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Women Entrepreneurship Development in BTAD, Assam: A Case Study of Kokrajhar and Chirang District

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ABSTRACT

Women's participation in economic activities like entrepreneurial activities is highly required as it would lighten their domestic work load and release them from other unproductive work in economically undeveloped areas like BTAD. In this background, the paper tries to study the trend in the growth of women entrepreneurship ventures in MSME sector in Kokrajhar and Chirang districts BTAD, Assam, and the problems faced by the women entrepreneurs in the study area. The paper which is descriptive and analytical in nature is based on primary and secondary data.. The findings clearly depict that there is wide variation in the growth of women entrepreneurs during the study period and a number of problems faced by the women entrepreneurs in the study area.

Keywords: *Entrepreneurial activities, Women entrepreneurs, entrepreneurship development, Kokrajhar, Chirang, BTAD, Assam.*

INTRODUCTION

Entrepreneurship is one of the most important inputs in socio-economic development of a country. The importance of entrepreneurship in economic development is widely depicted in many studies. Scholars like (Holt, 2010) consider it as one of the four economic factors of production entrepreneurship. However, it is defined by different scholars in different dimensions. According to Shane (2004), entrepreneurship is an activity that involves discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organizing, markets, processes, and raw materials through organizing efforts that previously had not existed. However, Ronstadt (1984) define entrepreneurship as the dynamic process of incremental wealth by individuals who assume the risk of equity, time and careers; according to them, the products produced by the entrepreneurs may or may not be new or unique but value must show somehow be infused by the entrepreneurs by securing and allocating the necessary skills and resources. Chanu, (2011) define it as an activity to create value and future.

Entrepreneurship development can be used as poverty alleviation, employment generation particularly for women in a country where employment is not guaranteed by the state. Participation of women in

entrepreneurial activities can also bring many changes for women such as socio-economic development, property rights, political representation, social equality, gender equality, personal development, community development, family development, etc. Women's participation in economic activities like entrepreneurial activities would also lighten their domestic work load and release them from other unproductive work. In this regard Bisht & Sharma (1991) argued that "the entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women. Considering this need the Government of India has begun the process of empowering women through various national policies and development programmers and organizing women in Self-Help-Groups (SHGs)".

Women entrepreneurship development in Bodoland Territorial Area District (BTAD) of Assam has emerged as an important issue in recent times. Bodoland Territorial Area District (BTAD) is the latest regional Tribal Development area, constituted under a special enactment of constitution of India on February 10, 2003. According to Census 2011, BTAD which consists of four districts of Assam namely- Kokrajhar, Chirang, Baska and Udalguri, records 3151097 populations. Out of total population, about 48 percent are women and the literacy rate of women is 58.56 percent. The literacy rate of Kokrajhar and Chirang are 58.27 percent and 56.65 percent respectively. Even after the 15 years of formation of BTAD, the area is still lacking behind the race of economic development. It is because of various reasons. But, one of the most important reasons is the lack of entrepreneurship development particularly, women entrepreneurship development. Hence, the paper attempts to show the real picture of the women entrepreneurship development in BTAD, the growth in MSME sector and the problems faced by the women entrepreneurs in the study area during 2007-2008 to 2015-2016 March.

Statement of the problem: BTAD, Assam, is endowed with rich natural resource which can be exploited for entrepreneurial activities. There is huge possibility of entrepreneurship development in tourism sector, particularly eco-tourism. The women entrepreneurship may also be developed in such areas like handloom and handicraft, food-processing, and designing activities etc. However, the entrepreneurship development particularly among women is highly negligible in the area. A sizable number of women of BTAD are still illiterate. Is the illiteracy a hindrance to women entrepreneurship development? BTAD is known for insurgent activities. Is insurgency a big problem in women entrepreneurship development?

Review of literature: Many Studies have shown various problems associated with women entrepreneurship development in India including some of the north eastern states like Assam, Manipur, etc. Some of them are Kumar et al. (2000), Khanka. (2007), Sairabell & Luther (2007), Palaniappan, et, al (2012), Chanu, & Terangpi (2012), Panchal, & Dua, (2013), Chanu, & Chanu (2014), Limbu & Bordoloi (2015) Barman, & Chanu, (2016), etc. Sandberg (2003), Kanka (2007), Rajput & Ali (2009), Roomi et. al (2009), Robita & Nandita (2011), Palaniappan, l & Mani (2012), Khunbher (2013), Dasgupta (2014), Sharma (2017), and Raj

(2018), etc. According to these studies, problems of women entrepreneurship development in India are problem of finance, lack of suitable market, lack of suitable employees, stiff competition with MNCs, negligence by financial institutions, absence of balance between family and work, mobility constraint, present social system, raw material problem, lack of education, lack of technical & professional education, lack of training, lack of marketing skills, lack of network of business, lack of capital accessibility, lack of support from government, limited support from entrepreneurial promoting agencies, etc.. The trend analysis of growth of women enterprises is found in the study of Y. Linthoi & Chanu, A. Ibemcha (2015). The study which is based on Manipur reveals that there is higher growth rate of women enterprises in valley than the hilly regions of the state. However, the study which is related to BTAD is missing in the literature. Hence, the present paper attempts to fill up the existing gap in the literature.

RESEARCH OBJECTIVES:

The objectives of the paper are:

1. To find out overall growth rate of entrepreneurship ventures vis-a-vis Women entrepreneurship ventures in MSME in Kokrajhar and Chirang Districts of BTAD during 2009-2010 to 2015-2016.
2. To examine the demographic background of women entrepreneurs of the study area.
3. To find out the problems of women entrepreneurship development in the study area.

DATA AND METHODOLOGY

The study is descriptive as well as analytical in nature and based on primary and secondary data. In order to conduct the study, the primary data were collected from the women entrepreneurs who are registered under the Districts Industries and Commerce Centres (DICC)s of two districts i.e., Kokrajhar and Chirang. As a sources of secondary data the records of registrations from two District Industries & Commerce Centres (DICC)s i.e., for Kokrajhar and Chirang for the period of 2009-2010 to 2015-2016, have been collected. Some other secondary information have also been collected from published books, articles published in different journals, periodicals, conference paper, working paper and websites. The data collected from women entrepreneurs and DICC)s have been processed and analyzed with statistical tools like tabulations, percentage, graphs and chi-test. Three point scale (major problem=3, minor problems=2, no problems=1) has been used to measure the problems faced by women entrepreneurs. Population Size: the total number of registered women entrepreneurs under Districts Industries and Commerce Centres (DICC)s of two districts (i.e., Kokrajhar and Chirang) of Bodoland Territorial Area District of Assam from 1st April, 2009 to 31st March, 2016 were taken into consideration. Hence,

Population Size = 53

Sample Size = 43 (at 95% level of confidence and 5 % margin of error)*

*Calculated with the help of survey software

Convenient Sampling Method has been used for collecting data and the distribution of sample size between two districts of BTAD of Assam is distributed proportionately (for Kokrajhar 19 units and for Chirang 24 units).

Findings:

One of the important factors which reflect the growth of entrepreneurship is the year wise number of units registered in the respective DICC. Table 1 and Fig.1 shows the district wise number of units registered in MSME Sector in Kokrajhar and Chirang district in BTAD during 2009-2010 to 2015-16. There is a wide variation in the number of registration between the districts. During the study period, the highest number of registration of MSMEs in the study area (60) units is found during the year 2014-2015 and 2015-2016, whereas the lowest number of registration (10) is found during the year 2010-2011.

In case of district wise MSME units registered in the study area, over the period, the highest number of registration in Kokrajhar (06) is found during 2009-10, for Chirang (06) it is during the period, 2013-14 and 2014-15.

During the study period, the highest number of units are registered in Chirang with 189 units whereas in case of Kokrajhar district the number of registration of MSMEs during this period 67 units. Both positive and negative growth rate of entrepreneurship development is seen in BTAD during the study period.

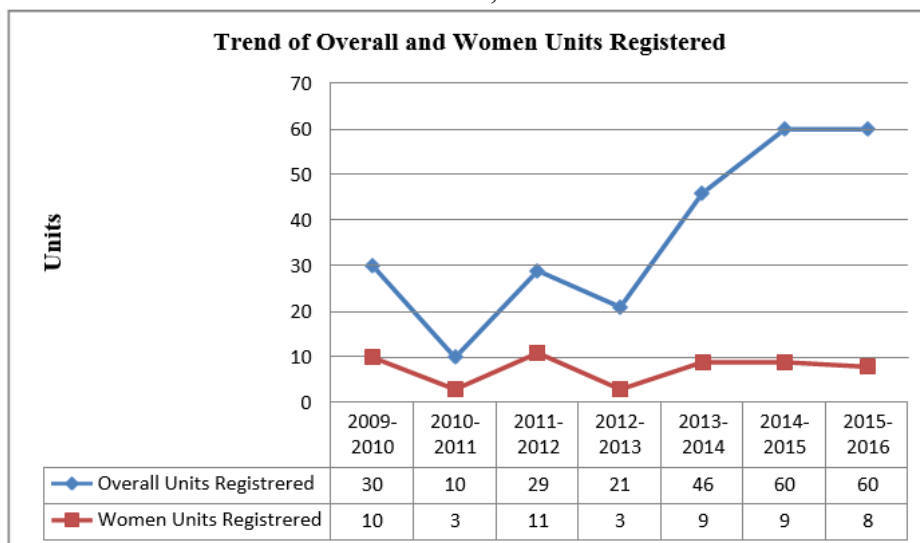
Table 1 and Fig. 1 reveals the number of enterprises registered in MSME Sector in Kokrajhar and Chirang districts in BTAD which are owned and run by women entrepreneurs during 2009-2010 to 2015-2016. Only 53 units have been registered during the study period and it is only 21 percent of the total units. It indicates that the number of women in entrepreneurial ventures in the study area is very low. During the study period, the highest number of registration of women entrepreneurs in the study area (11) is found during the year 2011-12. In case of district wise units registered in the study area, over the period, the highest number of women units are registered in Chirang (29) followed by Kokrajhar (24). On the other hand, both positive and negative growth rate is found during the study period.

Table 1: Trend of Overall and Women Units Registered in MSME Sector in Kokrajhar and Chirang District in BTAD, Assam.

Year	Kokrajhar (in units)		Chirang (in units)		Total (in Units)		Growth Rate	
	Overall	Women	Overall	Women	Overall	Women	Overall	Women
2009-2010	20	6	10	4	30	10	---	--
2010-2011	6	2	4	1	10	3	-2	-2.33
2011-2012	8	4	21	7	29	11	0.66	0.72
2012-2013	11	2	10	1	21	3	-0.38	-2.67
2013-2014	7	3	39	6	46	9	0.54	0.67
2014-2015	7	3	53	6	60	9	0.23	0
2015-2016	8	4	52	4	60	8	0	-0.13
Total	67	24	189	29	256	53	----	---

Source: Year Wise Records collected from respective DICC's of the two districts of BTAD

Fig 1: Trend of Overall and Women Units Registered in MSME Sector in Kokrajhar and Chirang in BTAD, Assam



Source: Year Wise Records collected from respective DICC's of the two districts of BTAD

Profile of the respondents (Women Entrepreneurs)

The demographic profile of respondents (women entrepreneurs) in Kokrajhar and Chirang district in BTAD is shown collectively in table 2; the variables which have been considered to study demographic profile are age, marital status, religion, community, cast, educational background family structure, family status.

Table 2: Demographic Profile of Women Entrepreneurs

Age Group	Frequency	Percentage (%)
16-20	4	9.3
21-25	15	34.9
26-30	19	44.2
Above 30	5	11.6
Total	43	100
Marital Status		
Married	36	83.7
Unmarried	5	11.7
Divorced	1	2.3
Widow	1	2.3
Total	43	100
Religion		
Hindu	40	93
Christianity	2	4.7
Islam	1	2.3
Total	43	100
Community		
Bodos	37	86
Assamese	3	7
Bengali	2	4.7
Nepali	1	2.3
Others	0	0
Total	43	100

Caste		
S.T	37	86
S.C	2	4.7
OBC	2	4.7
General	1	2.3
MOBC	1	2.3
Total	43	100
Educational Qualification		
Illiterate	2	4.7
Below HSLC	4	9.4
HSLC Passed	10	23.2
H.S Passed	13	30.2
Graduate	12	27.8
Above Graduate	2	4.7
Total	43	100
Family Structure		
Nuclear	37	86
Joint	6	14
Total	43	100
Family Status		
APL	38	88.4
BPL	5	11.6
Total	43	100

Source: Compiled from field survey

Problems of Women Entrepreneurship Development in the study area

It is cleared from the table 1 that the growth rate of women entrepreneurship development in the period of the study is not satisfactory because still now the women entrepreneurs in the study area have been facing a number of problems. The problems faced by the women entrepreneurs are shown in Table 3.

Table 3: Problems of Women Entrepreneurship Development in the study area

Problems	Major Problems		Minor Problems		No Problems		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Problem of Finance	34	79.07	05	11.63	04	9.30	43	100
Lack of suitable employees	33	76.74	04	9.30	05	11.63	43	100
Lack of infracture facilities	31	72.09	05	11.63	07	16.28	43	100
Lack of awareness about entrepreneurial information	20	46.51	03	6.98	20	46.51	43	100
Lack of entrepreneurial skills	17	39.53	02	4.65	24	55.82	43	100
Limited support from entrepreneurial promoting agencies	12	27.9	03	6.98	28	65.12	43	100
Low ability to bear risk	10	23.26	03	6.98	30	69.76	43	100
Lack of capital accessibility	08	18.60	02	4.65	33	76.45	43	100
Problems of work with male workers	07	16.28	02	4.65	34	79.07	43	100
Lack of professional education	06	13.95	02	4.65	35	81.40	43	100
Lack of interaction with successful entrepreneurs	05	11.63	02	4.65	36	83.72	43	100
Lack of network of business	04	9.30	02	4.65	37	86.05	43	100
Lack of recognition and appreciation from family members	03	6.98	01	2.33	39	90.69	43	100
Insurgency	02	4.65	01	2.33	40	93.02	43	100

Source: Compiled from field survey

From the above table 3, it is seen that for majority of the respondents (79 percent) problem of finance is a major problem; it is minor problem for 11.63 percent of respondents and for 9.30 percent of total respondents, it is not a problem. Lack of suitable employees is also major problem of majority of the respondents (76.74 percent); for 9.30 percent respondents, it is a minor problem and for remaining 11.30 percent respondents, it is not a problem. Lack of infrastructure facilities is a major problem of majority of respondents (72 percent); for 11.63 percent respondents, it is a minor problem and for 16.28 percent of total respondents, it is not a problem. Lack of awareness about the entrepreneurial information is also major problem of majority of the respondents (46.51 percent); for 6.98 percent respondents, it is a minor problem and for remaining 46.51 percent respondents, it is not a problem. Regarding lack of entrepreneurial skills, for majority of respondents (39.53 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for 55.82 percent of the total respondents, it is not a problem. Limited support from entrepreneurial promoting agencies is also major problem of majority of the respondents (27.90 percent); for 6.98 percent respondents, it is a minor problem and for remaining 65.12 percent respondents, it is not a problem. Low ability to bear risk is a major problem of majority of respondents (23.26 percent) ; it is minor problem for 6.98 percent of respondents and for 69.76 percent of total respondents, it is not a problem. Regarding lack of capital accessibility, for majority of respondents (18.60 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for remaining 76.45 percent respondents, it is not a problem. Problems of work with male entrepreneurs is a major problem of majority of respondents (16.28 percent) ; it is minor problem for 4.65 percent of respondents and for 79.07 percent of total respondents, it is not a problem. Lack of professional education is a major problem of majority of the respondents (13.95 percent); for 4.65 percent respondents, it is a minor problem and for remaining 81.40 percent respondents, it is not a problem. . Regarding lack of interaction with successful entrepreneurs, for majority of respondents (11.63 percent) it is a major problem; for 4.65 percent respondents, it is a minor problem and for remaining 83.72 percent respondents, it is not a problem. For majority of the respondents (9.30) lack of network of business is a major problem; it is minor problem for 4.65 percent of respondents and for 86.05 percent of total respondents, it is not a problem. Lack of recognition and appreciation from family members is a major problem of majority of the respondents (6.98 percent); for 2.33 percent respondents, it is a minor problem and for remaining 90.69 percent respondents, it is not a problem and For majority of the respondents (4.65 percent) insurgency is also a major problem; it is minor problem for 2.33 percent of respondents and for 93.02 percent of total respondents, it is not a problem.

Level of problems Faced by Women Entrepreneurs in the study area

Here, in this section of the study, in order to prove whether the problems faced by the women entrepreneurs are major problems or not, descriptive statistics has been used and result is shown in table 4.

Problems	Count	Mean	Std
Problem of Finance	43	2.7	0.6
Lack of suitable employees	43	2.6	0.7
Lack of infracture facilities	43	2.6	0.7
Lack of awareness about entrepreneurial information	43	2.0	1.0
Lack of entrepreneurial skills	43	1.8	0.9
Limited support from entrepreneurial promoting agencies	43	1.8	1.0
Low ability to bear risk	43	1.5	0.9
Lack of capital accessibility	43	1.4	0.8
Problems of work with male workers	43	1.4	0.8
Lack of professional education	43	1.3	0.7
Lack of interaction with successful entrepreneurs	43	1.3	0.7
Lack of network of business	43	1.2	0.6
Lack of recognition and appreciation from family members	43	1.2	0.5
Insurgency	43	1.1	0.3

Source: Compiled from field survey

The above table 4 shows that the mean value regarding the problem of finance is 2.7 and standard deviation is 0.6 ; it clearly indicates that problem of finance is a major problem of women entrepreneurs. Further, it is found that the mean value with regards to problem of lack of suitable employees is 2.6 and standard deviation is 0.7; it indicates that lack of suitable employees is a major problem of women entrepreneurs. Whereas, in case of lack of infracture facilities it is found that the mean value is 2.6 and the standard deviation is 0.7; it indicates that lack of infracture facilities is also a major problem of women entrepreneurs. However, with regards to all other problems like lack of awareness about the entrepreneurial information, lack of entrepreneurial skills, limited support from entrepreneurial promoting agencies, low ability to bear risk, lack of capital accessibility, problems of work with male entrepreneurs, lack of professional education, lack of interaction with successful entrepreneurs, lack of network of business, lack of recognition and appreciation from family members and insurgency problem though these are the problems in the study area but, these are not a major problem of women entrepreneurs.

Conclusion and Policy Recommendations

On the basis of the above discussion it is cleared that the growth of women entrepreneurship development in BTAD in general and Kokrajhar and Chirang district in particular is very low and the women entrepreneurs are faced a number of problems like Problem of finance, lack of suitable employees, Stiff competition with MNCs, balance between family and work, negligence by financial Institution, lack of infracture facilities, band & Blockade, mobility constrain, lack of suitable market, Present social system, Scarcity of raw-material, management of organization, lack of professional education, insurgency, etc which are need to be addressed. However, promotion of women entrepreneurs in BTAD area requires a multiple approach. The women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding economic activities. Concurrently an entrepreneurial environment should be arranged to enable

their participation. In India several institutional arrangements have been made to protect and develop women entrepreneurship. Their existence and proper functioning is highly required in such economically least developed areas like BTAD of Assam.

Entrepreneurship among women can improve the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the pressure of men, and have proved that there are second to no one with respect to contribution to the growth of the economy. But, there is a need to formulate policies and programmes on women entrepreneurship which focus on entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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Green Banking Practices in Selected Private Sector Banks in Chickmangalur City: A Study

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ABSTRACT

Green Banking also means promoting environment friendly practices in Banks. It is like a normal bank where all social and environmental or ecological factors for the purpose of protecting the environmental and to conserve natural resources. Green banking practices are major initiatives for the protection of environment including trees, time saving etc. In this background, the present study aims to study of Green banking practices in selected banks in Chickmagalur City. For this purpose, data is collected through 45 respondents of selected banks in Chickmagalur city. The study is made with the help of structured questionnaire for bank employees in Chickmagalur city. The intention of this study is to find out the success of Green Banking at selected private sector banks in the Chickmagalur city. The study has endowed with fair success of the Green Banking Practices in the selected study area.

Keywords: *Conservation Green Banking, Green Banking Practices, Green Products*

INTRODUCTION

Green Banking means encouraging environmental-friendly practices and reducing our carbon footprint from normal banking activities. Green banking will be mutually beneficial to the consumers, banks, industries and the economy. It is also called as an ethical bank or sustainable bank. They are controlled by the same authorities but with an additional agenda towards care of the Earth's environment/habits/resources. Green banking products includes green loans, green mortgages, green credit cards, green saving accounts, mobile banking and online banking. Green banking includes all the bank's resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. Global warming, which is one of the most burning and discussed issues, has the worst impact on the climate of the planet as a whole. Due to unusual weather pattern, rising greenhouse gas, declining air quality etc. society demands that business also take responsibility in safeguarding the planet.

Green Banking is one of the revolutionary concepts in today's business world which basically refers to as sustainable banking, socially responsible banking or ethical banking whose main objective is to ensure the use of organizational resources in favor of the environment and society. Green banking is a concept of

proactive and smart way of thinking with a vision for future sustainability of our only Spaceship (earth). So in a very specific way-Green Banking means banking practices that foster environmentally responsible financing practices as well as using environmentally sustainable internal processes.

Morshed, Rubayat and Singha explained that Green Banking can be viewed from two different approaches as follows



There is necessary to study the green banking in today's business world of innovative technologies so as to make our environment human friendly. In this background, present paper studies the practices of green banking in selected banks.

Components of Green Banking

The scope of Green Banking is huge- leading to the way of Green Economy in a broad sense. So determining all the components of Green Banking is a difficult task. However, the following can be a short checklist of the components of Green Banking.

<input type="checkbox"/> Online Banking	<input type="checkbox"/> Green accounts(ATM Services)
<input checked="" type="checkbox"/> Paying Bills Online	<input type="checkbox"/> Green Financing
<input checked="" type="checkbox"/> Remote Deposit	<input type="checkbox"/> Power saving equipment
<input checked="" type="checkbox"/> Online Fund Transfer	<input type="checkbox"/> Green Debit Cards/Credit
<input checked="" type="checkbox"/> E- Statements	<input type="checkbox"/> Save Paper
<input checked="" type="checkbox"/> Automated Clearing House	<input type="checkbox"/> Mobile Banking

Although the concept of Green Bank is considered as a sustainability issue it is true that achieving the actual response of Green Banking initiatives is associated with some major challenges like diversification matters, Startups banks, Banks are “Specialized”, higher operating expenses and costs, Reputation Risk etc.

LITERATURE REVIEW

Suresh Chandra Bihari and Bhavna Pandey (2015)in their article “Green Banking in India”studiedthe green bank, the steps required to adopt green banking and to create the awareness of green banking among employees who working in banking sectors. Financial analysis is done through profit and loss account of SBI, Punjab National Bank, Bank of Baroda, Karnataka Bank, Yes Bank, IDBI Bank, Central Bank of India, Axis Bank and also calculating Net profit of both Public banks, Private sector banks. The conclusion reveals

that if Indian market desire to enter global markets, it is important that they recognize their environmental and social responsibilities. Indian banks need to set their near term and long term green goals, develop their green strategies and execute their greening activities in a phased manner. This concept of “Green Banking” will be mutually beneficial to the banks, industries and the economy. Not only “Green Banking” will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future.

Mohammad et.al.,(2014)in their article “An Evaluation of Green Banking Practices in Bangladesh”aim to analyze the Green Banking practices among SCBs, SDBs, PCBs and FCBs in Bangladesh. The investigation finds that 47 banks have received the Green Banking strategy, framed Green Banking Unit, apportioned and used spending plan for green saving money. However, the designation and usage of spending plan of SCBs and SDBs are not agreeable. The best purpose behind not to embrace Green Banking maybe is that it regularly requires an extensive beginning expense. As SCBs and SDBs are a long ways behind to receive web based keeping money and ATM offices, our legislature ought to give enough store and specialized help to them. Bangladesh Bank ought to uphold SCBs, SDBs, PCBs and FCBS, that they ought to evaluate the delicate issues like helpless gatherings; automatic uprooting and so forth while contributing or subsidizing the ventures.

Vijay and Sangepu (2013)in their paper“Green Banking Services For Sustainability”examined the idea of green saving money in managing an account part, to know the developing pattern of the green keeping money in India and furthermore to know the distinction between the manual and electronic exchanges are to be neglected and furthermore to know the new idea called green saving money and its advantages.The improvements in the green managing an account industry is examined as for extension of branches, usage of computerization at various levels, opening of ATMs and other green saving money administrations were made to comprehend the present status of Green Banking in India with the assistance of an exploratory research. The inquire about uncovers how these administrations are useful in fulfilling the clients by diminishing their lining time for their exchanges in the bank, venturing out time from home to bank, sparing the movement time and using that time for other imperative exercises.

Md. Sharif, Md. Tanvir (2014)in their paper “Green Banking Nexus Banks' Performance”intended to ponder the effect of green putting money on bank's execution utilizing cross segment information of 45 banks in the year 2012. The examination utilizes six unique factors to be specific credits and advances, stores and different records, paid-up capital speculations, green keeping money, and benefit after assessment are considered. The consequence of examination demonstrates that green saving money has critical positive effect and INV has noteworthy negative effect on banks' execution.

OBJECTIVES OF THE STUDY

- To analyse the green banking practices introduced by the selected banks and
- To find out the success of green banking practices in the study area

Working Hypotheses:

H0: There is no significant difference among banks with respect to green banking products

H1: There is a significant difference among banks with respect to green banking products

H0: There is no significant difference among satisfaction level on green banking facilities

H1: There is a significant difference among satisfaction level on green banking facilities

H0: Success rate of green banking practices in bank is having 51% in selected banks

H1: Success rate of green banking practices in bank is not having 51% in selected banks

Scope of the Study

The current study mainly focuses on impact of green banking and its success of in selected private sector banks (Karnataka Bank, Axis Bank and HDFCBank) of Chickmagalur city. Success of green banking is measured in terms of usage of green banking products, satisfaction of bank employees in green banking practices to conserve green and bank employees' opinion on utility of green banking products.

Sources of Data Collection

This paper depends both on primary and secondary sources of data. The Primary data collection is made through a structured questionnaire and personal contact with bank employees at Chickmagalur city and Secondary sources of data were collected from various journals, magazines and e-sources.

Sample Design

The present study considers a total of 45 employees (15 employees from each bank) of selected banks. Simple Random Sampling technique is used for drawing sample. Bank employees are the sample unit.

Survey Period

The study was conducted from June to August 2018

Limitations of the Study

The present study has certain shortcomings which are mentioned below:

- This paper has concentrated only on selected private sector banks of Chickmangalur city
- Responses of bank employees may be skewed to boost the image of the banks
- Sample size considered in the study is too small

Statistical Tools for Analysis

For the present study Sandler's A test, Analysis of Variance and some descriptive statistics are used for the purpose of analysis and interpretation.

Table- 1: Demographic profile of respondents

Age	No. of Respondents	Percentage
25-30	8	13
31-40	28	62
41-50	6	18
Above 50	3	7
Total	45	100
Qualification		
Graduation	26	58
Post-Graduation	18	40
Others	1	2
Total	45	100
Type of area		
Urban	24	53
Semi-urban	12	27
Rural	9	20
Total	45	100
Designation		
Clerk	11	24
Probationary Officer	18	40
Specialist Officer	8	18
Assistant Managers	5	11
Branch Manager	3	7
Total	45	100

Source: Primary Data

The above table explains the age group in which the respondents fit into. Majority of the respondents (62%) fall in the age group of 31 – 40, 18% fall under age group of 41-50, 13% come under 25-30 age group and 7% belongs to above 50 age group. This shows a normal distribution of workers aged in the selected banks. The above table portrays the educational qualification of the respondents. More than 55% of the respondents have graduation, followed by 40% post graduates. The above table covers the area in which the respondents belong in the study area. More than half of the respondents are from Urban, followed by Semi-Urban and Rural in the respondent profile. The above table explains that 40% of the samples are probationary officers, 24% are clerks, 18% are specialist officers, 11% assistant managers and 7% branch manager. The sampling has taken a best effort to maintain the banking ratio with respect to the ratio of employees in the different cadre.

Hypotheses Testing

Table – 2: Green Products Availability in selected banks

Green Products	Karnataka Bank	AXIS Bank	HDFC Bank
Green Mortgages	11	9	7
Green home loan	12	5	5
Green commercial building loans	9	3	1
Green car loans	3	0	1
Green cards	6	3	4
Green project finance	14	8	7
Green insurance	3	0	0
Providing e-statements	15	15	15
Net banking	15	15	15
Interactive Voice Response	3	1	0
Online bill payments	15	15	15
Plastic money	14	11	12
Real Vision Imaging	5	1	1
Mobile Banking	15	15	15

Source: Primary Data

H0: There is no significant difference among banks with respect to green banking products

H1: There is a significant difference among banks with respect to green banking products

Table - 3: ANOVA (Two Factor) Output

Anova: Two-Factor Without Replication						
<i>SUMMARY</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
Green Mortgages	3	27	9.00	4.00		
Green home loan	3	22	7.33	16.33		
3) Green commercial building loans	3	13	4.33	17.33		
Green car loans	3	4	1.33	2.33		
Green cards	3	13	4.33	2.33		
Green project finance	3	29	9.67	14.33		
Green insurance	3	3	1.00	3.00		
Providing e-statements	3	45	15.00	0.00		
Net banking	3	45	15.00	0.00		
Interactive Voice Response	3	4	1.33	2.33		
Online bill payments	3	45	15.00	0.00		
Plastic money	3	37	12.33	2.33		
Real Vision Imaging	3	7	2.33	5.33		
Mobile Banking	3	45	15.00	0.00		
Karnataka Bank	14	140	10.00	25.08		
AXIS Bank	14	101	7.21	37.1		
HDFC Bank	14	98	7.00	38.46		
ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Rows	1247.45	13	95.96	40.96	0.00	2.12
Columns	78.43	2	39.21	16.74	0.00	3.37
Error	60.9	26	2.34			
Total	1386.79	41.00				

Interpretation: The above tables explain the presence of green banking products in the selected private sector banks. The ANOVA table tells, there is a significant difference between at least two or more banks and at least two or more green banking products at 5% significance level. Which means all the three banks differ significantly when compare to each other. Similarly there exists a significant difference between green banking products among each other.

Table – 4: Opinion on Customer Satisfaction on facilities at Selected banks

Facilities	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Green Mortgages	24	14	5	1	1
Green home loan	30	15	0	0	0
Green commercial building loans	8	7	9	16	5
Green car loans	6	6	18	12	3
Green cards	5	9	7	11	13
Green project finance	6	6	7	11	15
Green insurance	3	4	6	16	16
Providing e-statements	26	12	5	2	0
Net banking	29	16	0	0	0
Mobile banking	30	13	2	0	0
Online bill payments	27	15	2	1	0

Source: Primary Data

H0: There is no significant difference among satisfaction level on green banking facilities

H1: There is a significant difference among satisfaction level on green banking facilities

Table – 5: ANOVA Output (Single Factor)

Anova: Single Factor						
SUMMARY						
Groups	Count	Sum	Average	Variance		
Highly Satisfied	11	194	17.64	137.05		
Satisfied	11	117	10.64	18.85		
Neutral	11	61	5.55	25.87		
Dissatisfied	11	70	6.36	45.85		
Highly Dissatisfied	11	53	4.82	42.96		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1250	4	312.5	5.774205	0.00067	2.55718
Within Groups	2706	50	54.12			
Total	3956	54				

Interpretation: The above tables enable to know about the satisfaction level of customers' through employees of the banks. The ANOVA one way is used to check whether there is any significant difference among the satisfaction levels of customers in the context of green banking products. The test result display that there is a significant difference among the satisfaction level at 5% in terms of green banking products.

Table – 6: Opinion on the outcomes of Green Banking system on customer's daily life

Effects of green banking	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Weighted Average	Rank
Reduces paper work	34	11	0	0	0	1.76	3
Saves time	36	9	0	0	0	1.8	1
Conserve energy	26	16	3	0	0	1.51	7
Easy tracking of transactions	13	12	6	12	2	0.49	10
Record keeping	33	11	1	0	0	1.71	4
24 hours access to your account	37	6	2	0	0	1.78	2
Customer friendly banking	29	16	0	0	0	1.64	5
Easy to transact	28	13	2	2	0	1.49	8
Remittance at any time	19	16	9	1	0	1.18	9
Easy carry of cash	35	5	3	1	1	1.6	6

Source: Primary Data

Interpretation: The above table describes the outcome of usage of green banking products in their daily life. Respondents' opinion is measured in a five point scale and weighted average is calculated to see the measure of central tendency on every outcomes. Later the outcomes are ranked using the weighted average as the parameter. As per the result the first place is conquered by time saving, followed by 24 hours access to account, reduction in paper work, record keeping, customer friendly banking, easy carry of cash, conserve energy, easy to transact, remittance at any time and easy tracking of transaction.

Table – 7: Green banking practices are executed in your branch.

Green Banking Practices	Frequency	Hypothesised Mean	D_i	D_i^2
Controlled use of energy	37	22.95	14.05	197.40
Reduce wastage of papers and energy through internet banking	42	22.95	19.05	362.90
Solar ATMs	4	22.95	-18.95	359.10
Providing recyclable debit/credit card	21	22.95	-1.95	3.80
Usage of recycle paper or recycle waste	38	22.95	15.05	226.50
Cash deposit machine	39	22.95	16.05	257.60
Energy saving bulbs	45	22.95	22.05	486.20
In and around plantations	10	22.95	-12.95	167.70
Use of solar panels and wind mills	3	22.95	-19.95	398.00
Additional incentives for employees using energy efficient vehicles, lighting systems, solar energy etc	1	22.95	-21.95	481.80
Using LEED-India/IGBC certified building	5	22.95	-17.95	322.20
Conduct Tree plantation programs	28	22.95	5.05	25.5
Rain Water Harvesting	12	22.95	-10.95	119.9
Recycled furniture	3	22.95	-19.95	398
	288		$\sum D_i = -33.30$	$\sum D_i^2 = 3806.64$

Source: Primary Data

$H_0 : \mu = 22.95$ (Success rate of green banking practices in bank is having 51% in selected banks)

$H_1 : \mu \neq 22.95$ (Success rate of green banking practices in bank is not having 51% in selected banks)

Test statistic is Sandler's A

$$A = \frac{D_i^2}{(D_i)^2}$$
$$A = \frac{729}{-27^2} = 3.43$$

Critical Value for 5% Significance level and 13 degrees of freedom = 0.368

Calculated Value = 3.43

CONCLUSION:

Null hypothesis is accepted

The above testing brings out the success level of green banking concept in the private banks in the Chickmagalur city. As the calculated value is 3.43 is more than the critical value 0.368 for 13 degrees of freedom and at 5% significance level, null hypothesis is accepted. This means the green banking concept has achieved 51% of success in the study area.

Major Findings of the Study

- It is found that majority of the respondents fall in the age bracket of 31-40. This can be interpreted as, middle age group contribute more in the banking sector where they are not too new to system to take time to understand nor too old to be complaisant
- Graduation and Post-graduation are the mostly preferred qualification in the banking sector. This has been extensively practiced in the Indian banking industry. As a result most graduates and post graduates were found in the sample selected
- In terms conducting banking activities, banks have extended their wings to even rural areas. This is very much evident with 20% shared in the respondent profile
- In the context of designation banks follow basic ratio and it has been almost replicated in the selected sample.
- With respect to green banking products in selected banks, providing e-statements, net banking and mobile banking occupies the first three places. Karnataka Bank gets the more score in terms of using green banking products when compared to Axis and HDFC. The results say that there is a significant difference in providing green banking products to customers among three banks. It is also noted that there exist a noteworthy differences among the green banking products too.
- Employees' opinion on customer satisfaction on green banking products also witnesses a significant difference among the satisfaction level. This may be caused due to inadequate promotions of the products, lack of awareness of uses and importance of green products, inefficient employees, lack of motivation to customers to use green banking products, high pricing, so on and so forth.
- In relation to the opinion of customers on the outcomes of green banking products in their life, first place is conquered by time saving, followed by 24X7 access to account, reduction in paper work, record keeping,

customer friendly banking, easy carry of cash, conserve energy, easy to transact, remittance at any time and easy tracking of transaction. Thus it can be understood that the green banking products are saving the time of customers, provide continuous access and reduce paper work which is the most significant.

- With respect to ancillary green banking practices carried over by the banks, it is found that the banks have a success ratio of 51% in the selected banks. This ensures that the green banking concept is still in its nascent stages but it has also shown a considerable success rate in the private sector banks in the Chickmagalur city.

SUGGESTIONS

- As it is found that relatively more green banking products found only in Karnataka Bank, it is advisable to Axis and HDFC to put up more product lines and extend the same because already Karnataka Bank has proved its success in the domain.
- Only in certain products, employees feel that the customers are satisfied, like Green Mortgages, green home loan, e-statements, net banking, mobile banking and online bill payments. Still the banks has huge scope to enhance the satisfaction on the customers in terms of green commercial buildings, green car loans, green cards, green project finance and green insurance.
- The basic purpose of green banking concept is been achieved as the findings says time is saved, continuity is access to account and less paper work. However, the banks has further more areas to be improved like record keeping, customer friendly banking, easy carry of cash, conserve energy, easy to transact, remittance at any time and easy tracking of transaction.
- Banks are not only enforcing customers to do business with banks in an ecofriendly way but also it has various options in which bank alone can make the planet green by few ancillary practices like Controlled use of energy, Reduce wastage of papers and energy through internet banking, Solar ATMs, Providing recyclable debit/credit card, Usage of recycle paper or recycle waste, Cash deposit machine, Energy saving bulbs, In and around plantations, Use of solar panels and wind mills, Additional incentives for employees using energy efficient vehicles, lighting systems, solar energy etc, Using LEED-India/IGBC certified building, Conduct tree plantation programs, Rain water harvesting and Recycled furniture. In which the banks have achieved a success rate of 51%. Still banks shall strive hard to have a better conversion in future.

CONCLUSION

Green banking has become a buzz word in the banking industry from the past decade. Many ecologists have contributed to this concept to save the green color in the planet and avoid catastrophic events in future. As banks are the major link between accumulation of funds and dissemination of funds, banks can channelize the funds to promote Clean Development Mechanism (CDM) projects where in it can carry out the banking business and save the planet from mishaps as well. The concept of green banking is conceived by most of the

banks but practiced very rare. The intent of this study is to find out the success of this concept among private sector banks in Chickamagalur city. The study upholds the facts that the selected banks in the city have achieved considerable accomplishments. But it is not very much sufficient to skip the danger ahead and the banks have to act on a war footing basis bring up massive changes in the environment.

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Training and Development as Strategic HR Function: A Study of HR Executives

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ABSTRACT

Training and development is an integral part of HR function in the changing business environment. A 16 items scale has been formulated in the present study which has been tested for its reliability. The technique of factor analysis has been used to identify important items of T&D and chi square test applied to examine if there exists any association between age, experience and designation of 302 HR executives from whom the information was collected.

Economists have viewed training and employee development as a means of engaging the commitment of employees to the enterprise (Rainbird, 1994; Heyes and Stuart, 1996) Reynolds (2004) points out, training has a complementary role to play in accelerating the Learning. It should be reserved for situation that justify a more directed, expert led approach rather than viewing it as a comprehensive and all pervasive people development.

In the dynamic world of business, the objectives keep on changing which calls for proper identification of learning needs of workforce. Then proper planned training programs need to be established. In this what techniques are to be used what facilities are to be provided and at which location. The in house training or help of outside trainer is required are to be identified by HR. There has to proper implementation of the training programme and then its proper evaluation is required by HR.

The training and development needs of any organisation needs following steps

Define learning objectives

Decide on Content

Decide on methods of delivery

Establish Training needs

The role of training and development in increasing the competitive advantage as compared to others is well documented. The employee quality of a particular organization is bound to give it competitive advantage. The skills of the employees need to be updated with the changes in the customer requirement. Training's role

has broadened from its traditional focus on teaching skills and knowledge, to linking training to business needs, and to using training to create and share knowledge. Core competency of a firm can be preserved via investment in Training and development. Boxall and Purcell suggest that, Human Resource planning can be traced back to better people employed in the organizations with better processes’.

The best form of a firm’s assets are skills set and they could not be easily replicated by the competitors but as environment and technology changes , they need constant upgrading for training to be source of competitive advantage, because competitive advantage in the basis of market responsiveness, product and service quality, differentiation products and technological innovation. Training improves the performance of employees, which in turn improves the firm’s financial performance. Another paper titled Three Strategic training roles authored by Ralph Catanello and John Redding, there is a lack of link between training and strategy and to drive proper performance training should be linked to a company’s strategic business plan.

We can make the training and development count as a strategic HR tool by the following ways. Look for improvement in scores on your Employee Perception Survey against leadership related questions. This is a direct indicator of a positive change of your leadership program.

If you are able to identify successors for leadership position, it is true reflection of improved leadership programs.

A thorough analysis, clear cut objectives, well-thought out design, robust assessment and a seasoned facilitator can contribute to an effective training intervention.

For face to face training observe the reaction of the participants through the responses to various exercises done in class and or tests administered in class, or his behavioural changes.

Conduct small exercises at work, which show the impact of learning through implementation and results, which would reflect on the score card /Goal sheet.

Training and development play an important role in the effectiveness of organizations and to the experiences of people in work. Training has implications for productivity, health and safety at work and personal development. All organizations employing people need to train and develop their staff. Most organizations are cognisant of this requirement and invest effort and other resources in training and development. Such investment can take the form of employing specialist training and development staff and paying salaries to staff undergoing training and development. Investment in training and development entails obtaining and maintaining space and equipment. It also means that operational personnel, employed in the organization’s

main business functions, such as production, maintenance, sales, marketing and management support, must also direct their attention and effort from time to time towards supporting training development and delivery. This means they are required to give less attention to activities that are obviously more productive in terms of the organization's main business. However, investment in training and development is generally regarded as good management practice to maintain appropriate expertise now and in the future. (Dr. Andrew Shepherd)

The purpose of training and management development programs is to improve employee capabilities and organizational capabilities. When the organization invests in improving the knowledge and skills of its employees, the investment is returned in the form of more productive and effective employees. Training and development programs may be focused on individual performance or team performance. The creation and implementation of training and management development programs should be based on training and management development needs identified by a training needs analysis so that the time and money invested in training and management development is linked to the mission or core business of the organization (Wataid & Ospina, 1999). Employees at different stages of life need different kinds of training and different kinds of development experiences. Although a business degree might prepare students for their first job, they will need to gain knowledge and skills through education and experience as they progress through their career.

Impact of training and development on performance can be seen from various studies. Hitt, R (2001) found that training investment first generates a negative effect on results, which later becomes positive as far as the transfer of knowledge to the post is concerned. Kock and Mc Grath (1996) does not directly analyse the relationship of training with performance, instead it uses a personnel development index that showed a slightly significant effect on work productivity measures by net sales per employee. Ubeda, G. (2005) finds a significant relationship with the productivity, which accounts for an average period of maturation of the higher training investment. In some studies such as Tzafirris (2005), it is assumed that the investment in the training can produce some negative effects: Example, cost on company, employer does not achieve a reciprocal commitment on the part of the employee.

Training and development programmes have faced various Challenges, as Phillips J.J and Pulliam P.F (1997) in the article on "The seven key Challenges facing Training and Development" states. The Training & Development is crucial aspect of HR for any organization but HR has to develop it a key tool for its success and which can make HR as key strategic partner in business. This can be achieved by HR team ensure that training and development are in improving performance of employees in particular by giving proper training and conducive work environment for employees to show good results. It is HR function which has to fix business and people related problems and by making organization versatile. This can be achieved by HR staff involvement in measurement and evaluation of all the employees trained in evaluation methods.

The proper Training and Development courses are to be developed and designed by HR keeping in view the individual employees needs and they have to be in consonance with organizational or business needs of the company. This in turn will ensure proper synergy between the employees and employer. The short term courses which are to be properly designed to educate and improve the knowledge of the employees as well skill enhancements and attitude building and changing soft skills needs to be designed by strategic HR business partner only. HR needs to evolve regular training needs for all business stake holders like vendor's development, suppliers training and development needs. The impact of training initiative of HR function needs to properly evaluated. On many fronts the evaluation by the participants themselves at the end of the program is one way of evaluation, while formal evaluation through examination /tests after the program is other methods of evaluating the training and development program.

HR function has to oversee that training and development contents are aligned with the broad business strategies. Moreover, it is pertinent that employees are often held responsible for their own learning and development. It is often seen that branch heads/ managers are held accountable for their subordinates learning & development needs and requirements, which in turn are to be monitored by HR function only.

OBJECTIVES AND METHODOLOGY OF THE STUDY

1. To identify the important components of training and development schemes to make T&D as a Strategic HR function.
2. To study if any association exists between age, Experience and Designation of HR executives and various T&D program as Strategic HR function.

The present study is primarily based on field survey and data collected through structures questionnaire based on 18 items scale, based on qualitative interaction done with 50 practionnaire HR professionals. In all 302 respondents data was analysed .The reliability test was done and Cronbach's Alpha came out to be .863 for all the 16 items, which is sufficient. The details of all selected 16 items are given in Table 1. The technique of factor analysis was used to derive important factors of T&D. The chi square test was applied to test if any association exists between various items of T&D and Age, Experience and Designation of HR executives. The data was collected on likert scale of five, with 1 being strongly disagree and 5 being strongly agree.

Table 1 Details of 16 items of T&D

T&D_1A	HR team ensures that T&D Program are effective in Improving Performance
T&D_1B	Performance improvement can be done by fixing business and people related problems by undertaking T&D Program.
T&D_1C	Performance improvement can be done by making organization versatile by undertaking T&D Program
T&D_2	The HR staff involvement in measurement and evaluation is done by staff members trained for the job.
T&D_3A	The Training and Development program consists of courses designed to meet individual needs.

T&D_3B	The Training and Development program consists of courses designed to meet business needs.
T&D_3C	The Training and Development program consists of courses designed are usually shot seminar type.
T&D_3D	The Training and Development program consists of courses designed to educate and improve knowledge/skills/attitude.
T&D_3E	The Training and Development program consists of courses designed vendor/partner training
T&D_4A	The Impact of Training & Development initiative is evaluated Sometimes but not always.
T&D_4B	The Impact of Training & Development initiative are evaluated by participants at the end of the program
T&D_4C	The Impact of Training & Development initiative are evaluated Testing/Examination during/after the program
T&D_4D	The Impact of Training & Development initiative are evaluated Post course assessment or business results
T&D_5	Training and Development activities are aligned with business strategies.
T&D_6	Employees are held responsible for their own learning and development.
T&D_7	Managers are held accountable for their subordinates learning and development progress.

Table 2 Scale: ALL VARIABLES OF TD

Case Processing Summary

		N	%
Cases	Valid	302	100.0
	Excluded ^a	0	.0
	Total	302	100.0

a. List wise deletion based on all variables in the procedure.

Table 3 Reliability Statistics

Cronbach's Alpha	N of Items
0.863	16

RESULTS AND ANALYSIS

Table 4 Descriptive Statistics of T&D items Item Statistics

	Mean	Std. Deviation	N
TD1A	3.8907	1.09574	302
TD1B	3.9040	1.12095	302
TD1C	3.5629	1.26321	302
TD2	3.7550	0.91111	302
TD3A	3.0828	1.20482	302
TD3B	3.3510	1.20187	302
TD3C	3.0563	1.23896	302
TD3D	3.2483	1.27638	302
TD3E	2.9205	1.23634	302
TD4A	2.9934	1.21724	302
TD4B	3.3179	1.23553	302
TD4C	3.3907	1.21439	302
TD4D	3.0265	1.21970	302
TD5	3.6821	1.00742	302
TD6	3.6325	1.08784	302
TD7	3.5596	1.55351	302

From the Table 4 it is very clear all the 16 items pertaining to t &D are considered very important by the HR executives, as the values of all 16 items are 3 and above. This means executives agree to the fact that T&D should be important and integral part of HR function in promoting T&D activities of the employee's fir long term success of the organizations.

Table 5 shows the KMO measure of sampling adequacy is 0.767 which is a good measure indicating adequacy of sample for conducting factor analysis. The chi square value is 940.818 with significance value of 0.000 which again shows goodness of fit.

Table 5 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.767
Bartlett's Test of Sphericity Approx. Chi-Square	940.818
Df	120.000
Sig.	.000

Table 6: Total Variance explained (Training and Development)

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
TD-1A	3.877	24.231	24.231	3.877	24.231	24.231
TD-1B	1.637	10.232	34.462	1.637	10.232	34.462
TD-1C	1.303	8.143	42.605	1.303	8.143	42.605
TD-2	1.197	7.478	50.084	1.197	7.478	50.084
TD-3A	1.046	6.535	56.619	1.046	6.535	56.619
TD-3B	0.948	5.924	62.544			
TD-3C	0.873	5.457	68.001			
TD-3D	0.819	5.118	73.119			
TD-3E	0.683	4.266	77.384			
TD-4A	0.681	4.255	81.64			
TD-4B	0.604	3.775	85.414			
TD-4C	0.553	3.459	88.873			
TD-4D	0.527	3.296	92.169			
TD-5	0.478	2.987	95.155			
TD-6	0.406	2.536	97.691			
TD-7	0.369	2.309	100.000			

Extraction Method: Principal Component Analysis.

Table 6 shows the total variance explained by five factors, i.e., 56.619%. The table also shows that factor 1 explains 24.231% variance and factor 2 explains 10.232% variance, factor 3 explains 8.143% variance, factor 4 explains 7.478% variance and factor 5 explains 6.535% variance. According to table 18 which is the rotated component matrix, five factors have been extracted which are as follows:

Factor 1: TD-2, TD-5, TD-6, TD-7

Factor 2: TD-1B, TD-1C, TD-3B, TD-4B

F3: TD-3A, TD-3C, TD-3E, TD-4A

F4: TD-3D, TD-4D

F5: TD-1A, TD-4C

improve knowledge/skills/attitude), TD-4D (The Impact of Training & Development initiative are evaluated Post course assessment or business results).

Factor 5: TD-1A (HR team ensures that T&D Program are effective in Improving Performance), TD-4C (The Impact of Training & Development initiative are evaluated Testing/Examination during/after the program).

Table 6-8 shows the relationship between Age, Experience and Designation of HR executive with 16 items pertaining to T&D.

It is seen that in case of TD_3E (T&D designed to vendor/partner training) has a significant association with age of HR executives. Summarily evaluation part of T&D_4C has significant association with age. Both managers and employees are made responsible for success of training. (TD-6 and TD-7) .For other 12 items there is no association with age.

Table 8 of Age with dimensions of Training and Development

Relationship of Age with Training and Development	Value of Chi-Square	Asymp-sig (2- sided)	Valid cases
Age*TD-1A	0.773	0.856	298
Age*TD-1B	5.170	0.160	292
Age*TD-1C	2.436	0.487	299
Age*TD-2	1.292	0.731	268
Age*TD-3A	2.415	0.491	291
Age*TD-3B	1.317	0.725	292
Age*TD-3C	7.409	0.060	290
Age*TD-3D	4.211	0.240	297
Age*TD-3E	12.742	0.005**	299
Age*TD-4A	3.168	0.366	293
Age*TD-4B	3.101	0.376	274
Age*TD-4C	8.622	0.046*	286
Age*TD-4D	11.951	0.003***	282
Age*TD-5	3.506	0.220	268
Age*TD-6	8.949	0.030**	263
Age*TD-7	9.034	0.0237**	250

Table 9 Relationship of Designation with dimensions of Training and Development

Relationship of Designation with Training and Development	Value of Chi-Square	Asymp-sig (2- sided)	Valid cases
Des*TD-1A	13.273	0.004***	298
Des*TD-1B	3.940	0.268	292
Des*TD-1C	16.023	0.000*	299
Des*TD-2	0.554	0.907	288
Des*TD-3A	8.541	0.014***	291
Des*TD-3B	4.216	0.239	292
Des*TD-3C	5.522	0.137	290
Des*TD-3D	1.405	0.495	297
Des*TD-3E	3.778	0.286	299
Des*TD-4A	0.811	0.847	293
Des*TD-4B	7.925	0.048	274
Des*TD-4C	1.516	0.69	280
Des*TD-4D	1.391	0.708	282
Des*TD-5	7.017	0.071	266
Des*TD-6	0.693	0.875	263
Des*TD-7	1.181	0.758	250

Only three items namely TD-1A, 1C and 3A have shown significant association with designation while for other 13 items there is no association between the designation of employees and T&D schemes. Thus all items are uniformly important across all levels of designations.

Table 10 Relationship of Work Experience with dimensions of Training and Development

Relationship of Work Experience with Training and Development	Value of Chi-Square	Ssymp-sig (2- sided)	Valid cases
Exp*TD-1A	4.474	0.215	298
Exp*TD-1B	0.294	0.96 1	292
Exp*TD-1C	3.352	0.187	299
Exp*TD-2	1.564	0.668	268
Exp*TD-3A	0.067	0.967	291
Exp*TD-3B	0.637	0.888	292
Exp*TD-3C	1.341	0.719	290
Exp*TD-3D	0.683	0.711	297
EXP*TD-3E	1.705	0.636	299
Exp*TD-4A	0.922	0.820	293
Exp*TD-4B	4.279	0.233	274
Exp*TD-4C	2.906	0.406	286
Exp*TD-4D	1.195	0,754	282
Exp*TD-5	3.522	0.318	268
EXp*TD-6	3.852	0.278	263
Exp*TD-7	1.961	0.58	250

From the table 10 it is clear that no item of T&D have any association with the experience of HR executives. This again shows that most of items of T&D are not relationship with the level of experience. In other words whether HR executives are young or old they equally feel T&D as being important domain of HR function which needs to be groomed in any organization irrespective of demographics of people as it is considered crucial for success of any organizations.

CONCLUSIONS AND RECOMMENDATIONS

The study has identified 16 items to represent various facets of T&D programs .All 16 have been found to be very important part of HR function. All 16 have classified into five major components, and all five are equally important in explaining the variance across programs. But the first component cold explains 24 % of variance. The most important items of first factor are directly linked to HR function being given a strategic role. For example item 2 pertains to involvement of HR in proper measurement of T&D programs and fixing of responsibilities on both employees and managers for learning and development. This again calls for strategic HR strategic role in promoting the overall success of organizations.

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Study The Impact of Growing NPAS on Indian Financial System Development

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ABSTRACT

Global financial emergency, which has formed into the most extreme emergency of the post- World War II emergency, has hit the genuine economy on a staggering scale bringing about the crumple of financial markets and organizations. In addition, yield per capita is anticipated to slide down in nations speaking to seventy five percent of the global economy. The subsequent crumbling in the economic condition has prompted an ascent in the general level of worry in the banking segments. Commercial bank credit charge-offs in India may surpass the levels came to amid the 1991– 1992 retreat, despite the fact that they ought to stay beneath the levels experienced in India amid the Great Depression. On an exhaustive investigation of the emergency, financial security has by and by developed as a vital territory of worry in the financial systems over the globe.

INTRODUCTION

Financial deepening is the ratio of cash i.e. money available for use, request, saving and time deposits to GDP (M2/GDP). With 7 % growth rate in 2016-17, India at show is the quickest developing significant economy on the planet and is having tremendous potential for growth in not so distant future. To scale greater statures in growth direction, there is a need to extend the financial sector in India It can be seen from the table that it has been expanding in a large portion of the nations except for one nation i.e. Indonesia. Among South Asian Countries, it is most astounding in India. Yet, the South Asian Countries are a long ways behind East Asian Countries like Hongkong, Taipei, China AMs and EMs have developed their financial sectors in the course of recent decades. Some different EMs, then again, experienced basically no deepening. Generally speaking, profundity in AMs has become significantly more quickly than in EMs, particularly in the most recent decade, accordingly, one can see dissimilarity in the financial profundity of AMs and EMs and this stick focuses towards the degree for make up for lost time. It is honourable that China and India are among the best five supporters of global financial profundity. The prior, experimental discoveries obviously point towards the presence of solid relationship between financial deepening (FD) and EG [1].

According to the principal Advance Estimates (first AE), discharged by Central Statistics Office (CSO), growth rate of Gross Value of Added (GVA) at steady fundamental costs is assessed at 6.1 percent in 2017-18, when contrasted with 6.6 percent in 2016-17. This is because of lower growth in 'Farming and united', and 'Industry' sector, which are relied upon to develop at 2.1 percent and 4.4 percent separately. In 2017-

18, benefit sector is required to develop at 8.3 percent, when contrasted with 7.7 percent in 2016-17. From a low of 5.5 percent in 2012-13, growth in GDP relentlessly enhanced for 3 years and topped in 2015-16, especially in final quarter (Q4) when it printed 9.1 percent (GVA growth likewise crested in Q4 of 2015-16).

Nonetheless, growth began backing off from first quarter (Q1) of 2016-17. Gross domestic product and GVA growth eased back to 6.1 percent and 5.6 percent individually in Q4 of 2016-17. Gross domestic product growth additionally declined to 5.7 percent in Q1 of 2017-18. Be that as it may, the second quarter (Q2) of 2017-18 saw inversion of declining pattern of GDP growth, with growth expanding to 6.3 percent. The ostensible GDP and GVA growth additionally grabbed to 9.4 percent and 8.6 percent separately in Q2 of 2017-18 [2].

GVA at basic prices from	2014-15	2015-16	2016-17	2017-18 (1st AE)
Agriculture, forestry & fishing	-0.2	0.7	4.9	2.1
Industry	7.5	8.8	5.6	4.4
Mining & quarrying	11.7	10.5	1.8	2.9
Manufacturing	8.3	10.8	7.9	4.6
Electricity, gas, water supply & other utility services	7.1	5.0	7.2	7.5
Construction	4.7	5.0	1.7	3.6
Services	9.7	9.7	7.7	8.3
Trade, Hotel, Transport, Storage, communication & services related to broadcasting	9.0	10.5	7.8	8.7
Financial, real estate & professional services	11.1	10.8	5.7	7.3
Public administration, defence & other services	8.1	6.9	11.3	9.4
GVA at basic prices	7.2	7.9	6.6	6.1
GDP at market prices	7.5	8.0	7.1	6.5

Table 1: Annual real GVA and GDP growth

According to the first AE, the real GDP growth is required to be 6.5 percent in 2017-18, while the real GVA at fundamental costs is relied upon to enroll a growth of 6.1 percent. With GDP and GVA growth of 6.0 percent and 5.8 percent separately in the main half (H1) of the current financial year, the certain growth for the second half (H2) of the year works out to be 7.0 percent and 6.4 percent individually, showing further recuperation of the economy that started in the Q2 of 2017-18. Significant large scale pointers viz. gross settled investment and fares are additionally anticipated that would develop at a quicker pace in H2 opposite H1 of 2017-18. In the current years, the wedge between the real and ostensible GDP growth has limited essentially. While real GDP growth found the middle value of 6.4 percent between 2012-13 and 2014-15, the ostensible growth was 12.5 percent in this period [3].

2. GVA GROWTH OF MAJOR SECTORS

Not surprisingly, the agriculture sector enlisted essentially higher growth in 2016-17 than the past two years on the back of typical rainstorm. According to the fourth propel estimates of sustenance grains production; it was assessed that the yield of nourishment grains would be of the request of 275.7 million tons in 2016-17,

with the two bowls of cereal and heartbeats accomplishing record levels of production. Most different products and non-trim agriculture sector additionally indicated critical growth. 'Public administration, safeguard and other administrations' sector additionally enrolled twofold digit growth in 2016-17 that to a great extent owed to higher pay-outs in compensations and back payments by usage of the suggestions of the Seventh Pay Commission. Nonetheless, the growth of industrial sector declined by more than three percentages focuses in the last financial year.

GVA growth in H1 of 2017-18 was 5.8 percent, with the two quarters delineating different picture. The declining pattern found in the past couple of quarters in GVA growth was captured in Q1 of 2017-18, which enrolled an indistinguishable rate of growth from in Q4 of 2016-17. There was an inversion of this declining pattern in Q2 of 2017-18 with GVA growth of 6.1 percent, a change of 0.5 percentage focuses opposite Q1. This was fundamentally driven by the business sector. The growth of assembling sector, specifically, demonstrated a change from 1.2 percent in Q1 to 7.0 percent in Q2 of 2017-18. The understood growth of GVA for H2 of 2017- 18 is evaluated to be 6.4 percent. The certain growth in H2 of each of the three major sectors of the economy viz. agriculture and associated, ventures, and administrations sectors being 2.2 percent, 5.1 percent and 8.7 percent separately is superior to anything H1 of 2017-18. The growth of assembling sector is relied upon to enhance from 4.0 percent in H1 to 5.1 percent in H2 of 2017-18. 'Exchange, transport, inns, stockpiling, interchanges and administrations identifying with broadcasting,' which is a piece of administrations sector is the main sector that is probably going to enroll a decrease in growth in H2 versus H1 of 2017-18 [4].

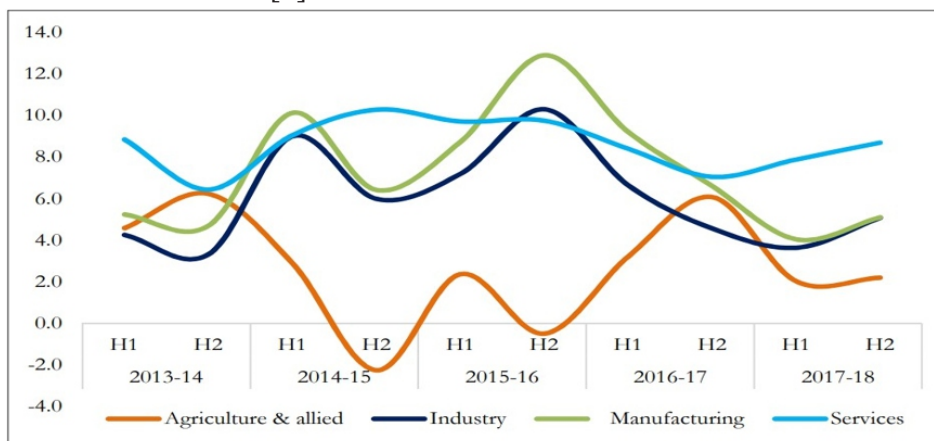


Figure 1: Half yearly growth GVA (2013-2018)

3. GDP AND ITS COMPONENTS

Consumption expenditure has been the major driver, representing almost sixty percent of the total GDP growth between 2012-13 and 2015-16. This commitment expanded to more than 95 percent in 2016-17, which is credited to higher growth of both Private Final Consumption Expenditure (PFCE) and Government Final Consumption Expenditure (GFCE), especially the last mentioned. The growth of GFCE was about 21 percent in 2016-17, against a normal growth of 3.5 percent amid 2012-13 to 2015-16. This owed for the most part to the payment of higher wages and paid rates to the government staff that took after the execution of the

proposals of the Seventh Pay Commission. The growth of both PFCE and GFCE is relied upon to bring down in 2017-18 when contrasted with 2016-17.

Accordingly, the offer of net fares of products and enterprises (as reflected in National Accounts Statistics) in GDP is relied upon to decrease from (-) 0.7 percent in 2016-17 to (-) 1.8 percent in 2017-18. In the six years between 2011-12 and 2016-17, the offer of PFCE found the middle value of 57.5 percent in total GDP and its growth arrived at the midpoint of 6.8 percent. PFCE has been the absolute most important driver of GDP growth and especially so in 2016-17 when it contributed about 66% to GDP growth. Added to this, the commitment of GFCE was 29 percent. According to the first AE of 2017-18, the commitment of PFCE and GFCE to GDP growth is assessed to be 54.3 percent and 14.4 percent individually. While PFCE commitment returned to the normal levels accomplished in 2011-12 to 2015-16, the commitment of GFCE keeps on being higher than that normal [5].

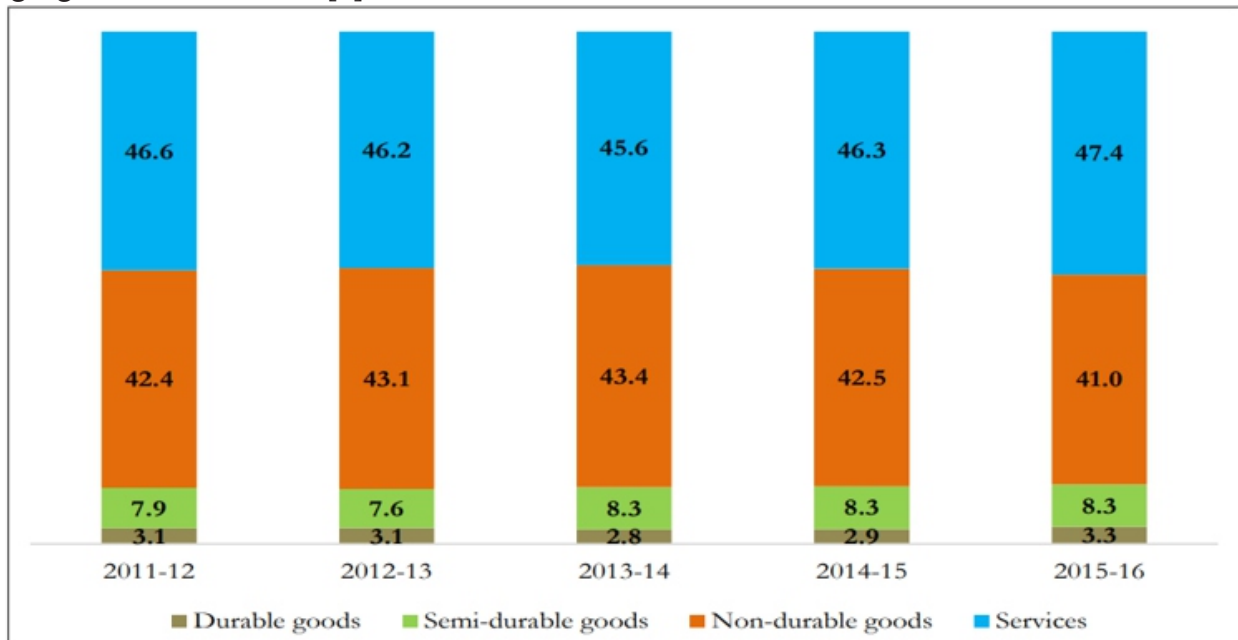


Figure2: Share In Private Consumption Expenditure at Current Prices

Saving and Investment

Despite the way that Indian economy has enlisted a genuinely strong growth in the 4 years between 2014-15 and 2017-18, story on savings and investment in the economy has not been so encouraging. The investment rate (Gross Capital Formation (GCF) as an offer of GDP) in the economy declined by almost 5.6 percentage focuses between 2011-12 and 2015-16. As can be seen from Figure1.7, the major decrease happened in the year 2013-14, when investment rate declined by almost 5 percentages focuses. This was because of number of elements viz. troubles in procuring land, deferred and awkward ecological clearances, issues on framework front, and so on.

In accordance with general savings of the economy, the savings of family sector as a ratio of GDP have declined from 23.6 percent in 2011-12 to 19.2 percent in 2015-16, while that of private corporate sector have

expanded (Figure 1.8). With the general government savings demonstrating a change, (in spite of the fact that it kept on being in negative an area), the lessening in the public savings up to 2014-15 can be credited to bring down level of savings of public sector endeavours [6].

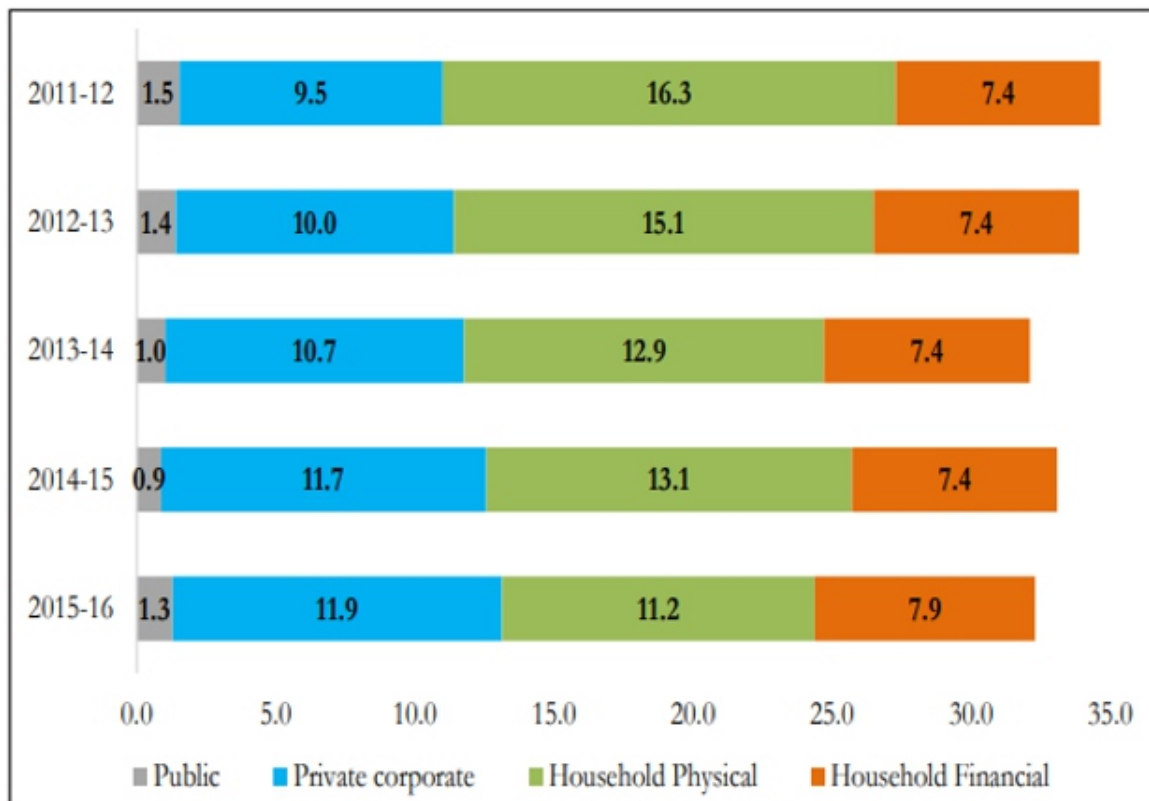


Figure3: Gross Savings as a share of GDP (per cent)

4. IMPACT OF GROWING NPAs ON THE CURRENT ECONOMIC CONDITIONS

In India, the definition of NPAs has changed over time. According to the Narasimham Committee Report in 1991, those assets for which the interest remains due for a period of four quarters should be considered as NPAs. Subsequently, this period was reduced, and from March 1995 onwards the assets for which the interest remains unpaid for ninety days were considered as NPAs. Before we proceed and study the impact of NPAs on economy, it is of paramount importance to study the rationale behind the accumulation of these NPAs. Banks in emerging economies like India are not only a source of financial reserves funding the capital intensive industries like automobiles, infrastructure, iron and steel etc. but also, are key to government's various initiatives to boost the economic growth.

And since India is one of the fastest growing economies, credit flow to various sectors is unavoidable. Conversely, this growth is one of reason that leads to increase of stressed assets due to excess capacity creation, increased inflation, less write-offs and liquidity. From the below graph, the credit growth during growing years till 2008 (Financial Crisis) is in excess of 22% while that decreased to 15.1% in FY2013 with the decline of GDP [7].

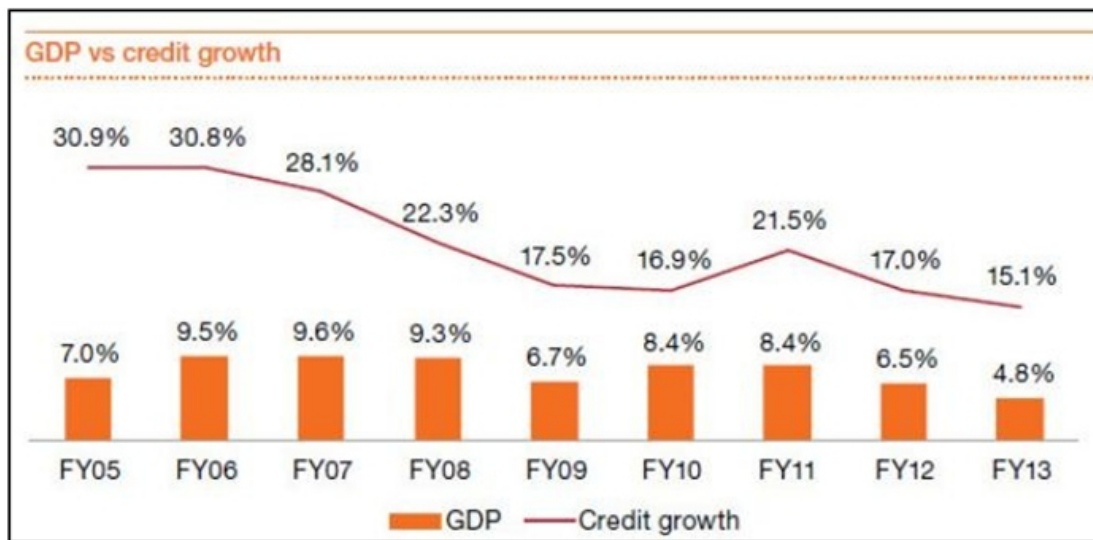


Figure 4: GDP vs. credit growth

In pre 2008 era, the high growth was primarily funded by debt to corporates. This led to money flow in the economy giving rise to inflation. Subsequently, the demand fell down drastically and as the downturn in economic growth unfolded, the level of NPAs increased and asset quality review became imperative. In 2013, the credit growth reduced to 15.1% while the NPAs increased to 40.2%. Breaking it down further, we can see that a large portion of the stressed assets lies with the Public Sector Banks and are highest among the sectors like Infrastructure, Textile and Iron and Steel. Private sector banks due to large retail loans are least affected. Another reason for growing NPAs is the governance issue with the banks. The risk management practices are also not up to date.

Further, NPAs is one the pointer to survey the soundness of banking sector. They unfavourably affect the banks by diminishing their benefits as premiums and arrangements, lessening their lending limit and making them more risk disinclined, which thus impacts the economy. To start with, the bank's failure to recuperate and realize such assets result in discounts which prompts a lessening in their net benefits. Second, the non-repayment of the loans by the current borrowers keeps the banks from lending to new borrowers. This backs off the credit reusing and lessens the size of credit multiplier. Third, it impacts the banking confidence and credit value of the general population bringing about defaults by even the legit borrowers [8].

5. CONCLUSION

It is concluded that the relationship amongst advances and NPA enhanced with the interaction impact of GDP on advances. In fact, the interaction impact is discovered measurably huge for SBI and Associates, Nationalized Banks and PSBs. Banks need to predict changes in economic condition to control the threat of NPA. The corrosion in resource quality looked by Indian SCBs can be to a great extent credited to the fact that banks may not properly suspect how the aggregate economic conditions influence their operations. The period of economic blast comes about an upsurge in advances, huge numbers of which neglected to reimburse with the appearance of recessionary weights.

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A Study on Market Shares and Marketing Mix of Touch Tablets in Accordance To Customer Preferences

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ABSTRACT

As of late, the use of multimedia devices, for example, touch tablets in field data collection is increasing because of the rise of embedded Global Position systems (GPS) and Wi-Fi internet get to. Exact, opportune and handy field data collection is required for management and fast response during emergencies. The purpose is to understand the marketing mix of the touch tablet from consumers' point of view that is consumers' expectations from a touch tablet. The touch tablet industry has part of potential in it and we will witness more technological blast sooner rather than later. And simply coming up with a brilliant design will not fill the need but rather solving a specific issue would be more valuable. So to take care of this issue the producers need to understand what a customer needs from his/her touch tablet now, that is, more specifications, a superior design, a mid-run device, and so forth. In this research, we will discuss the market shares, marketing mix and the customer preferences regarding the Touch Tablets.

INTRODUCTION

The behavior of consumers toward touch tablet is increasingly as a focal point of marketing research. Specifically, consumer's behavior in touch tablet industry, from adoption motivation to post-usage behavior it has turned into a noteworthy focal point of research in the field of marketing, particularly within consumer behavior. The consequences of the research confirm that regulatory spotlight has an influence on consumer behavior towards touch tablet purchase decision by affecting their perception, motivation and way of life. As, India is one of the quickest developing economies on the planet, the touch tablet industry in India is growing quick and for consumer's in market touch tablet has turned out to be basic parts of personal and business life [1].

1.1 Market Shares of touch tablets

Market Fragment

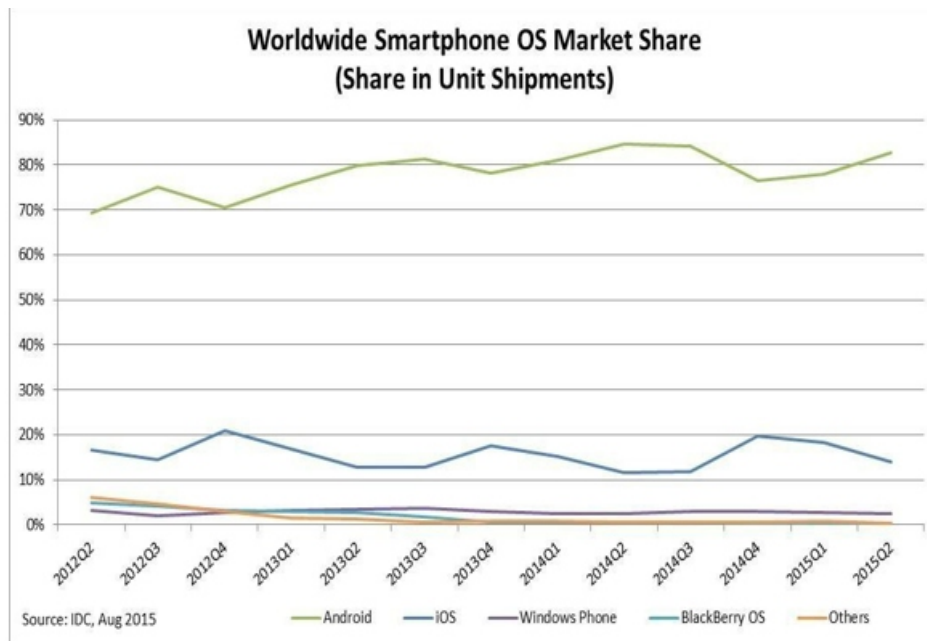


Figure 1: Touch tablet Market Share

As can be seen from graph and table above, Android still dominated with 82.8% market share. Samsung is as yet the best contributor with a considerable measure of hit items, for example, Galaxy S6 and S6 Edge. Nonetheless, it is by all accounts that Samsung is losing customers to its main adversary: Apple. Apple has encountered a noteworthy development from 11.6% in 2014 to 13.9% in 2015. Offers of iPhones totaled 48 million during the second quarter contrasted with 35 million in the year-back quarter. In the interim, Samsung market share dropped from 26.9% to 21.6% even the company sold figured out how to gain \$76 million contrasted with \$72 million a year ago profit, it was by all accounts that the company hasn't able to keep pace with Apple [2].

With respect to Windows Phone, they have ready to get 0.1% higher than the earlier year. And honestly to state, things don't hope to go pleasantly for Microsoft since its market share dropped essentially from 3.4% in 2013 to 2.5% in 2014. In any case, the company's touch tablet platform still ready to remain on a consistent street in spite of the way that countless customers have moved to another brand, Windows Phone still figure out how to have twofold the quantity of users contrast with Blackberry.

Blackberry appears hasn't ready to pivot its fortune presently. The company continued to decline its share globally. In the course of the most recent 3 years, their shares has dropped over 4%. Clearly, Blackberry will experience serious difficulties attempt to return to its position.

1.2 New trend in touch tablet market

There is a reality that Apple is most likely the only brand hasn't propelled any item to contend in the low - end touch tablet market, and maybe the company does not see the interest in this market fragment. Be that as it may, on the contrary, Samsung, LG, Sony, Xiaomi ... are to apply its influence in the low - end section or

considerably more is the mid-run with price around 300\$. Truth be told cheap items never reluctant to lose, and the future for not outstanding firms which would prefer not to chance in the top of the line items, for example, Xiaomi, Asus, Lenovo and LG, the Cheap phone sector remains a potential market that brings accomplishment to them. According to ICTnews - Two Chinese local company Xiaomi and Huawei has outperformed Apple in touch tablet deals in the quarter from March to May 6/2015, according to market expert firm Canalys. After two quarters as a touch tablet market pioneer in China, Apple as of late being pushed down to third place by two neighborhood firms called Xiaomi and Huawei. This is information analysis firm Canalys released market. Canalys measurements is done in the second quarter/2015. Accordingly, currently Xiaomi has turned into the biggest touch tablet producer China with a share of 15.9%. Huawei comes next with 15.7%. Behind are Apple, Samsung and Vivo [3].

While development in China as of late has been driven by the homegrown ability, the situation is somewhat different in India. India additionally has its own particular nearby players effectively settled on the market, yet is facing competition from countless manufacturers, which both have involvement in conditions emerging and propelled markets. Xiaomi, OnePlus and Lenovo (Motorola) are only a couple of the Chinese organizations rival Micromax, Lava, Karbonn and other organizations of India. Samsung and Micromax holds the biggest share in India at 48 percent combined, leaving the remaining 52 percent of this growing market prepared.

2. CURRENT TABLET MARKET TREND IN INDIA

The main tablet computer was propelled in India in November 2010. Since then, the market saw a huge number of dispatches from both MNC and Indian players. While models like Cisco's Cius and RIM's Blackberry Playbook tablets are focused on the venture user fragment, the Samsung Galaxy Tab and Reliance 3G Tab are focused on the consumer portion. (Dependence 3G Tab made by ZTE, retails at Rs. 12,999 for every unit).CyberMedia Research anticipates that tablets will turn into the new battleground as major MNC and India sellers and operators race to catch a share of this emerging market [4].

“As telecom bearers began offering 3G services in India since mid 2011, the improved connect speeds are relied upon to support use of data services by endorsers. For tablets to end up a common man's device, the data use duties for 3G services should be cut down even further.”Anirban expressed.

Company	Marker Share
Samsung	45.8
Apple	18.4
Blackberry	21
Others	14.8

3. MARKET SHARE OF INDIAN MARKET IN CASE OF TOUCH TABLETS

Xiaomi substituted Samsung for the leadership position in the 2017Q4. Xiaomi tripled its shipments year-

over-year and sold in excess of 2 million units from its offline channel. In continuation of its offline expansion through Mi stores and favored partners, Xiaomi appointed its first product endorser, and is presently exceptionally forceful in over the line marketing, which helped the brand to gain traction in the offline channel. Samsung slipped to second position in touch tablet ranking in the last quarter of the year however leads in the general year [5]. In spite of growing 13 percent year-over-year in 2017Q4, it confronted challenges in competing with the forceful pricing strategy of Xiaomi in India. Notwithstanding, the channel trust remains strong on brand and Samsung's distribution quality remains strong too, even as other sellers approach retailers and channel partners with lucrative offers. Vivo rose to the third position in the wake of dropping to fourth in the last quarter. In any case, its shipments saw a 41% decline from the past quarter and remained flattish on YoY premise. To broaden its omni channel understanding, vivo propelled its lady encounter focus in India and likewise took an interest in Amazon and Flipkart's winter deals this quarter.

Lenovo (Including Motorola) slipped to fourth position as its shipments declined consecutively and every year in the 2017Q4. Lenovo continues its efforts to strengthen its Motorola brand in India as Lenovo-branded shipments declined right around 60 percent while its Motorola portfolio saw a marginal increase contrasted with multiyear back. OPPO maintained its position however its shipments dropped nearly significantly contrasted with its record-breaking quarter in 2017Q3. OPPO rolled out improvements to its channel strategy as it began focusing more on particular outlets instead of having nearness over all outlets.

4. MARKETING STRATEGY OF TOUCH TABLETS

Odds are, whether you're one or the other relies upon what you do, what your qualities are, and how you relate to a brand. Those using iPhones have a tendency to be more youthful, hip, and esteem user-accommodating devices, while Droid fans are probably going to be more established, male, and incline toward hard specialized features to benevolent design [6].

PDA marketers are very much aware of the factors that influence consumer decision making when purchasing touch tablet – factors that consider not just angles like speed, connectivity, and unique features, however psychological attributes like personality, way of life, and brand dependability. This mindfulness is exemplified in touch tablet phone advertisements and commercials, which have a tendency to emphasize style and emotion, showing exactly how a phone could enhance a consumer's way of life.

Consumer research drives these advertising efforts, informing organizations of what their customers need before they even know they need it. Wireless manufacturers have profited by this research with awesome achievement, gaining an understanding of the kinds of psychological reactions their products, brands, and advertisements invoke in their customers.

5. MARKETING MIX OF THE TOUCH TABLET

Marketing uses an arrangement of tools to influence demand for products known as the marketing mix. Kotler (2005, p.34) portrays Marketing mix in the following way "the arrangement of controllable strategic marketing tools that the firm mixes to create the response it needs in the target market". Included in the marketing mix, or the 'four P's' are product, price, place and promotion (Kotler, 2005, p33). The following are the 'four P's' recorded and quickly depicted in the creator's personal view:

- Product – what is sold
- Price – how much does it cost
- Place – where and how to get it
- Promotion – anything that communicates the value of the product.

The elements of the marketing mix can be incorporated individually or all together in the organizations marketing strategy. It can be used to make extremely strategic and fast actions, or to construct a 15 all the more long term design. In touch tablets there has been where one maker has thought of a working concept which competitors have then in swing attempted to adjust into their line of devices. Cases from the past of these trends in this product situated marketing can be BlackBerry's wide screen and qwerty keypad, Sony Ericsson's superior Cyber- shot camera phones and all the more as of late Apple's iPhone with its anything but difficult to use touch screen interface. The table beneath gathers together a couple of cases of how Apple, Nokia and Samsung are using the marketing mix with their competing devices [7].

Table 1: Touch tablets Marketing mix

<p style="text-align: center;">Product</p> <p style="text-align: center;">Samsung Galaxy Note 8.0</p> <ul style="list-style-type: none"> ➤ Very good design ➤ Strong brand ➤ Huawei MediaPad 10 Link ➤ New interface WP7 ➤ Solid design ➤ Samsung Galaxy Tab 3 ➤ Superior technical specifications ➤ Android 	<p style="text-align: center;">Price</p> <p style="text-align: center;">Samsung Galaxy Note 8.0</p> <ul style="list-style-type: none"> ➤ Very high price ➤ Package deals ➤ Huawei MediaPad 10 Link ➤ High price ➤ Package deals ➤ Samsung Galaxy Tab 3 ➤ High price ➤ Package deals
<p style="text-align: center;">Place</p> <p style="text-align: center;">Samsung Galaxy Note 8.0</p> <ul style="list-style-type: none"> ➤ Samsung store ➤ Limited dealers ➤ Huawei MediaPad 10 Link ➤ Service providers ➤ Some control over retailers ➤ Samsung Galaxy Tab 3 ➤ Service providers ➤ tablets retailers 	<p style="text-align: center;">Promotion</p> <p style="text-align: center;">Samsung Galaxy Note 8.0</p> <ul style="list-style-type: none"> ➤ Brand buzz ➤ Samsung store openings ➤ Huawei MediaPad 10 Link ➤ Press hype ➤ Big events ➤ Samsung Galaxy Tab 3 ➤ Advertising ➤ Technical excellence

6. CONSUMERS PREFERENCE AMONG DIFFERENT OPERATING SYSTEMS THAT ARE OFFERED IN THE TABLETS

Touch tablet Operating System A touch tablet operating system (or touch tablet OS) is an operating system for touch tablets, tablets, PDAs, or other touch tablet devices. Touch tablet operating systems combine features of a personal computer operating system with other features useful for touch tablet or handheld use; typically including, and most of the following considered fundamental in current touch tablet systems; a touchscreen, cell, Bluetooth, Wi-Fi, GPS touch tablet navigation, camera, video camera, speech recognition, voice recorder, music player, close field communication and infrared blaster [8].

The most prominent OS's for touch tablet devices (touch tablets and tablets) are Apple's iOS and Google's Android and they are the only ones that still show growth. Down the positions there are RIM's BlackBerry OS and Microsoft's Windows Phone. Symbian holds an inaccessible fifth place, while only multiyear back it was as yet the most generally used touch tablet OS. Today touch tablet devices with a legitimate OS are called touch tablets and users have a wide selection of applications, for example, games, productivity apps, communication or social media apps, digital maps, and so forth [9].

7. CONSUMER'S PREFERENCE ON THE IMPORTANT APPLICATIONS OF 3G CONNECTIVITY

3G technology features can be partitioned into two categories which are the data rates and the security, The main feature of 3G technology is that it supports more prominent voice and data limit and high data transmission effortlessly, 3G touch tablets can work on 2G and 3G advancements. The second feature is the security; 3G technology has more noteworthy security features than 2G like Network Access Security, Network Domain Security, User Domain Security and Application Security. 3G Technology presents limited services for accessing traffic and weather updates , Video calls and video conference is another main feature in 3G touch tablet technology , These features decreases the communication obstructions between the people , that were not sacked even with touch tablet . 3G networks furnish you with multimedia services, for example, sharing of digital photos and motion pictures , 3G technology offers the continuous multi player gaming and location-based services , It enables the users to be online constantly and it additionally includes touch tablet office services ,, for example, virtual banking and online selling and Teleconferencing at work is one of the best applications [10].

8. CONCLUSION

For quite a while, advertisers have utilized the customary transactional marketing mix strategy. Be that as it may, advertisers today understand the significance of relationship orientation; they are searching for a long haul gainful business relationship with their customers. Products in the technology showcase are always showing signs of change with shorter item life cycles, so it is trying for advertisers to make a feasible relationship with their buyers and persuade customers to purchase products from their retail location. Touch

tablets clients are in two classifications Touch tablets upgraders and substitution purchasers. Since touch tablets cost approximately four fold the amount of as highlight telephones, clients that move up to a touch tablets are bigly affecting the touch tablet telephone deals market in general. To start with, the greatest test confronting managers is to understand what sort of marketing strategy ought to be embraced to hold and increment consumer stream into their retail location and, in the long run, change over guests into customers who purchase their products. For quite a while, marketers were utilizing the customary transactional and marketing mix strategy, however the study has shown the estimation of a relationship orientation. The current 'marketing mix' strategy can't be overruled or discarded in the present business condition; be that as it may, the present marketing mix strategy can be the establishment on which retailers can set up their industry business stage. There has to be made many modifications in the marketing field.

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