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Contents

Sr. No	Article/ Authors	Pg No
01	Acid Violence: A Burning Impact on Women of Bangladesh-case Study - <i>Mohd. Mizanur Rahman, Md. Firoz Alam Bhuiyan, Ferdushi Haque Lovely</i>	1 - 14
02	Risk Management Priorities for Projects in Saudi Arabia: Identifying Project Risk Sources and Potential Consequences - <i>Taghreed M.H. Mango, Naill M. Al Momani</i>	15 - 32
03	Bankers' Inconvenience – A Literature Review - <i>Bidyut Bikash Das, Dr. Chandan Goswami</i>	33 - 42
04	Corporate Financing Strategies and Impact of Risk - <i>Dr. Raghav Dhingra</i>	43 - 48
05	Urban Problems and Social Policy - <i>Philip O.Sijuwade</i>	49-53

Acid Violence: A Burning Impact on Women of Bangladesh- Case Study

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ABSTRACT

Background: Acid throwing on the face and body of another person to cause or produce grievous injuries is a barbaric act of vengeance. For the last few years, it has been on the rise in both urban and rural areas of Bangladesh. The perpetrators are mostly men and adolescent boys. The victims are females and mostly young girls.

The objective of this study was to analyze some case studies to find out the reasons for attacks, and the application of acid control act and the result of its application and to estimate which age groups are more vulnerable for acid attacks. Cheap and easy availability of acids makes it the most effective weapon for man to use against girls' or young women for revenge and is one of the extreme forms of repression and violation of women's right.

Methods and Materials: The study population consisted of victims of acid throwing admitted in the Acid Survivors Foundation (ASF) and coming from all parts of the country. Face to face interview with the help of an interviewer administered questionnaire was conducted on 20 cases of acid victims.

Result: The study results reported that most of the acid victims were in the age group 10-14 yrs. (35%) and 15-19 yrs. (30%). Marital status of the acid victims revealed that majority of victims was unmarried (65%). Among the victims, 65% were students and 35% were housewives. Analysis of the causes revealed that 50% of cases was due to refusal of love/marriage/sex (50%) and 30% because of land/property/money dispute. Causes analysis also revealed that the acid victims, age group 10-14 yrs were mostly affected by acid violence due to refusal of love/marriage/sex (71.4%). The age group 15-19 yrs were also affected due to refusal of love/marriage/sex (83.3%) and the age group 20-24 yrs were due to land/property/money dispute (66.7%). The study also reported that 100% of these cases were filed at the police station but perpetrators were arrested in 65% cases and 35% were not arrested. Out of 65% cases, only 10% perpetrators were duly punished.

Discussion & Conclusion:

The consequence of acid attacks on survivors brings dramatic change in their lifestyle. Most of them have to give up their education or work. Social isolation, fear of further attacks, and insecurity damage their self-esteem and confidence. Illiteracy, poverty, threats to further retribution, and ignorance about legal support increase their miseries. Gradual increase of acid attacks suggests that legal provisions and their enforcement are not adequate and effective. Social awareness, economical and psychological support, rehabilitation, and strict enforcement of laws are key to combat acid violence in Bangladesh.

Although it occurs throughout Bangladesh, there are limited data from reliable sources about the real number of attacks, the rehabilitation of survivors, and the outcomes for perpetrators. The study suggests that further research is required to fill these gaps and that consideration be given to capacity building data management at the point of service delivery, the application of acid control act and acid crime act and the result of its application as well as women empowerment.

Key words- acid violence, case study, legal support, land dispute.

1.0 INTRODUCTION:

Acid throwing on the face and body of another person to produce grievous injuries is a barbaric act of vengeance. Acid throwing is a very brutal form of violence. Acid is a corrosive substance that can corrode metal. Once in contact with skin, acid causes skin tissue to melt, exposing the bones underneath or leading to the loss of eye(s), ear, nose and or irreparable damage to hands or joints. Permanent physical disfigurement is unavoidable and serious disability is frequent. The legal use of acid is mostly industrial but it is easily available in the market. Although the acid control act was passed in 2002 in practice the sale of acid is unregulated. Acid burns differ from flame burns in its velocity and its effect on bones. Acid injuries are usually much deeper and acid effects the skin tissues faster than flame. Furthermore, flame burns are affecting the tissues and soft bones, not the hard bones, while acid is aggressive enough to cause permanent damage even to hard bones. For the last few years, it has been on the rise in both urban and rural areas of Bangladesh. The perpetrators are mostly men and adolescent boys. The victims are females and mostly young girls.

1.1 Global Context:

In some countries, women and girls are attacked with acid as a result of family disputes or rejected sex or marriage proposals. There are over 100 attacks recorded by the Acid Survivors Foundation in Uganda. Acid violence is a serious problem in Pakistan and the Human Rights Watch reported over 1,000 attacks in 2002. Acid Survivors Trust International (ASTI) has documented acid attacks in India, Nepal, Cambodia, Thailand, Hong Kong. It is also a problem in sub-Sahara Africa : newspapers report attacks in, for example, Kenya and South Africa. More research is needed to highlight the problem in this part of the world. In UK, there have been a few isolated incidents of violent attacks by throwing acid in the United Kingdom in places as diverse as Bristol, Swindon and Belfast. Corrosive acid is not as easily obtained in this country. Acid is therefore rarely used as a weapon here but the results are just as devastating¹.

1.2 Bangladesh Context

Bangladesh has the highest world-wide incidence of acid violence and acid burns constituting 9% of

total burn injuries in Bangladesh. The incidence of acid attacks is increasing: accurate statistics on the number of attacks in Bangladesh are hard to come by, given the nature of rural communities in Bangladesh, but available evidence suggests an alarming trend: 139 cases were reported in 1999 (May-December), 226 in 2000 (January-December), 343 in 2001 (January-December), 484 in 2002 (January-December), 410 in 2003 (January-December), 322 in 2004 (January-December) and 129 in 2005 (January-June). Among them, 80 women were reported in 1999 (May-December), 114 in 2000 (January-December), 138 in 2001(January-December), 221 in 2002(January-December), 204 in 2003(January-December), 183 in 2004(January-December), 104 in 2005 (January- September) .The number of unreported cases is thought to be high².

1.3. The Laws Related to Acid Attacks

In 2002, the Government of Bangladesh publicly acknowledged the problem of acid violence and took action to combat it. Two new laws relating to acid violence were enacted: The Acid Control Act and the Acid Crime Control Act. Although there are still gaps in the law enforcement, which needs to be addressed. These new laws are a remarkable step forward to protect victims of acid violence and punish the perpetrators. The Acid Control Act is regulating the import, export, use and waste management of corroding substances. It also introduced a National Acid Control Council and District Acid Control Committees to develop policies and monitoring systems regarding the production, trade and deposit of acid and provide medical, rehabilitation and legal support to victims of acid violence. ." The National Acid Control Council has been established under this act with the minister for home affairs as its chairperson. More importantly, according to this law, businesses dealing with acid need a license to do so.

The Acid Crime Control Act reduced the period of investigation for acid cases to a mandatory time not exceeding 60 days, after which the police investigation report has to be produced to the court. All acid violence related cases are now tried under one court, the Acid Tribunal Court, which per instructions should complete the trial within 90 days.

According to the Acid Crime Control Act, acid crimes are rigorously controlled by mandating stringent punishment ranging from between three years and 15 years and a hefty fine to life imprisonment and even capital punishment. The variations of punishment depend on the gravity of the crime³.

1.4. Factors that favor access to procurement of acid:

Such cruel and inhuman action as acid throwing rarely happens in developed and more civilized countries. Acid burns occur frequently in Bangladesh because it is very easy to get

nitric and sulfuric acid. These are common sold in the markets and are very cheap. The reason they are so cheap because nitric and sulfuric acid are usually used to clean gold jewelry, sales and service centres of auto mobile battery manufactures, dyeing industries and tanneries. In some of the chemical shops in Dhaka a cup of sulfuric acid is being sold for only 7-8 taka. The other factors that favor access to procurement of acid: unrestricted and unregulated place of work using acid, illiteracy and ignorance of seller, unrestricted acid manufacturing sites.

1.5. Factors That Increase Vulnerability of Women To Acid Attack:

Most of the acid victims are women. Acid Violence against women is compounded by discrimination on the grounds of race, ethnicity, sexual identity, social status, class, and age. Such multiple forms of discrimination further restrict women's choices, increase their vulnerability to acid violence and make it even harder for women to obtain justice⁴. They are also differentiated by rural and urban settings. Although women constitute half of the population, various indicators reveal that the status of women is much lower than that of men. Their literacy rate is only 43.2 percent, much lower than that of men 61.0. Excessive mortality among women due to discrimination has resulted in a sex ratio in the population of 105 men to every 100 women⁵. In female student, the long distance between the residence and the school/college makes them vulnerable to acid attack. Lack of transportation is another factor. Most of the acid violence occurs at night, so unsecured residence also responsible for acid attack.

1.6. Horrific Effect of Acid Throwing:

Acid burn injuries represent a special type of burn injury, with a pathophysiology depending on the type of acid, concentration, strength, quality, duration of contact and penetrating power. Strong sulphuric, nitric or hydrochloric acid has a catastrophic effect on human flesh it dissolves skin and flesh, can even destroy bone. If it reaches the eye it can cause irreparable destruction and blindness. A survivor of an acid attack, even if she has been able to get good and early treatment, will for the rest of her life have a scarred and often disfigured face. All too often she then will have to cope with social isolation and ostracism which further undermines her self-esteem and confidence. She'll probably have great difficulty in finding work and if unmarried will have little chance of finding a husband. So the trauma is not only physical but psychological and social. Acid violence is a fundamental breach of human rights⁶.

1.7. Violence Against Women:

Violence against women is a common occurrence in most societies whether the violence is physical or mental. In South Asia it is a daily and often deadly fact of life for millions of women and girls. Women and girls are generally looked down upon, trapped within cultural framework, molded by rigid

from the women.s perspective. South Asian women suffer multiple forms of violence including domestic violence, rape, dowry deaths, sexual harassment, suicide, forced marriage, trafficking and other psychological and financial oppression. Violence against women has become one of the most visible social issues in this region.

As a South Asian country, Bangladesh is no different from its neighbors. Violence against women is amongst the most serious threats to overall development and progress in Bangladesh. Widespread violence and repression in numerous forms puts women's lives at risk in almost all parts of the country. This is further compounded by the gender bias against women in the society. Before discussing the nature and extent of violence against women it is important to focus on the general socio-economic and legal rights of women in Bangladesh.

The following data has been taken from 22 police stations in the capital city over the last three years⁷.

Reported Incidents of Violence Against Women

Forms of violence	Year			Total
	2001-2002	2002-2003	2003-2004	
Rape	228	281	291	800
Sexual Harassment	74	87	136	297
Abduction	262	380	425	1067
Dowry	274	381	451	1106
Child Trafficking	31	36	38	105
Woman Trafficking	25	29	67	121
Burn	16	20	22	58
Ransom	35	25	47	107
Total	945	1239	1477	3661

The objective of this study was to analyze some case studies to find out the reasons for acid attacks, and the application of acid control act and the result of its application, recommendations for implementation of acid control acid and to estimate which age groups are more vulnerable for acid attacks.

2.0. METHODOLOGY

2.1. Study Design:

The study design was descriptive observational type of case study that was conducted in Acid Survivors Foundation (ASF). The case design is appropriate for the study because: acid burns are relatively few in number, few participants are found who are interested to participate in the research, many acid victims do not want to open themselves up to the outside, it is not possible to take a large sample because there is a limitation of time and money.

2.2. Study Population

The study population consisted of acid victims belonging to different educational, occupational and socioeconomic background who were in the Acid Survivors Foundation (ASF).

2.3. Sampling And Sample Size

A sample of 20 acid victims were taken by convenience sampling technique.

2.4. Data Collection Instrument

The data collection tool was an interviewer administered questionnaire with items on socio-demographic characteristics, causes of acid violence, brief history of incidence, medical support and legal support for victims.

2.5. Data Collection Procedure And Ethical Issues

All data were collected from the interviewing of cases, reviewing of medical case report and annual report of Acid Survivors Foundation (ASF), a renown national non-government organization coordinating work to tackle this problem. The method which was applied to collect information was face to face interview and some information was collected by reviewing medical reports of the cases. Prior to data collection, the objectives of the study were explained in understandable language to the study participants and their written informed consent were obtained.

2.6. Data Management And Analysis

After collection of data, all data were entered into computer. The data was analyzed by WINDOWS 2000 and SPSS program.

3.0. RESULT:

The questionnaire was answered by 20 acid victims women age ranging from 10 to 35 yrs. Their socio-demographic characteristics and history of acid violence are shown in table 1 & table 2. The association between age and causes of acid violence are shown in table 3.

Table1: Percentage Distribution of Acid Victims By Socio-demographic Characteristics (n=20)

<i>Socio-demographic characteristics</i>	<i>Frequency</i>	<i>Percentage</i>
Age in years		
14-Oct	7	35
15-19	6	30
20-24	3	15
25-29	2	10
30+	2	10
Total	20	100

Mean± SD(years) : 18.35 ± 6.67 Range (years) : 10-35		
Marital Status		
Married	7	35
Unmarried	13	65
Total	20	100
Occupation		
Student	13	65
Housewife	7	35
Total	20	100

Among 20 acid victims, the mean ± SD of age in years is 18.35 ± 6.67 ranging from 10 to 35 years. Most of the acid victims (35%) were in the age group 10-14 years followed by 15-19 years 6 (30%) and least of the victims 2 (10%) were in the 25-29 and 30+ age group. Marital status of the acid victims revealed that majority of victims (65%) were unmarried followed by 35% were married. Among 20 acid victims, the majority of victims (65%) were students followed by 35% were housewives.

Table 2: Percentage Distribution of The Causes, Reporting To The Police Station and Arrest of Perpetrators (n=20)

<i>History of acid violence</i>	<i>Frequency</i>	<i>Percentage</i>
Causes of Acid Violence		
Dowry	1	5
Marital dispute	1	5
Family dispute	2	10
Land/property/money dispute	6	30
Refusal of love/marriage/sex	10	50
Total	20	100
Case filed at police station		
Yes	20	100
No	0	0
Total	20	100
Perpetrators arrested		
Yes	13	65
No	7	35
Total	20	100

The causes of acid violence revealed that 50% cases occurred due to refusal of love/marriage/sex followed by 30% due to land/property/money dispute and only 5% cases occurred due to dowry and marital dispute. Out of 20 acid victims 100% cases were filed at the police station but perpetrators were arrested in case of 65% cases and 35% were not arrested. Out of 65% cases, only 10% perpetrators were sentenced.

Table 3: Percentage Distribution of Acid Victims By Age & Causes of Acid Violence (n=20)

<i>Causes of acid violence</i>	<i>Age of acid victims in year</i>										<i>Total</i>	
	14-Oct		15-19		20-24		25-29		30+		No.	%
	No.	%	No.	%	No.	%	No.	%	No.	%		
Dowry	0	0	0	0	0	0	1	50	0	0	1	5
Marital dispute	0	0	0	0	1	33.3	0	0	0	0	1	5
Family dispute	1	14.3	0	0	0	0	1	50	0	0	2	10
Land/property/money dispute	1	14.3	1	16.7	2	66.7	0	0	2	100	6	30
Refusal of love/marriage/sex	5	71.4	5	83.3	0	0	0	0	0	0	10	50
Total	7	100	6	100	3	100	2	100	2	100	20	100

The acid victims, age group 10-14 yrs were mostly affected by acid violence due to refusal of love/marriage/sex (71.4%). The age group 15-19 yrs were also affected due to refusal of love/marriage/sex (83.3%) and the age group 20-24 yrs were due to land/property/money dispute (66.7%).

4.0. DISCUSSION:

Acid throwing is an extreme form of violence where the majority of throwers are men and the majority of victims are women. Acid is a corrosive substance that can burn holes in wood and corrode metals. Bangladesh is not the only country, where acid attacks are reported. Acid violence occurs in Pakistan, India, China, Malaysia, Nigeria, Cambodia and Uganda. Unfortunately in Bangladesh has the world-wide highest rate of reported acid violence cases. According to estimations, there are more than 1900 acid survivors in Bangladesh today. In other respects the situation in Bangladesh regarding acid violence differs from other countries: The Bangladesh Government is publicly acknowledging the problem and is taking legislative action to combat it. Even if the law enforcement is not always satisfactory, this is a major step forward. The majority of the victims are women. However, in their hate and rage, the perpetrators put up with the fact of seriously injuring or killing even small children, who happen to sleep beside their target. Acid violence is motivated by a number of reasons. The highest number of attacks occurred over land and family disputes, as retaliation or revenge for filing legal cases or police complaints. Around 20% to 30% of the cases are instigated by patriarchal violence, such as refusal of marriage proposals, sexual advances and dowry demands. Furthermore, in cases of land or family disputes it is mainly the women and children, who are targeted⁸.

The acid attack leaves the survivors traumatized, disfigured and often disabled. Socially excluded and economically vulnerable. It changes their lives dramatically and forever. Acid survivors require

intensive and long term medical treatment, including several surgeries to save their lives or vital organs. Coming from predominantly poor families survivors are usually unable to pay the costs of this highly specialized medical treatment. Furthermore, during the lengthy recovery the survivors have to stop their education or work. Even beyond this period many are not able to get back to their previous educational institutions or work due to disfigurement and physical disability. Unmarried women attacked with acid are unlikely to be able to marry. This consequence is particularly harsh in the context of Bangladesh where women still gain full social acceptance only with marriage and motherhood. Therefore, following the medical treatment, survivors need rehabilitation to continue their education or develop alternative livelihood options. Despite of the recent enactment of new laws to combat acid violence, it is estimated that only 10% of the attackers are ever brought to trial. Impoverishment and general lack of legal knowledge obstructs survivors from going to court⁹. This study reported that about 100% cases were filed at the police station. Moreover, the legal process is time consuming and inefficiencies of the legal system makes it difficult to gain legal justice. For the most part, perpetrators of acid violence go unpunished, while the survivors have to live with the devastating effects of their crime for the rest of their lives⁹. This study also found that perpetrators of acid violence were arrested in case of 65% cases and 35% were not arrested. Out of 65% cases, only 10% perpetrators were sentenced.

In 2004, Acid Survivors Foundation recorded 266 incidents of acid violence. During these attacks 322 persons were injured. Of these 57% were women. The number of attacks reached a peak in 2002 with a new attack being recorded almost every day. Since 2003 there has been a downward trend in attacks. This trend continued in n 2004 with attacks down by 21%.

The number of women and girls attacked with acid is more than 2 ½ times higher than the number of men and boys. One quarter (25.7%) of the total attacked persons, are adult women between 25 and 34 years old. The second largest age group are women between 35 and 44 years of age (16.1%). Girls between the age of 13 and 18 years old constitute the third largest age group¹⁰. It is assumed that the majority of these girls are directly targeted by the acid thrower. This study found that most of the acid victims (35%) were in the age group 10-14 years followed by 15-19 years 6 (30%) and least of the victims 2 (10%) were in the 25-29 and 30+ age group.

Survivors, their families and friends have also faced serious difficulties in attaining legal recourse. Their poverty and ignorance of the (overloaded and inefficient) legal system combined with unsympathetic or corrupt officials have led to poor results from the legal system. Laws exist to combat acid violence but are ineffective. The throwers and their families are often able to subvert legal proceedings or escape scot-free¹¹.

Acid throwing is a vicious form of violence against women. This differs from one society to another. Acid throwing is a particularly vicious and damaging form of violence against women in Bangladesh. There are cases of acid throwing in other countries but these are isolated incidents, nowhere near the number of attacks that occur in Bangladesh. When acid is thrown on a person, the results are horrific. Nitric or Sulphuric Acid has a catastrophic effect on the human flesh. It causes the skin tissue to melt, often exposing the bones below the flesh, sometimes even dissolving the bone. When acid attacks the eyes, it damages these vital organs permanently. Many acid attack survivors have lost the use of one or both eyes. The victim is traumatized physically, psychologically and socially. An acid attack on your body would dramatically change your life. Most survivors of an acid attack are forced to give up their education, their occupation and other important activities in their lives. This is because recovering from the trauma takes up most of their time and because the disfigurement they have to bear debilitates and handicaps them in every conceivable way¹². This study reported that the most affected part of women were face, eye, ear, nose, chest and hand.

The attack initially removes survivors' ability to work or study. Following treatment, survivors also need rehabilitation to continue with education or develop livelihoods through training, credit or a grant. Survivors also suffer from severe emotional and psychological trauma for which they need support. Not only as victims of extreme violence but also since the gross disfigurement and frequent disability left by acid attacks makes it impossible for unmarried survivors to marry and have a family. Even married survivors face much greater difficulty in being a full part of their community and wider society. This consequence is particularly harsh in the context of Bangladesh where women in particular only gain a full emotional and social life from marriage and parenthood and where the disfigured and disabled are marginalized¹³. The scars left by acid are not just skin deep- victims are most often faced with social isolation and ostracisation that further damages their self esteem, self-confidence and seriously undermines their professional and personal future. Women who have survived acid attacks have great difficulty in finding work and if unmarried, as many victims tend to be, they have very little chance of ever getting married, which in a country like Bangladesh is socially isolating¹⁴. This study found that majority of acid victims (65%) were unmarried followed by 35% were married. This study also shown that the majority of victims (65%) were students followed by 35% were housewives.

The victims are attacked for many reasons. In some cases, the attack takes place because a young girl or woman has spurned the sexual advances of a male or has rejected a proposal of marriage. These attacks are often the result of family or land disputes, dowry demands or a desire for revenge. Reasons for acid attacks during the years, the highest rate of occurrence took place over Land Disputes and Family dispute, the next highest rate of these brutal incidents are due to refusal of relationship/sex throughout the country.

In 2004, the highest rate of attacks took place over land & property conflicts (45%), followed by attacks due to refusal of marriage, romance or sex (15%). Around 9% of the attacks were motivated by family disputes, another 9% by marital disputes. Conflicts over dowry demands count for 6% of the acid attacks. In 2005 up to September 43.5% acid attacks were due to land/property/money dispute followed by 18.18% due to refusal/rejection of love/marriage/sex and 12.91% due to marital dispute. 11% cases did not know why they affected. 51.6% acid victims were women¹⁵. The case studies shown that women were attacked for a number of reasons: refusal of love/marriage/sex, intra-family disputes over land/property/money, family dispute, marital dispute and dowry-related issues. The study also found that 50% acid violence occurred due to refusal of love/marriage/sex followed by 30% due to land/property/money dispute and only 5% cases occurred due to dowry and marital dispute.

The maximum sentence of acid throwing is death penalty and those who assist to commit the crime will receive the same punishment as the perpetrator. This study shown that in spite of the new laws the conviction rate of acid violence crimes remains very low. Only 10% of the acid throwers are sentenced. Almost all convicted persons appeal to the High Court. This appeal takes five to six years. The low conviction rate is a result of different factors: In most cases, the acid victim is poor, illiterate and inexperienced to handle legal matters. In addition, many survivors experienced the local police as ineffective and corrupt and are therefore reluctant to seek legal redress. They feel that the investigating police or the public prosecutor are usually not sensitive to the victim's situation and open to compromise the case with the perpetrators family. During the trial, many witnesses feel threatened or are bribed by the acid throwers and their families and restrain from testifying. Many experts are unwilling to witness, as their loss of income due to long waiting hours and frequent postpones of trials is not compensated. Moreover lack of evidence in proving the case causes serious difficulties.

5.0. CONCLUSION AND RECOMMENDATION:

Conclusion:

Acid violence not only threatens the health of the victims but also it has a devastating long term effect on their economic and social life. Most survivors have to cope with a dramatic change in their life. Their future plans and prospects, their long cherished dreams are destroyed. The attack changes their life plans forever. Due to lengthy recovery or permanent disability, the survivors have to interrupt their education or drop out for ever. Disabled, disfigured survivors often face social isolation, which is damaging their self-esteem and effecting their economic opportunities. In a society where the beauty of a woman is her capital, an unmarried woman disfigured by an acid attack is unlikely to marry again. This consequence is particularly harsh in Bangladesh, in a society where women still gain full social acceptance only with marriage and motherhood, and where grown-up children are usually the only economic source of security in old-age . Social awareness, economical and psychological support, rehabilitation, and strict enforcement of laws are key to combat acid violence in Bangladesh.

Recommendation:

Violence against women is a global phenomenon depending on the level of development or on the level of affluence of the society, but varies in terms of severity and manifestations. Among the different violence against women, acid throwing is a gross violation of the human rights of women. With the recognition of women's unpaid contribution to the economy and the need to incorporate women's perspectives in development planning, women's issues were gradually placed in the forefront of decision-making procedures.

Along with the changes in the concept of women's status world wide, the society of Bangladesh started to feel the impact of change. Several laws have been enacted with aim to improve women's lot, but seldom have the reforms in these laws helped to serve women's cause.

Any recommendations relating to gender-based violence and law and order should be a concerted effort to combat both law and order situation and gender-based violence.

At the decision making level, the government should undertake several concrete measures, along with strict implementation of laws to protect Women and children's security and improve the condition of law and order situation.

1. The government should take up measures to appoint two separate principal persons, one to oversee the law and order situation and another to oversee the issue of acid violence. The persons chosen, should have no political affiliation. Their duties should include collecting information on existing law and order situation and incidences of acid violence on monthly basis; identifying the general pattern and trends of incidents; identifying the sources of procurement of illegal acid in the country and suggesting separate measures to combat each of the issues. The offices of principal persons should assist in forming a "Data Bank on Acid Violence" and another "Data Bank on Law and Order Situation" at the national level with analysis and description of events. The offices should publish monthly data of the collected information in the mass media, along with the full socio-economic account of both the victim and the accused. But they should do so without disclosing the victim's identification in both cases and people affected by deteriorating condition of law and order. The follow-ups of each and every incident should be published accordingly.

2. The government should set up a co-ordination committee, comprising members of the civil society, human rights activists, legal activists and others, to assist the office of the assigned persons to oversee overall activities and monitor the general situation.

3. The government should also take measures to decentralize administration and ensure the independence of judiciary, to establish public accountability of all components of law enforcing agencies.

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4. Women's issues, particularly gender-based violence should be incorporated in the high school level of study to remove gender biases from a young age. The Education Board should eliminate role stereotypes from textbooks and change the traditional role models.
 5. The government, co-ordinating with NGOs should set up a "Cell to Protect Specially Women against Acid Violence" at the grassroots level to collect and disseminate information; initiate gender-sensitive programmes to raise awareness on the issue and help eradicate acid violence against women and children.
 6. Economic independence is a necessary precondition for self-reliance. Therefore, self- sustaining and self-generating economic activities targeted towards women should be and must be encouraged by the government. The government should make legal aid available to all-from rural to urban area; provide economic assistance to the victim where necessary and ensure speedy free, and fair trial of the cases.
 7. There should be a Cell for Protecting Women against acid Violence at every police station where cases of acid violence against women can be reported. Such a Cell can also assist the work of the office of the assigned persons.
 8. The victims of gender-based violence should be provided immediate medical facilities and treated by female medical staffs.
 9. Counseling and registration of marriages should be ensured and supervised thoroughly by the governmental authority. Active cell to be set up especially in rural areas to monitor incidences of dowry related violence.
 10. There should develop a community protection mechanism for women and children and a mechanism to encounter illegal activities taking place in the community. The elderly and learned people of the community should take up the responsibility to manage the affairs of the community. Such a mechanism should be totally free from any political affiliation.
 11. The community should collect information on gender-based violence taking place in the community and maintain liaison between each community and the offices of both the assigned persons can interact with each other to improve law and order situation and curb gender-based violence.
 12. There should be a women's forum in the community to look after women's issues and specially incidences of violence against women in the community.

Specific Recommendation For the Police Force

The government should take some immediate measures to restore the faith and confidence of the general

public in the law-enforcing agency, especially the police. In this context the followings measures can be pursued.

1. Students with good academic background should be encouraged and given preference during recruitment to the police force.
2. The potential candidates for police force should have impeccable record.
3. The police force must be disjointed from vested interests of the government sectors. Police force must be accountable to public. The members of civil society, including leading authors, poets, university teachers, and local community- all should be involved in the recruitment process.

For Women Activists and Human Rights Organizations

Women and human rights activists should act as "watch dogs" to monitor the overall situation; prepare their own reports regarding the issues and present it to the offices of the assigned persons and suggest measures that would assist to improve the existing situation.

For the Victims

The traditional attitude of society regarding the victims of violence should be changed through gender-sensitive programs and in this respect the mass media has a significant role to play. The victims must be encouraged to "break the silence" of violence perpetrated against them. The family of the victims must immediately assist the victim to overcome the situation. The victims must be assisted and supported mentally, physically and socially to rebuild their lives, so that they can live normal lives in the society with their families. The acid victims should participate in talk shows, in interviews, in health program, in seminars and share their experience and their recommendation and suggestions must be given priority for dealing with this heinous act against women.

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Risk Management Priorities for Projects in Saudi Arabia: Identifying Project Risk Sources and Potential Consequences

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ABSTRACT

This paper investigates potential risk sources for projects in Saudi Arabia through different perspective of owners, and contractors, as well as consultant in order to understand the risk contributors and be able to manage such risk. Therefore, we identify risk sources through literature review, preparing survey questionnaire, collecting and analyzing data, and finally draw a clear picture of risk priorities in projects for Saudi Arabia.

Responses from 269 participants were received, among which 23 discarded due to not complete information and the rest of 246 participants were analyzed, summarized and reported for each type of projects objectives in terms of cost, time, quality, and environment, as well as safety. In order to understand different perspectives of projects owners, contractors, and consultants we reanalyzed responses to measure the significance score index for each risk sources. 25 participants were for owner, 87 for contractors, 29 for consultants, and 33 for participants without specifying their roles in projects.

It is clear that there are differences in risk significance index for each risk sources for different project stakeholders. Such differences might shift available resources to mitigate their consequences. Therefore, a consensus between stakeholders should be established early in project planning process through having quick survey to realize the most important risk contributors and be able to manage them accordingly with minimal impact on cost, time, quality, and safety, as well as environment.

keywords: Project risk management, project risk significance index, project risk priorities

1. INTRODUCTION

Risk is perceived as the potential for unwanted or negative consequences of an event or activity, a combination of hazard and exposure. Recent researches tends to emphasize the two-edged nature of risks, such as a threat and a challenge, the chance of something happening that will have an impact on objectives; may have a positive or negative impact, combination of the probability or frequency of occurrence of a defined threat or opportunity and the magnitude of the consequences of the occurrence. This paper examines mainly the negative impacts of risks inherent in projects through a combined consideration of the likelihood of occurrence and the magnitude of consequence in Saudi Arabia.

Risk management is 'a system which aims to identify and quantify all risks to which the business or

project is exposed so that a conscious decision can be taken on how to manage the risks' (Flanagan R, Norman, 1993). PMBOK included risk management as one of the nine focuses in project management and described it as 'the processes concerned with conducting risk management planning, identification, analysis, responses, and monitoring and control on a project'. AS/NZS 4360 defined risk management as 'the culture, processes and structures that are directed towards realizing potential opportunities whilst managing adverse effects'. Contractors and consultants may play major roles in identifying, analyzing, mitigating, and controlling project risks, but project risk management is not a function that the owner can completely delegate to contractors or to consultants with impunity. All projects experience some degree of uncertainty, and some uncertainties can create risks to achieving the project objectives. Project managers are inherently motivated to achieve the intended project goals and meet the project objective in terms of time, cost, quality, and safety, as well as environment. Therefore they are motivated to manage project risks effectively through identifying and prioritizing risk sources to be able to have proper mitigation measures to prevent, reduce, and compensate human and financial losses. Flyvbjerg (2002) has argued that there are times, especially in large projects, when project managers are motivated to obscure or hide the risks inherent in a project. Uncertainty, as it relates to project performance, cost, quality, and duration, comes from a lack of knowledge about the future. It is neither objective nor measurable but rather based on subjective assessments, which can differ between observers (owner, contractor, consultant). Managers must therefore make decisions in an uncertain world and, in the absence of good historical data-bases, subjective probability estimates are the only available measures of uncertainty. Projects continually face new risks, which must be identified, analyzed, and understood in order to develop a framework both for selecting the right projects to execute and for successfully executing them. Thus project owners, sponsors, and managers are increasingly concerned with ways to analyze risks and to mitigate them. March and Shapira (1987) observed risks, on the basis of the following general characteristics:

- Managers typically define risk as their exposure to loss.
- Managers aren't necessarily interested in reducing project risks to a single number. Instead, risks are considered multidimensional with the maximum exposure considered for each risk dimension.
- Managers are more likely to take risky actions when their jobs are threatened than when they feel safe. The risks taken on a project are relative to the alternative options and opportunities available. For example, contractors will take more risks (such as submitting very low bids to buy jobs) when business is bad and their survival is under threat than they are willing to take when they have ample backlogs.

Studies of projects with low and high degrees of uncertainty (see, e.g., Shenhar, 2001) show that as uncertainty increases there is also an increased likelihood of the following:

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- Increased project budgets,
 - Increased project duration,
 - Increased planning effort,
 - Increased number of activities in the planning network,
 - Increased number of design cycles,
 - Increased number of design reviews,
 - Delayed final design,
 - Increased need for exchange of information outside of formal meetings and documentation,
 - Increased management attention and effort (probabilistic risk assessment, risk mitigation),
 - Increased systems engineering effort, and
 - Increased quality management effort.

Alexopoulos et al. (2009) stated that decision makers perceive risks differently in various situations, which is affected by factors such as early experience, education background, personal beliefs, and culture. Those subjective perceptions cause variations in decision making, making it impossible for people to make correct decision in all the situations in pursuit of maximum expected value. Wang, J, Yuan, H (2010) studied the factors affecting contractors' risk attitudes in construction projects in China and the found that the ranking of important factors affecting contractors' risk attitudes are the following of importance: Consequences of decision making, engineering experience, completeness of project information, sensitivity to external information, decision motivation, professional knowledge, education background, scope of knowledge, boldness, judgment ability, company's economic strength, social experience, values, interest in the engineering, desire for decision objectives, external economic environment.

Contractors' risk attitudes are influenced and determined by many factors in construction practice. It is neither practical nor necessary to identify and understand all related factors for minimizing their influence on contractors' risk attitudes. Lu et al. (2008) presents that a smarter way is to identify some critical factors to help contractors to be more focused, through which the usage of limited resources such as money, manpower, time, and management efforts can be maximized. Santrock (2007) stated that we carry values with us that influence our thoughts, feelings, and actions, but each individual possesses a unique conception of values. It is the unique characteristic of values that makes contractors' risk attitudes different. For instance, contractors might tend to take risks if extra economic benefits could be obtained by successfully addressing the risk problems, while those who are more conservative might tend to pursue the success accomplishments of project objectives. Shen et. al. (2006) conducted a study to understand the role of public and private partnerships to manage risks in public sector projects in

Hong Kong. In this study, it is found that allocation of site acquisition risk and legal and policy risks to the public sector is more effective while private sector could effectively allocate the design and construction risks, operation risks and industrial action risk to the private sector. Also, development risks, market risks, financial risks and force majeure could be shared effectively between the two partners. Shen and Xiang (2002) studies suggest that the tradition of cost and time overruns, poor safety performance, poor quality and environmental performance in delivering public sector project remain to large extent unchanged. Moreover, Flyvbjerg et al. (2002) examined 258 large transport infrastructure projects covering 20 countries, and they found that cost overruns occurred in almost 90% of the projects examined, with the highest cost overruns of 86% and 28% on average.

A number of studies have been undertaken worldwide to identify the risks that affect the performance of public sector projects for example, Arditi et. al (1985) . According to these studies, risks affecting public sector projects can be grouped into the following major categories:

- **Project-related risks:** These risks include cost and time overruns, poor contract management, contractual disputes, delays of tendering and selection procedures, poor communication between project parties.
- **Government-related risks:** These risks consist of inadequate approved project budgets, delays in obtaining permissions, changes in Government regulations and laws, lack of project controls, administrative interference.
- **Client-related risks:** These risks include inadequate project budgets, poor project brief, variations in project specifications, delays in the settlement of contractor's claims, lack of project control.
- **Design-related risks:** These risks represent inadequate soil investigation, delays in design, ambiguities and inconsistencies in design and design changes.
- **Contractor-related risks:** These risks include inadequate estimates, financial difficulties, lack of experience, poor management, difficult in controlling nominated subcontractors.
- **Consultant-related risks:** These risks represent lack of experience, performance delays, and poor communication with other project parties.
- **Market-related risks:** These risks include increase in wages, shortages of technical personnel,

In a survey to understand management perspectives of the state of workplace health and safety practices in Kenya Mbakaya et. al. (1999) found that most respondents (70%) were satisfied with their work safety conditions, only 37% said their workplaces were annually audited by labor inspectors while 45% said injured workers were not treated well by management. Many workplaces (65%) violated the mandatory legal requirement on the establishment of health and safety committees. Many approaches

have been suggested in the literature for classifying risks. Perry and Hayes (1985) presented a list of factors extracted from several sources which were divided in terms of risks retainable by contractors, consultants and clients. Flanagan and Norman (1993) suggested three ways of classifying risk: by identifying the consequence, type and impact of risk. Chapman (2001) grouped risks into four subsets: environment, industry, client and project. Of the 58 identified risks associated with Sino-Foreign construction joint ventures, Shen et al. (2001) categorized them into six groups in accordance with the nature of the risks, i.e. financial, legal, management, market, policy and political, as well as technical risks. In this paper, risks were grouped with reference to Zou et. al. (2007) method in order to study risks from the project stakeholder perspectives. Kanagary (1995) conducted a study to identify risks within the top 100 large USA construction contractors. In this study respondent were asked to identify the importance of risks associated with construction from the owner's and contractor's perspective. Also, they were asked to place these risks into three allocations. Allocated to the owner, construction contractor, or shared between the two parties.

In our research we investigated perspectives in terms of risk likelihood and magnitude which could affect the potential consequences from identified risks. An example of low likelihood with high magnitude events is nuclear facility accident. In which it has low probability of occurrences but when it occurs it could cause high human and monetary losses. On the other hand, conventional power plant facilities might has lower magnitude of risk through exposing human and environment to hazardous gases with high likelihood of occurrences that could be on daily effects. Both events could result in the same level of losses over long time of exposure.

Some risks, once identified, can easily be eliminated or reduced. However, most risks are much more difficult to mitigate, particularly high-impact low-probability risks. Therefore, risk mitigation and management need to be long-term efforts by project managers throughout the project. Some of the options for risk mitigation are: Risk transfer and contracting, risk buffering, risk avoidance, risk control, and risk assumption. Most organizations implement strategies and plans to achieve their goals and objectives through projects. Projects failure to achieve predefined objectives in terms of time, cost, quality, and safety, as well as environment force public and private organization to shut down their operations and run out of business. Therefore, it is important to understand what the main project risk sources contributors and shed light on them so project stakeholders such as project directors, project executives, project suppliers and others be able to manage them to a degree project objectives could be met effectively and efficiently. Different project stakeholders such as owner, contractor, and consultant could have different perspectives on risk priorities which discard their efforts to manage them. Therefore, in this research we identified the main risk contributors in terms of likelihood and magnitude, as well as consequences and be able to rank them in order of importance. Moreover, we identified the main risk contributors from point view of owner, consultant, and contractor.

2. RESEARCH OBJECTIVES

The objective of this research is to investigate different perspectives for project risks in Saudi Arabia. In particular, the research will:

1. Present the main risk contributors which could prevent project from achieving predefined objectives. These risk are identified from cost, time, quality, safety, and environment sources.
2. Measure significance risk index for each risk source in order to priorities risk sources for each risk group and rank them accordingly to small, moderate, large potential consequences
3. Understand different perspectives for risk priorities from the standpoint of projects' owners, consultants, and contractors.

3. RESEARCH SCOPE AND LIMITATIONS

The aim of this research is to identify risk management priorities for projects in Saudi Arabia. Therefore, the study will investigate different risk sources and classify them after estimating risk index for each risk sources from different perspectives or owners, consultants, and contractors. However, the research has some limitations, such as: It will not study different perspectives for different types of projects such as infrastructure, housing, public assets and commercial buildings. Also, it will not analyze different perspective within the same role classification. i.e., within contractors the study will not analyze the results based on their company size or classification. Moreover, this research will not make analysis based on project ownership such as public or private one.

4. SIGNIFICANCE OF THIS STUDY

Projects fail to achieve their main objectives due to different reasons that are related to time, cost, quality, and safety, as well as environment. Identifying and priorities risk sources from different perspectives such as owner, contractor, and consultant enable project owners to draw clear picture to secure their future project investment successfully. Risk assessment is the first step toward risk management. Since sometimes, we are not able to prevent or reduce project risk due to lack of understanding the potential project risk consequences. Project risks consequences come from two elements. The first is the risk likelihood, i.e., how likely the risk could occur which could be expressed as high, low or moderate. The second one is the risk magnitude, i.e. how large is it to have such risk sources. This magnitude could be related to the size of business interruption that prevent achieving project objectives. Therefore, this research will facilitate project successes through guiding future project stakeholders toward the main risk contributors and be able to manage them.

5. RESEARCH METHODOLOGY

The research methodology will include the following steps:

Step one: A comprehensive literature review of the available work reported on risk management, allocation of risks and the importance of these risks.

Step two: Definition of important risk parameters and categories related to risk allocation, risk importance and effects of risks on projects.

Step three: Design of a questionnaire related to the allocation of risks, importance and effects of these risks.

Step four: Data was collected and compiled

Step Five: Collected data was analyzed

Step six: Results from the analyzed data were summarized and presented

Step seven: Conclusion of the research, recommendations and suggestions for further studies were incorporated.

6. DESIGN OF QUESTIONNAIRE

The questionnaire was designed to be distributed to bilingual respondents in both English and Arabic. It starts with greeting participants and explaining the reasons behind the survey and it's for scientific purpose only and the content will not disclosed to other party.

Section A of the questionnaire asked for general information about respondents to know their type of job or position, educational background, years of work experience and types of projects that they are currently involved in such as: infrastructure, housing, public assets and commercial buildings.

Section B of the questionnaire ask question to see the key risks according to iIndividual project objectives. These objectives help project owners to complete project according to their expectations in terms of time, cost, quality, and safety, as well as environment. The following section contains the items that will be analyzed for each project objective from different perspectives of project owner, contractors, and consultants.

7. SAMPLE SURVEY

In this research we are trying to understand the main risk contributors for projects in Saudi Arabia from different perspectives of owner, contractor, and consultant. Therefore, choosing a sample size was critical to be able to reach the right one and get better representation. Zou et. al (2007) used a sample size of 177 construction practitioners in China to understand key risks in construction projects in China. In this research a response rate of 46% with total 83 responses that are used for analysis. In this research, we are trying to understand different risk sources for diverse kinds of projects from various project roles such as owner, consultant and contractor. Therefore, we decide to have sample size of 500 that contains different spectrum of research interest. 269 responses were received but 23 of them were identified as invalid due to much incomplete answers. 246 responses represent a valid response rate of 49%, which is acceptable according to Moser and Kalton's assertion.

8. DATA ANALYSIS AND SCORING

The survey feedback includes three groups of data: The likelihood of occurrences of each risk, and its magnitude of consequences, as well as potential effects in terms of owners, contractors, and consultants.

The three point scales for the likelihood α (highly, moderate, low) and the consequences β (high magnitude, medium magnitude, low magnitude).

These point scales need to be converted into numerical scales. Zou et al. (2007) used a value of 1 for high, 0.5 for medium, and 0.1 for low. In our research we will use a value of 3 for high, 2 for medium, and 1 for low as shown in Table 1. The risk index for each hazard is calculated through equation (1)

$$r_{ij} = \alpha_{ij} \beta_{ij} / 9 \quad (1)$$

Where r_{ij} = Significance score assessed by respondent j for the impact of risk i , i = ordinal number of risk, $i \in (1, m)$; m = total number of risks; j = ordinal number of valid feedback to risk i , $j \in (1, n)$; n = total number of valid feedbacks to risk i ; α_{ij} = likelihood of occurrence of risk i , assessed by respondent j ; β_{ij} = consequence of risk i assessed by respondent j .

The average score for each risk considering its significance from the perspective of stakeholders can be calculated through equation (2). This average score is called the risk significance index score which will be used to rank among all hazards.

$$R_i = \frac{\sum_{j=1}^n r_{ij}}{n} \quad (2)$$

Where R_i = significance index score for hazard i . Risks are ranked in accordance with their significance index (R_i) for the project objectives that are based on different viewpoint from stakeholders such as owner, consultants, contractors, , and others. It is important to mention that the hazards which have been identified in this study have been taken from stakeholders' perspective and not from scientific findings. As shown in Table 1 the maximum score for consequences will be 9 and when we divide it by 9 the maximum will be 1. Therefore, the maximum number for risk index for any risk contributors will be 1. Significant risk index from 0.333 to 0.666 will be moderate ones. Less than 0.333 low and greater than 0.666 is high.

Likelihood of Occurrence α	High (3)	3	6	9
	Moderate (2)	2	4	6
	Low (1)	1	2	3
		Low (1)	Moderate(2)	High(3)
		Consequences β		

Table 1 Risk Screening Based on Impact and Likelihood

9. STUDY SAMPLE

Our sample contains 25 responses as owner, 87 responses as contractor, 59 responses as consultant, 42 responses for other with 33 responses missing without identifying their role within projects. Percentages for each category are shown in Table 2, below.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Owner	25	10.2	11.7	11.7
Contractor	87	35.4	40.8	52.6
Consultant	59	24	27.7	80.3
Other	42	17.1	19.7	100
Total	213	86.6	100	
Missing System	33	13.4		
Total	246	100		

Table 2 Role within project for sample

In our sample 70.7% hold bachelor degree and 9.3% hold masters degree with chances that had chances to study risk related issues and make them familiar with project risks. Other percentages are shown in Table 3, below.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Diploma	39	15.9	16.2	16.2
Bachelor	174	70.7	72.2	88.4
Masters	23	9.3	9.5	97.9
Doctorate	5	2	2.1	100
Total	241	98	100	
Missing System	5	2		
Total	246	100		

Table 3 Educational background of sample

In the study sample 75.9% has an experience more than 5 years as shown in Table 4. and 39.4% were involved in public assets and commercial building such as shown in Table 5.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 5 years	59	24	24.1	24.1
5-10 years	76	30.9	31	55.1
10-15 years	48	19.5	19.6	74.7
More than 15 years	62	25.2	25.3	100
Total	245	99.6	100	
Missing System	1	0.4		
Total	246	100		

Table 4 Number of years of work experience for sample

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Infrastructure	66	26.8	27.2	27.2
Housing	80	32.5	32.9	60.1
Public assets and commercial buildings	97	39.4	39.9	100
Total	243	98.8	100	
MissingSystem	3	1.2		
Total	246	100		

Table 5 Types of projects they are currently involved

10. RESULTS OF RISK SOURCES

Previous researchers addressed project risk management from different perspectives. In this research we will classify risk results in terms of the following risk sources:

Project cost overrun risks include: inaccurate cost budget; price escalation of material and material-availability uncertainties; labour-market and labour cost increase; supplier or subcontractors' default; unpredictable weather; fluctuation in currency and interest rates; excessive interface on project management; political instability, corruption and unfamiliarity with local regulations.

Project time delay risks include: poor project scope definition; project complexity; inadequate planning; inappropriate project schedule; design variations; inaccurate engineering estimate; inaccuracy of material estimate; material and equipment shortage; long lead-time items; shortage of skilled labour; poor labour productivity; unpredictable weather conditions.

Project quality risks include: iterative cycles resulting from unanticipated errors and changes; problems due to inappropriate design; lack of appropriate design check; time availability problems; non-availability of experienced design personnel; reduced tender times; reduction in design fees, poor workmanship, use of sub-standard materials, not following specifications or standards, inappropriate construction processes.

Project safety risks include: lack of safety regulations and legislation; poor safety awareness of top management and project managers; reluctance to input resources to safety; lack of training; poor accident record keeping and reporting system; reckless operation; disorganized labour; poor site conditions, layout and space; severe weather conditions.

Project environmental sustainability risks include: direct environment risks such as dust, harmful gases, noises, solid and liquid wastes; and indirect environmental risks which are influenced by a project but are not necessarily a direct result of the project, such as the exposure of contaminated materials during the excavation of soil for footing.

10.1 Cost

The average score for cost risk was 0.50228 which could be classified with moderate potential consequences. The following were the most significant risk sources in order: Price inflation of construction materials, unavailability of sufficient amount of skilled labor, unavailability of sufficient professionals and managers, bureaucracy of government, contractors' poor management ability, suppliers' incompetency to delivery materials on time, inadequate safety measures or unsafe operations.

10.2 Time

The average score for cost risk was 0.525209 which could be classified with moderate potential consequences. It is clear that time related risk is larger than cost related ones. The following are the risk with the largest significant index in order: Price inflation of construction materials, unavailability of sufficient amount of skilled labor, bureaucracy of government, suppliers' incompetency to delivery materials on time, poor competency of labor, project funding problems, contractors' poor management ability.

10.3 Quality

Low management competency of subcontractors' significance index score was 0.612466 which could be classified as high even though the total risk index for quality of 0.448641 was less than that for cost and time. Other sources of quality related risks are the following: Poor competency of labor, contractors' poor management ability, price inflation of construction materials, unavailability of sufficient professionals and managers, tight project schedule, as shown in Table 4.8.

10.4 Environment

Significance index scores for cost related risks are shown in Table 4.9, below. The average score for cost risk was 0.5476 which could be classified with moderate potential consequences. The following were the most significant risk sources in order: Serious noise pollution caused by construction, serious air pollution due to construction activities, prosecution due unlawful disposal of construction waste, water pollution caused by construction, contractors' poor management ability

10.5 Safety

Inadequate safety measures or unsafe operations ranked number one in terms of significance score index and it was 0.6576 that could be considered high significant risk source. Significance index scores for safety were 0.5235. The most risk contributors were in order: Low management competency of subcontractors, Poor competency of labor, Unavailability of sufficient professionals and managers, Contractors' poor management ability.

11. RESULTS OF RISK STAKEHOLDERS

11.1 Owner

The owner thing that low management competency of subcontractors is the most quality risk contributor which has a significance risk index of 0.6889 followed by price inflation of construction materials with a significance risk index of 0.68. There were four risk sources ranked high score of potential risk consequences with a significance risk index greater than 0.666 and ten of them between 0.6 and 0.666. These risk sources along with their impact on project objective are in order: Low management competency of subcontractors (quality); price inflation of construction materials (cost); contractors' poor management ability (cost); unavailability of sufficient amount of skilled labor (cost); bureaucracy of government (time). Table 6 shows the owner average significance index scores for all risk sources from each category. In this table environmental issues were ranked the least significant and the safety issues were the most significant ones.

Cost		Time		Quality		Environment		Safety	
Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores
CR1	0.42	TR1	0.53	QR1	0.41	ER1	0.34	SR1	0.44
CR2	0.68	TR2	0.52	QR2	0.57	ER2	0.41	SR2	0.5
CR3	0.46	TR3	0.46	QR3	0.46	ER3	0.37	SR3	0.48
CR4	0.47	TR4	0.48	QR4	0.41	ER4	0.44	SR4	0.62
CR5	0.5	TR5	0.45	QR5	0.4	ER5	0.44	SR5	0.64
CR6	0.4	TR6	0.4	QR6	0.43	ER6	0.38	SR6	0.5
CR7	0.46	TR7	0.54	QR7	0.52	ER7	0.43	SR7	0.6
CR8	0.67	TR8	0.43	QR8	0.41	ER8	0.49	SR8	0.6
CR9	0.42	TR9	0.42	QR9	0.51	ER9	0.48	SR9	0.52
CR10	0.35	TR10	0.64	QR10	0.52	ER10	0.42		
CR11	0.61	TR11	0.61	QR11	0.61	ER11	0.51		
CR12	0.57	TR12	0.57	QR12	0.69	ER12	0.52		
CR13	0.67	TR13	0.58	QR13	0.51	ER13	0.52		
CR14	0.6	TR14	0.57			ER14	0.46		
CR15	0.45	TR15	0.52			ER15	0.56		
CR16	0.6	TR16	0.42			ER16	0.51		
CR17	0.5								
CR18	0.39								
Average	0.49		0.51		0.51		0.46		0.55

Table 6 Owner average Significance index scores for all risk sources

11.2 Contractor

Table 6 Owner average Significance index scores for all risk sources

In Table 7 we tried to show different significant risk index in terms of project objectives for contractors. It shown that only three risk sources get score higher than 0.60 for their significance index that could be classified as moderate one. These are related to quality (unavailability of sufficient amount of skilled labor), Safety (inadequate safety measures or unsafe operations), and cost (price inflation of construction materials)

Table 7 shows the owner average significance index scores for all risk sources from each category. In this table, environmental issues were ranked the least significant and the safety issues were the most significant ones. Owner sees that risks related to safety are more important than the contractors think.

Cost		Time		Quality		Environment		Safety	
Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores
CR1	0.42	TR1	0.44	QR1	0.38	ER1	0.33	SR1	0.48
CR2	0.68	TR2	0.53	QR2	0.53	ER2	0.38	SR2	0.46
CR3	0.46	TR3	0.52	QR3	0.39	ER3	0.41	SR3	0.45
CR4	0.47	TR4	0.43	QR4	0.49	ER4	0.45	SR4	0.5
CR5	0.5	TR5	0.58	QR5	0.45	ER5	0.49	SR5	0.63
CR6	0.4	TR6	0.53	QR6	0.44	ER6	0.37	SR6	0.51
CR7	0.46	TR7	0.5	QR7	0.52	ER7	0.41	SR7	0.51
CR8	0.67	TR8	0.4	QR8	0.5	ER8	0.4	SR8	0.5
CR9	0.42	TR9	0.41	QR9	0.65	ER9	0.42	SR9	0.44
CR10	0.35	TR10	0.55	QR10	0.55	ER10	0.42		
CR11	0.61	TR11	0.55	QR11	0.58	ER11	0.42		
CR12	0.57	TR12	0.54	QR12	0.57	ER12	0.41		
CR13	0.67	TR13	0.49	QR13	0.41	ER13	0.56		
CR14	0.6	TR14	0.5			ER14	0.53		
CR15	0.45	TR15	0.47			ER15	0.59		
CR16	0.6	TR16	0.39			ER16	0.5		
CR17	0.5								
CR18	0.39								
Average	0.478		0.488		0.497		0.443		0.498

Table 7 Contractor average Significance index scores for all risk sources

11.2 Consultant

As for consultant cost, safety, time, and environmental issues ranked the most risk contributors with average significance risk index of 0.51. Five risk sources have risk index that could be considered large with greater than 0.66. They are price inflation of construction materials (cost); inadequate safety measures or unsafe operations (safety); price inflation of construction materials (time); bureaucracy of government (time). The rest of factors which consultant think they are related to project risk are shown in Table 8.

Cost		Time		Quality		Environment		Safety	
Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores	Risk Source	Significance index scores
CR1	0.41	TR1	0.52	QR1	0.38	ER1	0.31	SR1	0.36
CR2	0.71	TR2	0.67	QR2	0.58	ER2	0.36	SR2	0.44
CR3	0.5	TR3	0.51	QR3	0.43	ER3	0.44	SR3	0.47
CR4	0.44	TR4	0.54	QR4	0.47	ER4	0.49	SR4	0.55
CR5	0.6	TR5	0.6	QR5	0.51	ER5	0.51	SR5	0.7
CR6	0.5	TR6	0.53	QR6	0.48	ER6	0.39	SR6	0.54
CR7	0.53	TR7	0.56	QR7	0.59	ER7	0.45	SR7	0.51
CR8	0.55	TR8	0.38	QR8	0.39	ER8	0.46	SR8	0.56

CR9	0.37	TR9	0.45	QR9	0.54	ER9	0.48	SR9	0.53
CR10	0.45	TR10	0.66	QR10	0.54	ER10	0.5		
CR11	0.6	TR11	0.57	QR11	0.6	ER11	0.45		
CR12	0.54	TR12	0.6	QR12	0.61	ER12	0.51		
CR13	0.59	TR13	0.58	QR13	0.5	ER13	0.64		
CR14	0.54	TR14	0.59			ER14	0.51		
CR15	0.38	TR15	0.45			ER15	0.56		
CR16	0.5	TR16	0.43			ER16	0.53		
CR17	0.41								
CR18	0.43								
Average	0.503		0.54		0.508		0.474		0.519

Table 8 Consultant average Significance index scores for all risk sources

12. ANALYSIS OF RISK SOURCES VS. STAKEHOLDERS

In this section we categorized risk index for each risk contributes into three categories, small, moderate, and large. For small category risk index will be between 1 and 3. In this category, risk likelihood or consequences should have value of 1. Table 9, below show each risk categories for significance index score.

Low category when the following likelihood α and consequences β combination: (1, 1), (1, 2), (1, 3), (2, 1). Scores between 1-3. Moderate category when the following likelihood α and consequences β combination : (2, 2). Large category when the following likelihood α and consequences β combination : (3, 2), (2, 3), (3, 3)

Since the largest value of significance index is one. I.e, 9 divided by 9 categories, the following significance risk categories will be considered. Low when significance index when risk index less than 0.33. Moderate significance index when risk between (0.33-0.66). Finally, High significance index when risk larger than 0.66.

Likelihood of Occurrence α	High (3)	3 Low	6 High	9 High
	Moderate (2)	2 Low	4 Moderate	6 High
	Low (1)	1 Low	2 Low	3 Low
		Low (1)	Moderate(2)	High(3)
		Consequences β		

Table 9 Significance risk index category

12.1 SMALL RISK CONTRIBUTORS

In this research there was only one risk contributor which scale below 0.33 which is variation by the client from consultant perspective.

12.2 MODERATE RISK CONTRIBUTORS

Most significance risk index were considered to me moderate one. Table 10 show the highest scores for moderate risk contributors. This results shows that most risk factors are considered by owner to be considered as risk contributor.

Risk Factor	Risk Description	Significance index scores	Owner	Consultant	Contractor
QR9	Unavailability of sufficient amount of skilled labor	0.65			✓
TR10	Bureaucracy of government	0.644	✓		
ER13	Serious noise pollution caused by construction	0.637		✓	
SR5	Inadequate safety measures or unsafe operations	0.636	✓		
CR2	Price inflation of construction materials	0.627			✓
SR4	Contractors' poor management ability	0.618	✓		
CR11	Bureaucracy of government	0.613	✓		
TR11	Suppliers' incompetency to delivery materials on time	0.613	✓		
QR11	Poor competency of labor	0.609	✓		
QR12	Low management competency of subcontractors	0.606		✓	
TR12	Unavailability of sufficient amount of skilled labor	0.605		✓	
CR16	Inadequate safety measures or unsafe operations	0.604	✓		
SR7	Poor competency of labor	0.604	✓		
SR8	Low management competency of subcontractors	0.604	✓		

Table 10 Moderate significance risk index for owner, contractor, consultant

12.3 LARGE RISK CONTRIBUTORS

Large risk contributors which score larger than 0.66 for average risk index were mostly considered by owner and consultant and none of them were considered by contractor as shown in Table 11.

Risk Factor	Risk Description	Significance index scores	Owner	Consultant	Contractor
CR2	Price inflation of construction materials	0.712		✓	
SR5	Inadequate safety measures or unsafe operations	0.702		✓	
QR12	Low management competency of subcontractors	0.689	✓		
CR2	Price inflation of construction materials	0.68	✓		
TR2	Price inflation of construction materials	0.672		✓	

CR8	Contractors' poor management ability	0.671	✓		
CR13	Unavailability of sufficient amount of skilled labor	0.671	✓		
TR10	Bureaucracy of government	0.659		✓	

Table 11 Large significance risk index for owner, contractor, consultant

13. CONCLUSION

This paper investigates potential risk sources for projects in Saudi Arabia through different perspective of owners, and contractors, as well as consultants in order to understand the risk contributors and be able to manage such risk. Therefore, we identify risk sources through literature review, preparing survey questionnaire, collecting and analyzing data, and finally draw a clear picture of risk priorities in projects for Saudi Arabia.

Responses from 269 participants were received, among which 23 discarded due to not complete information and the rest of 246 participants were analyzed, summarized and reported for each type of projects objectives in terms of cost, time, quality, and environment, as well as safety. In order to understand different perspectives of projects owners, contractors, and consultants we reanalyzed responses to measure the significance score index for each risk sources. 25 participants were for owners, 87 for contractors, 29 for consultants, and 33 for participants without specifying their roles in projects. All participants' roles (owner, contractor, and consultant) ranked environmental risk sources as the least important. As for owner, risk significance in order was: Safety, cost, time, quality, and environment. On the other hand, contractors ranked risk sources as the following: Safety, quality, time, cost, and environment. Finally, consultant ranked them: Time, safety, quality, and cost, as well as environment.

It is clear that there are differences in risk significance index for each risk sources for different project stakeholders. Such differences might shift available resources to mitigate their consequences. Therefore, a consensus between stakeholders should be established early in project planning process through having quick survey to realize the most important risk contributors and be able to manage them accordingly with minimal impact on cost, time, quality, and safety, as well as environment.

14. RECOMMENDATIONS

This paper identified risk management priorities for projects in Saudi Arabia. Therefore, we investigated different risk sources and classified them after estimating risk index for each risk sources from different perspectives or owners, consultants, and contractors. However, the research has some limitations, such as:

We recommend to study different perspectives for different types of projects such as infrastructure, housing, public assets and commercial buildings.

Also, this research did not analyze different perspective within the same role classification. I.e., within contractors the study did not analyze the results based on company size or classification. Therefore, we recommend analyzing different perspectives within the same role classification to see if there is consensus among project management team such as executives, project directors, program managers, and team leaders.

Since project ownership is critical aspect of project risk management. Therefore, public owned projects might be relaxed with accepting risk taking while private owned projects might be more conservative especially in cost part of projects.

We found a lack of interest in environmental issues and that is why significance risk indexes were ranked the lowest among stakeholders (owner, contractor, consultant).

Therefore, we should emphasis environmental protection measures to prevent future environmental degradation due to current or future projects.

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Bankers' Inconvenience – A Literature Review

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ABSTRACT

Bankers' face lot of challenges while delivering services. This is due to stiff competition in the market as well as customers are demanding day by day. Customer complaints are increasing and they ask for prompt solution for their complaint (Avikaran,1997).One of the prominent framework explaining the link between a bank's employees, customer and their connection to overall bank performance is the service profit chain (Heskett.et.al.1994).The service profit chain proposes that if customers are provided with high quality service, theywill be satisfied, leading to the desire to repurchase and advocate for the bank by way of referrals and positive word of mouth, directly impacting bank's performance(Gronroos,1990).However from the bankers point of view it is very difficult to measure the customer satisfaction level and in some instances it is not possible to fulfill the demands (Machintosh and Lochshin 1998).This study is to understand the inconvenience faced by the banker's while delivering the service in different set of customers. For example, in rural areas there is problem in both the ends. Due to the low level of literacy rate most of the customers do not understand the norms of the banks and it is very difficult to bank employee to make them understand about banking process.

Definition of Bank:

Banking is the business of providing financial services to consumers and business. The basic services a bank provides are checking accounts, which can be used to make payments and purchase goods and services, saving and time deposit accounts for investment, precautionary and speculative purposes, loans for consumer and capital goods as well as working capital and basic cash management services such as check cashing and foreign currency exchange (Johannes,2005).

Customer Satisfaction:

Satisfaction has been typically defined as a post utility evaluation and judgment concerning a specific purchase decision (Churchill and Sauprenant 1992; Oliver, 1980). Most researchers agree that satisfaction is an attitude or evaluation that is formed by customers by comparing what they expected to receive to their subjective perceptions of the performance they actually get (Oliver, 1980).

Definition of Customer Satisfaction:

Kotler (2000) defined satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectation. Kotler and Armstrong (2001) in their Principles of Marketing, define customer satisfaction as the extent to which a product's perceived performance matches a buyer's expectations. They continued that if the

product's performance falls short of expectations, the buyer would be dissatisfied but if performance matches or exceeds expectations, the customer will be satisfied or highly satisfied. Similarly, Gaither (1994) defines customer satisfaction as the determination of customer requirements and demonstrated success in meeting them. In service quality literature, customer expectations are understood as desire or wants of consumers (Zeithaml, Berry & Parasuraman 1993) or “what they feel the service provider should offer rather than would offer” (Parasuraman et al., 1988).

The hypothesis that consumers evaluate a service according to their own expectations based on past experiences, gives a realistic picture of the wide majority business support situations (priest, 1998). Most often customer expectations are not realistic. For business support services, it is too difficult to evaluate specially after consumption. Satisfaction depends on how customers' expectations are attuned to providers' perception of what the customers' reasonable expectations should be. Also satisfaction depends on the quality of dialogue between user and provider, especially in the “moments of truth” (Nicola & Bellini, 2002).

Service Quality

ISO 9000 (2005) intimates that quality is the extent to which a bunch of inbuilt features (relating to a product, a process or a system) meet requirements. The inbuilt features can be physical, sensory, behavioral, temporal, ergonomic or functional while requirements are the stated need or expectations, be it implied or obligatory. Crosby and Juran cited in FOX (1993:4) define quality as conformance to requirements or specifications and fitness for the purpose or use respectively. Dale and Bunny (1999) explain that Crosby is of the view that quality cannot be compared and adjectives such high, low, excellent and good cannot be used to describe quality. Parasuraman et al (1991) note that quality is meeting the needs and the expectations of customers. Therefore, the yardstick for determining service quality is the expectations of customers and not the policy of the bank. The view has been corroborated by Ting (2004) and Jamali (2007). Bitner and Hubbert and Rust and Oliver cited in Nguyen and LeBlanc (1998:53) have put forward that the quality of service is the view of customers about how superior or excellent the service received or used is. Metawa and Almosawi (1998) submit that the quality of service is a function of the experience of customers since service must be used first.

Parasuraman et al (1985) built on the model of Gronroos (1984) and the definition of service quality of Oliver (1980) and developed the “expectation –performance” gap model. In this model, they described service quality as the discrepancies between customer perceptions of service received and expected service quality. The discrepancies between the expected performance and perceived performance are called gaps and hence the model is designated as the gap model. In 1988, Parasuraman and his co-

authors now under the leadership of Zeithaml reviewed the former model of 1985. Their 1988 model is referred to as the extended gap model.

The model conceptualized five sources of gaps on service quality.

- 1) Discrepancies between consumers' expectation and management perception of consumer satisfaction.
- 2) Difference between management perception of consumers' expectation and service quality specification.
- 3) Difference between service quality specification and service delivery.
- 4) Discrepancies between actual service delivery and communicated service delivery.
- 5) Discrepancies between consumer expectation of service and consumer perceived service. The source of gap is a function of the other four sources of gaps.

Bankers have faced difficulties while delivering services due to arising complaints on day to day affair (De-Tumi, 2005).

Customer complaints and Bankers Inconvenience

Customers tend to complain when they do not maximize utility from the product or service consumed. A company may have one of the finest products or services in the market but if consumers cannot get value for their money they complain and the survival of the company is at stake. Companies should therefore constantly find ways of improving products or services to ensure maximum utility for customers. One way of doing this by constantly asking the customers how the organization is doing and how it can get better (Dei-Tumi, 2005). Furthermore, customers will always complain if it takes more time than necessary for products or services to reach them. Companies should design time scale for delivering products or services and if a particular product or services requires different timing standards, it is necessary to communicate these timings to customers. It is important to note that if a competitor is able to serve a customer faster, the customer will definitely think of switching to the competitor. (Dei-Tumi, 2005)

Another source of complaint is customer reception. For most retail business, customer reception is rather abysmal. Businesses tend to forget that the foremost reason why they exist is to create and retain customers. Customers, either internal or external, are the ones who give organizations the opportunity to justify their existence (Dei-Tumi, 2005). The immediate environment of the business is also another area for complaint by customers. A customer's positive or negative reaction to a given service or product is greatly influenced by what he or she sees. Sight is a dominant sense that mostly influences people's

perceptions of other experiences and therefore if the environment within which a business is conducted is perceived to be unsightly or unfriendly, there is a risk of losing a customer to a competitor.

Harrington (1995) states that, the frontline employee of the banks mostly receive complaint from the customer and 10 out of 100 complaints are logical. From the bankers' point of view, it is very tough to handle the irrelevant complaints. Harrington goes further to explain that, if bank does not respond quickly to customer complaints, between one-third and half of them will find another bank for the service. In addition, they turn out to be a competitor's best advertisement.

According to Dei-Tumi (2005), the employees must establish ownership and responsibility. The employees should be empowered to take appropriate action if the complaint is clearly justified, falls within their jurisdiction and can be rectified immediately. If the complaint cannot be resolved right away, full details should be taken and passed on to the relevant area or level of responsibility. The customer should be informed of the officer dealing with his/her complaint and should not just be passed on from one staff to the other to frustrate him or her. There should be an assurance that the reply is forthcoming as soon as possible and certainly within a specified time.

Bankers Inconvenience in Service Related and Policy Related Issues

The organization must develop a customer-friendly attitude. The employee should make a relationship with the customer. This is possible only when there is no frequent job rotation. The bankers are facing trouble in this scenario as there is frequent transfer from one location to another (Martin, 1991). According to Martin, retention is one of the important aspect in service industry and it is not growing in banking sector due to frequent employee rotation.

With consumers becoming more sophisticated in their evaluation of their service consumption experiences in addition to increased competition among providers, companies are forced to focus greater attention on the quality of the service provided to customers, making front-line employees of central importance for the customer experience. An employee's attitude and action during the service provision can leave an impression on the customer, contributing to their level of satisfaction, loyalty and ultimately financial performance for the firm (Rust and Zahorik, 1993). Therefore, from the customer's perspective the perception of service quality depends on the employee-customer interaction.

Berry (1984) stressed that employees must be viewed by the management as 'internal customers'. Maintenance of high level of employee satisfaction and retention is important if banks are to achieve high level of customer satisfaction and retention.

Bowen et.al. (1999) concluded that when front line employees feel they have been treated fairly, they are more likely to treat the customers fairly. In a subsequent study of the relationship between bank employees and customers Bowen et.al (2000) found that employee morale is strongly related to customer satisfaction, that is, when bank customer perceives front line employees are happy with their work, bank customers are more likely to be satisfied with the service they receive.

Heskett et al (1994) suggested that employees that are satisfied with their job are more likely to provide higher-quality service than those that are not. Employee satisfaction, defined as “a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience” (Locke,1976,p.1,300), is believed to be achieved through various human resource management practices (i.e job design, employee rewards and recognition, etc.) (Spector, 1997). For service employees, these practices are designed to enhanced employee's competencies, motivation and performance in providing high –quality services to customers. The logic suggests that if organization design work systems that ensure employees have the knowledge, skills and abilities to meet customer needs, they will be happier with their job, less likely to leave and will be more likely to provide a good service experience for customers (Loveman, 1998; Hong et al., 2013). The internal satisfaction level of employee sometimes determines the level of service delivery. In service sector like banks, insurance etc. it is essential that front line employees are satisfied with their job as it impacts the organization image. Their inconvenience may create substantial loss to the organization (Spector, 1997).

Banks normally assign their responsibility for the promotion of the use of electronic channels to customers (Lymperopoulous and Chaniotakis, 2004). Their input as delivery staff is important. It is also the manager's responsibility to ensure that branch staff is professional, well trained and knowledgeable about the range of services provided by the bank.(Moutinho,1997). In certain situation due to inadequate knowledge bank employees are facing problem to resolve the query. Before initiating any new system, it is necessary that employees get sufficient training for the same (Mols, 1999).

Although electronic banking provides many opportunities for the banks, it is also the ease that the current banking services provided through internet are limited due to security concerns, complexity and technological problems (Sathye,1999: Mols ,1999). Doney and Canon (1997) defined reputation as the extent to which customer believes a supplier or service provider is honest and concerned about its customers. Tyler and Stanely (1999) argued that banks can build close and long lasting relationships with customers only if trust, commitments, honesty and cooperation is developed between them.

Gerrad and Cunningham (2003) found a positive correlation between convenience and online banking and remarked that a primary benefit for the bank is cost saving and for the consumers a primary benefit is convenience. Multi functionality of an IT based services may be another feature that satisfies customer needs (Gerson, 1998).

A reduction in the percentage of customers visiting banks with an increase in alternative channels of distribution will also minimize the queues in the branches (Thorton and White, 2001). Increased availability and accessibility of more self –service distribution channels helps bank administration in reducing the expensive branch network and its associate staff overheads. Bank employees and office space that are released in this way may be used for some other profitable ventures (Birch and Young, 1997). This ultimately leads towards improved customer satisfaction and institution's bottom line (Thornton and white, 2001).

Yakhelf (2001) pointed out that banks are responding to the internet differently, and that those which see the internet as a complement and substitute to traditional channels achieved better communication and interactivity with customers. Robinson (2000) argued that the online banking extends the relationship with the customer through providing the financial services right into the home or office of customers. The banks may also enjoy the benefits in terms of increased customer loyalty and satisfaction (Oumlil and Williams, 2000).

Nancy et.al., (2001) viewed the same situation differently and argued that customers like to interact with humans rather than machines. They found more possibility for asking questions and believe that bank clerks are less prone to errors. It is thus essential that any face-to-face transactions are carried out efficiently and courteously. Few bankers are not happy with electronic banking process as regular interaction with customer increase the possibility of selling the customer another service that they need and also promotes a good image and enhances customer loyalty (Moutinhe et al., 1997)

Polatoglu and Ekin (2001) found that most of the bank employees are not promoted the E- banking services among the customers. They found that low levels of email usage and a preference for doing over the counter transaction at bank branches are the main reason for not using e-banking in Turkey.

Lack of specific laws to govern internet banking is another important concern for both the bankers and the customers. This relates to issues such as unfair and deceptive trade practice by the supplier and unauthorized access by hackers. Larpsiri et.al. (2002).

Problematic behaviors of customers are considered as the primary source of dissatisfaction of fellow customers (Lovelock, 1994). Harris and Reynolds (2003), in their qualitative investigation on problematic behaviors, used the term “dysfunctional customer behavior”, and stated that problematic behaviors can be classified as all the actions of customers that disrupt a functional service encounter. Problematic behaviors of customers are suggested to be context specific, varying from context to context (Bitner et al, 1994). Hence it is safe to infer that problematic behaviors are different for different industry or interaction context. In banking industry context, the bankers are facing lot of inconvenience due to problematic customer, the reason for being angry or unhappy could be their dissatisfaction with products or services, or could be that they are just “problematic” people using different types of rage expression (Helm, 2006). Patterson et.al (2009) reported that customer rage has evolved over time due to inadequate handling of customer complaints and customers' assessment of threats to basic needs, such as self-esteem and fairness. The problematic customers are asking for unreasonable favor which is not possible in banking process. In banks, this type of incident occurs in a frequent way where frontline employees are mostly responsible to tackle the situation (McColl-Kennedy et al, 2009).

Problematic customer behaviors lead to emotional exhaustion to employee. Emotional exhaustion is a “state caused by psychological and emotional demands made on people”(Bacharach et al.,1991,p.44). It is a specific stress related reaction and refers to a state of reduced energy caused by extreme emotional demands made an employee in boundary spanner roles (Maslach and Jackson, 1982). Emotional Exhaustion occurs when employees face higher levels of demands on time and energy (Boles et al.,1997).Burnout and mainly emotional exhaustion has been widely established as an outcome of customer service personnel's boundary spanning nature of the job (Singh et al ., 1994). Research suggests that interactions with customer require customer service employees to manage their customers during service encounters (Leidner, 1999). In marketing, the existence of emotional exhaustion in front line employees is attributed to having more customer contacts than other employees (Etzion, 1984; Singh et al., 1994). When customer service employee experience aggressive and abusive customers, their emotional strength will be negatively affected and hence results in increased levels of emotional exhaustion (Dallimore et al.,).

Customers are more demanding now. They expect bank will put the information and products they want where they expect to find them. Customers need quick response for their query. That means, a customer service person better be available to chat at any given second customers navigate the website or the toll-free number must be prominently displayed on all web pages so customer don't have to work to find it. Apart from that most customers still want a personal one-on-one experience. For example, a small-industry specific study found that 60% of banking transactions are made by customers who still prefer to do business with a teller (Lovelock, 1991).

Customers' tolerance for jumping through hoops has diminished dramatically over the years. Customers now believe they should have what they want the minute they request it. That's why customers expect front-line service and sales pros to be knowledgeable enough to handle anything and have the authority to do what needs to be done to satisfy customers (Bolemer, 1997).

Discussion and Conclusion

The above literature review has pointed to a strong relationship between customers' expectation and inconvenience faced by the bankers in providing quality services. It has revealed that consumers evaluate a service according to their own expectation based on past experiences. Customer satisfaction has been defined as the extent to which a product's perceived performance matches a buyer's expectation.

In the literature available on service quality also, service quality has been defined as the discrepancies between customer perceptions of service and expected service quality. The discrepancies between the expected performance and perceived performance have been referred to as gaps. The 1988 Parasuraman model identified five such gaps.

The major source of inconvenience faced by bankers has been identified as complaints by customers. It has been reported that the major source of complaint is customer reception and 10 out of 100 complaints are logical. Customers complain because they think they are not getting the value for their money. This happens because their expectation is high. Customers are becoming more and more demanding and they expect banks will put the information and products they want where they expect to find them. Customers need quick response from their query. That means, a customer service person better be available to chat at any given second customers navigate the website or the toll-free number must be prominently displayed on all web pages so customer don't have to work to find it. Apart from that most customers still want a personal one-on-one experience.

As the competition in the banking sector is increasing, the bankers must find ways to resolve customers' complaints. The literature suggests a few methods that can be undertaken to reduce this inconvenience.

First, the employees must establish ownership and responsibility. The employees should be empowered to take appropriate action if the complaint is clearly justified, falls within their jurisdiction and can be rectified immediately. If the complaint cannot be resolved right away, full details should be taken and passed on to the relevant area or level of responsibility.

Next, the banks must focus greater attention on the quality of the service provided to customers, making front-line employees of central importance for the customer experience.

When front line employees feel they have been treated fairly, they are more likely to treat the customers fairly. Employee morale is strongly related to customer satisfaction. When bank customer perceives front line employees are happy with their work, bank customers are more likely to be satisfied with the service they receive.

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Corporate Financing Strategies and Impact of Risk

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1. INTRODUCTION

The strategy will become finalized as the entrepreneur has a better sense of the market, the product or services to be marketed, the management team, and the financial needs of the venture. As the venture evolves from an early start-up to a mature business, strategy will continue as management seeks to meet its short-term or long-term business goals. For any given organization, it is possible to find financial strategy, marketing strategy, human resource strategy, production strategy, and sales plan. Strategies may be short term or long term, or they may be operational. Strategies will also differ in scope depending on the type of business or the anticipated size of the operation. Even though they may serve different functions, all the strategies have one important purpose : to provide guidance and structure to management in a rapidly changing market environment. Before beginning a discussion of the financial strategy, it is important to understand the types of strategy that may be part of any business operation. Strategy is a process that never ends for a business. It is extremely important in the early stage of any new venture when the entrepreneur will need to prepare a preliminary business plan and existing business also.

As long term factor : Strategies are generally long term plans for the organization. In this current competitive global era strategies are generally very common acceptable concepts. Without strategies, planning for the organization is day dreaming or nightmare. Specially when we are talking about the financial decisions like project selection decisions, pricing decisions, dividend decisions, cost decision, and other market and competitors decision. We have to concentrate more and more on the decisions which are very essential and effective for the organization. In the project selection or we can say capital budgeting decisions it is very important task of the finance manager to maintain the level of decision for the ongoing health of the organization. The cost involvement in the project is very important factor.

Corporate Financial Strategies: The level of management for an organization is generally divided into three levels. They are very important as per organization need. The strategies can be understood under the following three forms:-

- 1) Corporate Level Strategy.
- 2) Business level strategy.
- 3) Functional level strategy.

Finance area deals primarily with raising, administering, and distributing financial resources to various activities so that a proper balance is maintained and the organization achieves its objectives. Since the objective achievement is often expressed in monetary terms, the areas of finance and accounting have assumed added importance. The extent to which the organization has effective financial management and accounting system, it is strong. The strengths and weakness in the area of finance and accounting can be ascertained in the following ways.

1. Capital Cost
2. Capital structure
3. Financial planning
4. Tax Benefit
5. Pattern of shareholding
6. Relationship with shareholders and financiers
7. Accounting Procedures

1. Capital Cost : The various sources through which the organization raises its financial fund determine the capital cost. A proper balancing of various sources of financing ensures that the overall cost of capital for the is low. While determining the sources of fund, various factors can be taken into account, such as debt/equity norm, capital market position, profitability of organization, and various conditions attached with funds. A low capital cost is a strength and high capital cost is weakness.

2. Capital Structure : Capital structure of an organization determines the scope for flexibility in raising additional capital needed, maintaining financial leverage, and maintaining minimum capital cost. An effective capital structure is strength which provides for greater flexibility for raising funds and appropriating various sources of funds so as to take advantages of trading on equity.

3. Financial Planning : Financial planning is the determination. In advance of the quantum of capital requirement and its forms. Thus, it determines what types of assets will be required to run the business and how much capital will be required for this, time when the capital is required, and from where the necessary capital will be available. If the organization plans all these things well in advance, it stands to benefit and thus, it is its strength.

4. Tax Benefits: Tax benefits are partly the result of efficient financial planning and partly the result of environmental variables, particularly government policy. If the organization is planning its investment pattern properly, it takes the advantages of tax benefits under the provisions of sections 32A, 80-I, 80-HH, 35(2-ai), and 35(28-a). Advantages under these provisions may reduce the tax liability of the

organization to a very low level or even zero level, consequently improving its liquidity. Similar advantages may accrue in indirect taxes also.

5. Pattern of Shareholding : The pattern of share holding decides the type of threats the organization may face regarding its take over by another companies or group. If the shareholding is widely distributed, the company and its present management can run things smoothly and can think in long term perspective. Thus, wider shareholding provides strength to the organization but concentration of shareholding even in the hands of financial institutions may be a weakness.

6. Relationship with shareholder and financiers : The type of relationship between the company and its shareholders and financiers determines the type of risk that the company can take . If such relationship is cordial, the company can go for smooth working even in case of adversity and can undertake major policy changes. The role of shareholders and financiers is quite important in formulating and implementing these policies because such actions can be taken only after their approval.

7. Accounting Procedure: Efficient accounting procedures and systems for costing, budgeting, profit planning and auditing not only determine that there is no misappropriation of funds but also provide feedback for further course of action. They provide information at the points where it is needed and the time when it is needed. Absence of such systems provides in efficiency in the organization and it cannot know the way in which it is progressing.

FINANCE FUNCTIONS

It may be difficult to separate the finance functions form production, marketing and other functions, but the functions themselves can be readily identified. The functions of raising funds, investing them in assets and distributing returns earned from assets to shareholders are respectively known as financing decision, investment decision and dividend decision. A firm attempts to balance cash inflows and outflows while performing these functions. This is called liquidity decision, and we may add it to the list of important finance decisions or functions. Thus finance functions include:

- Long term assets-mix or investment decision
- Capital mix or financing decision
- Profit allocation or dividend decision
- Sort-term asset-mix or liquidity decision

IMPACT OF RISK, CONTROL ,COST AND RETURN IN CORPORATE FINANCING STRATEGIES

The sources of corporate financing, generically, comprises some combination of debt and equity. Financing a project through debt results in a liability that must be serviced-and hence there are cash flow implications regardless of the project's success. Equity financing is less risky in the sense of cash flow commitment, but results in a dilution of ownership and earnings. Thus, while striving for taking a core decisions like corporate financing ,the major considerations that often vitiate the ultimate fruitfulness thereof i.e. Risk, Control, Cost and Return should be properly calibrated.

1. Risk of Finance: Risk Refers to the situation that may or may not happen in the near future. An act or a happening of something is said to be risky if it is understood that the same can not be expected to occur with hundred percent accuracy.

2. Control of Ownership: The term control means the authority or capacity of someone to manage, direct and exert powers over others in a beneficial manner for the betterment of himself or herself. It can also be interpreted as the dominating capacity of a person to influence others in a favorable way as he desires

3. Cost of Capital: The aspect cost consideration in capital structuring decision occupies a vital role. It is so important because every organization must earn sufficient revenue from its capital investment to meet the cost of capital and necessary finance to provide for its growth and prosperity.

4. Traditional Approaches: The proponent of traditional approach claim and argue that an organization can successfully change or control its overall cost of capital in its favourable way by manipulating the debt- equity mix, i.e, by increasing the total debt content in the total capital structure or by decreasing the same.

5. Modigilani and Miller Approach: F.Modigilani and M.H.Miller in their approach paper vehemently argues that the cost of capital of an enterprise is independent of its method as well as level of financing.

6. The Modern trade-off Model : In contrast to M&M Approach where the basic contention rests on the indifference of the level of its debt-equity mix in capital structure of a firm to vacillate its cost of capital, the modern trade-off model overviews the proposition that the capital structure does matters so.

7. Agency Cost: An agency cost is the cost incurred by an organization and is associated with the issue

of principal-agent problem such as divergent management –shareholder objective and information asymmetry.

8. Bankruptcy Cost: The bankruptcy cost of a firm is related to the function of two variable-the cost of going bankrupt and the cost related there to mitigate the causalities other things being equal, the greater the implicit of bankruptcy cost in the operating cash inflows of the firm, the less debt the firm should afford to use.

9. The Pecking Order Model: The pecking order model of corporate capital structure was evolved by Stewart Myers in 1984. Myers argues that the management of an organization will follow order in its preferences for using sources of corporate finance for investment and therefore do not seek to maintain an optimal or target capital structure.

CONCLUSION :

In every form entrepreneurial activities finance plays a vital and role model of perfection to dominate over the whole process of enterprising to make it a real success. Corporate financing decisions like procurement of funds and its effective utilization form the basic philosophy of financial management and are highly influenced by the three distinct factors like cost, control and risk. There are many sources of raising finance and each source has its own cost, control and risk vulnerability corresponding to its nature and size. It is the prime duty of the financial manager to take appropriate financing decision from among the several alternatives to raise corporate finance in a cost effective manner and to ensure the optimum and judicious application of fund to avert loss of finance as far as practicable since it is finance that alone satisfies the eternal desire of a firm i.e. survival. The most dilemma of raising finance either by way of own financing or debt financing or a robust ally of them has to be deciphered with all care and expertise to construct the compact capital structure of a firm and should be calibrated meticulously before adopting a specific corporate finance decision since a financing decision once taken cannot be altered substantially without suffering a sizeable loss. Any reshuffling of corporate financing decision afterwards will lead to jugglery of corporate interests.

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Urban Problems and Social Policy

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ABSTRACT

Just as cities provide opportunities, they also create problems. Humans have not only physical needs—food, shelter, and safety—but also a need for community, a feeling of belonging—the sense that others care about what happens to us, and that we can depend on the people around us. Some people find This sense of community in the city, others find its opposite, alienation, a sense of not belonging, and a feeling that no one cares what happens to you. Unless the root causes of urban problems –poverty, housing, education, and jobs are addressed, any solution one comes up with will be at best, only Band Aids that cover up problems.

keywords: Suburbanization, Disinvestment, Deindustrialization, Urban Renewal, Enterprise Zone, Gentrification.

Cities are not new to the world scene. Perhaps as early as seven to ten thousand years ago, people built small cities with massive defensive walls, such as biblically famous Jericho. Cities on a larger scale originated about 3500 B.C., about the same time writing was invented (Hawley,1981). At the same time cities appeared in several parts of the world-first in Mesopotamia (Iran) and later in the Nile, Indus, and Yellow River Valleys, in West Africa, around the Mediterranean in Central America and in the Andes (Flanagan,2010).

The key to the origin of cities is the development of more efficient agriculture. Only when farming produces a surplus can some people stop being food producers and gather in cities to spend time in other pursuits. The industrial revolution also stimulated rapid transportation and communication, and allowed people, resources, and products to be moved efficiently-all essential factors called infrastructure on which large cities depend.

Just as cities provide opportunities, they also create problems. Humans have not only physical needs-food, shelter, and safety-but also a need for community, a sense of belonging. Also, there is a sense of alienation, a sense of not belonging.

The primary problems of urban life today are poverty, decay, and a general decline of cities. This study examines underlying reasons for these conditions and consider how to develop social policy to solve urban problems.

Suburbanization

Suburbanization, which refers to people moving from cities to suburbs, the communities located just outside a city, is not new. Many dream of a place of their own with green grass, a few trees and children playing in the yard. For the past one hundred and fifty years, as transportation grew more efficient, especially with the development of automobiles, people have moved to towns near the cities in which they work.

The city has been the loser in this transition. As people moved out of the city, businesses and jobs followed. Now about two-thirds of people who live in the suburbs also work there (Gans, 2001). As the city's tax base shrank, it left a budget squeeze that affected not only parks, zoos, libraries, and museums, but also the city's basic services—its schools, streets, sewer and water systems, and police and fire departments.

This shift in population and resources left behind who had no choice but to stay in the city. The net result, observed sociologist William Julius Wilson (1987) was to transform the inner city into a ghetto. Left behind were families and individuals who, lacking training and skills, were trapped by poverty, unemployment, and welfare dependency—along with people who prey on others through street crime. The term ghetto, says Wilson, suggests that a fundamental social transformation has taken place... that groups represented by this term are collectively different from and much more isolated from those that lived in these communities in earlier years (Karp et al, 1991).

City Versus Suburbs. Having made the move out of the city—or having been born in a suburb and preferring to live there—suburbanites want the city to keep its problems to itself. They reject proposals to share suburbia's revenues with the city and oppose measures that would allow urban and suburban governments joint control over what has become a contiguous mass of people and businesses. Suburban leaders generally see in their best interests to remain politically, economically, and socially separate from their nearby city. They do not mind going to the city to work, or venturing there on weekends for the diversion it offers, but they do not want to help shoulder the city's burdens.

It's likely that the mounting bill will come due ultimately, however, and that suburbanites will have to pay for their uncaring attitudes toward the urban disadvantaged.

Suburban Flight. In some places, the bill is coming due quickly. As they age, some suburbs are becoming a mirror image of the city their residents so despise, with rising crime flight of the middle class, a shrinking tax base, and eroding services. This in turn, creates a spiraling sense of insecurity, more middle class flight, and a further reduction of property values.

Disinvestment and Deindustrialization.

As the cities' tax base shrank and their services declined, neighborhoods deteriorated, and banks began redlining. Afraid of loans going bad, banks drew a line on a map around a problem area and refused to make loans for housing or businesses there. The disinvestment pushed these areas into further decline. Youth gangs, murders, and muggings are high in these areas, while education, employment, and income are low—factors that are not unconnected to this process of disinvestment.

The globalization of capitalism has also left a heavy mark on the cities. As Rodriguez(2014) points out, to compete in the global market, many industries abandoned local communities and moved their factories to countries where labor costs are lower. This process, called deindustrialization, made U.S industries more competitive, but it eliminated millions of U.S. manufacturing jobs. Lacking training in the new information technologies, many poor people are locked out of benefits of the post industrial economy that is engulfing the U.S. Left behind in the inner cities, many live in despair.

The Rural- Rebound.

The U.S. is now undergoing a trend that is without precedent in its history. In the 1970s, people began to move out of cities and suburbs and into rural areas. During the 1990s, seven of every ten rural counties grew in population. The only losses occurred in the Great Plains and the Mississippi Delta (Johnson,2009). Little farming towns are making a comeback, their boarded-up stores and schools once again open for business and learning.

The push factors for this fundamental shift are fears of urban crime, recreation, and more space. Facilitating the movement are improvements in transportation and communication. Interstate highways make airports—and the city itself—accessible from longer distances. With satellite communications, mobile phones, fax machines, and the Internet, people can be connected with people in the city—and around the world—even though they live in what just a short time ago were remote areas.

The Potential of Urban Revitalization.

Social policy usually takes one of two forms. The first is to tear down and rebuild—something that is fancifully termed urban renewal. The result is the renewal of an area—but not for the benefit of its inhabitants. Stadiums, high rise condos, luxury hotels, and expensive shops replace run-down, cheap housing. Out-priced, the area's inhabitants are displaced into adjacent areas.

The second is some sort of enterprise zone, economic incentives such as reduced taxes, that are intended to encourage businesses to move into an area. Although the intention is good, failure is usually the result.

Most businesses refuse to locate in high crime areas. Those that do pay a high price for security and losses for crime which can run higher than the tax savings. If workers are hired from within the problem areas, and the jobs pay a decent wage, which most do not, the workers move to better neighborhoods—which does not help the area (Lemann, 2014). After all, who chooses to live with the fear of violence?

Although urban renewal and enterprise zones have failed to solve the problems facing cities, a nothing works mentality will solve nothing. Cities can be revitalized and made into safe and decent places to live. There is nothing in the nature of cities that turns them into dangerous deteriorating slums. Most European cities, for example, are both safe and pleasant. If U.S. cities are to change, they must become top agenda items of the government, with adequate resources in terms of money and human talents focused on overcoming urban woes.

Given the deplorable condition of many cities and the flight of the middle classes—both whites and minorities—to greener pastures, an urban Manhattan Project seems in order.

Sociologist, William Flanagan (2010) suggests three guiding principles for working out the solution to the pressing urban problems:

Scale. Regional and national planning is necessary. Local jurisdictions, with their many rivalries, competing goals, and limited resources, tend to implement a hodgepodge of mostly unworkable solutions. A positive example of regional government prohibits urban sprawl and ensures a greenbelt.

Livability. Cities must be appealing and meet human needs, especially, the need of community. This will attract the middle classes into the city and increase its tax base. In turn, this will help finance the services that make the city more livable.

Social Justice. In the final analysis, social policy must be evaluated by how it affects people. Urban renewal programs that displace the poor for the benefit of the middle class and wealthy do not pass this standard. The same would apply to solutions that create livability for select groups but neglect the poor and the homeless. Unless the root causes of urban problems—poverty, housing, education, and jobs—are addressed, any other solution that is come up with, will be at best, only Band Aids that cover up problems. Such fixes will be window dressings for politicians who want to appear as though they are doing something constructive about the problems that affect the quality of life.

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1. Professional paper (contribution offering experience useful for improvement of professional practice but not necessarily based on scientific methods);
2. Informative contribution (editorial, commentary, etc.);
3. Review (of a book, software, case study, scientific event, etc.)

Language

The article should be in English. The grammar and style of the article should be of good quality. The systematized text should be without abbreviations (except standard ones). All measurements must be in SI units. The sequence of formulae is denoted in Arabic numerals in parentheses on the right-hand side.

Abstract and Summary

An abstract is a concise informative presentation of the article content for fast and accurate Evaluation of its relevance. It is both in the Editorial Office's and the author's best interest for an abstract to contain terms often used for indexing and article search. The abstract describes the purpose of the study and the methods, outlines the findings and state the conclusions. A 100- to 250-Word abstract should be placed between the title and the keywords with the body text to follow. Besides an abstract are advised to have a summary in English, at the end of the article, after the Reference list. The summary should be structured and long up to 1/10 of the article length (it is more extensive than the abstract).

Keywords

Keywords are terms or phrases showing adequately the article content for indexing and search purposes. They should be allocated heaving in mind widely accepted international sources (index, dictionary or thesaurus), such as the Web of Science keyword list for science in general. The higher their usage frequency is the better. Up to 10 keywords immediately follow the abstract and the summary, in respective languages.

Acknowledgements

The name and the number of the project or programmed within which the article was realized is given in a separate note at the bottom of the first page together with the name of the institution which financially supported the project or programmed.

Tables and Illustrations

All the captions should be in the original language as well as in English, together with the texts in illustrations if possible. Tables are typed in the same style as the text and are denoted by numerals at the top. Photographs and drawings, placed appropriately in the text, should be clear, precise and suitable for reproduction. Drawings should be created in Word or Corel.

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Footnotes are given at the bottom of the page with the text they refer to. They can contain less relevant details, additional explanations or used sources (e.g. scientific material, manuals). They cannot replace the cited literature.

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