GLBA)

What to Log?

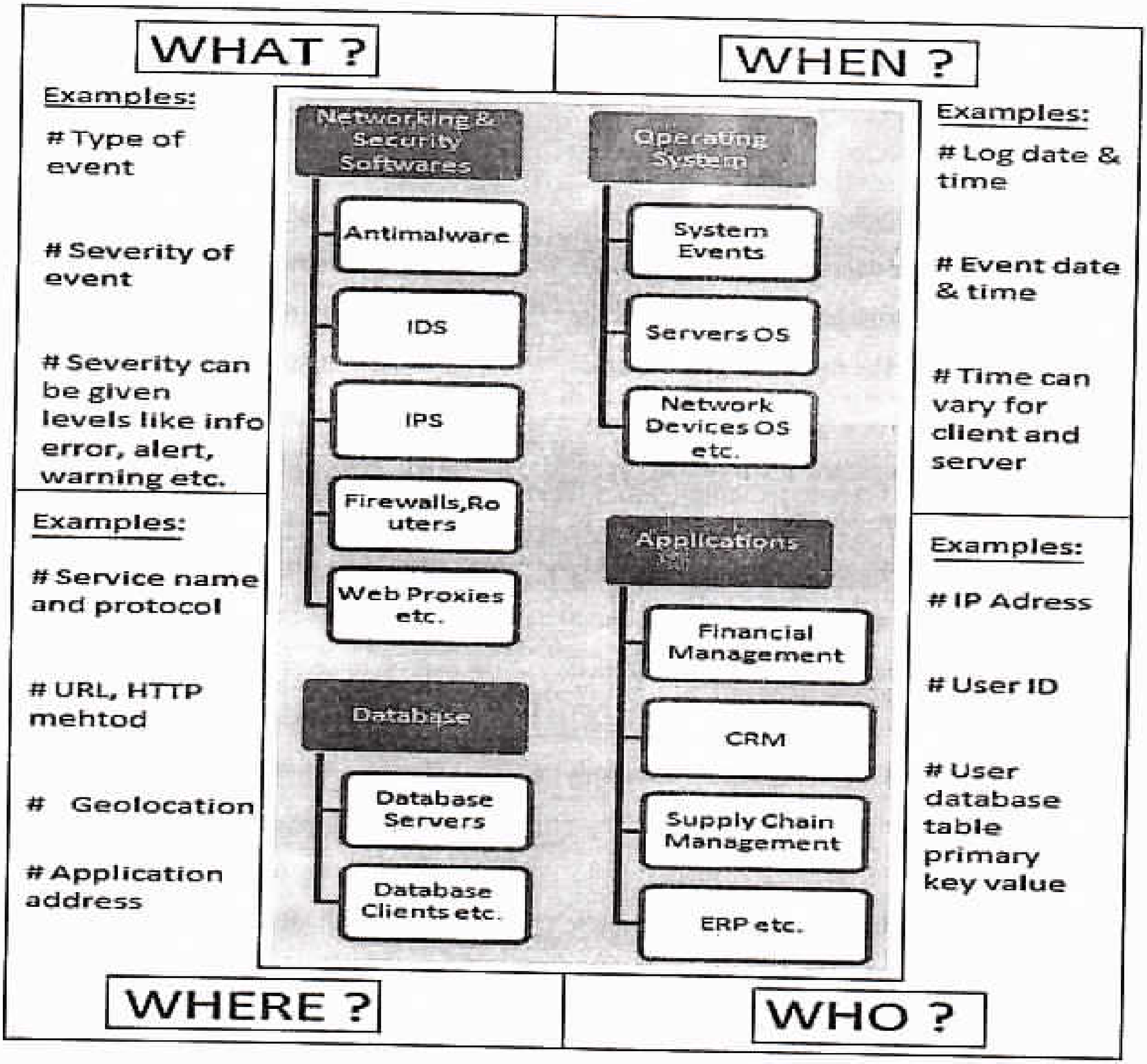
To answer "What to Log?" it can be broken in two parts i.e. sources and attributes to be log. Logging aims to log different events and activities like detected attacks by IDS, login attempts, authentication attempts, network activity, system events, service events, client requests, server responses, account activities, usage information, application failure events, application configuration change events etc. The figure (Fig. 1) given below shows two layers, the inner layer shows the sources to be log like security software's, operating system, database and application. Each source is further categorized in some subcategories, there could be more examples of sub categories, the listed one are few examples. The outer layer consists of 4 W's which describe the attribute to be logged through these sources. The 4 W's are What, When, Who and Where, each have been mentioned with some example attributes [5].

Let's take PCI DSS as case study that what are the mandatory requirement for logging by PCI DSS [3]. The following are the requirement for logging as per PCI DSS:

- Log individual user access to protected information

- Log administrative actions and use of privileged access
- Log invalid access attempts Log security system events Log access to audit trails
- Security and protection for logged data Timestamps synchronization etc.

Figure 1: Sources and Attributes for logging



It is also very important to make assure "What not to log?" Because logging critical data or any personal data, breach of this can cause huge loss or violation of any standard or regulation. Like in PCI DSS [3], it is mentioned not to store card holder data after it is processed, so for organizations comply with PCI DSS have to make assure that card holder data should not be contained in logs.

Below is a list of some more examples which should not be logged:

- Encryption Keys
- Source Code
- Card holder data
- Passwords
- Database Connection Strings
- Sensitive Information etc.

Challenges in Logging

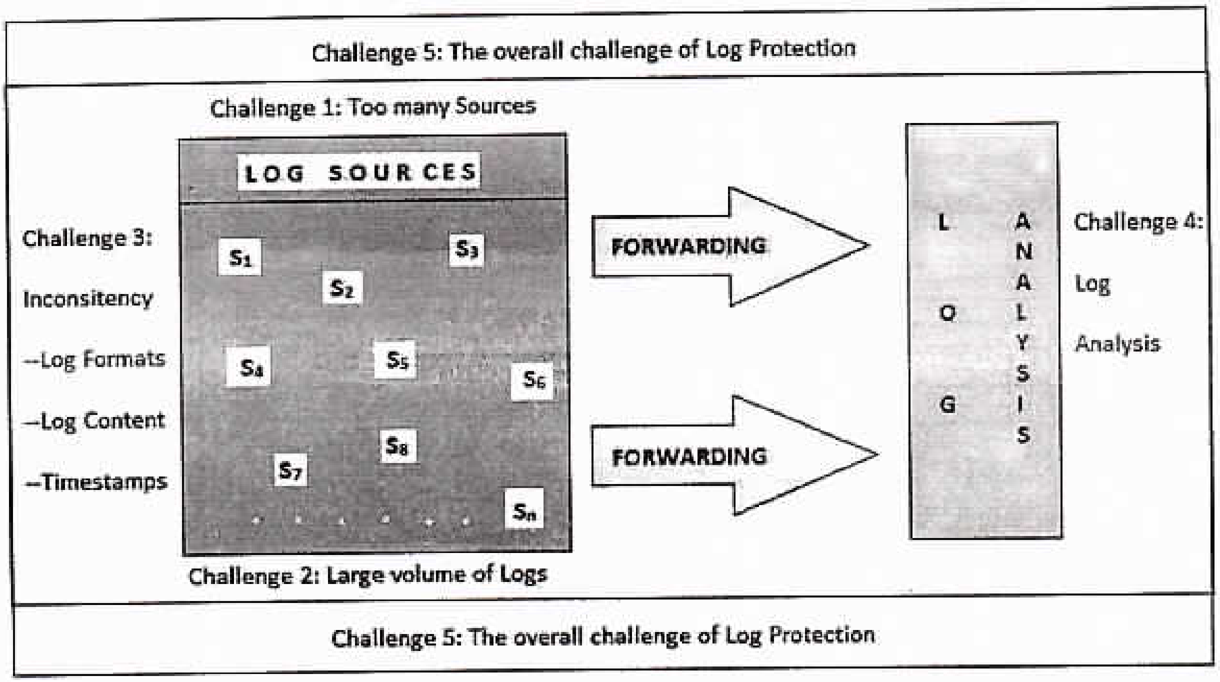
The challenges in logging are one reason, why organization ignores the importance of log management, while with the help of log management Architecture the challenges could be reduced. The following points discuss about the challenges:

- In an organization logs are produced by many hosts ranging from hardware devices to applications and database. Also one single log source can generate multiple logs. Hence large number of log sources becomes the very first challenge.
- As we discussed about too many log sources leads to production of logs in large volume.
- Inconsistency is another challenge; inconsistency arises in log formats, log contents and timestamps. Every host has its own log contents depends on its individual working and usage. Hence each type of log source will represent content differently. For an organization in multiple geographical locations will have log sources in different time locations will produce logs as per their geographical area. Also the

Timestamp used during logs is their system time, if the system time is incorrect, the log will be incorrect. Many log sources have their standard log formats like sys log, database log files, SNMP log files etc. Every log format is easily understood but inconsistent to each other.

- Due to above three challenges i.e. too many sources, large volume of data and inconsistency, log analysis becomes one more challenge. Log Analysis means to study logs so that required events can be identified. Many organization don't go for real time log analyzing because according to them it is tedious and boring process which is done after problem has been identified, but logs are produced continuously hence analysis is an ongoing activity.
- The most important challenge is log protection, it is very interesting to notice that log management is done to secure assets by monitoring activities and events on them i.e. log. It means that we are using logs for security (preventive & detective) and on the other hand we are needed with log protection. Due to this reason many organizations avoid log protection. But it is important to understand that log contains details about activities on assets which is very sensitive because if logs are stolen, and then with combining different piece of logs the organization asset infrastructure, about hosts(sources), about applications and database details can be revealed.

Figure 2 : Challenges in Logging



How to Meet the Challenges? Log Management Architecture

The Log Management Architecture proposed in fig. 3 consists of six components as given below [4]:

- Tier 1 Component: Log Generation
- Tier 2 Component: Log Transmission
- Tier 3 Component: Log Storage
- Log Analysis
- Log Disposal
- Log Security

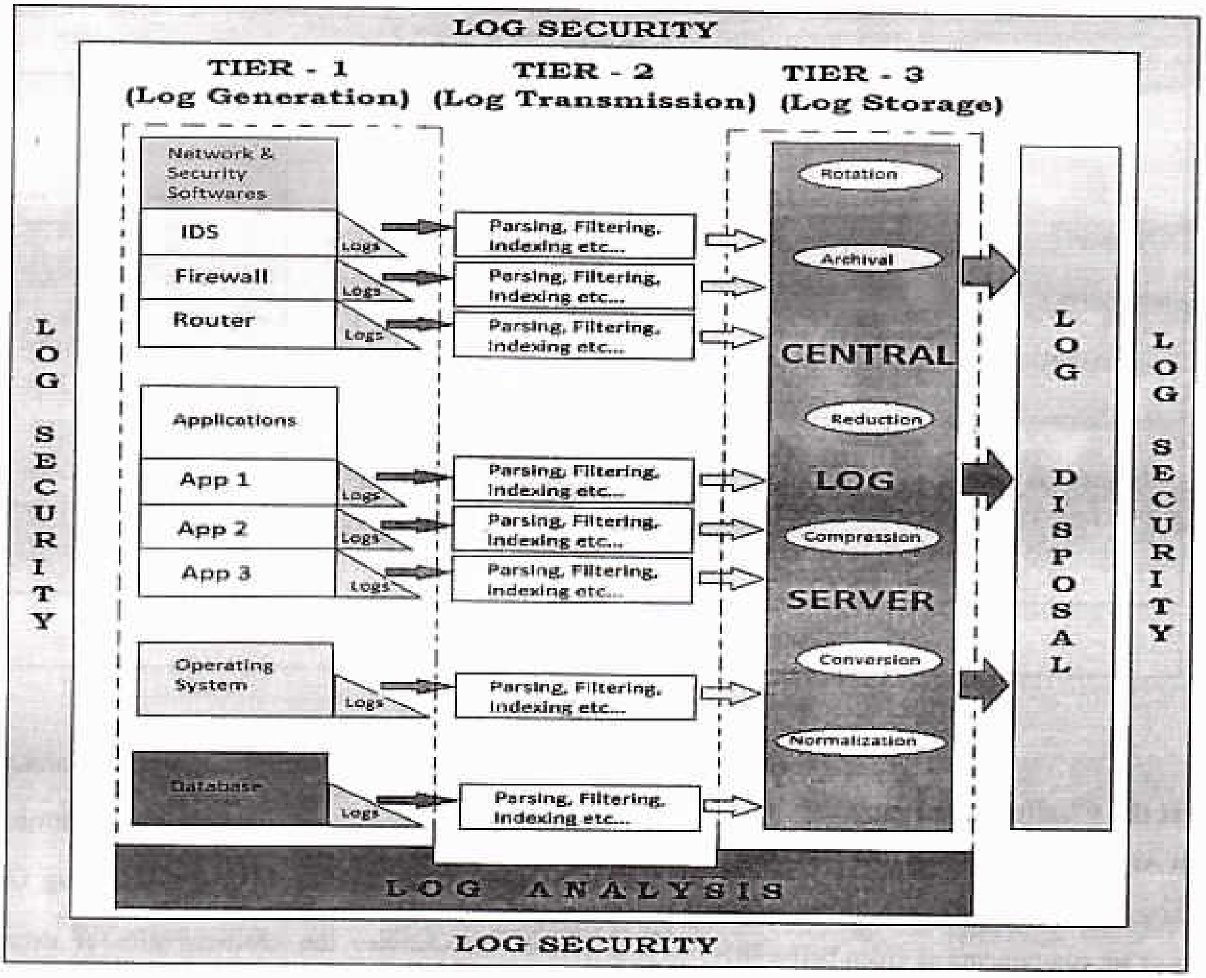
Tier 1: Log Generation

As we can see in figure (fig. 3) above, Log Generation is the first tier and it clears that which sources should perform logging. As we have discussed in the previous section about log sources and events to be logged, that is described under this tier. There could be many sources including different hardware and software, some examples have been taken in above figure. Attributes to be logged are also decided in this phase. Log Generation phase also decides the characteristics of events to be logged, frequency of event that should be logged.

The need of logging and required logs mentioned by regulations and standards are discussed. Data is collected from many sources and it is try to make sure that logging is enabled in all required systems like OS, network devices, in-house developed applications, procured applications, database etc.

It is tried to log event type, user identification, date and time, source address etc. But filter is not applied at the source.

Figure 3 : Log Management Architecture



Tier 2: Log Transmission

In Log Transmission, parsing or indexing, whatever required, then filtering is done so that it is make sure that only required and needed log data should be transferred to central log server. The factors which decide log transmission are: storage available in central server, major events to be detected, length of log data, transmission medium, transmission mode etc.

As we mentioned that log filtering should not done at sources, then the question arises how and where is done during log transmission. The answer is regional servers. Filtering could be done at regional server then the logs could be transferred to central server.

Tier 3: Log Storage

Log Storage includes rotation of logs, log archival, log compression, log reduction, log conversion, log normalization etc. The factors for log storage are retention of logs, how and when unneeded logs should be disposed, and availability of storage space. Log data could belong to production data, backup data or archive data, hence authentication and access rights of stored log data is very important to care of at this stage.

Log Analysis

Log analysis includes monitoring and reviewing logs, aggregation of logs, reporting and alerting etc. Log Analysis should be automated as much as possible because manual monitoring of the large volume of log data is very tedious and less accurate as compared to automated.

Real time monitoring of logs belong to critical assets is very essential. Alerting system should setup on priority basis with automated reporting tools.

Log Analysis depends on various factors like who is able to access log data and with what rights, response if any suspicious activity is identified etc.

If we go through fig. 3, it is clear that log analysis can be done either at source or at central server, but it is preferred to do it at central server, because at source logs are raw, they are neither filtered nor normalized etc. hence analysis at source becomes tedious and is not recommended. But in some circumstances like during investigation of any highly suspicious activity it can be used or in case of small organizations which don't maintain central server, log analysis has to be done at source.

Log Disposal

Log Disposal is not considered as important phase in many organizations, but improper disposal of log data can cause data breach. Log Disposal also helps in proper usage of storage space in central server.

Hence maximum standards and regulations always mention proper and careful disposal of logs after a fixed retention period. It is to be ensured by the organizations that log retention policies should be developed which should also include the data destruction policy.

Log Seturity

Here comes the outer layer which is needed in all phases i.e. protection or security. The very first requirement of each phase is security and protection confidentiality, integrity and availability [1] of log data.

The process that generates log entries should be secured so that manipulation can be controlled. Proper and limited access to be given for log files. To prevent confidentially and integrity of log files encryption or hashing algorithm can be used. Unneeded data should not be recorded; also sensitive data should never be recorded. Since the logs are big in size, the availability of logs to be taken care of always. Always keep in mind at any stage if logs are stolen, can cause breach because they contain records of system and network security.

Conclusion

Log Management helps in gathering of events and analyzing them so that suspicious events can be detected, so that prevention could be taken against them. Also log management helps in evidence collection for forensics. After understanding the importance of log management organizations should adopt it. But each organization should develop their own log management Architecture ass per their needs so that they can meet the challenges mentioned above and log management can work effectively.

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Hardly a competent workman can be found who does not devote a considerable amount of time to studying just how slowly he can work and still convince his employer that he is going at a good pace.

- Frederick Winslow Toylor -

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Managing Diversity in the Time of Globalization

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Abstract

Globalization is the process of international and domestic integration arising from the interchange of world views, products, ideas, and other aspects of trade and culture. The diversity as one aspect of that extends the benefits of diversity's exposure to organizations; another aspect of this diversity is in the shape of challenges managers have to face in controlling and directing the team members. The aim of this study is understand the way of managing diversity in the modern era of globalization by managers. The study concludes that the managers should maintain the coordination between trade and employees for long run survival of business. They should also maintain the fair policy to maintain the proper balance between employee working cultures.

Keywords: Globalization, Managing Diversity, Diversified Manpower

Introduction

In the globalized organizational scenario it is very common to have the diversified manpower in terms of culture, language, knowledge, nationality etc. The concept of diversity has multiple dimensions (McGrath et al., 1995). One dimension has been categorized as informational diversity (Jehn et al., 1999).The diversity brings with it the manpower with different thoughts, culture and ideas which can benefit the organizations multiply. It is well proved that the organizations which know how to deal with the diversity could get the competitive advantage over those who failed. Team diversity may permit greater productivity than could be achieved by individual effort. Team members may be of different sexes, racial groups, or ethnic, social, or cultural backgrounds.

The leaders across the globe have start recognizing the importance of diversity issues at the workplace. As a primary source of production and performance impact, our economy has shifted from physical to intellectual capital which comes in all colors, backgrounds, genders, orientations, thinking styles, and so on and as a result senior diversity managers are increasingly coming under fire to demonstrate exactly how they are helping the organization organize, utilize and document their critically significant organizational asset to create performance and value (Hubbard, 2004).

Members of a team that is heterogeneous with respect to social categories may find it difficult to integrate their diverse backgrounds, values, and norms and work together (Jehn et al., 1999). Effective teamwork requires members to recognize the team as a unit with common goals, values, and norms (LembkeandWilson, 1998).The efficient management of diversity in the organization has the effect on its goals achievements. One of the strong reasons apart from achievement is the adhering of the law of the state where the organizations is working. The law consist the provision to deal with the diversity issue in the organization. Managers are responsible for the management of diversified manpower and accountable for the employee development, productivity and conflict resolutions in the organizations.

Importance of Diversity Management for the Organization

Diversity is essential for companies to survive and thrive in today's competitive business environment. The introduction of different voices with different perspectives, backgrounds, priorities and orientations, helps companies identify opportunities and succeed in new markets.

There have been many reasons which are cited as contributing to the surfacing of Diversity Management in the organizations. Few of them are like Demographic changes in the labor force, a turn to social conservatism, globalization and restructuring of work. For successful businesses, diversity is much more than a buzzword or the 'right thing to do.' Opinions of a culturally diverse workforce can lead to higher quality decisions (Cox, 1994; McLeod, Lobel, & Cox, 1996). Diverse teams can boost performance because they are more likely to have access to the breadth of information necessary to solve complex problems (Leonard, Levine, & Joshi, 2004). Companies which incorporate employees' diverse perspectives to rethink primary tasks and redefine markets, products, strategies, missions, business practices, and even cultures are tapping diversity's true benefits by making more creative and better decisions (Jackson, 1992; Thomas & Ely, 1996).

In thriving companies throughout the world, diversity is an essential tool that creates a competitive edge in today's marketplace. As discussed the organizations have multiple benefit of diversity management. Working at the place where the human resource is equally treated, they have high motivation for work and likely to leave longer, which ultimately reduce the cost like training and development. It encourages the organization to have the manpower recruitment more liberally.

An interview with the President and the CEO of Lucent Technologies Canada, underscored the significance of integrating diversity with innovativeness (Innoversity Network, 2000). The content of the interview suggests how Lucent Technologies is leveraging diversity to further enhance innovativeness. Diversity is a valuable asset to Lucent Technologies. They use it as a springboard, drawing on multiple perspectives to nurture an innovative culture in facilitating development of innovative products. IndraNooyi, the current CEO of PepsiCo, once argued:

Great ideas still come from people....The challenge is to create the right environment to encourage innovation and ideas. The diversity of people in a corporation promotes innovation because it achieves greater diversity of ideas. There is a link between diversity and innovation that's not theoretical - it's real. (Walkup, 2003, p. 97). The diversity increases creativity and innovation. If an organization has a diverse workforce it has a broader range of knowledge, heuristics and perspectives which increases the toolbox that a group can work with and solve problems.

Challenges for Managers to Manage Diverse Workplace

Diversity management thinking originates from the United States, where academic contributions seem to focus both on organizational and individual benefits of recognizing and managing different people (Bartz et al., 1990). European interest in the topic has grown during the last decade, where the focus has been mainly on organizational implications and benefits (Maxwell et al., 2000). Diversity management is understanding that there are differences among employees and that these differences, if properly managed, are an asset to work being done more efficiently and effectively. Examples of diversity factors are race, culture, ethnicity, gender, age, a disability, and work experience. (Bartz et al., 1990, p. 321).

This is a big question for the managers today, how to manage a diverse workforce? Also, what kind of skill they require to manage the diverse workforce and how they perceive and handle the different issues arising out of this diverse manpower. Individuals are more attracted to similar others. As a consequence, people in teams are more willing to collaborate with others similar to themselves and as a result interact more smoothly with these others, rendering homogeneity more conducive to group performance than diversity. Differences between team members may be associated with valuable task-relevant differences in knowledge, expertise, and perspectives, which may expand the available information in diverse teams. Management's role is to help create and empower an organizational culture that fosters a respectful, inclusive, knowledge-based environment where each employee has the opportunity to learn, grow and meaningfully contribute to the organization's success (Lockwood, 2005).

How to Lead a Diverse Team

The managers in organizations have an important role to play in the shape of understanding the vision of the organization and achieving it with the help of professional and other staff who are working in their leadership. Another aspect of manager's responsibility is to communicating the vision of the management to the team and motivating them for achieving the same. As far as the area of diversity is concern the vision and responsibility of the managers should relate to articulation of a rationale that is persuasive, nurturing recruitment and withholding, and promoting services and ultimately to create an organizational climate that is conducive for organizational success. In the diversity scenario the managers have to face a wide range of societal, organizational and professional issues which act as hindrances to the achievement of organizational goals. The managers should be prompt to recognize the diversity issues in the organization and summarily categories them as per race, ethnicity, gender and sexual orientation apart from being emotionally laden and making it difficult to discuss the issues more rationally.

The diversity management efforts should be ongoing process in the organizations. The managers should aim to give the free space where the capability of committed and talented manpower can be used for the organization and the community both. The conducive environment within the organization should foster the trust and belief among the manpower where each and every one could share and discuss for their differences. The wholesome environment should give them inspiration to celebrate diversity, instead of rejecting. Exploring the full potential in the cultural context will benefit all.

One of the important parts of diversity management is the Multiculturalism. It is understandable to manage diversity effectively in the age of cultural pluralism. Under the process of managing Multiculturalism it should have inclusion of all culture at one place. The art of managing diversity should be exercised by the managers in an inclusive mode where no one should be left out. Managers should avoid giving advancement to one group and leaving others in isolation. The tendency of discouraging someone because of biological, political, cultural and socio economic basis should be avoided and controlled. The purpose of managers in adopting the multiculturalism should be to avoid the bashism. Under bashism the peoples are treated negatively by others on the basis of socio economic differences like gender, age, race/ethnicity, class, education, values, religion, affiliation etc. The motivating factor for bashism is fear, arising out of ignorance of the other. The managers should not refuse and acknowledge the contributions made by the team members by de-motivating the factor of bashism.

The effective management of diversity includes, empowers and benefits all persons concerned and instrumental in organizations' success. Managers should discourage the abuse of power by certain group. The people who are instrumental in the organization building should be given proper regard. They should be given chance to participate in the management based over their contributions in the organization success.

Summary

Managers should appraise the performance of their employees and, more importantly, identify individual's potential for success in more seasoned way. Therefore, any differences in the way managers interpret appraise and respond to the performance of their sub-ordinates should be eliminated. It is also essential to have fair and effective processes in managing the diverse manpower and at the same time organizations need to investigate which skills will create a more inclusive environment. It can be understood in the context of the discussions that the productivity and competitive advantage can be gained, through the utilization of the different skills of diverse individuals. The managers can do it strategically.

"For successful businesses, diversity is much more than a buzzword or the 'right thing to do.' In thriving companies throughout the world, diversity is an essential tool that creates a competitive edge in today's marketplace." (www.DiversityInc.com, January 2001, USA)

Several key diversity competences can be used to develop greater awareness and skills in managers. One of the most effective approaches is the establishment of the resource centers where employees identify, analyze and experience the required behaviors at first hand through a series of meetings/role plays observed by coaches.

Clearly it is important for organizations to commit to diversity, to review targets and networks, and to find innovative ways of tackling bias. But even more critical to success is training and development, both in building the skills of assessors and encouraging managers to reflect on their own behavior. Without this missing link, it will be difficult for organizations to effectively translate their policies, procedures and targets into action.

The scenario of the workforce is not going to be limited to one culture or population, rather to multicultural and diverse population. The managers should understand and accordingly prepare to face the multicultural and multilingual communities in future. The future managers who have understood this scenario are concerned with the strategy formulation to handle the related issues.

The art of managing diversity is thus is a big challenge to future managers charged with the responsibility of leading the diverse team.

The present essay concludes that managers in the organizations need to operate at the micro level by engaging the members of their workforce in the development of policies. It will create an environment of co-operation among the team members irrespective of the culture, age, language of the members may be. The future organizations should create a conducive environment where the workforce of diverse backgrounds and experience accommodate the views of others and applaud genuinely.

At last few issues which should be taken care of by the future managers -

a. They should try to sensitize the needs of the workforce they are leading;
b. Should recognize the efforts of the team members rationally, and;
c. Should create an environment where the team could enjoy their culture and belief.

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"Your beliefs become your thoughts,
Your thoughts become your words,
Your words become your actions,
Your action become your habits,
Your habits become your destiny."

-Mahatma Gandhi

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Indian Labour Laws : The Effect of Globalization

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Abstract

All over the world, the labourer is an important part of community. Labour is a different factor from other in an industry. In industry the increase in employment is a positive development, the quality of employment remains very poor for a major proportion of workers and the conditions of work seem to have deteriorated in terms of social security of workers. The income levels of most of the informal workers are low. The incidence of poverty among all non-formal workers is significantly higher than that among formal workers. In this regards several attempts have been made in the past to address the multifarious problems faced by the labourer in the unorganized sector through legislative as well as development oriented measures; though these measures have not succeeded in achieving the desired goal partly on account of the illiteracy and lack of awareness and due to unionization of workers.

Keywords : Globalization, Workers, Labour.

Globalization and Labourers in India

'Labour' means any energetic work, in general it implies hard work, but in modern age it is specially confined to industrial work of any kind done by the 'specific working-classes'. Any assignment whether mental or manual, which is performed by any person for a monetary gain is called labour and the person is called labourer. A period from 1750 to 1850, called as The Industrial Revolution where changes in technology, manufacturing, agriculture, mining and transportation had a profound effect on the social, economic and cultural conditions. It began in the United Kingdom, subsequently spread throughout Western Europe, North America, Japan, and eventually the rest of the world. The industrial revolution marks a major turning point in history; almost every aspect of daily life was influenced in some way. Starting in the later of the 18th century, there began a transition in parts of Great Britain's previously manual labour. New increased opportunities found for employment in the new mills and factories for ordinary working persons, but these were under strict working conditions with long hours of labour dominated by a pace set by machines. As late as the year 1900, most industrial workers in the United States still worked 10-hour day and 12 hours in a steel industry, yet earned from 20 to 40 percent less than the minimum deemed necessary for a secure life. However, harsh working conditions were prevalent long before the industrial revolution taken place. Pre-industrial society was very static and dirty living conditions, and long working hours were, just as prevalent before the industrial revolution. Era was, when labour laws developed at national level due to collective efforts made by trade unions and governments. At that time fast means of communication and transportation were not exiting and concept of globalization was missing. Rights of Labourer have been integral to the social and economic development in society since the industrial revolution. For the better conditions the labour law arose due to the demands of workers in the industries, the right to organize, and the simultaneous demands of employers to restrict the powers of workers' in many organizations and to keep labour costs low. Due to workers organizing to win higher wages employer's costs can increase.

The Concept of Globalization

The term "Globalisation" is widely used but seldom defined in precise terms, and in any case, there is no agreed definition. At the same time, it has acquired considerable emotive force, perhaps because different people use the word to mean different aspects or causes or consequences of globalisation tend to protest against different aspects *viz.*, market integration, consumer culture, unfair trade, environmental impact of modernisation, dehumanisation due to technology, effect of mass–media, dominance of markets, etc. In brief, globalisation can be defined as a process with several dimensions such as social, political, economic, environmental, cultural and religious all of which affect each of us in some way of the other. Broadly speaking, the term "globalisation" means integration of economies and societies through cross country flows of information ideas, technologies, goods, services, capital, finance and people. The essence of globalisation is connectivity. It is a process of international integration arising from the interchange of world views, products, ideas, and other aspects of culture. 'Globalization' means the closer integration of economies via trade and factor flows. But this permits many interpretations of how this can be measured. Tom G. Palmer of the Cato Institute defines globalization as "the diminution or elimination of state-enforced restrictions on exchanges across borders and the increasingly integrated and complex global system of production and exchange that has emerged as a result. "The formation of a global village through closer contact between different parts of the world, with increasing possibilities of personal exchange, mutual understanding, and friendship between "world citizens," and creation of a global civilization. The World Bank defines globalization as the "Freedom and ability of individuals and firms to initiate voluntary economic transactions with residents of other countries."

The inception of globalization can be found in the period of colonization in the 16th century. In fact some authors have said that if foreign trade and capital flows signify globalization, the world has seen more globalization between 1870 and1914 than present time. Labour and trade in those days were all free to move across the countries. In present time it has been observed that due to globalization, only capital is free not the labour.

The main principles, on which the theory of globalization is based, are as follows:

- Independent markets without intervention of the Government, results in the most efficient and optimal allocation of resources, which has sustained economic growth which is measured by gross national product is the path to human progress.
- economic globalization which has achieved by removing barriers to free flow of goods anywhere in the world, increases economic efficiency, lowers consumer prices, increases consumers choice, increases economic growth and creates jobs is generally beneficial to the people.

- to improve efficiency, privatization, which functions and assets from government to the private sector.

Effect of Globalization on Indian Labour Laws

The process of globalization turns out to have performed a double edged sword for the Indian labour. Major technological changes which combined with the increasing openness of national economies, has provided the opportunity for transnational corporations to pursue new global strategies made possible global economic integration. The past two decades have witnessed a technological revolution in telecommunications, microelectronics, biotechnology and computer science which have had a profound impact on the world production system. In India, the employment was mainly based on the government and public sector, prior to economic liberalization policies. Most of employment is generated in the various government enterprises and financial organizations as well as in public sectors. The job prospect in India has really grown due to globalization. Some of well known sectors that have been successfully operating their business which are information technology, health care, beauty and agro products etc. These sectors have led to high demand of workers which has improved the overall labour standard of the market. In the present time in India, three main sectors are : the service sector, agricultural sector and industrial sector. These sectors are performed to increase more and add the revenue in the economy of the country.

The theories of globalization aim to understand the complex connectivity proliferating at the global level considering both, its sources and its implications across the various spheres. In 1991 the economy of India was in deep crisis, and capital was flying out of the country; along with these bottlenecks at home, many unforeseeable changes swept the economies of the country. These were the economic compulsions at home and abroad, called for a complete overhauling of our economic policies and programs. The globalized world is the competitive world, where the employer has to remain constantly aware of the production cost; in this process poor workers become an easy target for the employer to keep the production cost low. In the recent past it has seen that the foreign investors press upon the Indian government that their establishment of industries should be exempted from the application of labour laws. The various effects of globalization on Indian economy are that it increased competition in Indian market between the foreign companies and domestic companies. With the initiation of the technology, number of skilled labourers required decreased and this resulted in many people being removed from their employment.

The more serious problem is that though the organized sector was able to increase employment by nine million, yet all of this increase led to casual employment. The result is, entire increase of about sixty million workers is accounted for the increase in the number of unorganized workers not only because of a large increase in jobs in the informal sectors but also because of informal jobs in the organized sectors of the economy. India like any other country of the world could not afford itself to remain outside the barrier of impact of globalization on its economy. The working class is playing dominant role in present economic order because no system can work smoothly by neglecting this important part of the society. India, being a welfare State, has taken upon itself the responsibilities of extending various benefits of social assistance to its citizens through labour laws. The legislations in India derive their strength and spirit from the Directive Principles of the State Policy as mentioned in the part IV of the Constitution of India. Although, the Constitution of India is yet to recognize social security as a fundamental right, it does require that the State should strive to promote the welfare of the citizen by securing and protecting rights. In India, out of an estimated work force of about four hundred million, twenty million workers are having the benefit of formal social security protection, rest of the workers are in the unorganized sectors. Several attempts have been made in the past to address the multifarious problems faced by the workers in the unorganized sector through legislative as well as development oriented measures; though these measures have not succeeded in achieving the desired goal partly on account of the illiteracy and lack of awarenss and unionization of workers, some of the programs provided through which the expectation of the labourer in the unorganized sector have been considerably aroused.

Conclusion

Legislation itself can't fulfill the purpose of protecting the workers against the exploitation and enjoyment of rights; there are several loopholes and inconsistencies in the exiting labour laws, these should be removed by the legislative amendments so that more benefits of exiting policies and programs can be provided to the working class. There is a need to sensitize the employers, workers as well as the society and the authorities for the proper enforcement of existing labour laws.

There is an urgent need to make aware the labourer regarding their rights for the attainment of Constitutional rights guarantee. Trade unions need to become partners with government agencies in the reform process and help in creating more employment opportunities.

Employees Compensations Act, 1923 should be amended so as to include compensation for labourer in various aspects of life and urgent need to extend the Employees State Insurance scheme to newer areas. All the employers should provide adequate medical treatment to their workmen. The enforcement of Employee's Provident Fund Scheme and Employee's State Insurance Scheme should be strengthened because all the workers especially in the unorganized sector are not fully availing the benefits and the pension should be increased. The section 25FF (3), Industrial Dispute Act, 1947 should be made mandatory. If a person is retrenched, a report must be made to Assistant labour Commissioner /labour officer of the labour department of the appropriate government so that the workman is not debarred from retrenchment compensation. New labour legislation is needed to correct the imbalance by placing on the statue book the obligations of the organized workers towards the community. It should be made mandatory for multinational companies to make their standing orders applicable in their establishment in consonance with the socio-economic needs of the society and workers.

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Marketing Strategies: Key for Frontier and Emerging Markets

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Abstract

In this paper, there are some unique characteristics of frontier and emerging markets; all countries within emerging markets do not have similar levels of product penetration and consumption. As a result, it is wrong to assume that emerging markets are untapped and under-served across the product categories. To a list of characteristics identified as ***unique*** *to emerging markets, we add large population as an important characteristic and discuss its strategic implications. Paper consists of various strategic alternatives for marketing in emerging markets and frontier markets. Instead of recommending any generic marketing strategy, it is good that marketers need to choose an appropriate mix of strategies aimed at primary and selective demand creation in emerging markets.*

A frontier market is a type of developing country which is more developed than the least developing countries, but too ***small*** *to be generally considered an emerging market. The term is an economic term which was coined by* ***International*** *Finance Corporation's Farida Khambata in 1992. The term is commonly used to describe the equity markets of the smaller and less accessible, but still "investable", countries of the developing world.*

"The rise of emerging markets has been perhaps the defining feature of the global economy this century. In 2000, ***emerging*** *markets as a whole accounted for just 37% of global GDP (in Purchasing Power Parity terms); in 2013 this figure is expected to reach 50%. Even as developed economies recover from the recession, and emerging markets enter a period of slower growth, global economic growth will continue to be strongly influenced by emerging markets."*

Frontier Markets

The term is commonly used to describe the equity markets of the smaller and less accessible, but still "investable", countries of the developing world. The frontier or pre-emerging equity markets are typically pursued by investors seeking high, long-run return potential as well as low correlations with other markets. Some frontier market countries were emerging markets in the past, but have regressed to frontier status. Less advanced capital markets from the developing world. Frontier markets are countries with investable stock markets that are less established than those in the emerging markets. They are also known as "pre-emerging markets".

The frontier, or pre-emerging, equity markets are pursued by investors seeking potentially high returns who are able to accept the higher risks these type of markets would be exposed to. Some of the risks investors face in these frontier markets is political instability, poor liquidity, inadequate regulation, substandard financial reporting and large currency fluctuations. In addition, many markets are overly dependent on volatile commodities. Frontier market investments can have a low correlation to developed markets and thus can provide additional diversification to an equity portfolio. The term began use when the IFC

Emerging Markets Database (EMDB), led by Farida Khambata, began publishing data on smaller markets in 1992. Khambata coined the term "Frontier Markets" for this set of indices. Standard and Poor's bought EMDB from IFC in 1999 and in October 2007, S&P launched the first investable index, the Select Frontier Index(30 of the largest companies from 11 countries) and the Extended Frontier Index (150 companies from 27 countries. Subsequently, MSCI Barra began a rival frontier market index, and in early 2008, Deutsche Bank launched the first frontier market exchange, on the London Stock Exchange.Frontier markets are a sub-set of emerging markets, which have market capitalizations that are small and/or low annual turnover and/or market restrictions unsuitable for inclusion in the larger EM indexes but nonetheless "demonstrate a relative openness to and accessibility for foreign investors" and are not under "extreme economic and political instability."

Members could be considered to fall roughly into three groups:

- Small countries of relatively high development level (such as Estonia) that are too small to be considered emerging markets,
- Countries with investment restrictions that have begun to loosen as of the mid 2000s (such as the countries of the Gulf Cooperation Council)
- Countries at a lower development level than the existing "mainstream" emerging markets (such as Kenya or Vietnam).
- The term pre-emerging markets is sometimes used as a synonym for "frontier markets", emphasizing the expectation that they will eventually "graduate" to "emerging market" status.

Investment case

Frontier Markets have lower market capitalization and liquidity than the more developed, "traditional" emerging markets. The frontier equity markets are typically pursued by investors seeking high, long term returns and low correlations with other markets. The implication of a country being labeled as Frontier is that, over time, the market will become more liquid and exhibit similar risk and return characteristics as the larger, more liquid developed emerging markets. Emerging market / frontier investors say investing in frontier assets would actually diversify and reduce risk, which contradicts the general notion that risk would be added by including those markets. This view has also been reinforced by other well known investors such as Thomas Hugger of Asia Frontier Capital Ltd. and Douglas Clayton of Leopard Capital.

Those who have a focus on frontier markets have different views on what the future holds for the inter-correlation of countries within the asset class. While they share some economics characteristics such as young, increasing educated populations the individual economies face different internal and external forces. Funds such as Asia Frontier Capital invest to find returns in countries that have increasing trends in domestic consumption but see the overall growth drivers for each country as being different. This investment thesis holds water as it is unlikely that a manufacturing based economy, such as Bangladesh, would respond in the same way to external shocks as an island nation where a large proportion of the economy is linked to tourism, such as Sri Lanka.

Other investors such as **DaMina Advisors**, the leading global Africa-focused frontier markets risk analysis firm has argued since 2010 that fundamentally all the world's last remaining frontier capital markets in Africa, Latin America and Asia will become synchronized – just as the globally and culturally disparate largest emerging markets of Brazil, India, China and Russia have become. There are also other non managed ways to gain exposure to these markets that are more generic such as investing in frontier market indices such as MSCI Frontier Index that only invest in large liquid stocks.

Strategies for Improving Sales in Mature Markets, Growth Markets, and Frontier Markets

A key challenge to growing your publishing firm is to find new paths to greater revenue by building upon your core strengths without making a radical shift in the way you currently do business. There are ways in which you can build a steady flow of revenue and profits to help your business reach significant long-term value as you expand your comfort zone. Here are nine strategies for increasing your sales, revenue and profits using existing (or sometimes new) content in current markets, growth markets, and new, "Frontier" markets.

Marketing strategies for mature markets

These strategies provide opportunities to hit short-term sales targets.

1. Targeted marketing. Different groups of people can profit in unique ways from using your content. Communicate directly with buyers to remind or inform them of how well the information in your book can benefit them in some way.

2. Product redesign. You may need to enhance your product to meet additional needs and boost the overall value proposition. That might entail changing the delivery of your information to an eBook, booklet, or a seminar.

3. New product development. If sales of your current product line languish, you may need to replace exiting titles or extend your product line. Line extensions can be made into one category (*Chicken Soup for the Soul* books), or into several categories such as Weight-Watchers services, books, magazines, and foods.

Marketing strategies for growth markets

Some market segments offer long-term opportunities to increase category revenue and capture market share. These strategies require moderate buyer education and value-chain modifications.

1. Distribution extension. Instead of distributing your books only to bookstores, expand your distribution to other retail outlets such as airport stores, supermarkets, and specialty retailers. Your existing trade distributor may already have access to these outlets, so your objective becomes harnessing existing non-traditional channels that can quickly and easily reach more consumers where they shop.

2. New channel creation. If you do not have trade distribution, or if your distributor does not reach non-traditional markets, your objective becomes building parallel distribution and sales channels to penetrate new segments. This might entail partnering with a library wholesaler, finding sales representatives to call on gift shops or sell through book clubs, catalogs, display-marketing companies, or home-shopping networks.

3. New business-model development. Some publishers sell exclusively through bookstores (bricks and clicks). Distribution discounts, returns, and mass-market promotion can reduce profits significantly. In addition, seek sales to non-retail buyers such as those in corporations, associations, and government agencies. Since there is no existing distribution to these segments your business model must be adapted to sell directly to these buyers.

Marketing strategies for frontier markets

Marketing strategies for frontier markets provide long-term opportunities to drive revenue growth in new segments. Consumer education may be necessary, plus you may need new distribution partners.

1. Overcome competition. It may be difficult to go head-to-head with a market leader in a new niche based on content or price. Employ a "flanker" strategy by creating a unique value proposition, or through brand or author extensions.

2. Market expansion. You may be adequately serving a segment now, but there could be ways to mine additional sales in the same segment. If you are selling to college bookstores, you could penetrate that niche further with sales to instructors, students, alumni associations, or personal presentations. Similarly, if you are selling to public libraries you may be able to increase your revenue with sales to children's, hospital, prison, or school libraries.

3. New market creation. Focus on your content and how others might benefit from using it. If your content is about helping people find employment, you could reach buyers through state departments of labor, college career-placement offices, high-school counselors, recruiters, parents' groups, or even internationally.

These examples are intended to stimulate your creative thinking. They are not mutually exclusive so you may adopt several opportunities simultaneously. Take a portfolio approach to your business, implementing each concept as it fits your skills, mission, manageability, and potential for return.

Emerging Market Economy

An emerging market economy (EME) is defined as an economy with low to middle per capita income. Such countries constitute approximately 80% of the global population, and represent about 20% of the world's economies. The term was coined in 1981 by Antoine W. Van Agtmael of the International Finance Corporation of the World Bank.

Although the term "emerging market" is loosely defined, countries that fall into this category, varying from very big to very small, are usually considered emerging because of their developments and reforms. Hence, even though China is deemed one of the world's economic powerhouses, it is lumped into the category alongside much smaller economies with a great deal less resources, like Tunisia. Both China and Tunisia belong to this category because both have embarked on economic development and reform programs, and have begun to open up their markets and "emerge" onto the global scene. EMEs are considered to be fast-growing economies.

An **emerging market** is a country that has some characteristics of a developed market, but does not meet standards to be a developed market. This includes countries that may be developed markets in the future or were in the past. The term "frontier market" is used for developing countries with slower economies than "emerging". The economies of China and India are considered to be the largest. The four largest emerging and developing economies are the BRIC countries (Brazil, Russia, India and China). The next five largest markets are South Korea, Mexico, Indonesia, Turkey, and Saudi Arabia. Iran is also considered an emerging market.

In the 1970s, "less developed countries" (LDCs) was the common term for markets that were less "developed" (by objective or subjective measures) than the developed countries such as the United States, Western Europe, and Japan. These markets were supposed to provide greater potential for profit, but also more risk from various factors. This term was thought by some to be politically incorrect so the *emerging market* label was created. The term is misleading in that there is no guarantee that a country will move from "less developed" to "more developed"; although that is the general trend in the world, countries can also move from "more developed" to "less develop".

The research on emerging markets is diffused within management literature. While researchers including, George Haley, Vladimir Kvint, Hernando de Soto, Usha Haley, and several professors from Harvard Business School and Yale School of Management have described activity in countries such as India and China, how a market emerges is little understood.

In 1999, Dr. Kvint published this definition: "Emerging market country is a society transitioning from a dictatorship to a free-market-oriented-economy, with increasing economic freedom, gradual integration with the Global Marketplace and with other members of the GEM (Global Emerging Market), an expanding middle class, improving standards of living, social stability and tolerance, as well as an increase in cooperation with multilateral institutions". In 2008 Emerging Economy Report, the Center for Knowledge Societies defines Emerging Economies as those "regions of the world that are experiencing rapid informationalization under conditions of limited or partial industrialization." It appears that emerging markets lie at the intersection of non-traditional user behavior, the rise of new user groups and community adoption of products and services, and innovations in product technologies and platforms.

Julien Vercueil recently proposed an pragmatic definition of the "emerging economies", as distinguished from "emerging markets" coined by an approach heavily influenced by financial criteria. According to his definition, an emerging economy displays the following characteristics:

1. ***Intermediate income:*** its PPP per capita income is comprised between 10% and 75% of the average EU per capita income.
2. ***Catching-up growth:*** during at least the last decade, it has experienced a brisk economic growth that has narrowed the income gap with advanced economies.
3. ***Institutional transformations and economic opening:*** during the same period, it has undertaken profound institutional transformations which contributed to integrate it more deeply into the world economy. Hence, emerging economies appears to be a by-product of the current globalization.

At the beginning of the 2010s, more than 50 countries, representing 60% of the world's population and 45% of its GDP, matched these criteria. Among them, the BRICS. The 10 Big Emerging Markets (BEM) economies are alphabeticallyordered): Argentina, Brazil, China, India, Indonesia,Mexico, Poland, South Africa, South Korea and Turkey, Egypt, Iran, Nigeria, Pakistan, Russia, Saudi Arabia, Taiwan, and Thailand are other major emerging markets.

New Strategies in Emerging Markets

Emerging markets (EMs) constitute the major growth opportunity in the evolving world economic order. Their potential has already affected a shift in multinational corporations (MNCs), which now customarily highlight EM investments when communicating with shareholders. Coca-Cola, for example, predicts that its $2 billion investment in China, India, and Indonesia, which together account for more than 40 percent of the world's population, can produce sales in those countries that double every three years for the indefinite future, compared with Coke's 4 percent to 5 percent average annual growth in the U.S. market in the past decade.

Timing of Entry

Despite the long-term attractiveness of EMs, there are reasons for delaying entry. EMs are high-risk environments for entrant corporations, both because of their heritage of political and economic instability, and because of the current stresses resulting from the rapid implementation of economic reform programs. So swift has been the rate of change in many countries that the sustainability of these reforms is questioned, despite such positive factors as countries competing to create a probusiness environment. At the commercial level, there is additional risk, resulting from the lack of enabling conditions necessary for profitable market participation, such as an efficient and extensive distribution system or effective intellectual property protection. In such circumstances, many companies decide to "wait and see," attaching greater weight to the risk of early participation than to the potential advantages reaped by market pioneers. This position contrasts sharply with the aggressive investments other multinationals are making in EMs, on the ground that early entry is critical to long-run success. A handful of the largest MNCs, such as ABB, Coca-Cola, and Nestlé, can commit the critical minimum mass of funds into multiple EMs at relatively low risk, given the proportion of corporate sales or investments involved.

Research on first-mover advantages suggests that several benefits may accrue to the first participants in product-markets, including reputational effects as benchmark products, economic advantages from early attainment of critical sales volumes, and preemptive domination of distribution and communication channels. However, the only study examining the applicability of first-mover advantage to EMs concluded that "most of the emerging market conditions appear to inhibit rather than enhance first-mover advantages, raising the possibility that no firm should attempt to pioneer in an emerging market."

Government Relations

National and local governments and other regulatory bodies are far more influential in EMs than in developed-country market systems. This reflects both the recent history of many emerging-market countries as command economies or closed markets, the desire of many host governments to build local business as the economy grows and FDI inflows increase, and, on a more operational level, the importance of government-led infrastructure projects in the early stages of development. The early establishment of relationships with government can result in tangible benefits such as the granting of one of a limited number of licenses or permits. China, for example, has decided to restrict the number of western MNCs to which it gives joint-venture permits in many industries.

In addition, many EM governments are still establishing new probusiness regulations, and MNCs already investing in an EM will be favorably positioned to influence the regulation of the market in price control or the opening of communications media. On a more general level, early market entry may also demonstrate a commitment to an emerging market that wins longer-term government favor. Executives familiar with EMs invariably stress the great importance of personal relationships with key local players, in both the public and private sectors, and MNCs that have participated longer in the market will enjoy stronger, more favorable relationships than later entrants. First entrants also get access to the best government-nominated local joint-venture partners.

Pent-up Demand

There may be a substantial reservoir of pent-up demand for previously unavailable but known Western brands in EMs, offering a higher sales level than most models of first-mover advantage assume. In former command economies, surplus or unsatisfied demand prevailed for many years in a "seller's market," in which choice was so restricted that cash was not spent. Now customers may already be aware of a product, even though previously unavailable in their country, through international travel, international media, or through informal channels. In many cases, therefore, conditions may be different from those encountered in the introductory stages of product life cycles in developed markets, where slow diffusion of product awareness and familiarity often result in slow sales take-off after launch. The distinctive conditions of EMs provide first entrants with a nonrecurring beach-head of sales, which can provide medium-term advantages through repeat purchase.

Marketing Productivity

EMs' low cost base has long been considered in decisions on production location, but it is also relevant to the timing of market entry. In this case, the comparison is not only with global costs but also with future costs. Low advertising rates per capita in EMs enable companies to launch brands and build brand awareness very economically. Advertising rates increase rapidly with economic development; for example, they increased tenfold in real terms in Poland within five years of the fall of Communism. Lower levels of competitive spending in EMs can also mean that marketing investments produce higher levels of awareness, share of mind, or shelf space.

Marketing Resources

While companies may frequently cite an undeveloped marketing infrastructure to justify delaying entry, the lack of infrastructure can also be a benefit. Resources such as distribution channels or media access are often more scarce in EMs. Although the number of managers with both emerging market and international experience is growing, it remains a constraint and thus a potential advantage to multinationals that have entered multiple EMs and therefore have developed a pool of experienced managers. This is a difference of degree rather than of kind; the preemptive advantage accruing from such factors is recognized in research on first-mover advantages, but the effect is qualitatively more significant in EMs.

Consequent Learning

EMs often demands and certainly provides opportunities for innovation in marketing or operations, and the consequent learning can be transferred to other markets. The differential ability of MNCs to leverage leading-edge ideas and best practices across operating subsidiaries, in marketing and other functional areas, can be a critical source of competitive advantage. For example, due to the lack of developed distribution infrastructures in many EMs, multinationals have created innovative distribution processes or product packaging that is transferable to developed markets. The scale of many EMs also offers opportunities: fast-food chain KFC is pioneering its largest restaurants in China, which are, on average, twice the size of outlets in the United States, due to the greater emphasis on eating in the restaurant rather than taking food out. KFC's knowledge of how to run large-scale outlets may be transferable to developed markets. Such reverse learning from emerging to developed markets, which can be driven either by the need to adapt to unique market conditions or by "second-time around" learning from previous mistakes, can give emerging market pioneers a competitive advantage. Also important is the leverage possible from developing the capability to manage EM operating units, given the steep learning curve that MNCs face and the fact that most feel pressured to enter a series of EMs in quick succession.

Market Assessment

Managers interested in entering EMs often find it difficult to assess the relative attractiveness of the many alternative country-markets. The traditional frameworks for foreign market evaluation don't apply. First, such models often depend on macroeconomic and population data that are inaccurate or outdated in EMs. One inaccuracy is the size of the gray economy, a significant aspect of many EMs, so official GNP figures frequently understate the size of the economy. Second, the models assume the availability of operational data, such as sales levels or the number of distributors, which may simply not be available in the information-poor environments of EMs. Third, such models are generally static "snapshot" assessments rather than dynamic evaluations and thus ignore the long-term potential of EMs and their rapid rate of change.

In these circumstances, manager's frequently base decisions not on objective market screening but on their own comfort level, choosing a predictable sequence of markets beginning with those closest in "psychic distance" to their home culture. Empirical research has repeatedly shown that, in all foreign markets, many corporations follow an incremental and opportunistic process, utilizing existing networks of contacts to make minimal commitments that increase gradually with sales growth. In EMs, however, a more rigorous form of market screening is required. The previously closed nature of many of these economies means that most MNCs will have few links with business networks. Moreover, the scale of the opportunity — in other words, the number of countries to assess — is so large it taxes even the most resourceful MNCs. Even a company limiting its attention to one or two of the largest EMs is likely to be constrained by resource shortages not merely of capital but of executives capable of leveraging the firm's assets in such environments. Some framework for prioritizing market opportunities is therefore essential.

Assessing Long-Term Market Potential

The first step is to assess the relative scale of the demand opportunity. Without reliable data on current expenditure levels or industry sales, a company must assess market potential using population and GDP trend figures. Therefore, an appropriately simple formula for an assessment of market potential is:

$$Q = (P + NP) \times (Dev\ GDP - Adj\ GDP)$$

Where

Q = total market potential

P = national population

NP = new population, i.e., population growth in planning period

$DevGDP$ = average per capita GDP in developed markets

$AdjGDP$ = GDP in emerging market adjusted to purchasing power parity (PPP) level

This formula indicates market potential by relating national population to the difference in wealth between the emerging market and a developed-market average. While this cannot be interpreted as an absolute measure of future market size, it approximates a relative indicator, since it employs only information readily available on almost all countries.

We adjust the two basic measures, population and income level, to give a fine-grained view. And we adjust population by its growth rate in order to assess future potential. To illustrate the discriminatory power of this simple adjustment, we can compare two large EMs with comparable current populations, Russia (148 million) and Pakistan (132 million). According to United Nations population forecasts for the year 2050, Pakistan's population will by then be almost double that of Russia (340 million versus 180 million), putting it third in rank behind India and China. Even during a ten-year planning period, the fact that Pakistan's population growth rate is ten times that of Russia (3 percent versus 0.3 percent) is critical to assessing market potential.

The second element of this formula produces a measure of the country's relative stage of economic development by comparing its per capita GDP with the developed-market average. The important adjustment here is to purchasing power parity (PPP), reflecting the "real" rather than the nominal value of the GDP. Although China's 1995 per capita GDP of US$620 makes it appear less attractive than the Philippines' $1,050 or Latvia's $2,270, differences in living costs mean that the population in each country has similar spending power (PPP is $2,290 for China, $2,850 for the Philippines, and $3,370 for Latvia). This is particularly important in assessing emerging markets because of the "threshold effect," the phenomenon in which disproportionately large increases in demand result from small increases in wealth as consumers pass thresholds of disposable income that trigger their ability to purchase additional goods, such as consumer durables, for the first time. This effect may be reinforced by the availability of consumer credit in a particular country, and it is therefore important to understand the income level at which consumers may be able to obtain financing for items such as televisions, air conditioners, or refrigerators.

Identifying Business Prospects

Having identified favorable potential at the country-market level, the second stage of assessment is to undertake creative, customized assessment of the business prospects for each product-market in those EMs under consideration. Since reliable market research data are often unavailable in EMs, companies must identify their own indicators to serve as acceptable surrogates for assessing demand.

For example, Mary Kay Cosmetics compares a female secretary's average salary in an EM to the volume of product sales necessary for a consultant to exceed this income level. On this basis, Mary Kay can assess the number of women likely to be attracted to the role of beauty consultant and, on that basis, predict the sales volume likely in a given market. Similarly, to prioritize Asian markets before launching new credit card products, Citibank identifies the number of consumers in each country with annual incomes over a minimum cut-off point and the penetration rate of existing credit cards among those consumers.

Such approaches to market assessment require local knowledge, modest resources for some field investigation, occasional creativity in identifying suitable indicators, and a willingness to proceed on managerial judgment without the backup support of detailed research data.

Predicting Potential Profits

Finally, our model adjusts for the extent to which a company can extract value from a market over five years. This is a function of national political and economic risk and the development of enabling conditions in the commercial sector, such as distribution and the telecommunications infrastructure. These factors can change significantly over the short term, as experience in EMs in the 1990s has demonstrated. While local knowledge can be the basis for informed judgments on convertibility to profit, the commercial risk indices that organizations such as The Economist Intelligence Unit (EIU) and Control Risk compile for international investors are also valuable. In addition, companies can assess the extent to which enabling conditions work in the MNC's favor by examining the concentration of population in urban centers versus rural villages, the distribution of wealth, and business indicators such as advertising spending in the country-market or the penetration of key consumer durables such as telephones, televisions, or cars.

While none is a perfect predictor of the probability of profitable market participation, using these variables is consistent with the creative, customized approach to market assessment that we advocate. The urban concentration of population is relevant because metropolitan areas tend to have higher levels of disposable income than nations and because a concentrated population permits more efficient selling, advertising, and distribution. The distribution of GDP is a critical factor shaping demand; in China or India, for example, the low average GDP masks the presence of some 100 million people with high incomes. With regard to the level of advertising or the penetration of consumer durables, MNCs must select which indicator is more relevant to their business. Even if there is no direct link between these indicators and an MNC's product-market, they can be interpreted as measures of the development of the country's commercial infrastructure.

Product Policy

Another market-entry criterion that bears on profit potential and reverses learning is the degree to which adaptation of an MNC's product line or service offerings is a prerequisite for success. Such adaptation will cost time and money and can be justified only if the prospects for value creation and extraction more than cover the adaptation costs. The product policy that most MNCs adopt in EMs involves offering a narrow range of existing products (that is, proven products, designed for and already established in other country-markets). In many cases, companies' position established products as premium imported goods and target them at the relatively small percentage of affluent customers, usually concentrated in the country's major cities. The unit margins can often be higher than those in the more competitive developed-country markets, where market segmentation and product customization are more prevalent. An alternative is a product policy of "backward innovation," consisting of a narrow range of basic or stripped down products, which the corporation has "value-engineered" for the different conditions in EMs, and which are affordable, easy to use, reliable under tough environmental conditions, and easy to maintain.

Customer Sophistication

Mainstream product life cycle theory assumes that consumers are unfamiliar with the new product; this theory inhibits take-off in demand, limiting it to innovators, and requires communications programs oriented toward customer education. In EMs, however, many EM customers may already be sufficiently familiar with the products; they may have encountered them while traveling outside the country, may have encountered smuggled, diverted, or counterfeit versions in their own country, or may have seen them in the increased international media. As a result, potential customers are likely to be more numerous than in developed country-markets. In fact, these consumers are constrained only by their financial resources, not by their lack of familiarity or sophistication. This is particularly true in industrial product-markets, in which production plants in EMs are the most recently built Greenfield investments and therefore represent the global state-of-the-art in manufacturing, rather than being less-developed laggards.

Technology

The lack of an installed technological infrastructure in EMs facilitates leapfrogging, in which a market adopts state-of-the-art technology from the outset, rather than progressing through the generations of technology that have characterized industry evolution elsewhere. For example, the telecommunications market in such a country might develop as a radio-or cellular-based product-market, since it offers a faster, more efficient way to achieve market coverage than the painstaking, expensive construction of a terrestrial cable-based network. Indeed, the installed infrastructure in western countries may render their telecommunications development slower than in some EMs. Hungary, for example, is scheduled to be the first country with a fully digital telecommunications network in 1999. Technological leapfrogging demands that entrant firms acknowledge a high level of customer sophistication in EMs and capitalize on the opportunities for reverse learning.

Customer Experimentation

In a rapidly changing social environment, EM customers with newly acquired disposable income may be less conservative and traditional than their developed-market counterparts. For example, F&P Gruppo, marketers of Gallo rice products, is finding greater response to its convenient, quick-cooking rice products in some EMs, such as Argentina, than in its more tradition-oriented Italian home market. Such differences not only produce unanticipated patterns of market development but also provide opportunities for reverse learning for those MNCs willing to innovate in EMs.

Branding

The "less developed" model of EMs assumes that customers will pay a premium for imported brands and that an increasing number will trade up to high-status imported brands as an economy develops. In fact, there are warning signs that growing sophistication will not automatically result in growing demand for global brands and that emerging-market customer rapidly become more value-conscious and more demanding of international companies' offerings. A recent McKinsey study conducted in major Chinese cities, for example, found that only 14 percent of buyers were willing to pay a premium for imported goods over locally made equivalents. This may reflect not only consumer characteristics, such as an affinity for local brands, patriotism, or a cultural predisposition toward price in purchase decisions, but also the sharply increasing quality of local brands and government pressure (evident now in China, for example) to cap the market shares of MNCs for their global brands. With global brand premiums vulnerable, MNCs may want to develop local brands, typically through acquisition, to position along with global brands in their overall product portfolios. Unilever, for example, has expanded primary demand for detergents in EMs by developing local brands such as Ala in Brazil and Wheel in India, which it markets alongside its global brands such as Surf.

Industry Experience

Many multinationals search for local partners among those already established in the product-markets in which the MNCs want to build. While this selection criterion makes it easier to obtain the necessary introductions to local business and government networks, it may also exclude more entrepreneurial and change-oriented local business. Seeking the best position in an established business system is appropriate in relatively stable developed-country markets but may be suboptimal in EMs, for two reasons:

First, the undeveloped distribution infrastructures in many EMs, combined with the near certainty of continued rapid change, offers little stability to players in the established business sector and the potential of rapid gains for more innovative players prepared to invest in new marketing channels. The establishment of new distribution systems is, indeed, a fundamental part of the "emergence" and a critical driver of economic growth.

Second, many MNCs form better working relationships with local partners they select on the basis of competence in working with MNCs, rather than on the basis of product-market familiarity. In many cases, a partnership with a local distributor involved in the same business leads to disputes over how to do things, rather than a productive exchange.

Direct Selling

There may be rewards for MNCs prepared to experiment with innovative channels to market, rather than waiting for the development of more efficient broad-market distribution systems. In EMs, direct selling is necessary because of the relative lack of distribution and communications infrastructure and is feasible due to the availability of low-cost sales personnel. International corporations may find it economically attractive to invest in their own fleets of vans or trucks, for example, or sell to customers via bicycle vendors or street kiosks, channels that they would reject in developed markets. Warner Lambert has more than 30,000 street vendors selling its Chiclets brand in Colombia.

We should emphasize that the power of new electronic media, notably the Internet, is not restricted to developed economies. Indeed, given the limits of conventional distribution channels in EMs, their value may be higher, albeit in only a small market. Worldwide electronic marketplaces allow local businesses access to a range of product choices and price quotes that can diminish the local distributors' often exclusive power. Industrial customers in particular are likely to find it economically attractive to establish electronic links with suppliers and customers outside their country.

Conclusion

There are key areas where MNCs will have to change their traditional strategic marketing assumptions when approaching emerging markets. When contemplating market entry, MNCs should consider the additional sources of first-mover advantage in EMs and adopt a demand-driven model of market assessment. Once an MNC decides to enter a market, it needs new frameworks to guide its product and partner policy decisions. Those MNCs already accumulating EM experience are beginning to adapt their developed market strategies as they tackle the complex, volatile, high-potential opportunities. As practices change, marketing models likely have to change to embrace the practices and new learning coming from emerging markets.

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Protection of Consumer Rights : A Study

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Abstract

The consumer has to be aware of his rights and play a key role. The success of "consumerism" is a strong function of consumer awareness and the assistance the movement gets from the government. A recent survey has revealed that a number of consumers in the urban as well as rural areas are not very much aware of the consumer movement and the rights of the consumers. In this context, it is considered relevant to quote the objectives adopted in 1985 by the UN General Assembly.

Keywords : Consumer, Movement, Rights.

Introduction

Consumers play a vital role in the economic system of a nation and the consumer movement in India is as old as trade and commerce. In Kautilya's *Arthashastra*, there are references to the concept of consumer protection against exploitation by the trade and industry, short weighment and measures, adulteration and punishment for these offences. However, there was no organised and systematic movement actually safeguarding the interests of the consumers. Prior to independence, the main law under which the consumer interests were considered were the Indian Penal Code, Agricultural Production, Grading and Marketing Act, 1937, Drugs and Cosmetics Act, 1940. Even though different parts of India exhibited different levels of awareness, in general, the level of awareness was pretty low.

An average Indian consumer is noted for his patience and tolerance. Perhaps because of these two traditional traits and due to the influence of the *Mahabharata*, the *Ramayana* and the *Bhagavad Gita*, he considers the receipt of defective goods and services as an act of fate or unfavourable planetary position in his horoscope. When a new television or refrigerator purchased by him turns out to be defective from day one, he takes it reticently, blaming it on his fate or as the consequence of the wrongs committed by him in his previous birth. Very often he is exploited, put to avoidable inconveniences and suffers financial loss. It is rather paradoxical that the customer is advertised as the "king" by the seller and service provider; but in actual practice treated as a slave or servant. But, of late, unfortunately cheating by way of overcharging, black marketing, misleading advertisements, etc has become the common practice of greedy sellers and manufacturers to make unreasonable profits. In this context, it is the duty of the government to confer some rights on consumers to safeguard their interests.

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Consumer Rights

1. **Right to Information:** The right to be informed about the quality, quantity, purity, price and standards of goods.
2. **Right to Safety:** The right to be protected against goods which are hazardous to life and property.
3. **Right to Choose:** The right to be assured access to a variety of products at competitive prices, without

any pressure to impose a sale, i.e., freedom of choice.

4. **Right to be Heard:** The right to be heard and assured that consumer interests will receive due consideration at appropriate forums.
5. **Right to Education:** The right to be educated about rights of a consumer.
6. **Right to Seek Redressal**: The right to get relief against unfair trade practice or exploitation.

Protection of Consumer Rights

Consumer protection includes all the measures aimed at protecting the rights and interests of consumers and the consumers need protection due to the following reasons:

1. ***Illiteracy and Ignorance:*** Consumers in India are mostly illiterate and ignorant. They do not understand their rights. A system is required to protect them from unscrupulous businessmen.
2. ***Spurious Goods:*** There is increasing supply of duplicate products. It is very difficult for an ordinary consumer to distinguish between a genuine product and its imitation. It is necessary to protect consumers from such exploitation by ensuring compliance with prescribed norms of quality and safety.
3. ***Unorganized Consumers:*** In India consumers are widely dispersed and are not united. They are at the mercy of businessmen. On the other hand, producers and traders are organized and powerful.
4. ***Deceptive Advertising:*** Some businessmen give misleading information about quality, safety and utility of products. Consumers are misled by false advertisement and do not know the real quality of advertised goods. A mechanism is needed to prevent misleading advertisements.
5. ***Trusteeship:*** Businessmen are trustees of the society's wealth. Therefore, they should use this wealth for the benefit of people.
6. ***Freedom of Enterprise:*** Businessmen must ensure satisfaction of consumers. In the long run, survival and growth of business is not possible without the support and goodwill of consumers. If business does not protect consumers' interests, Government intervention and regulatory measures will grow to curb unfair trade practices.
7. ***Legitimacy for Existence:*** Business exists to satisfy the needs and desires of consumers. Goods are produced with the purpose of selling them. Goods will, in the long run, sell only when they meet the needs of consumers.
8. ***Malpractices of Businessmen:*** Fraudulent, unethical and monopolistic trade practices on the part of businessmen lead to exploitation of consumers. Consumers often get defective, inferior and substandard goods and poor service. Certain measures are required to protect the consumers against such malpractices.

Methods of Consumer Protection

There are four main methods of protecting the interests of consumers:

1. Business Self-regulation: The business community itself can help in achieving consumer protection and satisfaction through self -discipline.
2. Consumer Self-help: Every consumer must be alert as self-help is the best help. He should educate himself and know his rights. He should not allow unscrupulous businessmen to cheat him.
3. Consumers' Associations: Consumers should form voluntary associations. These associations can educate and awaken consumers. They can take

organized action and put pressure on businessmen to adopt fair trade practices.

4. Government Regulations: The State can ensure consumer protection through legislative, executive and judicial actions. The laws enacted by the Government must be strictly enforced by the executive. Government of India has enacted several laws to protect the interests and rights of consumers. Some of these laws are as follows:
   - The Essential Commodities Act, 1955 which aims to regulate and control the production, supply and distribution and prices of essential commodities.
   - The Prevention of Food Adulteration Act, 1954 which aims to check adulteration in food items and eatables.
   - The Drugs and Cosmetics Act, 1940 which seeks to ensure purity and quality in drugs and cosmetics.
   - The Standards of Weights and Measures Act, 1956 which aims at ensuring that consumers get the right weight and measurement in products.
   - The Household Electrical Appliances (Quality Control) Order, 1976 which seeks to ensure safety and quality in the manufacture of electrical appliances.
   - The Consumer Protection Act, 1986 which seeks to provide speedy and inexpensive redressal to the grievances of consumers.

The Consumer Protection Act, 1986

The Consumer Protection Act provides for a three tier system of redressal agencies: one at district level known as District Forum, second at state level known as 'State Commission', and third at national level known as 'National Commission'. A complaint is to be made to the district forum of the concerned district where the value of goods and services and compensation, if any, is up to Rs.20 lakhs, to the 'State Commission' between Rs.20 lakhs and Rs.100 lakhs, and to the National Commission for more than Rs.100 lakhs. Interestingly, there is provision for appeals against the orders of a particular redessal forum by the aggrieved party before the next higher echelon and even from the findings of the National Commission before the Supreme Court.

The Act provides following remedies to an aggrieved consumer:

- Removal of defects in goods or deficiency in service.
- Replacement of defective goods with new goods of similar description which shall be free from any defect.
- Return of price paid by the consumer.
- Payment of compensation for any loss or injury suffered by the consumer.
- Discontinue the restrictive, or unfair trade practice, and not to repeat it.
- Withdraw the hazardous goods from being offered for sale and not to offer them for sale.
- Provide for adequate cost to the aggrieved party.

The consumer has to be aware of his rights and play a key role. The success of "consumerism" is a strong function of consumer awareness and the assistance the movement gets from the government. The consumer movement got a boost and moral support from the late U.S. President John F. Kennedy in the historic declaration in Congress on March 15, 1962, declaring four basic consumer rights (choice, information, safety and the right to be heard). Subsequently, March 15 every year is celebrated as World Consumer Rights Day. However this annual ritual observation does not appear to have produced the desired results. A sub-continent like India with regional imbalances and diversity of languages, requires not one but several Ralph Nadars. A recent survey has revealed that a number of consumers in the urban as well as rural areas are not very much aware of the consumer movement and the rights of the consumers. It is in this context that it is considered relevant to quote the objectives adopted by the General Assembly of United Nations in 1985.

The U.N. guidelines for consumer protection are meant to achieve the following objectives:

(a) To assist countries in achieving or maintaining adequate protection for their population as consumers;

(b) To encourage high levels of ethical conduct for those engaged in the production and distribution of goods and services to consumers;

(c) To facilitate production and distribution patterns responsive to the needs and desires of consumers;

(d) To assist countries in curbing abusive business practices by all enterprises at the national and international levels which adversely affect consumers;

(f) To further international cooperation in the field of consumer protection;

(g) To facilitate the development of independent consumer groups;

(h) To encourage the development of market conditions which provide consumers with greater choice at lower prices.

Conclusion & Suggestions

It is interesting to note that in spite of U.N. recognition, encouragement from the developed countries and the pro-active role played by the Government, the consumer in India still does not get his due. It is time that he wakes up and realizes his rights. Even the great Hanuman required someone older and wiser to remind him of his potential strength. It will be useful if voluntary consumer organizations take up this role and make way for the realization of the objectives of the U.N. guidelines and the Consumer Protection Act.

In future, every consumer in his own interest has to realize his role and importance in the right perspective. Each citizen in a democracy derives his power at the time of elections and exercises it through the ballot. In a competitive economic environment the consumer has to exercise his choice either in favour of or against the goods and services. His choice is going to be vital and final. He should realize his importance and prepare himself to exercise his rights with responsibility. It is very often stated "Customer is sovereign and consumer is the King." If that is really so, why do we have the Consumer Protection Act? Why is there a need for protecting the King? Should it not be rightly called "Consumer Sovereignty Act"? It is for the consumers to decide. After all the dictum in democracy is, the citizens get a government they deserve. Similarly the consumers in society get a position in the market depending upon what they do or do not do. It is agreed on all hands that "consumer empowerment" in India has a long way to go. This is the right time to act. Let us prepare for future and usher in a new era of "Consumerism". When we cross the winter, spring cannot be far behind.

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Curtail the Cartelizations

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Abstract

In the inception of 1990s, there was a global urge for business expansion worldwide. In order to compete with this challenge, India also adopted the policy of Liberalization, Privatization and Globalization which had a positive repulsive effect on the legal framework of India. Accordingly several major amendments and new legislations were passed like Foreign Exchange Regulation Act (FERA) was replaced by Foreign Exchange Management Act (FEMA), Monopolies and Restrictive Trade Practices(MRTP),1969 was replaced by Competition Act,2002.The Competition Act, 2002 is designed with several unique provisions to compete more effectively with the new issues in competitive regime ranging from cartels, anti- dumping, and anti- competitive agreement. The Competition act, 2002 was passed to promote healthy competition in the market and is aimed at preventing practices having adverse effect on competition to protect the interest of consumer and to ensure fair trade carried out by other participants in the market in India.

Key words: Cartels, Article 19(1) (c) and Article 19 (1)(g), Article 51A(j).

Introduction

Section 2 sub–section (c) of the Competition Act, 2002 defines cartels as "cartels includes an association of producers, sellers, distributors, traders or service providers who, by agreement amongst themselves, limit control or attempt to control the production, distribution, sale or price of ,or, trade in goods or provisions of services. At the same time the act also defines the services, agreements, goods and trade. The Act gives a detailed definition of an enterprise in section 2 (h). The objective of a cartel is to raise price above competitive levels, resulting in injury to consumers and to the economy. For the consumers, cartelization results in higher prices, poor quality and less or no choice for goods or/and services.

A cartel is said to exist when two or more enterprises enter into an explicit or implicit agreement to fix prices, to limit production and supply, to allocate market share or sales quotas, or to engage in collusive bidding or bid-rigging in one or more markets. An important dimension in the definition of a cartel is that it requires an agreement between competing enterprises not to compete or to restrict competition[1]. A "hard-core" cartel as defined in the OECD Recommendation is: an anticompetitive agreement, anticompetitive concerted practice, or anticompetitive arrangement by competitors to fix prices, make rigged bids (collusive tenders), establish output restrictions or quotas, or share or divide markets by allocating customers, suppliers, territories or lines of commerce[2]. Adam Smith, often recognized as the father of modern economics, wrote in 1776 in The Wealth of Nations, "People of the same trade seldom meet together, even for merriment and diversion, but the conversation ends in a conspiracy against the public, or in some contrivance to raise prices.

This article attempts to give an overview of the cartels long with some issues combined with it. This includes:

(i) Whether the restriction on formation of association in relation to sales, price, distribution or provisions of services is in violation of spirit of constitutional provision of Article 19 (1) (c) and Article 19 (1) (g) of the constitution of India.

(ii) Whether the term subsidiary and holding company shall come within the ambit of cartels.

(iii) Whether the merger and acquisition amounts to cartels.

The constitution of India is the code which defines the right and duties of each and every individual whether natural living or artificial living person. The fundamental rights are the basic rights which are essential for the survival of the humans are also called as human rights. Article 19(1) (c) and Article 19(1) (g) of the constitution of Indian deals with freedom to form union and association which is granted only to the citizens. The applicability of Article 19 of the Constitution came to be examined before the Supreme Court from yet another angle in ***The Tata Engineering and Locomotive Co. Ltd. and Anr. v. The State and Ors. and Anr., [1964]6SCR885***[3] where the facts in the appeal was that Corporations and companies moved the Supreme Court alleging violation of their fundamental right under Article 19 of the Constitution. Articles 19(1)(c) and 19(1)(g) came up for consideration. Their Lordships held that Article 19 applies to 'citizens' and not to 'persons' as Article 14 does. The effect of confining Article 19 to citizens as distinguished from persons is that protection under Article 19 can be claimed only by citizens and not by corporations or companies.

However the provisions of Article 19 directly come into conflict with the ingredients provided in the definition of section 2(c) of The Competition Act, 2002. Cartel is a formal or informal agreement among number of firms in an industry to restrict competition. These agreements may provide for setting minimum prices, setting limits on output or capacity, restrictions on non-price competition, division of markets between firms either geographically or in terms of type of product, or agreed measures to restrict entry to the industry to create a monopoly in a given industry. Usually cartels involve an agreement between business men not to compete with one another and they can occur in any industry and can involve goods or services at the manufacturing, distribution or retail level. Like other freedoms, this fundamental right is not absolute and state can impose reasonable restrictions under article 19(4) which permits the state to impose restriction on the grounds of public order, morality and i.e. on the basis of public policy. The freedom to form association is an integral part of the every business entity. The Supreme court in catena of judgments interpreted the scope and ambit of article 19(1) (c) read with article 19(1) (g) of the constitution of India. In ***National Association for the Advancement of Colored People (NAACP) Versus Alabama ex Rel.Patterson, Attorney General (357 U.S. 449(1958)***[4] case it was observed by the observed by the supreme court that if the there is the formation of association caused adverse effect on the economic reprisal and employment then such a formation of association is illegal. Similar observation was also made in the case of ***Kishore Rungta Versus State of Rajasthan case***[5].The proper balance shall be made between the rights and freedoms which was rightly observed by the Supreme court in ***I.R. Coelho (Dead) by LRs. V/s State of Tamil Nadu***[6] the Apex Court observed that fundamental rights and directive principles have to be balanced. That balance can be tilted in favor of the public good. The balance, however, cannot be overturned by completely overriding individual liberty. This balance is an essential feature of the Constitution.

There are various types of cartels i.e. vertical, horizontal, and international and export cartels. Cartelization is one of the horizontal agreements that shall be presumed to have appreciable adverse effect on competition under Section 3 of the Act. An international cartel is said to exist, when not all of the enterprises in a cartel are based in the same country or when the cartel affects markets of more than one country. An import cartel comprises enterprises (including an association of enterprises) that get together for the purpose of imports into the country. An export cartel is made up of enterprises based in one country with an agreement to cartelize markets in other countries. In the Act, cartels meant exclusively for exports from India have been excluded from the provisions relating to anti-competitive agreements. The balance has to be made between the rights of the business association as well as the rights of the consumers. The competition act,2002 do not prohibit the formation of monopoly as well the formation of association amongst the business persons themselves but what it restrict is the adverse effect of the formation of such association on market. The MRTP act, failed to address the problem from the present global business perspective and to tackle with these issues the Competition act,2002 came into force and was amended time to time to deal with future course of action. This is reflected from the judgments decided by the CCI in various cases which are based on public policy. In case titles as ***All India Tyre Dealers Federation v. Tyre manufacturers***[7] it was alleged that that since independence, the functioning of domestic tyre companies has been anticompetitive, anti-consumer and they have been indulging in various pricing and trade mal-practices, which had direct bearing on the revenue of the state exchequer. The following contentions raised by the complainant and the findings recorded by the DG, following issues arise for determination:

(i) Whether the Commission has the jurisdiction to proceed with the matter under the provisions of the Competition Act, 2002?
(ii) Whether the tyre manufacturers have contravened the provisions of section 3 of the Act?

CCI undertook detailed investigation on various grounds after the report of DG was prepared and found that there is not sufficient evidence to hold a violation by the tyre companies Apollo, MRF, J.K. Tyre, Birla, Ceat and ATMA of the provisions of Section 3(3) (a) and 3(3)(b) read with Section 3(1) of the Act.

In the matter of ***Builders association of India v. Cement manufacturers association and others***[8] In a first-of-its-kind order, the CCI has imposed a penalty of over Rs 6,000 crore on 11 leading cement producers after finding them guilty of forming cartels to control prices, production and supply of cement in the market. According to the CCI order, it found cement manufacturers violating the provisions of the Competition Act. The CCI issued the order after investigation by the Director General (CCI) upon information filed by the Builders' Association of India. While imposing the penalty, the commission considered the parallel and coordinated behaviour of cement companies on price, dispatch and supplies in the market. The commission observed that the act of these cement companies in limiting and controlling supplies in the market and determining prices through an anticompetitive agreement was detrimental to the entire economy.

The analysis of all these judgments crystallize the fact that the fundamental right can be abridge where the purpose is contrary to public interest and to spoil the market to gain unnecessary profits. Conjoint reading Article 19(1) (g) and Article 51a(j) with Article 19(4) clearly deals with the issue of freedom of trade and occupation as well as to strive towards excellence in all spheres of individual and collective activity so that the nation constantly rises to higher levels of endeavour and achievement whether economically or technologically but that is also controlled by the restrictions imposed by the state to protect the citizens. So the provision of cartel satisfied the constitutional requirement and is in consonance with the spirit of socialism enshrined in the constitution. However the section 2 (c) of the Competition Act, 2002 cannot be read in isolation. It shall be read with section 3 and 4 of the competition act. By entering into the contract which can bring the contracting parties in the dominant position and when the attempt or the activities will cause an appreciable adverse effect on the competition then role of CCI will come into operation and duty will cast on the CCI to initiate an inquiry either suo moto or upon the basis of complaint.

Merger and Acquisition Whether Formation of Cartel

With the global expansion of business globally the merger and acquisition gain very high importance. The Competition Commission of India (CCI) also issued the Competition Commission of India (Procedure in regard to the transaction of business relating to combination) Regulations 2011 (Regulations), which were subsequently amended on 23 February 2012, 4 April 2013 and 28 March 2014.

Since coming into effect, the CCI has reviewed more than 210 merger notifications, all but five of which have been approved unconditionally. In this article, we discuss various practical aspects of the merger control regime in India which have developed through the CCI's jurisprudence[9].

Combinations

Sections 5 and 6 of the Competition Act prohibit a combination (an acquisition, merger or amalgamation) which causes or is likely to cause an appreciable adverse effect on competition (AAEC) in the relevant market in India, and treat such combinations as void[10]. Transactions that cross the jurisdictional thresholds (based on assets and turnover) specified in the Competition Act must be pre-notified to the CCI. The transaction cannot be concluded until merger clearance in India has been obtained, or a review period of 210 calendar days has passed, whichever comes first.

The government of India, pursuant to notifications dated 4 March 2011 and 27 May 2011, introduced a target-based exemption. Where the target enterprise (ie, an enterprise whose control, shares, voting rights or assets are being acquired) has assets of not more than 2.5 billion rupees in India or a turnover of not more than 7.5 billion rupees in India, no notification to the CCI is required, irrespective of whether the parties test or the group test is met[11]. However, it is important to bear in mind that the CCI is interpreting the target exemption only to apply in relation to transactions effected by way of an acquisition and not through mergers or amalgamations. Also, in the case of asset acquisitions, the CCI is viewing the 'target' to be the enterprise housing the assets and not the assets themselves. The CCI has clarified that a de-merger of assets/business undertaking, which takes place through a court-approved scheme, will be treated as an acquisition under section 5(a) of the Competition Act, where the target based exemption would be available. The entities to be considered for the purposes of calculating the thresholds differ according to the type of combination.

In the case of an acquisition of control over an enterprise, where the acquirer already has direct or indirect control over another enterprise competing with the target enterprise under section 5(b) the relevant entities are, the target enterprise (including its subsidiaries, units, or divisions); and other enterprise(s) in the same or substitutable field over which the acquirer has direct or indirect control (each including its subsidiaries, units, or divisions) or the group to which the target enterprise would belong after the acquisition.

In the case of a merger or amalgamation under section 5(c), the relevant entity is the enterprise remaining after the merger or the enterprise created as a result of the amalgamation; or the group to which the enterprise remaining after the merger or created as a result of the amalgamation would belong after the merger or amalgamation.

In calculating the assets and turnover of the group, it is necessary to do so assuming that the combination has already taken place. This can be done by adding the assets and turnover of the target enterprise (in the case of acquisitions), or the remaining enterprise (in the case of mergers), or the created enterprise (in the case of amalgamation[12]. It is also worth noting that the CCI has interpreted 'enterprise' as referring to natural or legal persons and not unincorporated business divisions, units or standalone assets within such legal entity, even if they have an independent identity on the market. This assumes particular importance in the case of asset acquisitions, acquisitions of unincorporated businesses, units or divisions, and hive-offs. The CCI has taken the view that, in relation to an acquisition of assets or an unincorporated business unit or division, for the purposes of the thresholds analysis (including application of the target based exemption), the assets and turnover of the legal entity which houses the asset, business, unit or division which is being acquired is to be considered. In effect, this means that, where only assets are being sold, the CCI will not consider the value of those assets and the turnover arising from them, but the assets and turnover of the selling legal entity which houses the assets being sold, to determine whether the transaction is notifiable.

Further, concerned with the fact that the enterprises may hive off assets into a step-down subsidiary to avail themselves of the target based exemption, and thus avoid filing, the Regulations provide that, where assets are being hived off with the purpose of subsequently selling the same, the transferor parent entity's assets and turnover are to be attributed to the step-down subsidiary when calculating the jurisdictional thresholds. This is particularly relevant in case of joint ventures[13].

Subject to the exceptions and exemptions explained below, a transaction qualifies as a combination that must be notified to the CCI if either of the parties-based thresholds or the group-based thresholds, in addition to applicable target-based thresholds, are met. The government has, by way of a notification exempted banking companies from the merger notification requirement, when a notification of moratorium has been issued in respect of such companies. A notification of moratorium is ordinarily issued to failing banks, which are financially and operationally weak and are on the brink of insolvency.

Combinations Not Requiring Prior Notification

Under the Competition Act, acquisitions, share subscription or financing facilities entered into by public financial institutions, registered foreign institutional investors, banks or registered venture capital funds, pursuant to a covenant in a loan agreement or an investment agreement, do not need to be pre-notified to the CCI[14]. However, in such cases, the acquirer will need to notify the CCI of the acquisition in Form III within seven calendar days after completion. There have only been four notifications filed with the CCI under this provision.

Ordinarily Exempt Transactions

In order to prevent the merger control regime from becoming unduly onerous, the CCI has introduced, in schedule I of the Regulations, certain categories of transactions that are ordinarily not likely to cause an AAEC in the relevant market in India and therefore do not normally require pre-notification to the CCI. These categories are as follows:

Direct or indirect acquisitions entitling the acquirer to hold less than 25 per cent of the shares or voting rights of a target company including through shareholders agreements, solely for investment purposes or in the ordinary course of business, not leading to the acquisition of control[15]. The word entitle implies that options and convertible instruments would be notifiable. Further, it is not clear whether, in the absence of control-type rights, the appointment of an investor-director on the board of the target may be seen as being outside the ordinary course of business or not for investment purposes only. Following recent decisions of the CCI, the application of this exemption is unclear especially where the investor has a prior relationship with the target or multiple investments in the same line of business as the target, particularly where minority shareholding without control type rights are being acquired.

An acquisition of additional shares or voting rights of an enterprise by the acquirer or its group, not resulting in gross acquisition of more than 5 per cent of the shares or voting rights of such enterprise in a financial year, where the acquirer or its group, prior to the acquisition, already holds 25 per cent or more of the shares or voting rights of the enterprise, but does not hold 50 per cent or more of the shares or voting rights of the enterprise, either prior to or after such acquisition. This exemption is not available if the acquisition results in the acquisition of sole or joint control of such enterprise by the acquirer or the group.

Further acquisition of shares or voting rights by an acquirer who already holds 50 per cent or more of the shares or voting rights, except where the transaction results in a transfer from joint control to sole control.

Acquisition of assets not directly related to the business of the acquirer or made solely as an investment or in the ordinary course of business, not leading to control of the target enterprise, except where the assets represent substantial business operations in a particular location or for a particular product or service of the target enterprise, irrespective of whether or not such assets are organised as a separate legal entity.

Structuring Transactions

The CCI held in the ***Vedanta restructuring***[16] case that, where a proposed combination comprises a series of interlinked or interdependent transactions, some of which may be ordinarily exempt and others notifiable, a single composite filing including the exempt transactions must be made by the parties. This position has been confirmed by the CCI in ***Thomas Cook/Sterling (C-2014/02/153)***[17], where the CCI imposed a penalty of 10 million rupees on Thomas Cook for completing market purchases of Sterling's shares on the stock exchange pending CCI approval of the notifiable transaction, despite the fact that the target exemption could have been available for the market purchases in question.

The CCI also seeks to capture the 'innovative structuring' of transactions designed to avoid notifications to the CCI. The Regulations provide that a notification requirement must be assessed with respect to the 'substance of the transaction' and that any structure of a transaction, which has the effect of avoiding a filing requirement, will be disregarded by the CCI. The scope of this anti-avoidance provision is very unclear and it remains to be seen how the CCI will assume jurisdiction over transactions which, strictly speaking, do not trigger a notification obligation. However, parties will now have to ensure that transaction structures are not devised in a manner that has the 'effect' of avoiding a filing requirement, even where such an effect is not intended.

The Competition Act prescribes that the notifying party (or parties) must file a notification with the CCI within 30 calendar days of either:

The final approval of the proposal of merger or amalgamation by the board of directors of the enterprises concerned; or

The execution of any agreement or other document for the acquisition of shares, voting rights, assets or control.

The Regulations clarify that 'other document' shall mean any binding document, by whatever name it is called, conveying an agreement or decision to acquire control, shares, voting rights or assets.

Penalties have been imposed only after the first year of operation of the merger control provisions. The CCI initially imposed a 'relatively nominal' penalty of 5 million rupees for a delayed filing where the parties argued that the reason for the delay in filing was incorrect legal advice. In ***Titan International Inc/Titan Europe PLC***[18], the parties sought to justify a lengthy delay in filing on the grounds that the transaction was 'foreign to foreign', they were not aware of the filing requirement, the delay was unintentional and there was no bad faith. However, the CCI pointed to the 147-day delay and the fact that the combination had been completed by the time the filing had been made. The CCI could have imposed a maximum penalty of 1.45 billion rupees. However, since the transaction was a foreign-to-foreign acquisition, the parties were based outside India and, notwithstanding the delay, had voluntarily filed the notification, the CCI accepted these as mitigating factors and imposed a lower penalty of 10 million rupees. In ***Temasek/DBSH***[19], in imposing a penalty of 5 million rupees, the CCI noted that the failure to file on time was extremely serious and it did not matter that the underlying transaction (on the basis of which the CCI's jurisdiction arose) was itself called off.

In ***Tesco Overseas Investments Limited/Trent Hypermarket Limited***, the notification was made more than 30 days after the relevant triggering event (ie, the application to the statutory authority). The CCI treated the application as belated and levied a penalty of 30 million rupees on Tesco – the highest penalty levied so far for a late notification.

Critical Analysis / Conclusion

The trend followed by the competition commission of India from the last few years toward the handling of the cases against cartel signifies a very professional and economic approach. The priority has been given to both the conduct circumstantial evidences as well as economic evidences. The impact of the cartels are taken into consideration with great seriousness along with the evidences. Unlike other anti-competitive agreements cartels attach criminal elements in itself because of its secrecy. If the provisions of the cartels are executed effectively then it will bring the positive impact on the Indian economy. The approach adopted by the CCI in number of cases and more specifically in Builders Association Versus Cement Manufacturers case where after the thorough investigation and the by examining all the evidences the CCI has rightly levied a hefty penalty of around Rs 6,000 crores on cement manufacturers and found themselves guilty of formation of cartels. The COMPAT has set aside the order passed by the CCI on the ground that there was only a coincidence of price parallelism among the cement manufactures and directed the CCI to investigate the case from a new dimension. This judgment passed by the CCI is upto a certain extend an unprofessional and leave behind a major lacuna i.e. inspite of the direct evidence of price rise at several moments coupled with restrictions on the supply itself sufficient to separate the wheat from the chuff, and made the cement manufacturers liable for formation of cartelization.

The formation of merger and amalgamation oftenly be investigated by the CCI from the perspective of formation of abuse of dominant position and its adverse effect on the market. However it has never been investigated by the CCI from another vision i.e. cartels. Now a day the companies are structured in such a manner that each and every unit of the same organization will have a separate entity. Now the formation of cartels among the different units of the same organization is very prominent and it requires to be tacked in a more technical manner and needs an upgradation of both the Income tax laws as well as Competition law. The competition act came into operation very recently and it is still in the adolescent stage, so it requires a regular updating in form of sections or regulations to deal with this new element of challenge.

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Empowering the Computer Skills among Children and Senior Citizens : A Corporate Social Responsibility (CSR) Initiative for Sustainable Development

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Abstract

For sustainable development, it is a pre condition to go for a CSR Policy. Basic computer skills are essential to survive in a dynamic global business environment. To become more valuable & skill enhancement, the importance of computer training is ever-increasing. The various practices followed by the corporate in different parts of the world differ significantly. In the Indian context, CSR mostly involves activities like adopting and helping villages become self-reliant by teaching them vocational and business skills. The present paper deals with the developing computer skills among children and senior citizens as a CSR initiative. The paper also discusses the significance and various methods of computer training and also evaluates the various computer training programs under CSR initiative to attain sustainable development.

Keywords: Business, Computer Training, CSR Initiative, Sustainable Development.

Sustainable development...The need of the time

Introduction: Sustainable development is the concept of needs and limitations imposed by technology and society on the environment's ability to meet the present and future need. There are many ways in which the right kind of economic activity can protect or enhance the environment. When we talk about the future generations than education and skills can't be overlooked. Pollution control measures, energy saving techniques, saving natural recourses, increasing stakeholder's participation etc are the issues which are always discussed. Future generations also need to come out of unprivileged situations. So a proper match of CSR for developing technical skills is something to be focus on.

Definition of the Sustainable development:-Sustainable development has been defined in many ways, but the most frequently quoted definition is from "Our Common Future", also known as the **"Brundtland Report (1987)".** "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts:

- The concept of needs, in particular the essential needs of the world's poor, to which overriding m priority should be given; and
- The idea of limitations imposed by the state of technology and social organization on the

environment's ability to meet present and future needs."[1]

Corporate Social Responsibility (CSR)

The present-day CSR (also called corporate responsibility, corporate citizenship, responsible business and corporate social opportunity) is a concept simply refers to strategies corporations or firms conduct their business in a way that is ethical and society friendly.

While there may be no single universally accepted definition of CSR, The EC defines CSR as "the responsibility of enterprises for their impacts on society". To completely meet their social responsibility, enterprises "should have in place a process to integrate social, environmental, ethical human rights and consumer concerns into their business operations and core strategy in close collaboration with their stakeholders"[2]

CSR & Sustainability Development ....Two sides of the same coin

India is a country which on one hand is one of the largest economies in the emerging global order and on the other hand it has largest number of people living in absolute poverty. So it needs Sustainable development on one hand and appropriate CSR Policy especially for living in absolute poverty. Development without compromising the needs of future generations means- need that is need of education, need of skills, and need of technical know-how along with the need of safer environment. **India became the first country with mandatory CSR requirements.**

In India, the concept of CSR is governed by clause 135 of the Companies Act, 2013, which was passed by both Houses of the Parliament, and had received the assent of the President of India on 29 August 2013. The CSR provisions within the Act is applicable to companies with an annual turnover of 1,000 crore INR and more, or a net worth of 500 crore INR and more, or a net profit of five crore INR and more. The new rules, which will be applicable from the fiscal year 2014-15 onwards, also require companies to set-up a CSR committee consisting of their board members, including at least one independent director. The Act encourages companies to spend at least 2% of their average net profit in the previous three years on CSR activities.[3]

Significance of computer training to children and senior citizens in India

Governments everywhere are pushing computer literacy and use in classrooms. There is urgency to their demands that computer literacy should be taught as early as possible, to 3 year olds; in order that children are ready to become tomorrow's work force in an increasingly high-tech world. Even more striking, when we look at the work of Montessori graduates as Jeff Bezos (the founder of Amazon), Jimmy Wales (founder of Wikipedia), Sergey Brin and Larry Page (founders of Google) is how their advancements seem to reflect their childhood experience of ordering, sorting, searching through and classifying information. Only now they are doing it on an immense scale, and have designed ways of helping other people to do the same.[4]

After their retirement, what Senior citizens expect from their children is that to get closer to their children, they want their children to spend time with them. But in the present era of globalization where MNC's have spread their branches, young generations don't mind to work even away from their families. The reason is very simple- attractive salary packages. But the way to express their feelings anytime is open via online chats like face book, ways to open apps for uploading or sharing their photos etc. or communication through webcam. But this can be possible only when the senior citizens are computer savvy. Computer literacy can enhance productivity (of elders), quality of life, relationships and self-worth.

Essentials of computer training

It is very important to start with introducing the Students with important terms of computers:

Computer Terms for Children & Senior citizens:

The first list covers the essentials to learn/ use the computer:

• Backup	• Logon
• Browser	• Memory
• Burn a CD	• Password
• Cursor -.	• Right click.
• Caret or Insertion Point	• Screensaver
• Data	• Shortcut
• Desktop	• Software
• Download	• Spam
• Drag and drop	• Task bar
• E-mail	• URL
• FAQ	• User
• Graphic	• Virus
• Homepage	• Wallpaper
• Icon • Internet	• www or World Wide Web

Physical Parts of a Computer This second list of computer terms for children & Senior citizens covers the hardware associated with computers.	
• Computer • Desktop • Keyboard Laptop - A small portable computer. • Modem • Monitor	• Mouse • Printer • Scanner • Speakers • Touch-pad

CSR initiatives for computer training to children & senior citizens in India

During their retired life, the main problems that elders face is economic, as many of the senior citizens have not planned their post retirement time. Keeping this thing in view there are many business groups who planned to help them get more information, gain confidence and feel like they can be competitive. Similarly children from poor families are also getting benefit such schemes in India. Now we will discuss such CSR initiatives of the business groups in India.

Microsoft's flagship CSR programme, Project 'Jyoti': This project aims at bridging the digital divide in the country by making underprivileged sections computer-savvy.

The Golden Bird Foundation Project – Computing India: The Golden Bird Foundation's 'computing India Project': The Golden Bird Foundation had a project, 'computing India Project'. Purpose was to make computer education affordable for many students coming from week affordable for many students coming from week financial backgrounds. It had also worked for educating people with vocational courses in computer from adult computer education program where they focused on making Indore computer literate. It's an on-going project with their major partners like Blue-Chip. They run Computer classes for workers and slum adults in the evening & also preparing the young generation to face the technological challenges of tomorrow with advanced computer education to get them a better job. They are also providing 100% scholarship to the deserving children as a means of motivation.

AAI's Project 'e-shiksha'- Digital Class project, Mumbai: Airport Authority of India (AAI), a socially responsible organization has been committed for improving quality of life of underprivileged communities. Based on the felt need, the computer training centre is designed to facilitate basic computer skills for the children and assist the children. AAI has undertaken a project for the students from nursery to class XII – **'e-siksha'** from nearby slum areas of AAI's New Airport Colony near Mumbai airport. Majority of these students belong to Economically Weaker Section of the Society. The project focus on improving the performance of the students in core subjects of English, Science and Mathematics. The project includes usage of digital animation and teachers training as per the syllabus of the school. A total of Rs. 2 Lakhs is spent for the project.

Lodha Group's computer and smart phone training for senior citizens: Lodha Group has conducted computer and smart phone training for over 1,200 senior citizens covering around 50 buildings and 5 Clubs in Mumbai & also for Housing Societies and Clubs in South Mumbai. The main objective of this course is to enable people to use technology to better communicate and educate themselves. **The course is offered free of cost to all senior members in Mumbai, which include men over 50 years and women over 45 years of age.** No doubt, this Initiative has been well received by all senior citizens alike, and the numbers speak for themselves. Since June 2013There are countless individual stories of success: a 92-year old woman, for instance, expressed her joy to be able to now communicate effectively on her own through Skype with her granddaughter in Delhi. **The eldest lady trained through this program is 96 years of age, proving that age is no bar.**[5]

The Nightingales Jobs 60+ programmes: Senior citizens facing Post retirement period are fit to work and can be an asset to companies However they require literacy in computers and soft skills. The Nightingales Jobs 60+ programme shortlists and trains candidates for employment. The computer training includes sessions on how to use the Internet, MS Office, and accounting software such as Tally, to prepare senior citizens for jobs in accounting, administration and supervision.

Infosys Spark Rural Reach Program: Basics of computers have become essentials for subjects like science & Math. So to encourage rural children from classes V to VII to become part of the IT revolution Infosys have started this program & it has benefitted over 212,929 children across the country. **"Catch Them Young"**- a two-week program has been designed d to expose bright urban youth to the IT world by conducting a summer vacation workshops. Through this program, Infosys has reached out to nearly 466 children in the last 12 months.

Mahindra Satyam Foundation donates notebooks to underprivileged students. Computer Distribution / Literacy More than 1,000 computers have been distributed to Government/IT/Corporation schools. Mahindra Satyam volunteers conduct Computer training classes for students at these schools/institutes.

IBM-Smart Rural Aggregation Platform: A rural entrepreneur's information hub equipped with Wi-Fi and IT infrastructure has been set up in five villages. Agribusiness advisory services, as well as basic computer training and other appropriate skills training, has been conducted. **Drishtee Foundation and IBM volunteers** interact with the farmers community to understand the needs and offer more services in the coming years

Cisco donated computers to 11schools in the ve adopted villages. Cisco has adopted villages devastated by 2009Flood in India, Delivering Quality Health care and Education through Network Technology.

E-awareness among senior citizens by RVIM: RVIM Institute of Management, Jayanagar's , Their programme, a CSR initiative of the RVIM Centre for Social Responsibility, is in its 17th batch, having trained 500 people over five years; **the oldest student was 94.** For an hour a day, for three months, students are tutored to upload photos, use Skype, design presentations, use email; search health-related questions are the most popular, online banking and social networks. Online ticket booking and e-payment of bills is made easier, saving them the trouble of going out for an uncomfortable errand. They are also cautioned about virus, online scams and password protection. At the Nightingales computer training centre too. Students are taught to identify malicious sites and advised to limit online banking.

Huawei's E hope initiative: Launched in 2010 in Orissa, Huawei India's E-Hope initiative aims to equip less privileged schoolchildren with basic technical knowledge and access to the latest information, technology and computer systems by providing computers to schools and promoting equal access to connectivity, the program will contribute significantly to narrowing the gap between the digital 'haves' and 'have-nots'. E-Hope is being rolled out in phases: it intends to reach out to about 100,000 children annually, and to create a knowledge network of 1,000 schools within the next two to three years. 74 desktop computers with Internet connections have been given to 37 secondary government schools in the city of Farrukhabad, in Uttar Pradesh. It aims specifically to empower students from minority communities with skill sets that will make them more employable. E-Hope has also been launched in other selected districts of Delhi, Uttar Pradesh Rajasthan and West Bengal. Huawei India also provided 202 desktops and laptops to the students of Satya Primary, Secondary and Higher Secondary schools run by the Bharti Foundation.

'Aishwarya Golden Shake Computer Club': A club dedicated to the senior citizens run by Aishwarya College of Education, will be organizing a free computer education camp from January 5, 2012 for the senior citizens. Computer classes will continue for one month

Conclusion

Although many business groups have started taking initiatives to make senior citizens & children computer savvy. They have approached to rural as well as unprivileged sections of the society. There is much to be need in case of senior citizens. The programs for senior citizens should cover weaker as well as rural sections of the society. The computer literacy is becoming essential so every must be computer literate. Each of the CSR initiative to educate children must be accompanied by computer literacy as well.

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Education and Entrepreneurship

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Abstract

The importance of education for social progress and economic development is undisputed. In this way, the education catalyzes entrepreneurship in the man/woman by importing knowledge and training of skills and the proper attitudes and values towards the various aspects of life and society in general. The entrepreneurship in the persons enhances their empowerment, leadership, sociability, resourcefulness, financially independent and risk-taking attitude. In this way actually education becomes man-making and the complete living.

Keywords: Education, Entrepreneurship, Skills, Attitudes, Empowerment.

Introduction

The existence and well-being of every society and organization depends upon the man/woman who happens to be the member of that society / organization. It is presumed that man/woman contributes through his/her knowledge, Competencies, cooperation, innovation and commitment towards the success of that organization. Every man/woman uses his/her labour, power (capacities / competencies) and time appropriately with intention of achieving success in his/her efforts. These all attributes help him / her better degree of performance. The extent of one's affirmnors, preparedness, involvement and commitment to work denote one's entrepreneurship. Actually, entrepreneurship is a spite of doing any task leading towards success.

It has been an accepted fact that the performing of any task requires specific knowledge and skills. Education has been regarded of imparting knowledge and developing training of skills and the proper attributes and values towards the various aspects of life and society in general. In this way, Education prepares oneself for his/her life. As Swami Vivekananda said "Education is man – making" and Tagore said "Education is for complete living aim". That is why; the education plays a remarkable role in catalyzing entrepreneurship in the man/woman. There are many educational aspects covered within the domain including: employability skills; social enterprise; self-employment; venture creation; employment in small businesses; small business management; and, the management of high-growth ventures. Inevitably, the skills and theoretical knowledge required in each domain is inter-related but exclusive and each domain may be more relevant to certain students and graduates than others. The requisite entrepreneurship skills originate in education and involve a combination of critical (objective, analytical and logical) as well as creative and empathetic (Lateral, imaginative and emotional) thinking. Importing such skills is a process, which starts right from the school stage. However, critical aspects of higher education include professional education, Vocational education and training and skill development. One major determinant for growth of entrepreneurship is the availability of adequate number of skilled human resources, that is, the people who can take advantage of opportunities at the local, national and global levels. It is pertinent to note that only 5 to 10 percent of India's existing work – force receive skill – training as against of 96% in Korea, 75% in Kerala, 75% in Germany, 80% in Japan and 68% in United Kingdom.

There is an acknowledgement regarding the importance of education among entrepreneurs. In an interview, 98% entrepreneurs think that education acts as a critical success – factor for every individual. 50% entrepreneurs consider education is a key trigger to evoke entrepreneurial inclination, Further, about 30% got into entrepreneurship as a result of their particular education background.

It is the education which makes oneself aware towards entrepreneurship. It develops one's attitudes towards entrepreneurship. It helps in identifying opportunities of entrepreneurship. It helps in researching and selecting the resources. It provides skill – development for the exploitation of the resources. It helps in the monitoring and evaluation of entrepreneurship among the man/woman.

Entrepreneurship education has impacted on the self-employment intention of Landmark University Students. It has been affirmed in this study that, a high number of students of Landmark University has strong intentions of becoming self-employed by virtue of their exposure to entrepreneurship education. This suggests that entrepreneurship education could serve as an important means of empowering or developing the capacities of youth in tertiary institutions and a medium through which to generate employment opportunities for other graduates and themselves.

Importantly, this research has addressed the gap in the literature by examining the impact of entrepreneurship education on students' self-employment intention. Relating to the functionalist theory as used in this study, it can be argued that the function of entrepreneurship education in maintaining a stable societal development cannot be overemphasized. It further justifies the need to inculcate and solidify entrepreneurship education in Nigeria universities in order to create and maintain an entrepreneurship culture, attitude and drive especially within the young age group. Thus, by developing entrepreneurship among the man/woman, their empowerment, leadership, sociability, resourcefulness and financially independent and risk taking attitude, can be enhanced. An organization comes into existence only because of the efforts put in by an individual, who would be prepared to assume responsibility of leading the enterprise with him. For that, the individual must have special quality that is known as entrepreneurship.

Entrepreneurship as an economic activity emerges and functions in sociological and cultural environment. It could be conceived as an individual's free choice activity or a social group's occupation or profession.

The basic concept of entrepreneurship entails an effective and deliberate inner urge to take risk in terms of uncertainties and an intuition. In short, an entrepreneur shows sagacity to jump into untested waters and face the consequences, with a strong self-conviction that he will successfully encounter the sharks and befriend the dolphins. In this context education motivates and prepares the persons.

Education may have three different Goals

(1) Imparting knowledge about entrepreneurship.

(2) Develops interest skills and attitude toward entrepreneurship.

(3) Helping oneself in exporting the entrepreneurial opportunities and in assessing/evaluating the success of one's entrepreneurship in terms of career and earning.

Significance of the Study

It has been accepted that after passing the secondary level education, as the student enter in tertiary level education, the parents as well as the student himself/herself, begin to decide about the career to be opted in future life. The students while at study in the classes of tertiary education (there is, in first degree course) also come in touch with the various employment avenen's including the govt. /private services and few non-service areas. In the present study, the students have even talked to researcher on this very issue of entrepreneurship. It is also very much true that day by day the opportunities in govt. or private sector are lowering down and it is causing increase in unemployment among the educated youths. It is appearing a very problem some for the guardians. The educational institution and the government authorities should work on how to divert the youth-students towards the business-sector or say entrepreneurship. In this respect, the colleges, institutes and the university have to do a lot. But before it, the need arises of creating their awareness on entrepreneurship by organizing various curricular and co-curricular activities which ultimately nurtures their positive attitude towards entrepreneurship.

In the present study more than 84 % undergraduate students have been found possessing their positive attitude towards entrepreneurship. However, among the high academic achiever Students, 43%of males,45%0f female are found of possesses positive attitude towards entrepreneurship in general . It is interesting to note that Female undergraduate students having high academic achievement who their of Arts, Science and Commerce faculty are observed to possess better attitude towards entrepreneurship in comparison of those male students. It exhibits that female University Students are more attracting towards their skills-development than to those of male Students. Now there appear a challenge of attracting the male University Students towards their Skill development and ultimately towards entrepreneurship. It is a good sign and in favor of our Prime Minister's recommendation of sharpening the skills among youths. The *National Mission on Skill Development*, under the chairmanship of the Prime-Minister of India, has set a target of preparing 500 million skilled persons by 2022. Conversely, it is expected that nearly 80 million jobs well be created in India between 2012 -13 and 2016 – 17, which will require vocational training for raising the employability prospects. There is a pronounced 'skill gap' both in terms of quality and quantity; and current vocational education and training infrastructure are not geared to meet industry requirement (CII – 2009). The researcher hopes that the findings of the present work will be conducive to our prime minister expectations among the university students though it may vary from place to place depending upon the continuum of awareness and knowledge towards entrepreneurship prevailing among the youth similarly, National skill Development Corporation (NSDC – 2009) an organization in public – private partnership (PPP) mode has been set up by the ministry of finance, Government of India, in 2009 to help the up – gradation of skills among the Indian workforce, especially in the unorganized sector,

On the basis of results of the present research work, the university authorities along with the collaboration of District Industry Centre and the Employment Exchange Office may include the phenomena of entrepreneurship while the syllabus-framing.

On the basis of finding of the present research study, a campaign may be launched for motivating the students and their parents towards entrepreneurship and they should be told that entrepreneurship works as a key driver in their economy-improvement. They should be made to understand that by entering in entrepreneurship not only the student would get self-job but also would be able to give jobs to others.

With the findings of the study, the university teachers may be requested for inspiring their students towards entrepreneurship. Even some type of quizzes/essay-writing/seminar/symposium/conferences may be organized in the university campuses to highlight the advantages on entrepreneurship to the students.

Keeping in view the present study some NGO may be asked to make a working-project on the entrepreneurship, particularly in hill-region. Some successful entrepreneurs may be invited to share their experiences with university students as it will also create a will of entrepreneurship among the students and their guardians too.

Such a study should necessarily have a strong experiential component in introducing the students to the world of business by developing in them the core skills and competencies required for an entrepreneur. It may even develop the qualities such as leadership, self-confidence, initiative, facing uncertainties, commitment, creativity, people and team building, integrity and reliability among the youth. This may improve the economy of the state overall and these youths will emerge as star in the society.

Thus, education, by developing entrepreneurship in the man/woman, in real sense will bring up an integrated individual who will become capable of dealing with life as a whole.

As there is mention in our Sanskrit Granthas that "**उधमेनहिसिहंस्यनहिसुप्तस्यसिन्हेप्रविशंतिमुखेमृगा:**"

Further, the person's adopting the entrepreneurship will be capable in searching new solutions to daunting social problems and then will implement them on a large scale that will benefit the human race. Thinking on the above lines, a research study has been taken up covering the population of university undergraduate students in exploring their attitude towards entrepreneurship by the research scholar who happens to be a co-author of this research article.

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बारह भावना चिन्तन में सम्पोषित प्रबंधकीय प्रतिमानों की शोध
(जैन दर्शन और नीतिगत व्यावसायिक प्रबंधकीय व्यवहारों का एक समन्वित प्रयोग)

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व्यावसायिक जगत की वर्तमान स्थिति-

वर्तमान व्यावसायिक जगत में लोग वैयक्तिक उन्न्ति के नाम पर सामाजिक समसरता की बलि चढ़ाने में जरा भी गुरेज नहीं करते। मानवीय मूल्यों को ताक में रखकर सिर्फ स्वार्थ सिद्धि को केन्द्र में रखकर चलने वाला समाज अपने आप को चतुर व सयाना मानता है और इसे ही तथाकथित सफलता की सीढ़ी मानने लगा है तथा लोगों की विवशता का लाभ लेने में तनिक भी संकोच नहीं कर रहा है। व्यवसाय, आजीविका व्यवहार किस लिए किए जाते हैं? तो इसका उत्तर होगा कि जरूरतों की संतुष्टि के लिए ताकि मानव शरीर से धर्म का पालन कराया जा सके और सुख-शांति के साथ जीवन यापन किया जा सके। परन्तु आज व्यावसायिक व्यवहारों का आवश्यकता परिमाण से कोई ताल्लुक ही नहीं दिखता है, सब तरफ आपाधापी का माहौल है, यहाँ जरूरतों की संतुष्टि नहीं अपितु नित नई जरूरतें खड़ी करने की लालसा प्रबल होती है जिसमें न मिल पाने की बैचेनी का दंश सतत चुभता है, इतना मोहान्ध बना देता है कि भले बुरे का भेद भी नहीं करने देता। कुप्रबंधन की हालत ये हो चली है कि हम जिस डाल पर बैठे हैं उसी को ही काटने में मगशूल हैं, भौतिकतावादी वृत्ति के चलते क्रोध मान माया और लोभ आदि चार कषाय उस पर हावी हो चली हैं, सुरसा के मुँह की भाँति बढ़ने वाले लालच में वहकुदरती संसाधनों का क्रूर निकंदन करता जा रहा है, वह पैसे व पद के मद में इंसान को इंसान नहीं समझता, हर प्रबंधकीय व्यवहार को पैसे के तराजू में तौलने का आदी हो चला है, मानवीय संवेदनाए, भावनाओं व अपनेपन का मूल्य मृतप्राय हो चला है, टेकनोलोजीकल एडवांसमेन्ट दौर में जीवन जीने वाला वर्तमान मानव गणितीय और हिसाबी हो चला है, नैतिक मूल्य व नीतिमत्ता जैसी बुनियादी बाबतें फिजूल लगती है। जबकि संगठन व समाज में अधिकांश समस्याऐं इसी अनदेखी के चलते पनपती हैं।ऐसे में आवश्यकता है कि भौतिक समृद्धि व आध्यात्मिक मूल्य दोनों में योग्य संतुलन की, हमारे व्यवहारों के तदानुरूप नियमन की। क्योंकि आध्यात्मिक संतुलन आंतरिक वातावरण को उर्जावान बनाता है जिसकी साकरात्मक असर बाह्य वातावरण, कार्य वातावरण, कार्यस्थल, कर्मचारी एवं संबंधित पक्षकारों में स्पष्ट रूप से देखी जा सकती है। इस अवधारणा को आगे दिये गए चित्र के माध्यम से भलीभाँति समझा जा सकता है-

वर्तमान प्रबंधकीय स्थिति

मालिक-मजदूर के मध्यतनावपूर्ण संबंध, भौतिकतावादी अतिरेक की दौड़ में असंतुष्टि, दोनों पक्षों की मशीनी जिंदगी, पारस्परिक अविश्वास, सहयोग की जगह शिकवा शिकायत, अनजाना भय, शोषण, अनैतिक दबाब और येन केन प्रकारेण अपना उल्लू सीधा करने की मानसिकता के चलते छल कपट व वैमन्स्यता का वातावरण, अपनी स्वाभाविक शख्सियत के प्रति ही शंका तथा आत्मविश्वास की कमी।

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परिणाम

व्यक्ति, संस्था व समाज के विकास पर प्रतिकूल असर, सामाजिक-सांस्कृतिक प्रतिमानों का बिखरना, तनाव, भय, नकारात्मकता का उदय तथा हताशा का जन्म, संसाधनो व कमजोर व्यक्तियों का अनुचित शोषण, उचित संयोजन के अभाव में काम के घण्टे बढ़ाने के बाबजूद उत्पादकता व पहलवृत्ति एवं रचनात्मक भागीदारी पर विपरीत असर।

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कारण

अंतिम परिणामों के संदर्भ में अस्पष्टता, नीतिमत्ता के प्रति उदासीनता, जरूरतों व लालच के मध्य भेद न कर पाना अर्थात इन पर नियन्त्रण न होना, मानव हित की बजाय भौतिक साधनों के संरक्षण को ही निर्णयन के केन्द्र में रखना, अधिकार सत्ता पर काबिज रहने की जुगत में योग्य व्यक्तियों को आगे बढ़ने से रोकना।

समाधान की अभिनव दिशा

बारह भावना के सार को समझकर एवं उसे जीवन के हर क्षेत्र तथा प्रबंधकीय व्यवहारों में उतारकर संगठनात्मक समस्याओं का निराकरण संयममय एवं करूणामय मानवीय मूल्य आधारित पथ को अपनाकर सम्पोषित प्रबंधकीय प्रतिमानों की कडी को मजबती प्रदान करना।

हमारे कार्य व कथन व भावनात्मक चिन्तन में समानता का होना आवश्यक है। जैन कथा साहित्य में बहुत ही सुन्दर दृष्टान्त देखने को मिलता है- दो जीव सातवें नरक में मिलते है और वे वहाँ कैसे पहुँचे इसका सबब पूँछते हैं। पहले जीव ने कहा कि मैं पहले भव में मगरमच्छ था इसलिए अतिहिंसा के कारण यहाँ पहुँचा। दूसरे जीव ने कहा कि मैं पूर्वभव में तंदुल मच्छ था। मेरा निवास स्थान आपकी ही आँख में था। प्रायः मैं देखता था कि जब आप अपनी उदरपूर्ति करके मुँह खुला रखकर आराम कर रहे होते थे तब आपके मुँह के रास्ते से सैकड़ों जीव निकलते रहते थे। मैं खीजकर विचारता कि आप कितने मूर्ख हो शिकार खुद मुँह में आ रहा है और आप हो कि उसे भक्षण किए बिना ही जाने दे रहे हो। यदि मैं आपकी जगह होता तो एक को भी जिन्दा नहीं जाने देता। जबकि वास्तव में न तो वो मेरी जरूरत ही थी और न ही उन्हें मार पाने की मेरी ताकत। किन्तु इन विकारी भावों के परिणाम स्वरूप मैं इस अधोगति को प्राप्त हुआ। बारह भावना अनुशीलन सिखाता है कि इस मानव जीवन में क्या नित्य है क्या शाश्वत है, क्या सनातन है और किस तरह की भावना व पुरुषार्थ लौकिक एवं पारलौकिक समस्याओं का स्थायी समाधान प्राप्त किया जा सकता है। इससे प्रबंधन सम्पोषित प्रक्रिया का बोधपाठ ले सकता है। उमास्वामिकृत तत्वार्थसूत्र के नवमें अध्याय में कहा गया है-

"अनित्याशरणसंसारैकत्वान्यशुच्यास्रवसंवरनिर्जरालोकबोधिदुर्लभधर्मास्वाख्ततातत्वानुचिन्तन मनुप्रेक्षाः"

अनित्य, अशरण, संसार, एकत्व, अन्यत्व, अशुचि, आस्रव, संवर, निर्जरा, लोक, बोधि-दुर्लभ और धर्म स्वाख्यातत्त्व इन बारह (अनुप्रेक्षाओं) भावनाओं का विचार व चिन्तन कर जीवन की सार्थकता को सिद्ध किया जा सकता है। इनसे ली गई सीख किस प्रकार प्रबंधकीय समस्याओं के समाधान में सहायक सिद्ध हो सकती है इसका निरूपण निम्नवत रूप से किया जा सकता है-

1. अनित्य भावना- यह अनुप्रेक्षा मानव को सतत जागृत बनाए रखती है कि इस जगत में कुछ भी हमेशा रहने वाला नहीं है। इसलिए हमें निर्णय लेते समय भौतिक व पर पदार्थों में आसक्ति नहीं रखनी चाहिए और उपने आजीविका या उत्पादकीय व्यवहारों को असंयत व अपरिमित होने से रोकना चाहिए।
2. अशरण भावन- यह भावना व्यक्ति को अनावश्यक रा□-द्वेषादि से परे रहने का बोध देती है कि जिसके लिए हम दि□-रात मोहासक्त होकर पापाचरण में रत रहते हैं वे सभ□(तंत्□-मंत्र डॉक्टर आदि भ□) मिलकर व्यक्ति को मृत्यु से नहीं बचा सकते। इसलिए हमें अष्ट मदोंसे दूर रहना होगा और अपने व्यवहारों को इस प्रकार संयोजित करना होगा जिसमें अनावश्यक संग्रहवृत्ति पर अंकुश लगता हो तथा दूसरों के हितों पर कुठाराघात न होता हो। अशरण भावना स्वयं को परिपक्□, आत्मनिर्भ□, साहसी व नीतिमत्तापूर्ण उद्यमी बनने हेतु प्रेरणा देती है एवं उन गुणों के विकास पर बल देती है कि जिससे हम अंत समय मे□, आपत्त□-विपत्ति में अपना आपा न खो बैठ□, भयातुर होकर अपने लक्ष्य से च्युत न

हो जाएं। ये गुण है□- ध्या□, मन की शांत□, सात्विक व शाश्वत गुणों के प्रति निष्ठ□, धीर□, भाव विशुद्धि का अभ्यास ताकि विकारादि की उत्पत्ति न हो।

3. संसार भावना- यह भावना बोध कराती है कि वास्तविक आवश्यकता और लालच जनित परिस्थिति में क्या परिणाम मिलते हैं। कवि भूदरदासजी कहते हैं- दाम बिना निर्धन दुखी तृष्णावश धनवान। कबहूँ न सुख संसार में सब जग देख्यो छानि।। सत्य और अहिंसा के प्रयोगधर्मी राष्ट्रपिता महात्मा गांधीजी ने भी यह अनुभव किया था कि कुदरत में सभी की आवश्कताओं को पूरा करने का सामर्थ्य है जबकि किसी एक के लालच को पूरा करने के तीन-चार पृथ्वी भी कम पड़ जायेंगी। प्रबंधन की अभिप्रेरण विचारधारा में इस विचार को बीज रूप में रखकर कर्मचारियों को महत्तम संतुष्टि प्रदान करने का कार्य सहजता से किया जा सकता है।
4. एकत्व भावना- यह जीव अकेला ही इस संसार में आया है और अकेले ही जायेगा। कोई उसका साथी संगी नहीं है। इसलिए स्वयं के आन्तरिक विकास को संतुष्टि का आधार बनाना ही श्रेयस्कर है। आज के व्यावहारिक जगत में पक्षपात, भाई-भतीजावाद जैसी अनुचित व्यवस्थाएं प्रचलित हैं वे इस दृष्टि से औचित्यहीन प्रतीत होती हैं। सारे रिश्ते स्वार्थ के है। ऐसा समझते हुए प्रबुद्ध प्रबंधकगण समाज में स्वस्थ परम्परा का सूत्रपात कर सकते हैं।
5. अन्यत्व भावना- कहते हैं कफन के जेब नहीं होती फिर भी मनुष्य भविष्य की चिन्ता में इतना संग्रह करता चला जाता है कि कई सारे लोगों का वर्तमान अस्तित्व दाव पर लग जाता है। कवि भूदरदासजी समझाते हैं कि जहाँ देह अपनी नहीं, तहाँ न अपना कोय। घर ससम्पत्ति सब प्रकट हैं, परि हैं परिजन लेय।। हम सबने डाकू अंगुलिमाल की कहानी बचपन में अवश्य पड़ी होगी जिसे इस तथ्य का साक्षात्कार भगवान बुद्ध के माध्यम से हुआ और वह उस पापाचार से विरक्त हो गया जिसे वह अपने परिवारजनों के लिए करता था। अपरिग्रह व्रत अनावश्यक संग्रहवृत्ति पर अंकुश लगाता है इससे दूसरों के हितों पर कुठाराघात नहीं होता और सभी को अपनी जरूरत की वस्तुएं सुलभ हो जाती हैं समाज में सुख-शांति और अभय का सामाज्य होता है। प्रबंध जगत के समस्त अवयव इस सीख को अपने आचरण में उतार लें तो महत्तम प्रबंधकीय मानवीय समस्याओं का समाधान त्वरित हो जायेगा और रचनात्मक उत्पादकता में भी बढ़ोत्तरी हगी। हमारे बुजुर्गों ने भई सीख दी है- पूत कपूत तो का धन संचे। पूत सपूत तो का धन संचे। यदि पुत्र कुपुत्र हो तो वह संचित धन को भी क्षणिक में बर्बाद कर देगा और पुत्र सुपुत्र है तो वह पुरुषार्थ करके अपनी आवश्यकता पूर्ति हेतु आवश्यक साधन अवश्य जुटा लेगा इसलिए धन संचय की कदापि आवश्यकता नहीं है।
6. अशुचि भावना- आज के उपभोक्तावादी जगत में देह की सुन्दता के लिए क्रत्रिम साधनों की भरमार है। जग इसके पीछे पागल है किन्तु यह देह कितनी गन्दी है इसका अंदाजा हम यह कल्पना करके लगा

सकते हैं जबकि असली सुन्दरता को मन की सुन्दरता है जिसके लिए पवित्र व सकारात्मक विचारों की आवश्यकता होती है और इससे सभी सामाजिक-आर्थिक व्यवहारों को सार्थक बनाया जा सकता है।

7. आश्रव भावना- कर्मों के उदय का कारण आश्रव है। व्यावहारिक जगत में बात करें तो हम कह सकते हैं विकारी भावों की परिणति आश्रव है जो कई समस्याओं का मूल है। यदि उत्पन्न होने वाले अनुचित व्यवहारों के पीछे का ध्येय व कारण ज्ञात हो जाय तो समय रहते इसका योग्य निराकरण लाया जा सकता है। यदि किसी समस्या का स्थायी हल ढूंढ़ना है तो उसकी जड़ों पर वार करना ही नीति सम्मत है। हम मान वश किसी पर क्रोध करते है तो भी हम उससे उस तरह से कार्य नहीं करा पाते जो वह स्वाभाविक रूप से कर सकता था। इसके साथ साथ क्रोध करने वाले का विवेक भी शून्य हो जाता है वह अपना आपा खोकर परोक्ष रूप से अपने ही शाश्वत गुणों का हनन कर बैठता है और उसकी उर्जा ऐसे कार्यों पर व्यय हो जाती है जो औचित्य हीन है। प्रबंध जगत की वर्तमान समस्याएं यथा मनभेद, मतभेद, संघर्ष, असहयोग आदि इसी की दैन है जिसके परिणाम उत्पादन प्रक्रिया में यत्र तत्र प्रकट होते रहते हैं। एक सफल प्रबंधक को इन पर बाज जैसी नजर हर पल रखनी चाहिए।
8. संवर भावना- आश्रव निरोध संवरः। समस्या निवारण प्रक्रिया का यह प्रथम चरण है। सबसे पहले उस स्रोत को बन्द करना होता है जहाँ से समस्याएं आ रही हैं ताकि उनके परिमाण में वृद्धि न हो। ताकि समस्या की गंभीरता का सही अंदाज लगाया जा सके और तदानुरूप पूर्व तैयारी की जा सके।
9. निर्जरा भावना- जो कर्म अवरोध रूप हैं, संचित हैं उनको पुरुषार्थ के द्वारा क्षय करने की क्रिया निर्जरा कहलाती है। समय पाकर तो फल स्वयं पक जाते हैं किन्तु समझदार माली उन्हें अपने पुरुषार्थ के द्वारा समय से पूर्व पकाकर लाभान्वित हो जाता है। जैन दर्शन में संचित कर्मों व मोक्ष की ध्येय सिद्धि में अवरोधक कार्यकलापों का क्षय करने व समुचित निस्तारण करने के लिए विशिष्ट संयममय साधन संसाधनों से सुसज्ज होना पड़ता है। इस संदर्भ में कवि भूदरदासजी कहते हैं- पंच महाव्रत (सत्य, अहिंसा, अस्तेय, ब्रह्मचर्य एवं अपरिग्रह) संचरन, समिति पंच परकार। प्रबल पंच इन्द्रिय विजय, धार निर्जरा सार। जो इन्द्रिय विजय कर लेता है वह निर्जरा के पथ पर निर्बाध चल सकता है। राष्ट्रपिता महात्मा गांधी के बारे में हम सभी परिचित ही हैं। जिनके संदर्भ में सत्य और अहिंसा उनके जीवन परिचय के पर्याय माने जाते हैं। उन्होंने न सिर्फ इन पाँच माहव्रतों को जीवन में पूर्ण श्रद्धा के साथ अपनाया अपितु इसमें 6 और कार्य(शरीर श्रम, स्वदेशी, अभय, सर्वधर्म समभाव, अस्वाद एवं अश्पृश्यता निवारण) व्रत स्वरूप जोड़कर समाज को जीवन्त बनाया और सशस्त्र शक्तियों को अहिंसा के द्वारा नतमस्तक कर दिया। किसी भी संगठन की समस्याओं का स्थायी समाधान इनका आचरण करके प्राप्त किया जा सकता है।
10. लोक भावना- इस भावना में जीव तीन लोकों का चिन्तन करता है कि वह अनादि काल तक वस्तु के सही स्वरूप को न समझने के कारण इसमें परिभ्रमण करता रहा है। विवेक के बिना साधना निरर्थक है।

यह जीव सम्यक ज्ञान के अभाव में मुनिव्रत धारण करके भी नव ग्रैवयक तक गया किन्तु मोक्ष अर्थात अंतिम ध्येय की सिद्धि नहीं कर सका।

11. बोधि दुर्लभ भावना- इसीलिए गुणीजनों ने कहा है कि जिनवर (जिन्होंने अपनी इन्द्रियों के विषयों पर विजय पाली है ऐसे मोक्षमार्ग के नेता) के कथन जिनवाणी का अभ्यास करके सही रास्ते पर चलकर, अपने अंदर की शक्तियों को जागृत करके मनोविकारों पर विजय पाकर अपना रास्ता खुद बनाना है और अपनी मंजिल तक पहुँचना है।
12. धर्म भावना- धर्म का अर्थ है धारण करना। मात्र उपदेश नहीं अपितु इन शाश्वत भावों को अपने जीवन में उतारना ताकि जीवन व इन भावों में कोई अंतर न रहे। प्रबंधकीय जगत में कथनी करनी में भेद न करते हुए किसी को भी नुकसान न पहुँचाने वाले समाधानों की शोध की यह अंतिम स्थिति है जिसमें सत चित आनन्द है।

उपसंहार-

अंत में यह कहा जा सकता है कि बारह भावना हमें अपनी जरूरतों को संयमित करने, अति महत्वाकांक्षाओं पर अंकुश लगाने, क्रोधादि कषायों को जीवन से परे रखने, दुख संताप, शोक, विषाद, हताशा आदि के नजदीक न आने में मदद करती हैं, हमारे मनोबल को बढ़ाती है हमारे आत्मविश्वास को परिपक्व बनाती हैं। हर व्यक्ति अपने ही कर्म का फल का पाता है कोई किसी के कर्म का, कर्मफल का उत्तरदायी नहीं है। समस्याएं वहीं उत्पन्न होती हैं जब हम अपनी जरूरतों से अधिक बटोरने का कुत्सित यत्न करते हैं, किसी को अपने नीचे दबाकर रखने की मानसिकता के साथ शोषण को प्रश्रय देते हैं। सही मायनों में सम्पोषित विकास लक्षी प्रबंधकीय प्रतिमान वहीं चूर चूर होकर बिखर जाते हैं।
हमारी भारतीय संस्कृति में कहा गया है- साहिब इतना दीजिए जामें कुटुंब समाय। मैं भी भूखा ना रहूँ, साधु न भूखा जाय। प्रबंधन अच्छी जिंदगी की सुनिश्चितता करने के लिए है , खुशी के लिए है किन्तु जब हम इस लीक से अलग हटकर प्रकृति के स्वाभाविक प्रवाह को अवरूद्ध करते हैं जीवन में आपाधापी करते हैं तो कई सारी समस्याएं उभरने लगती है सम्पूर्ण वातावरण दूषित विकारयुक्त हो जाता है। जैन दर्शन के सिद्धान्त बारह भावना अनुशीलन सम्पोषित प्रबंधन की दिशा निर्देशित करता है और सर्वत्र प्रेम वात्सल्य का संचार कर सम्पूर्ण वातावरण को खुशनुमा ऊर्जावान बना देता है फिर भले ही वह लौकिक सिद्धि हो या पारलौकिक, व्यक्तिगत उपलब्धि हो या सामूहिक।

संदर्भ-

1. उमास्वामिकृत तत्वार्थसूत्र
2. भूदरदासकृत बारहभावना
3. मोहनदास करमचंदगांधीकृत हिन्दस्वराज

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विस्थापन एवं विकास

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विस्थापन का सच.....

राष्ट्रपिता महात्मा गांधीजी ने कहा था कि भारत की आत्मा गांवों में बसती है। खेती, पशुपालन तथा कृषि उत्पाद आधारित प्रसंस्करण इकाइयां, जीवन यापन हेतु स्थानीय हुनर ग्रामीण ही नहीं अपितु राष्ट्रीय अर्थव्यवस्था का मुख्य आधार माने जा सकते हैं। यह कहना अतिशयोक्ति नहीं होगा कि इसी पर मानव समुदाय का अस्तित्व टिका हुआ है तथा शहर भी गांवों पर निर्भर हैं। इसे बिडम्बना ही कहा जा सकता है कि हमने आर्थिक उपार्जन के प्रलोभन में इस प्राथमिक क्षेत्र की अवगणना की और तेजी से औद्योगिक विकास की ओर रुख कर लिया। हमारी नजर में सिर्फ नफाकारकता का जुनून था। इस आंधी में कितने आशियाने उजड़ेगें इससे कोई मूल्यपरक सरोकार नहीं रखा गया। कहीं कहीं गणितीय हिसाब-किताब और आंकड़ाकीय मायाजाल अवश्य थे किन्तु उनका मानवीयता से दूर दूर तक लेना देना नहीं था। जो संसाधन समस्त मानव समुदाय के लिए प्रकृति प्रदत्त उपलब्ध थे वे आर्थिक-सामाजिक व राजनैतिक रूप से कमजोर लोगों की पहुँच से परे होते गए। लोगों को निर्जीव साधनों की भांति घर से बेघर कर दिया गया ऊपर से यह भी तर्क दिया गया कि विकास के लिए यह सब जरूरी है, शहरों तक पानी - बिजली पहुँचाने के लिए यह जरूरी था। इन नीतिकारों व राष्ट्र के कर्णधारों के मन में तनिक भी विचार नहीं आया कि इनके घरों का क्या होगा। विस्थापन की पीड़ा क्या पीड़ा झेलनी होगी। क्योंकि वस्तुतः वे घर व मकान में भेद नहीं कर पा रहे थे। घर के आसपास जीवन का वातावरण होता है जो विस्थापन के साथ टूट जाता है। यदि आप आजीविका के संयोग से शहर में आ जाते है और बहुत ही अनुनय-विनय के साथ अपने माता-पिता को शहर आकर अपने साथ बसने की बात करते हैं तब इन बुजर्गों के चहरे की शकन देखी नहीं जाती क्यों कि उन्हें अपने परिवेश से इतना लगाव हो जाता है कि उन्हें बेघर होना जरा भी नहीं भाता। मानव क्या परिन्दे, पशु तथा अन्य जीव सृष्टि भी अपने स्थान को छोड़ना नहीं चाहती तब ऐसे में औद्योगिक विकास की गति में निर्बल लोगों को बलात विस्थापित करना कितना न्याय संगत माना जा सकता है? क्या इसे राष्ट्र के खरे विकास का प्रतीक माना जा सकता है? यह तो विकास की वह कीमत है जैसे किसी ने नाक बेचकर नथ पहन लेने की बात कर दी हो। विस्थापन की इस व्यथा ने न सिर्फ निबल मानवीय समाज के हितों का हनन किया अपितु सृष्टि के संतुलन बिगाड़ने में कोई

कसर बाकी नहीं रखी, प्रकृति के प्रवाह को अवरूद्ध करके रख दिया और आश्चर्य तो इस बात का है कि आर्थिक मूल्यों से प्रेरित और इसी को विकास का समुच्च मानने वाला यह मानवीय वर्ग इसे प्रकृति पर अपनी विजय मानकर अहंकार में डूबा हुआ है। किन्तु वह भूल गया है कि प्रकृति ब्याज सहित बसूल कर लेती है पिछले दशकों में प्राकृतिक आपदाओं की आँधी में वैश्विक स्तर पर कितने साम्राज्य तहस-नहस हो गये इसके गवाह तो हम सभी हैं। यदि समय रहते हम इस चेतावनी को नहीं समझे, अपने आचरण को विवेकपूर्ण पथ पर नहीं डाला, विस्थापन के संदर्भ में मानवीय संवेदनाओं को स्थान नहीं दिया तो जिसे हम आज विकास कह रहे हैं वह महाविनाश साबित होगा जिसके गर्भ में हमारी ये गलतियां होंगी। यह लेख प्रकृति के निकट रहने वाले उस समुदाय को ध्यान में रखकर लिखा गया है जिन्होंने विस्थापन का दंश झेला है, अपने जीवन यापन की स्थापित व्यवस्थाओं को विस्थापन की आँधी में क्षत-विक्षत एवं बिखरते हुए देखा है, जो बिखरने के बाद बमुश्किल खड़े रह पाए हैं। इसमें औद्योगिक विकास तथा विस्थापन में क्या संबंध है? विस्थापन के क्या परिणआम आते हैं? इससे उनके आजीविका प्रतिमानों पर क्या प्रभाव पड़ता है? आदि पहलुओं को शामिल किया गया है। आशा है ग्राम विकास से जुड़े विज्ञ पाठकगण, समाज के अंतिम छोर पर रहने वाले मानवी के प्रति संवेदना रखनेवाले कर्मयोगी इस विमर्श के साथ अपना सरोकार रख सकेंगे।

सम्पोषित विकास के परिप्रेक्ष्य में विस्थापन की दशा-दिशा एवं परिणामों का विश्लेषण....

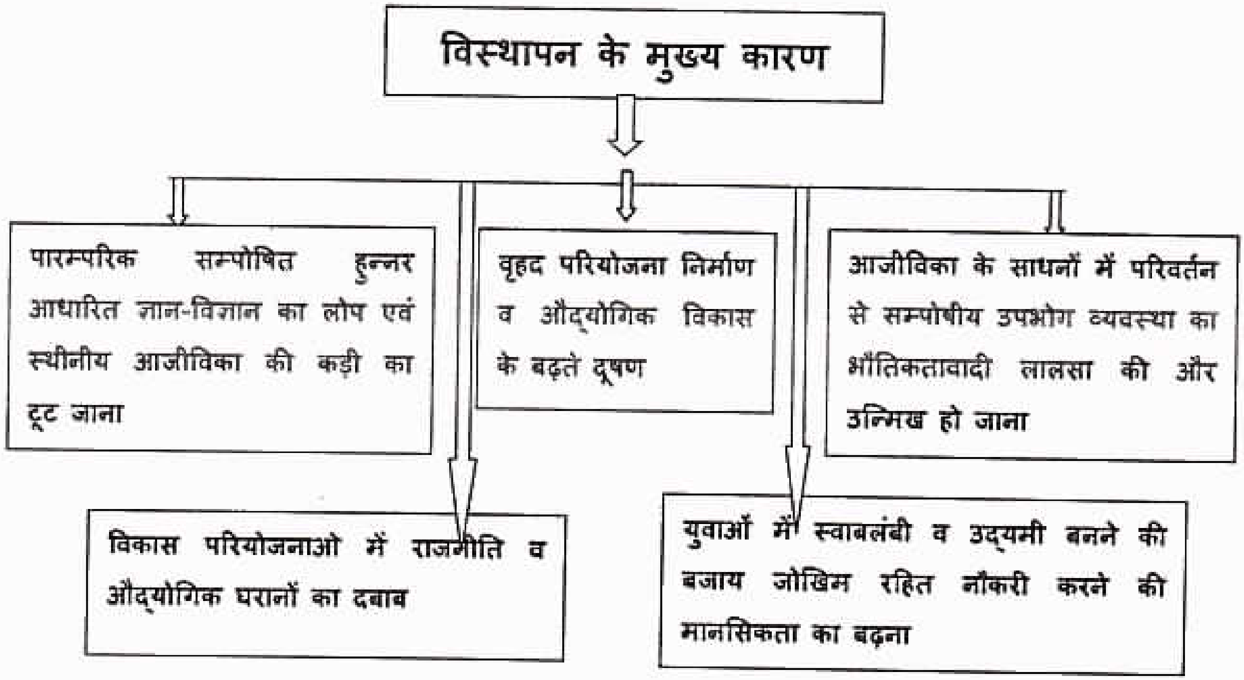
सम्पोषित विकास की विचारधारा में विरोध उद्योग अथवा उद्यम का है ही नहीं, अपितु चिन्ता है तो सिर्फ औद्योगिक विकास के चलते व्यक्तियों के उद्यम-रहित हो जाने की, जिनसे वह विस्थापित होने एवं दयनीय अमानवीय स्थिति में जीवन जीने को विवश हो जाता है। उसकी जीवनशैली अस्त-व्यस्त हो जाती है वह एवं उसका परिवार बुनियादी जरूरतों को पूरा करने से वंचित हो जाता है। उसका सहज जीवन जीने का अधिकार समाप्त-प्राय हो जाता है। बड़ी बड़ी औद्योगिक परियोजनाएं आंकड़ाकीय मायाजाल द्वारा सकल राष्ट्रीय आय व विकास दर के ग्राफ को भले ऊंचा कर दें किन्तु समाज के हरेक जीवंत व्यक्ति की खुशी का मापदण्ड नहीं बन सकती क्योंकि यह संसाधनो के केन्द्रीयकरण की व्यवस्था की पोषक हैं जो अंततः चंद लोगों द्वारा नियंत्रित व नियमन करने वाली शोषक व्यवस्था को जन्म देती है। इस व्यवस्था में विकास की मलाई तो इन्हीं चंद औद्योगिक घरानों के हिस्से में आती है और आमजन के श्रम पसीने की मेहनत के बदले मात्र छाछ ही हिस्से में आ पाती है। विस्थापन का दर्द वो लोग सहते हैं जो शहरी और औद्योगिक जगत की भौतिक सुख-सुविधाओं हेतु वृहद परियोजनाओं के निर्माण की प्रक्रिया में घर से बेघर हो जाते है। इस तथाकथित

राष्ट्रीय विकास की प्रक्रिया में इन प्रकृति के सहोदरों ग्रामीण आदिवासी गरीब लोगों का जमीन का टुकड़ा मात्र नहीं जाता अपितु इनके सामाजिक-सांस्कृतिक प्रतिमान भी छिन्न-भिन्न हो जाते हैं। विस्थापनीय मुआवजा हेतु भी उन्हीं लोगों की आर्थिक क्षति पर विचार किया जाता है जिसकी मात्रात्मक रूप से गणना हो सकती है। उन लोगों का तो कोई जिक्र करना ही मुनासिब नहीं होता जो साधन-संसाधन रहित होते हुए भी उस स्थापित जीवन-यापन की व्यवस्था में बिना किसी परेशानी के अपना गुजरान चला रहे थे, दुर्भाग्यवश गणना के दायरे में न आने के बावजूद वे विस्थापनीय प्रवाह में अपना सर्वस्व गुमा चुके होते हैं। आज वृद्धिगत औद्योगिक लालसा की संतुष्टि हेतु प्रकृति के प्रवाह को अवरूद्ध करते हुए कई ऐसे कृत्य आचरण में लाए जाते हैं जिनसे पर्यावरणीय घटक- जल, जंगल, जमीन, जानवर और जन सभी अपने अस्तित्व को खतरे में महसूस करते हैं और वे जीवन प्रवाह की सामान्य सहज गति को खो देते हैं। इसकी क्षतिपूर्ति का आंकलन महज आर्थिक आधार किया जाना कितना न्यायोचित है? यह सोचने का विषय है। विस्थापन की आँधी में जमीन के टुकड़े के साथ उनकी जीवन शैली, उपभोग वृत्ति, पारस्परिक पारिवारिक-सामाजिक संबंध, प्राकृतिक संसाधनों के संरक्षण से निस्बत सभी कुछ अस्त-व्यस्त, तहस-नहस हो जाता है जिसको समेटने व संवारने के लिए पीढ़ियां भी कम पड़ जाती हैं।

तथाकथित विकास की दुहाई देने वाले एक क्षण के लिए सोचें यदि औद्योगिक जगत को अपने सुविधाजनक स्थल से विस्थापित कर दिया जाय अथवा उनको धीमी प्रक्रिया के तहत पुनर्वसित किया जाय वह भी ऐसी जगह जहाँ पूर्ववत सुविधा साधन-संसाधन न हो तो क्या उन्हें स्वीकार्य होगा वह भी उस स्थिति में जब इसका सीधा लाभ उनको न मिलने वाला हो? सराकार में बैठे पक्ष और और विपक्ष अपने समान स्वार्थ के मुद्दों पर एकमत एकजुट हो जाते है एकसुर में बोलते है क्योंकि इन पक्षों के जीवन की खुराक का जरिया चंद औद्योगिक घराने ही हैं जिनका पोषण इन विस्थापितों के हितों की कब्र पर होता है। सवाल बड़ी बड़ी परियोजनाओं का नहीं अपितु जीवन पद्धति में बदलाव का है जो उत्पादन व उपभोग दोनों ही प्रतिमानों को बदल देती है जो उनके सामाजिक-सांस्कृतिक व पर्यावरणीय परिवेश को क्षति पहुँचाती हैं।

विशेषज्ञों का मत है कि बड़ी परियोजनाएं (ऊर्जा व अन्य) उस स्थिति में ही स्वीकार्य होनी चाहिए जब वे छोटी परियोजनाओं की पूरक हों वह भी उनकी स्वायत्ता का अतिक्रमण किए बिना। संपोषित विकास की गहरी समझ रखने वाले तथा स्थानीय लोक-ज्ञान विज्ञान के प्रति सम्मान व आस्था रखने वाले भारतीय प्रबन्ध संस्थान के प्रो. अनिल गुप्ता तथा सम्पोषित विकास के विकल्प के रूप में गांधीविचार आधारित अर्थशास्त्र की वकालत करने वाले प्रो. सुदर्शन आयंगर मानना है कि भारत का विकास, उसके गावों का विकास तथा

जरूरतमंद वर्ग का विकास छोटी छोटी उद्यमिता वाली रचनात्मक इकाइयों के विकास में ही निहित है। भारतीय साहित्य संस्कृति में जीवनलक्षी विकास के शोधक डॉ. गुलाब सिंह आजाद का स्पष्ट मत रहा है कि हमारी संस्कृति में ऐसे नैतिक-आध्यात्मिक व मानवीय प्रतिमान आधारित समाधान निहित है जिनके माध्यम से ही समस्त सृष्टि व मानवजगत का सर्वांगीण विकास हो सकता है। लेखक का भी यह दृढ़ मत रहा है कि सम्पोषित विकास की यात्रा लोगों के सामाजिक-सांस्कृतिक, मनोवैज्ञानिक व मानवीय मूल्यों के अस्तित्व के साथ ही पूर्ण की जा सकती है। इसके मापन का पैमाना धन के स्थान पर श्री एवं लक्ष्मी का उपस्थिति का होना चाहिए। आचार्य बिनोवा भावे ने अपनी पुस्तक लफंगा पैसे का अर्थशास्त्र में इस अभिगम की विशद व्याख्या की है। यदि औद्योगिक विकास की परियोजनाओं के मूल्यांकन में इस अवधारणा को आत्मसात किया जाता है तो अलबत्ता विस्थापन का प्रश्न ही खड़ा नहीं होगा और यदि किसी समुदाय को इस तरह का परित्याग करना भी पड़ा तो उसकी क्षतिपूर्ति सामाजिक, आर्थिक, सांस्कृतिक, तकनीकी, पर्यावरणीय व मानवीय मानकों के आधार पर करना ही न्यायसंगत व तर्क संगत होगा।



विस्थापन के सम्पोषीय प्रबंधन हेतु सुझाव-

1. छोटी छोटी परियोजनाएं ही बनाएं ताकि विस्थापन की जरूरत ही खड़ी न हो और उसका प्रमाण घट सके। अथवा उस परियोजना का लाभ विस्थापन के असरग्रस्तों को ही सीधा मिल सके।

2. प्राकृतिक संसाधनों के जो सबसे अधिक नजदीक हैं सबसे पहले उसकी जरूरतें पूरी करने पर ध्यान दिया जाय तत्पश्चात आगे के लोगों की जरूरतें। किसी भी कीमत पर उनके हितों पर कुठाराघात न हो।
3. स्थानीय ग्रामीण स्तर पर लघु अथवा छोटी छोटी औद्योगिक इकाइयों का विकास हो जिसमे स्थानीय कृषि उत्पादों में मूल्यवर्धन की प्रक्रिया को गति मिल सके, गांव की पूँजी गांव के लोगों के मध्य चक्रित हो सके।
4. विस्थापन के पुनर्वास की प्रक्रिया पर ईमानदारीपूर्ण मंशा से काम करना जरूरी है तथा निर्णय प्रक्रिया को गतिशील बनाना जरूरी है। पहला प्रश्न विस्थापितों की पहचान करने का हैं इसमें मानवीय पहलू अपनाना आवश्यक है तथा क्षतिपूर्ति का आंकलन भी समग्रता की दृष्टि से करना उतना ही जरूरी है।
5. परियोजना लागतों को कम करने की होड़ में तकनीकी मानकों पर ही ध्यान देना आवश्यक मानते हैं किन्तु इसके साथ साथ मानवीय तत्व को प्राथमिकता प्रदान की जानी जरूरी है भले ही आरम्भिक चरण में परियोजना की आंकड़ाकीय लागतें क्यों न बढ़ें। सही मायनों में यह खरे विकास की ओर एक कदम होगा।
6. विस्थापन प्रबंधन में उनकी समाजिक-सासंकृतिक व विशिष्टताओं को ध्यान में रखते हुए संभावित विसंगतियों को न्यूनतम करने पर ध्यान केन्द्रित करना होगा ताकि पुनर्वसन में उसी जीवंत ग्राम की रचना हो सके जो विस्थापन से पूर्व था।
7. पुनर्वसन के कार्य में देरी न हो इसका ध्यान जरूरी है क्योंकि देरी होने पर क्षतिपूर्ति का वह आंकलन का वह परिमाण विस्थापित पीड़ित के लिए अर्थहीन हो जाता है जो दशक पहले किया गया था।

<u>उपसंहार</u>-

विस्थापन से प्राकृतिक संसाधनों की प्रबंधन व्यवस्था बदलती है। विस्थापन में व्यक्ति मात्र रहने का ठिकाना ही नहीं खोता अपितु उस आँधी में उसके जीवन से जुड़ी स्थानीय कड़ियां भी टूट जाती हैं, परस्पर आजीविका के सम्पोषित आधार समाप्त हो जाते हैं। इस प्रश्न निश्चित तौर पर विचारणीय है कि विस्थापन के एवज में जो जमीन का टुकड़ा मिलता है अथवा रूपिया मिलता है क्या वह समरूप फर्दरूपता का दावा कर सकता है, क्या समान पानी, नमी व वातावरण आदि की गारंटी दे सकता है, क्या उन फसलों के उत्पादन की उपयुक्तता कायम रख सकता है जिनमें वे सिद्वहस्त हैं अथवा जो उनके जीवन के लिए आवश्यक हैं अथवा जिनकी प्रोसेसिंग पर गांव के अन्य भूमिहीन लोगों का जीवन निर्वाह का आधार टिका होता है? अपरमित वृद्धि की होड़ में मानव जिस गति से प्रकृति के समान्य प्रवाह के विपरीत दिशा में जाकर विस्थापनीय खतरे उत्पन्न कर रहा है उससे जीवन की या खरे विकास की मंजिल हासिल नहीं की जा सकती। विस्थापन जो औद्योगिक दूषणों का परिणाम है उसमें

आजीविका और उपभोग की व्यवस्था में कई ऐसे बदलाव आते हैं जिनकी आदत उसे पहले से नहीं है, अथवा जिनकी जरूरत पहले उसे नहीं थी ऐसी वस्तुओं और सेवाओं के लिए चिन्ता करना, जिनका जुगाड़ वह स्थानीय स्तर पर बिना मूल्य या अत्यन्त कम कीमत पर कर लेता था उसके लिए उसे कुछ न कुछ उधेड़ बन करनी पड़ती हैं काफी समय और श्रम व्यय करना पड़ता है। जिसके चलते उसका सामाजिक, मानसिक, आर्थिक यहाँ तक कि कई बार जातीय शोषण भी होता है। विस्थापन परायेपन का अनुभव कराता है।

अतः नीति-निर्धारकों व देश के कर्णधारों को यह समझ लेना निहायत जरूरी है कि विस्थापनीय पुनर्वसन करके आप उस पर आहसान नहीं कर रहे अपितु वह बेघर होकर अपने त्याग व समर्पण की भावना तथा मानवीय सभ्यता का परिचय दे रहा है। इसलिए विस्थापनीय प्रबंधन व्यवस्था में उसके संकलित अस्तित्व का रक्षण पुनर्वसन प्रक्रिया का अभिन्न अंग बनना चाहिए। इस दिशा में वातावरण परिवर्तन की तीन सच्चाइयों को समझना व स्वीकारना होगा- 1. इसका संबंध आर्थिक विकासलक्षी प्रवृत्तियों से है। 2. इसका अधिकतम असर उन वर्गों पर होता है जो सुरक्षा के साधनों से युक्त नहीं हैं, गरीब हैं। 3. इस दूषण पर अंकुश पाया जा सकता है यदि मानवीय मूल्यों की समझ के साथ संसाधनों का विवेकपूर्ण उपयोग हो और इसका संबंध लालच आपूर्ति की बजाय आवश्यकता संतुष्टि तक मर्यादित होकर सम्पोषित विकासलक्षी हो। आज जरूरी है कि सच्चे -अच्छे विकास के ऐसे प्रकृति के अनुकूल तौर तरीकों का पुनराविष्कार किया जाय, जिससे दुनिया संरक्षित और सुरक्षित रह सके।

संदर्भ-

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Consumer Perceptions towards E-Marketing in Kalaburagi City

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Abstract

In India, e-marketing is gaining popularity among common people. The customers think that e-marketing provide good products, helps to compare products and prices, home delivery, etc. Earlier, customers were not believed to telemarketing, which was predecessor of e-marketing, but now, e-marketing is widely used to purchase products online. Customers are ultimate users of the products, based on their perceptions; the goods are produced and marketed. Hence, it is essential to analyze the consumers' perception towards e-marketing and for this purpose; the present study was made in Kalaburagi city of Karnataka. Totally, 125 customers of e-marketing were interviewed to collect the primary data. It is concluded that, almost all customers are satisfied with the e-marketing as it helps to provide good quality products at fair prices with on time home delivery.

Key Words: E-marketing, Telemarketing, Perception.

Introduction

Electronic commerce or e-commerce refers to a wide range of online business activities for products and services. It also pertains to "any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact." A more complete definition is: E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals (Chanana and Goele, 2012).

E-marketing refers to the use of the Internet and digital media capabilities to help sell your products or services. These digital technologies are a valuable addition to traditional marketing approaches regardless of the size and type of your business. E-marketing is also referred to as Internet marketing (i-marketing), online marketing or web-marketing. As with conventional marketing, e-marketing is creating a strategy that helps businesses deliver the right messages and product/services to the right audience. It consists of all activities and processes with the purpose of finding, attracting, winning and retaining customers (Devgun and Agarwal, 2014).

E marketing has universal applicability. It permeates all kinds of business namely, agricultural, industrial, medical tourism, governance, Education and so on. Some of the common applications of e-marketing are: Document automation, payment systems, content management, group buying, Online banking, shopping and order tracking, Teleconferencing, Electronic tickets which have become common with large and small businesses alike. India is one of the world's fastest growing e-commerce markets. This growth story is the result of increase in the number of internet users. Internet users in India were estimated to be 300 million in 2014. India has an internet user base of about 250.2 million as of June 2014.The penetration of e-commerce is low compared to markets like the United States and the United Kingdom. India's e-commerce market was worth about \$3.8 billion in 2009, it went up to \$12.6 billion in 2013 (Kosgi, 2015).

Consumers are significant part of business activities including marketing. Hence, they must favour e-marketing for overall development of business activities of dealers in electronic market. For this purpose, the consumers must be satisfied and it is essential to know their needs while purchasing of different goods through e-marketing. Though, e-marketing has developed worldwide, still its popularity is not enough in backward areas like Hyderabad-Karnataka region. Hence, a market survey was made to assess the customers perceptions towards e-marketing in Kalaburagi city, which is head quarters of Hyderabad-Karnataka region.

Objectives

The present study is made:

- To look into the age-wise interests of e-marketing customers;
- To study the types of product ordered online by customers in Kalaburagi city;
- To find out the reasons for e-marketing by customers; and
- To know about the customers' satisfaction towards e-marketing.

Table 1 : Age-wise Distribution of Customers

Particulars	Frequency	Percentage
Less than 20 Years	21	16.8
21-30 Years	53	42.4
31-40 Years	36	28.8
41-50 Years	11	8.8
More than 50 Years	04	3.2
Total	125	100

Methodology

The present study was begun with literature search and the author searched research journals and websites to get information on e-marketing. Based on the information, it is decided to collect the primary data through questionnaire from 125 customers, who ordered and got products from different online dealers. For this purpose, the author collected names and addresses of such customers from Courier offices, who deliver the products to customers. Further, the author interviewed the customers by visiting to their houses. The survey was begun in November 2015 and it was completed in January 2016 and totally 125 customers in Kalaburagi city were interviewed. The collected primary data on the customers purchasing interests is analyzed and discussed as under.

Analysis and Discussion

E-marketing has become so popular even the people from villages and towns are purchasing many of the products. As discussed above, the primary data was collected from the customers who were ordered products online. It is essential to know the age-wise interests of customers in e-marketing and the age of the respondents is as under.

E-marketing is so popular among the present youth as above table revealed that, considerable majority that is, 53 (42.4%) of the respondents are in the age group of 21 to 30 years followed by, 36 (28.8%) are in the age group of 31 to 40 years, 21 (16.8%) are of less than 20 years, 11 (8.8%) are between 41 to 50 years and the remaining only 04 (3.2%) are of more than 50 years respectively.

The nature of products plays significant role in determining marketing interests of online customers. It is observed that mobile phones, laptops, television, DVD players, apparels, cosmetics, etc. are most popular products ordered by the customers. Following table disclosed the nature of products ordered and get delivered.

Table 2 : Nature of Products Ordered

Particulars	Frequency	Percentage
Mobile Phones	71	56.8
Laptops	12	9.6
Toys	18	14.4
DVD Players	06	4.8
Television	--	--
Medicines	07	5.6
Any Other	11	8.8
Total	125	100

It is highlighted from the above table that, majority that is, 71 (56.8%) of the respondents were ordered and got mobile phones online, 12 (9.6%) have purchased laptops, 18 (14.4%) have purchased toys, 06 (4.8%) were purchased DVD players, 07 (5.6%) have purchased medicines and 11 (8.8%) were purchased other products such as cooking utensils, apparels, rudraksha, etc. Hence, it is summarized that mobile phones are of greater interests of online customers.

Of course, Kalaburagi city has shown room and authorized dealers for many of the mobile phones, televisions, DVD players, toys, etc that are purchased by online customers. Still, there is increasing interests of customers of Kalaburagi city for e-marketing. In this respect, the reasons furnished by the respondents for e-marketing are shown as under.

Table 3: Factors for e-Marketing

Particulars	Frequency	Percentage
Economical Prices	92	73.6
Online Products are Qualitative	18	14.4
Influenced by Advertisements	20	16.0
Not Available Locally	31	24.8
Any Other	07	5.6
Total	125	100

Above table made it clear that, a few of the customers have given more than one reason for purchasing products online. Particularly of all the respondents surveyed, 92 (73.6%) have expressed that due to economical prices, they are marketing online, 18 (14.4%) have felt that online products are qualitative, 20 (16.0%) have mentioned that they are influenced by advertisements, 31 (24.8%) have stated that the products which they were purchased are not available locally and 07 (5.6%) have also given other reasons such as door delivery, etc. Hence, it can be concluded that lower price is major factor for purchasing products online.

It is noted that many customers also give importance to dealers of different products, while ordering online. Depending on delivery, qualitative products, reasonable prices, etc, the customers support and given positive opinions to different dealers and in this regard, the dealers from whom the products were purchased are as under.

Table 4 : Dealers Ordered

Particulars	Frequency	Percentage
Flipkart	47	37.6
Amazon	30	24.0
Snapdeal	27	21.6
Jabong	11	8.8
Any Other	10	8.0
Total	125	100

It is revealed from the above table that, among all the respondents surveyed, 47 (37.6%) have ordered products from Flipkart, 27 (21.6%) have ordered products from Snapdeal, 30 (24%) have ordered products from Amazon, 11 (8.8%) have ordered from Jabong and 10 (8.0%) have ordered products from other dealers.

Table 5 : After Sales Service

Particulars	Frequency	Percentage
Fully Satisfied	68	54.4
Somewhat Satisfied	31	24.8
Not Satisfied	26	20.8
Total	125	100

The customers' satisfaction is essential with regard to after sales service for the products purchased and quality assurance is also needed. Hence, the customers' satisfaction with regard to after sales service for the products is shown as under.

It is observed from the above table that only 68 (54.4%) of all the respondents are fully satisfied, 31 (24.8%) are somewhat satisfied and 26 (20.8%) are not satisfied on after sales service for the products purchased. It is essential to look into the feedback of the respondents on whether the online products are better or the products purchased in the local market are better in terms of price, quality, after sales service, etc. The collected primary data is as under.

Table 6 : Better Market

Particulars	Frequency	Percentage
Online	49	39.2
Local	20	16.0
Depending on Products	56	44.8
Total	125	100

Above table made it clear that, 49 (39.2%) have agreed that online market is better, whereas 20 (16.0%) have felt that local market is better and 56 (44.8%) of the respondents have opined that the choice of market is depending on the type of products to be purchased.

Conclusion

From the above discussion, it is clear that more and more customers showing interests on e-marketing. The reasons for the same are qualitative products at economic prices with on time home delivery.

Of course, e-marketing is suitable for electronic and such other durable and portable goods, but not for all the products. Though earlier the customers were not believed in e-marketing, now due to services provided by online dealers, majority of the customers of young and middle aged are interested towards e-marketing rather than purchasing at local market. As discussed above, almost all the customers are satisfied with the products, which they were purchased online.

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Goods and Services Tax in India : Challenges and Opportunities

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Abstract

This paper is an analysis of the impact of Goods and Service tax on the Indian Tax Scenario. Here stated with a brief description of the historical scenario of Indian taxation and its structure. Then the need arose for the change in tax structure from traditional structure to GST model. In this paper, the background, silent features and impact of GST in the present tax scenario in India are discussed in brief. GST is the only indirect tax that directly affects all sectors and sections of our economy. Ignorance of law is no excuse but is liable to panel provisions, hence why not start learning GST and avoid the cost of ignorance. Therefore it is the need of the time that we all should make us aware about the structure of GST. The Goods and Services Tax is aimed at creating a single, unified market that will benefit both corporate and the economy. Goods and service tax is a new story of VAT which gives a widespread setoff for input tax credit (ITC). India is a centralized democratic and therefore, GST will be CGST in Central and SGST in States. In this article, we have tried to highlight the objectives of the proposed GST is trying to achieve. Thereafter, we have discussed the possible challenges and threats and then, opportunities that GST will bring us to strengthen our free market economy.

Keywords: Goods and Services Tax, Indian Economy, Indirect Tax.

History of Taxation

What is Tax?

The word tax is derived from the latin word 'taxare' meaning to estimate. A tax is not a voluntary payment but an enforced and compulsory contribution levied by the Government. In India, the tradition oftaxation has been in force from ancient times. The period of British rulein India witnessed some remarkable change inthe whole taxation system of India. Although, itwas highly in favour of the British government. In 1922, the country witnessed aparadigm shift in the overall Indian taxation system. Setting up of administrative system andtaxation system was first done by the Britishers. Broadly, there are two types of Taxes viz. Direct and Indirect taxes. Taxes in India are levied by the Central Government and the State Governments. Some minor taxes are also levied by the local authorities such as Municipality or Local Council. The authority to levy tax is derived from the Constitution of India which allocates the power to levy various taxes between Centre and State.

Major Milestones in Indirect Taxes Reform

1. 1974 Report of LK Jha Committee suggested VAT
2. 1986 Introduction of a restricted VAT calledMODVAT

3. 1991 Report of the Chelliah Committeerecommends VAT/GST and recommendationsaccepted by Government
4. 1994 Introduction of Service Tax
5. 1999 Formation of Empowered Committee onState VAT
6. 2000 Implementation of uniform floor Sales taxrates Abolition of tax related incentives grantedby States
7. 2003 VAT implemented in Haryana in April 2003
8. 2004 Significant progress towards CENVAT
9. 2005-06 VAT implemented in 26 more states
10. 2007 First GST stuffy released By Mr. P. Shome in January
11. 2007 F.M. Announces for GST in budget Speech
12. 2007 CST phase out starts in April 2007
13. 2007 Joint Working Group formed and report submitted
14. 2008 EC finalises the view on GST structure in April 2008

Introduction of GST

Introduction of the Value Added Tax (VAT) at theCentral and the State level has been consideredto be a major step – an important step forward –in the globe of indirect tax reforms in India. If theVAT is a major improvement over the pre-existingCentral excise duty at the national level and thesales tax system at the State level, then theGoods and Services Tax (GST) will indeed be anadditional important next logicalstep – towards a widespread indirect tax reformsin the country. Initially, it was conceptualized thatthere would be a national level goods andservices tax, however, with the release of FirstDiscussion Paper by the Empowered Committeeof the State Finance Ministers on 10.11.2009, ithas been made clear that there would be a "DualGST" in India, taxation power – both by theCentre and the State to levy the taxes on the Goods and Services. Almost 150 countries haveintroduced GST in some form. Under the GST scheme, nodistinction is made between goods and servicesfor levying of tax. In other words, goods andservices attract the same rate of tax. GST is amulti-tier tax where ultimate burden of tax fall onthe consumer of goods/ services. Under the GSTscheme, a person who was liable to pay tax on hisoutput, whether for provision of service or sale ofgoods, is entitled to get input tax credit (ITC) on the tax paid on its inputs.

Objectives of Goods and Service Tax

1. One Country – One Tax
2. Consumption based tax instead of Manufacturing
3. Uniform registration, payment and Input Credit
4. To eliminate the cascading effect of Indirect taxes on single transaction
5. Subsume all indirect taxes at Centre and State Level under
6. Reduce tax evasion and corruption
7. Increase productivity
8. Increase Tax to GDP Ratio and revenue surplus
9. Increase Compliance
10. Reducing economic distortions

Challenges

1. **With respect to Tax Threshold:** The threshold limit for turnover above which GST would be levied will be one area which would have to be strictly looked at. First of all, the threshold limit should not be so low to bother small scale traders and service providers. It also increases the allocation of government resources for such

a petty amount of revenue which may be much more costly than the amount of revenue collected. The first impact of setting higher tax threshold would naturally lead to less revenue to the government as the margin of tax base shrinks; second it may have on such small and not so developed states which have set low threshold limit under current VAT regime.

2. **With respect to nature of taxes:** The taxes that are generally included in GST would be excise duty, countervailing duty, cess, service tax, and state level VATs among others. Interestingly, there are numerous other states and union taxes that would be still out of GST.
3. **With respect to number of enactments of statutes:** There will two types of GST laws, one at a centre level called 'Central GST (CGST)' and the other one at the state level - 'State GST (SGST)'. As there seems to have different tax rates for goods and services at the Central Level and at the State Level, and further division based on necessary and other property based on the need, location, geography and resources of each state.
4. **With respect to Rates of taxation:** It is true that a tax rate should be devised in accordance with the state's necessity of funds. Whenever states feel that they need to raise greater revenues to fund the increased expenditure, then, ideally, they should have power to decide how to increase the revenue.
5. **With respect to tax management and Infrastructure:** It depends on the states and the union how they are going to make GST a simple one. Success of any tax reform policy or managerial measures depends on the inherent simplifications of the system, which leads to the high conformity with the administrative measures and policies.

Opportunities

1. **An end to cascading effects:** This will be the major contribution of GST for the business and commerce. At present, there are different state level and centre level indirect tax levies that are compulsory one after another on the supply chain till the time of its utilization.
2. **Growth of Revenue in States and Union:** It is expected that the introduction of GST will increase the tax base but lowers down the tax rates and also removes the multiple point This, will lead to higher amount of revenue to both the states and the union.
3. **Reduces transaction costs and unnecessary wastages:** If government works in an efficient mode, it may be also possible that a single registration and single compliance will suffice for both SGST and CGST provided government produces effective IT infrastructure and integration of such infrastructure of states level with the union.
4. **Eliminates the multiplicity of taxation:** One of the great advantages that a taxpayer can expect from Goods and Service Tax is elimination of multiplicity of taxation. The reduction in the number of taxation applicable in a chain of transaction will help to clean up the current mess that is brought by existing indirect tax laws.
5. **One Point Single Tax:** Another feature that GST must hold is it should be 'one point single taxation'. This also gives a lot of comforts and confidence to business community that they would focus on

business rather than worrying about other taxation that may crop at later stage.

6. **Reduces average tax burdens:** Under GST mechanism, the cost of tax that consumers have to bear will be certain, and GST would reduce the average tax burdens on the consumers.
7. **Reduces the corruption:** It is one of the major problems that India is overwhelmed with. We cannot expect anything substantial unless there exists a political will to root it out. This will be a step towards corruption free Indian Revenue Service.

Justification of Goods and Service Tax

The introduction of GST at the Central level willnot only include comprehensively more indirectCentral taxes and integrate goods and servicetaxes for the purpose of set-off relief, but mayalso lead to revenue gain for the Centre throughwidening of the dealer base by capturing valueaddition in the distributive trade and increasedcompliance. In the GST, both the cascading effects of CENVAT and Service tax are removedwith set-off, and a constant chain of set-off fromthe original producer's point and serviceprovider's point up to the retailer's level isestablished which reduces the burden of allcascading effects. This is the real meaning of GST,and this is why GST is not simply VAT plus servicetax but an improvement over the previous systemof VAT and disjointed service tax. Moreover, withthe introduction of GST, burden of Central SalesTax (CST) will also be removed. The GST at theState-level is, therefore, justified for-

1. Additional power of levy of taxation ofservices for the States
2. System of comprehensive set-off relief,
3. Subsuming of several taxes in the GST
4. Removal of burden of CST.

Salient Features of the GST Model

Salient features of the GST model are as follows:

1. The GST shall have two components: one levied by the Centre (referred to as Central GST), and the other levied by the States (referred to as State GST).
2. The Central GST and the State GST would be applicable to all transactions of goods and services made for a consideration except the exempted goods and services.
3. The Central GST and State GST are to be paidto the accounts of the Centre and the Statesindividually.
4. Since the Central GST and State GST are to betreated individually, taxes paid against theCentral GST shall be allowed to be taken as inputtax credit (ITC) for the Central GST and could beutilized only against the payment of Central GST.
5. Cross utilization of ITC between the CentralGST and the State GST would not be permittedexcept in the case of inter-State supply of goodsand services.
6. Ideally, the problem related to creditaccumulation on account of refund of GST shouldbe avoided by both the Centre and the Statesexcept in the cases such as exports, purchase ofcapital goods, input tax at higher rate than outputtax etc.
7. To the extent feasible, uniform procedure forcollection of both Central GST and State

GSTwould be prescribed\ in the respective legislationfor Central GST and State GST.

8. The States are also of the view thatComposition/Compounding Scheme for thepurpose of GST should have an upper ceiling ongross annual turnover and a floor tax rate withrespect to gross annual turnover.
9. The taxpayer would need to submit periodicalreturns, in common format as far as possible, toboth the Central GST authority and to theconcerned State GST authorities.
10. Each taxpayer would be allotted a PAN-linkedtaxpayer identification number with a total of14/15 digits. This would bring the GST PAN-linkedsystem in line with the prevailing PAN-basedsystem for Income tax, facilitating data exchangeand taxpayer compliance.

Benefits of GST

1. GST will provide comprehensive and wider coverage of input credit setoff;we can use service tax credit for the payment of tax on sale of goods etc.
2. CST will be removed and need not pay.
3. Many indirect taxes in state and central level included by GST, You need to pay a single GST instead of all
4. Uniformity of tax rates across the states
5. Ensure better compliance due to aggregate tax rate reduces.
6. By reducing the tax burden the competitiveness of Indian products in international market is expected to increase and there by development of the nation.
7. Prices of goods are expected to reduce in the long run.

Impact of Goods and Service Tax

1. **Food Industry:** The application of GST to food items will have asignificant impact on those who are living undersubsistence level. But at the same time, acomplete exemption for food items woulddrastically shrink the tax base. Even if the food is within the scope ofGST, such sales would largely remain exempt dueto small business registration threshold. Giventhe exemption of food from CENVAT and 4% VATon food item, the GST under a single rate wouldlead to a doubling of tax burden on food.
2. **Housing and Construction Industry:**In India, construction and Housing sector need tobe included in the GST tax base becauseconstruction sector is a significant contributor tothe national economy.
3. **FMCG Sector:** Despite of the economic slowdown, India's FastMoving Consumer Goods (FMCG) has grownconsistently during the past three – four yearsreaching to $25 billion at retail sales in 2008.Implementation of proposed GST and opening ofForeign Direct Investment (F.D.I.) are expected tofuel the growth and raise industry's size to $95Billion by 2018.
4. **Rail Sector:** There have been suggestions for including the railsector under the GST umbrella to bring aboutsignificant tax gains and widen the tax

net so asto keep overall GST rate low. This will have theadded benefit of ensuring that all inter – statetransportation of goods can be tracked throughthe proposed Information technology (IT)network.

5. **Financial Services:** In most of the countries GST is not charged onthe financial services. Example, In New Zealandmost of the services covered except financialservices as GST. Under the service tax, India hasfollowed the approach of bringing virtually allfinancial services within the ambit of tax whereconsideration for them is in the form of anexplicit fee. GST also include financial services onthe above grounds only.
6. **Information Technology enabled services:**To be in sync with the best Internationalpractices, domestic supply of software shouldalso attract G.S.T. on the basis of mode oftransaction. Hence if the software is transferredthrough electronic form, it should be consideredas Intellectual Property and regarded as a service.And if the software is transmitted on media orany other tangible property, then it should betreated as goods and subject to G.S.T.Implementation of GST will also help in uniform,simplified and single point Taxation and therebyreduced prices.

Conclusions

GST is the most logical steps towards thecomprehensive indirect tax reform in our countrysince independence. GST is leviable on all supplyof goods and provision of services as wellcombination thereof. All sectors of economywhether the industry, business including Govt.departments and service sector shall have to bearimpact of GST. All sections of economy viz., big,medium, small scale units, intermediaries,importers, exporters, traders, professionals andconsumers shall be directly affected by GST. Oneof the biggest taxation reforms in India – theGoods and Service Tax (GST) -- is all set tointegrate State economies and boost overallgrowth. GST will create a single, unified Indianmarket to make the economy stronger. Expertssay that GST is likely to improve tax collectionsand Boost India's economic development bybreaking tax barriers between States andintegrating India through a uniform tax rate.Under GST, the taxation burden will be dividedequitably between manufacturing and services,through a lower tax rate by increasing the taxbase and minimizing exemptions.

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A Critical Study of the Effectiveness of Techniques used for Stress Management in Selected Business Process Outsourcing (BPO) Companies in Pune

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Abstract of the Thesis

Introduction

The Indian economy has changed drastically after the opening of the economy in the 1990s. The vision given by Late Prime Minister Rajiv Gandhi, to see India in the 21st century by introducing computer technology education in late 1980s, has resulted in a strong, skilled and dynamic labor power in the country. This along with the opening of the economy provided great opportunities for Indians to work in the IT field both in India and abroad. It was also the entrepreneurial skills of some Indian companies like Wipro, TATA, Infosys, which saw the opportunity to bring business to India from the outsourcing companies in US and Europe. This has created opportunities for both, the outsourcing client companies by reducing their cost, as well as, the India companies, to generate good profits, due to the easy availability of cheap, skilled and English speaking labor.

BPO is the process of hiring another company to handle business activities for organization (NASSCOM, 2004). BPO is distinct from information technology (IT) outsourcing, which focuses on hiring a third-party company or service provider to do IT-related activities, such as application management and application development, data centre operations, or testing and quality assurance (Tas& Sunder, 2004). The nature of work in BPOs is mostly at night due to time difference, especially, the international outsourcing companies, which are based in UK and US. Most of the BPOs are working as Call Centres to help people to obtain solutions to their problems, related to their purchase of goods and services. Apart from the positive side of generating high employment with good salary, BPO industry has a negative side in the form of unrealistic targets, long working hours, severe competition, Western work culture, high rejection by customers, and continuous computer glare, along with ear phones (Hulst, Monique &Geurts, 2001). This creates a lot of stress among the employees.

In present investigation, the investigator has studied the demographic profile of the respondents, significant causes of stress in BPOs, various stress management techniques/facilities provided and utilized by the employees, effectiveness of stress management techniques/facilities in reducing stress by studying the General(Psychological), Behavioral and Physiological stress symptoms, and finally confirming, whether the techniques are useful from the point of view of the employees. Also, the investigator studied the management side of providing the stress management techniques, and its utility, by interviewing the HR managers regarding the stress management techniques/facilities provided by the company and its utilization by employees.

Need of the Study

Stress at work is a relatively new phenomenon of modern lifestyles. The nature of work has gone through drastic changes over the last century and it is still changing at whirlwind speed. With change comes stress, inevitably. Job stress poses a threat to physical health (Smith, & et.al., 1992).

We cope better with stressful situation, when we encounter them voluntarily i.e at our own wish (Lazarus, 1966). In cases of relocation, promotion or layoff, adventurous sports or having a baby, we tend to respond positively under stress (Cuthell, 2004). But when we are compelled into such situations against our will or knowledge, more often than not, we will be stressed at the face of unknown and imagined threats. Moreover, the nature of work has been shifted from physical work towards mental/intellectual work (Fontaine, 2000; Paluska&Schwenk, 2000). Due to the high pressure working conditions at the BPO's, the employees are continuously facing /expecting these unknown threats, resulting in an increase in their stress. So, the employees of this industry are more prone to high stress levels (Jones & Parrott, 1997).

Variables Operating in the Study

1. **Stress:** Stress is a factor which effects not only physical and psychological health but social well-being too.

   Symptoms of stress : Insomnia, Loss of mental concentration, Anxiety, Absenteeism, Depression, Substance abuse, Extreme anger and frustration, Family conflict, Physical illnesses such as heart disease, migraine, headaches, stomach problems, and back problems (Karlqvist, & et. al. 2002).

   Causes: Job Insecurity, High Demand for Performance, Technology, Workplace Culture, Personal or Family Problems, Stress and Women, Competition/ peer pressure, Over time/ odd long working hours, Monotonous work /High rate of rejection by customers (palmer &Strikeland, 1996; Cooper & Palmer, 2000).

2. Stress Management Techniques/Facilities

   Techniques/Facilities: Yoga and meditation, Dance and Music therapy, Exercise (Gyms, Acrobics, Games), Counselling (Employee Assistance Programme), social groups (art of living), Parties, tournaments, competitions

Smoking zones etc (Dollard, et.al, 1999; Palmer & Strickland 1996).

3. Impact of Stress Management Techniques: Two approaches have been suggested to reduce the stress: Direct action and Use of coping mechanism. Direct action leads to eliminate the stress causing factors; whereas coping mechanism is concerned with the controlling of our emotions when the situation is not under control.

Objective of the Present Study

1. To study the significant causes of stress in BPO
2. To find out the remedial measures used to reduce the stress by way of Implementation of the suitable techniques in BPO
3. To find out the effectiveness of suitable techniques used to reduce stress by analyzing their impact/result
4. To study the Feasibility of effective implementation of the techniques for the Company & Employees (whether both the employees and employers / Management are interested in seriously implementing)
5. To study the cost benefit analysis of stress management
6. To study the gender-wise difference of stress on BPO employees.
7. To create a research study base for developing a holistic model of stress management in future.

Hypothesis of the Present Study

H 01: Stress is experienced among BPO employees due to work.

H 02: Non implementation of stress management techniques increases the stress.

H 03: All techniques do not give same desired results, a combination of techniques help to get a desired result.

H 04: Lack of stress reducing work environment or facilities in BPO companies may lead to increase in stress related problems.

H 05: Organization Policy, Organization Environment and Work Profile are the Significant causes of stress in BPO industry.

H 06: Male and Female differs significantly in their experience of work stress.

Methodology used for this Study

Sample: In present study, incidental purposive sampling technique is used for the selection of the sample. NASSCOM-Mckinsey Report 2005, page 04 says that the IT and BPO industry employs nearly 7 lakhs, as direct employment and approximately 2.5 million as indirect employment all over India. The investigator has selected only those BPOs which are employing 500 or more employees; as such companies can afford to provide stress reducing facilities for their employees, due to their higher income level.

The investigator had selected 10 companies using criteria as mentioned in above paragraph and selected 30 employees (15 male and 15 female) respondents from each company. To be on the safer side in relation with the clarity or complete data the investigator collected 400 samples out of which hundred samples were rejected due to extreme heterogeneity with respect the age, experiences and Socio-Economic Status of the sample.

Only front line employees i.e. Customer Service Advisor or Customer Service Executives are included in the research. The investigator has considered only those respondents who have worked three months or more in this present organization, so that they will be well acquainted with the working and facilities available for reducing stress in the organization.

Tools: Questionnaire method is used for the collection of the data. Two forms of questionnaires were used:

1. Questionnaire for the Managers; and
2. Questionnaire for the BPO Employees.

1. Questionnaire for the Managers: The questionnaire for the managers was prepared first with the help and guidance from medical practitioner, psychologists, HR trainers, Statistician, Managers and placement consultants. The questionnaire was administered on HR managers of 10 selected companies.

2. Questionnaire for the BPO Employees: The present form of questionnaire begins with the demographic questions followed by causes of stress, after that followed by stress management techniques facilities provided in the BPO and its utility by the employee, followed by questions related to effectiveness of stress management in relation with General symptoms(Psychological), Behavioral symptoms and Physiological symptoms, and lastly, questions related to the impact of stress management techniques in reduction of stress. The core part of the questionnaire for the BPO employees was also prepared, first with the help and guidance from medical practitioner, psychologists, Statistician, HR trainers, Managers and placement consultants, simultaneously along with the questionnaire for managers. Also, the readiness to respond the questionnaire is considered. Finally, questionnaire is administered on BPO employees of 10 selected companies.

The investigator also consulted with the statistician for the purpose of checking psychometric properties of the data (for the purpose of making code sheet, normality of questions, length of the questionnaire etc).

Procedure of data collection: The data was collected in two forms:

1. Primary Data

Primary data was collected from the BPO employees (CSA) and the Managers through Questionnaires.

2. Secondary Data

Secondary data was collected from various sources like NASSCOM, STPI, books, journals and periodicals, magazines, research publication and internet sources.

Scoring of the responses: Two types of questions were asked in both the forms of questionnaires (i.e. For Employees and for Managers). Few of the questions were closed ended along with the two points and five point rating scale. Also few of the questions were closed ended with the selection option. However, few questions were open ended/descriptive forms.

Scoring of the closed ended questions was done on the basis of negativity and positivity of the question. Forward marking for the positive statements i.e. 1,2,3,4 & 5 for strongly disagree to strongly agree, whereas, reverse marking for the negative statements i.e. 5, 4, 3, 2, &1 for strongly disagree to strongly agree is decided. Responses for open ended questions were scored using simple tallies like technique. It means the number of people who have expressed their opinions on particular statements in a similar way.

Demographic information is analyzed to know homogeneity of the respondents, their residence and for the purpose of establishing a good rapport with them.

Compilation of data: Code sheet of the quantification of the responses was prepared before the compilation of data for analysis purpose. After that, responses for closed ended questions were quantified and stored in the tabular form, by using MS Excel. However, the descriptive responses of open ended questions were compiled using tallies like technique with the clubbing of similar responses.

The compilation is done separately for different forms of questionnaires. Demographic information is also coded with different numbers.

Statistical analysis for testing of Hypotheses: Simple statistical techniques such as tallies, percentage, mean comparison has been used for the analysis of quantified data. The analysis has been done for the purpose, whether observations in present study support to the framed hypothesis or not.

Chi square is the non-parametric test, this test is usually used when the data is not parametric or probabilistic. In present investigation, data was non-parametric and it was observed more skewed and not fitting into the assumptions of parametric test. Hence Chi square test is used. F test is also used to study the significance of differences on stress among male and female respondents.

Graphical presentation techniques are also used to give visual comparative judgment to the data for layman's understanding.

Pilot Study: Pilot study has been conducted to study the reliability and validity of tests used in present research work. Moreover, it was planned to minimize the possible error variance for the larger sample. In the present investigation, two questionnaires were used namely "Questionnaire for BPO Employees" and "Questionnaire for BPO Managers".

Summary of Hypotheses Testing

Following table shows the result of hypothesis testing.

Sr. No.	Hypothesis	Result
1	Stress is experienced among BPO employees due to work.	Accepted
2	Non implementation of stress management techniques increases the stress.	Accepted
3	All techniques do not give same desired results, a combination of techniques help to get a desired result	Rejected
4	Lack of stress reducing work environment or facilities in BPO companies may lead to increase in stress related problems.	Accepted
5	Organization Policy, Organization Environment and Work Profile are the significant causes of stress in BPO industry.	Accepted
6	Male and Female differs significantly on their stress.	Accepted

General Findings

1. There is significant stress experienced by the BPO employees.
2. There is a gender-wise difference in stress experience among the employees. Female employees are experiencing more stress than male employees.
3. Majority of the CSA/CSE employees are below the age of 25 years old.
4. Majority of the BPO employees are under graduates i.e. above Higher Secondary School. There are very few Post graduates or Professional degree holders.
5. Majority of the employees are unmarried.
6. Majority of the employees belong to nuclear families.
7. Majority of the employees are having less than 2 years of experience in one organization.
8. Majority of the employees belong to Lower and Upper middle Class (SES).
9. Majority of the employees have Modern (Non-Traditional) Family values.
10. Majority of the employees are locals i.e. people staying in Pune city.
11. Work Environment like Organization Policy (promotion policy), Organizational environment (work culture) and Work Profile (High rejection by customers) are a significant cause of stress in BPO.
12. All the BPO's are providing some form of Stress Management Techniques / Facilities for their employees to reduce stress.
13. Majority of the employees reported that their stress is reduced by using only one stress management technique/facility rather than a combination of techniques/facilities.

14. All the employees are experiencing some sort of General (Psychological) Symptoms (Humiliation / Jealousy, Depression/Feeling Low), Behavioral symptoms (Irritability, Accident Proneness, Low/Poor Work performance, Absenteeism from work) or Physiological symptoms (Migraines/ Tension Headache, Backaches/Abnormal Pains, Feeling Faint or Giddy) due to work related stress.
15. Majority of the employees reported that their stress was reduced after using the Stress Management Techniques/Facilities. Surprisingly some employees even reported that their stress increase after using Stress Management Techniques.
16. Majority of the employees feel that their stress is reduced permanently after using Stress Management Techniques.
17. Majority of the employees reported that their Stress would have been much higher if the techniques/facilities were not made available by the BPO's.
18. Fifty percent of BPO managers felt that their attrition rate has been reduced after availing Stress Management Techniques to their employees.
19. Majority of the BPO managers feel that they have spent their time and money well by providing the Stress Management Techniques to their employees.
20. Majority of the BPO managers are satisfied with the results provided by the availability of the Stress Management Techniques to their employees.
21. Majority of the BPO managers responded that there is no change in the investment / expenses on implement Stress Management Techniques due to the present recession.
22. Majority of the BPO managers felt that Reducing working hours and Assurance of job security will help in reducing stress.

Conclusions

From the above discussion on the general findings the researcher concludes that:

01: There is significant stress is experienced among BPO employees due to work.

02: Due to the implementation of stress management techniques the stress experience by the BPO employees is reduced or under controlled.

03: Although various techniques are provided and used by the BPO employees. The use of a single technique gives more significant results in reducing stress as compared to the combination of techniques.

04: The providing of stress management techniques helps in reducing the stress cause due to work environment in BPO.

05: In BPO industry various factors related to work environment like Organization Policy, Organization Environment and Work Profile are the significant causes of stress.

06: There is significant difference on experience of work stress among Male and Female. Female employees experience more stress as compared to the male employees.

Recommendations

The researcher would like to give following recommendation based on the above discussion and the conclusions of the study.

1. Since most of the BPOs are working as outsourced Centre's for U.S.A. and European countries, the time difference is between 5 to 12 hours. Therefore, if the working hours for night shifts are reduced especially for shift between 15 midnight to 05 O'clock.
2. If possible, there should be Break-Shifts of 4 hours at a stretch and then a break of an hour or so, for rest.
3. There should be increase in the number of tea breaks, or resting period.
4. The number of CSAs should be increased, thus increasing the buffer per day, per shift, especially, during night shifts, so that the CSAs get some time off to take rest or extended breaks. The increase in staff would be an additional cost to the company. However, considering the long term benefits, it may prove to be helpful in reducing the rate of attrition due to reduction in stress.
5. Companies should provide dormitories with bunk beds, accommodating at least up to 40 people at a time, so that CSAs can utilize them during either night shifts or when working overtime.
6. To attract more mature employees i.e. above 30 years of age, companies can host In-house Day Care Centre's, where the female employees can leave their children while they are at work, thus easing the tension of leaving their children away from them.
7. BPOs provide offs/holidays according to the holidays followed by the country in which their client is based. The employees work on all Indian holidays including major festivals like Diwali, Eid, etc., which gets frustrating. Companies should take initiative in celebrating these festivals at work through various activities that can be conducted during work hours, on the floor. It can be a very good stress buster as well as a motivation for the employees to go to work.
8. Encourage the employees to sincerely participate in the stress management Techniques provided by the Organization.
9. Create support groups within the organization to share feelings and reduce the stress.
10. The targets set for CSA's should be more realistic.
11. Provide ergonomic/comfortable seating chairs for employees for maximum comfort for the body.
12. At the time of joining (induction programme) the employees should be informed about the difficulties / problems of working in the BPO and the available techniques/facilities provided by the organization to reduce them. This will

create a mental acceptance and realization in the minds of the employees of occupational hazards and they will use the stress management techniques more sincerely.

13. Instead of working on how to manage stress, efforts should be made to find and control the origin of stress on the job that would be more fruitful and cost effective too.

Utility of the Research

To HR Managers : Due to the volatile employee market, the BPO companies have to invest heavily on acquiring employees. They have to advertise in the various media's which is costly, and also appoint Placement agencies, for which they have to pay commission. This study will help the HR managers to do proper staff planning and retention strategy. If properly implemented, it will reduce the company cost on hiring new people. The company will benefit from low attrition rate, absenteeism, reduction in training cost for the new person, increase work efficiency etc.

To Society : A healthy population makes a healthy nation. Since most of the young generations are employed in the BPO industry, any damage to their health will in turn affect the health of the nation. If people work under constant stress, they are prone to have health problems like diabetes, blood pressure, heart attacks etc. This in turn affects their ability to work, and leads to less productivity to the company, which in turn affects the country. Moreover, there is an increase in the medical costs as these people have to pay heavy medical bills, which can be saved. The solution in stress management can help in the increase of number of BPO's, which in turn helps the country to earn valuable foreign exchange. The society will have more healthy people and professionals who can be great value for the country.

To Researchers: BPO Industry is one of the major foreign exchange earners for the country. However, due to the various work pressures the industry faces a lot of extra costs. If the employees are healthy, the industry can also grow. Thus, this study will give a base to other researcher to continue to find the best ways and means to study the stress management problems as per the Indian conditions. It will help initiate researchers to take up the challenge of finding more solutions in stress management.

To Employees: Due to reduction in stress, employees benefit from the better work environment. They enjoy good health and save money which may be spent on doctors. They can have a better family life. They are more positive and can develop their career in a better way. Their productivity is increased, which in turn helps them to earn more, as well as their company is also befitted.

Chapter Scheme

The thesis is divided into the following chapters :

Chapter 1 Introduction

The present chapter deals with the introduction to the organization and overall review of the BPO sector at both national and global level, and the stress related factors affecting the BPO employees is discussed herewith. It also deals with the various causes and symptoms of stress i.e. General (Psychological), Physiological and Behavioral symptoms. Also, the status of BPOs in India and its future, health scenario in BPO industry related to the stress, introduction to the various stress reduction methods, availability of stress reduction methods in BPOs, relation between stress, health issues and stress coping methodologies are discussed. Overview of the employees as well as the management in relation to implementation and utility of stress management techniques etc. is taken into consideration.

Chapter 2 Review of Literature

This chapter contains discussion on theories, research and studies related to BPO, stress, causes of stress, symptoms of stress, stress management techniques and effectiveness is discussed. The findings of the present study will be discussed on chapter 4 and 5 under the light of same evidences.

Chapter 3 Research Design

In this chapter the research methodology and its significance with the present research is discussed. This chapter includes Statement of the problem, Objectives, Hypothesis, Sample, Tools, procedure of data collection, compilation of data and statistical analysis etc.

Chapter 4 Analysis and Interpretation of Data

In this chapter in-depth analysis of the collected data is presented. Various statistical methods are be used to analyze the data to obtain the results and findings. The analysis of the data is presented in the form of charts, diagrams and tables.

Chapter 5 Discussion

In this chapter, the investigator discusses the various findings that were arrived after analysis of the data and its interpretation. The findings are discussed in this chapter, in relation with the literature review as mentioned in chapter number two.

Chapter 6 Findings, Conclusions and Recommendations

This chapter deals with the briefing of the research work. The purpose of briefing is to understand concepts and utility of the research work in nutshell. This chapter includes the findings, conclusion and recommendations based on the analysis of the data.

Appendix I

The AppendixI consists a copy of the questionnaire for BPO employees.

Appendix II

The Appendix II consists a copy of the questionnaire for BPO Managers.

Bibliography / Webliography

This section of the thesis contains a complete reference to all the works cited and referred to during the course of the research. It contains a list of books, articles and internet sources.

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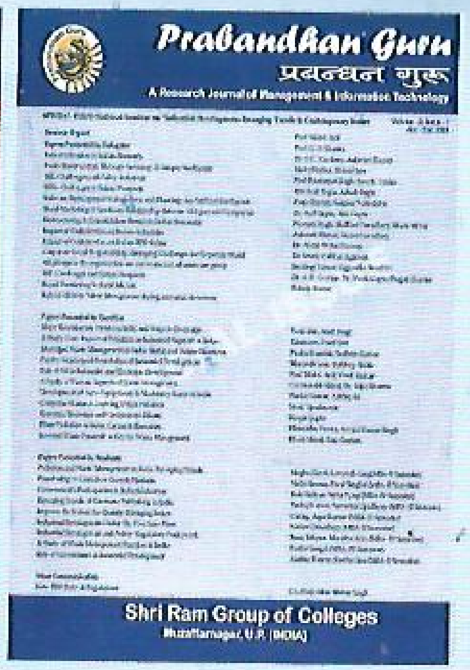
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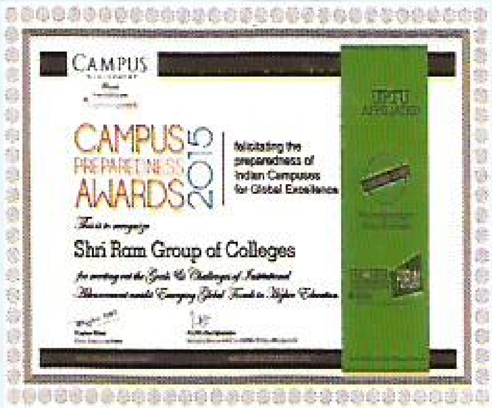

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