ISSN: 2394 - 5605

MJRSS

Manjeera Journal for Research in Social Science

Vol. II **No.1** **January-June 2015**

Vol. II (1) January-June, 2015

ISSN: 2394 – 5605

MANJEERA PUBLISHING HOUSE

Principal Govt. Degree College, Zaheerabad, Dist-Medak, Telangana.

Published by Principal, Govt.Degree College, Zaheerabad for Manjeera Publishing House and printed by him at Sai Thirumala Printers.

MJRSS

Manjeera Journal for Research in Social Science

(Bi-annual Publication of the Manjeera Publishing House)

IMPACT OF E-BANKING SERVICES – AN EMPIRICAL STUDY IN CHITTOOR DISTRICT, A.P.

Dr. S.Vijayulu Reddy	Dr. M.Sriramulu	Dr. B.Sakunthala
Vice-Principal,	Lecturer in commerce	Lect. in commerce
Visvodaya Govt. Degree College,	Visvodaya Govt. Degree College	Govt.Degree College
Venkatagiri	Venkatagiri	Karvetinagaram

Abstract

E-banking services are replacing traditional services and creating a new scale in transformation. The different E-channels like ATMs, Credit & Debit Cards, Tele-banking, Mobile-banking, Online-banking, Smart Cards, etc, are changing the face of the Indian banks. Customers with high-income level, high education, servicemen and businessmen are using e-delivery channels more and more and they are aware about the concept of E-banking. Agriculturists, customers belong to low income group and less educated are using these e-channels to limited extent due to lack of awareness and knowledge on these channels. E-channels have bright future, improve quality of customer service and necessary in the competition and make online purchase/sale of goods/services easy. The various problems come across in using e-channels by the customers are inadequate and lack of knowledge, insufficient number of ATMs and unsuitable location of ATMs, poor Network in Net-Banking etc. The banks should maintain transparency in the charges levied on each transaction to gain more confidence of the customers in future.

Key words: E – channels, Net banking, on line banking, ATMs

1. Introduction

Technology has opened up new markets, new products, new services and efficient delivery channels for the banking industry. In the post-reforms period, Indian banking is passing through crucial stages. There is a paradigm shift in different parameters of transformation. Information Technology (IT) is a crucial parameter for transformation in structure, work-culture, functioning, HRD and business re-engineering. E-banking services are replacing traditional services and creating a new scale in transformation. The different E-channels like ATMs, Credit & Debit Cards, Tele-banking, Mobile-banking, Online-banking, Smart Cards, etc, are changing the face of the Indian banks. New private sector banks and foreign banks are attracting the customers in a different way. The potential customers and big companies are shifting their accounts from traditional banks (not fully computerized) to e-banks (fully computerized and provide different e-channels). IT is not a matter of convenience but a survival factor. Therefore, E-banking services are potent factor for transformation in this e-age.

E-banking has also affected the customer's expectations as they prefer to deal with the banks offering better, efficient and innovative services. To face and survive in this cutting edge competition, the banks have to deliver better quality services to the customers because it is only a customer who can evaluate quality of services. Hence, the service quality is conformance of services to customer's specifications and expectations. The banks must know what type of Services the customers expect to have and then accordingly serve them the products and services that meet their expectations. Therefore, there is a need to evaluate the customer's perceptions regarding the recent E-banking services too, which will help to further improve the services if they are not satisfied with their services. In this context, this study has much significance because it will help the banks to know their customer's perception regarding their E-banking services and they can further modify and make these services more efficient.

2. Objectives

The objectives of the study are:

- To study and analyze the perceptions of bank customers using e-delivery channels.
- To analyze and determine the future of e-delivery channels.
- To suggest remedial measures to improve e-channels services.

3. Methodology

The present study is concerned with the Indian banking industry in general and particularly with those banks (public and private sector) that are providing services through e-channels. The sample size of the bank customers is 50. These customers are selected at random holding saving or current account in the banks and using e-channels from last 3 to 4 years.

The data is collected through pre-tested and well-structured questionnaire in Chittoor district of Andhra Pradesh. Weighted Average Scores (WAS) are calculated from the five point likert scale. The weights are 2 to Strongly Agree, 1 to Agree, 0 to Undecided, -1 to Disagree and -2 to Strongly Disagree.

The weights are given to ranks of the different statements. The highest weight is given to the first rank and the lowest weight is given to the lowest rank. On the basis of these weights, total score of each statement is calculated separately and then overall rank is given to each statement.

4. Findings

4. i) *Socio-economic status of sample customers*

The economic status like age, income, family size, education and occupational levels are presented in Table 1 below.

Table 1: Socio-Economic Profile of Sample Customers

Income Range (Rs.)	No. of Responses	Education	No. of Responses	Occupation	No. of Responses
Less than 1 lakh	4(8)	Upto Inter	4(8)	Service	22(44)
1 to 2 lakhs	26(52)	Graduation	6(12)	Business	8(16)
More than 2 lakhs	20(40)	Post Graduation	32(64)	Industrialists	2(4)
		Doctorates	8(16)	Agriculturists	4(8)
				Professionals	8(16)
				Others	6(12)

Note: Figures in parenthesis show percentage.
Source: Compiled from Sample data.

Table-1 reveals that out of the total 50 respondents, 52 per cent are having income between one to two lakhs and 40 per cent are having more than two lakhs income and remaining less than one lakh annual income. Similarly, it is observed that 64 per cent of the respondents are highly educated with master degree and 16 per cent with doctorate degree. The Table-1 also shows the occupational level of the respondents, where 44 per cent respondents are under service class, businessman and professionals are 16 per cent each and industrialists are 4 per cent.

Overall, it is observed that the customers with high-income level, high education, serviceman and businessman are using e-delivery channels more and more and they are aware about the concept of E-banking. Agriculturists, customers belong to low income group and less educated are using these e-channels to limited extent due to lack of awareness and knowledge on these channels.

4. ii) ***Preferences of E-channels***

Customers are using different e-banking channels like ATM, Net-banking, Mobile-banking, Tele-banking and different kinds of Debit/Credit cards for their regular banking activities. The preferences given by the customers are ranked and total score obtained is presented in Table 2.

It is evident from the Table 2 that out of 50 respondents, most of them prefer ATMs as compared to other channels. ATMs got first rank in preference of e-channels by the respondents where second most preferred e-channel is Credit Cards and then Online-banking but Smart Cards and Tele-banking are least preferred among the respondents. The basic reason for the popularity of e-channels like ATMs are these are conveniently situated, easy to access and operate and also the branches are overcrowded many times. It is observed that on line banking is also occupied 3rd rank due to cheaper and comfortable e-channel. Mobile banking and online banking will dominant other e-channels in the coming years.

Table 2: Responses regarding Preferences for E-Channels

E-Channel	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Total Score	Overall Rank
ATM	34	10	2	2	-	-	2	318	1
Credit Cards	4	16	12	6	2	8	2	224	2
Debit Cards	-	12	16	2	8	8	4	204	4
Mobile Banking	2	6	8	12	16	4	2	196	5
Online-Banking	10	2	10	14	8	4	2	222	3
Smart Card	-	-	-	2	6	12	30	80	7
Tele-Banking	-	4	2	12	10	14	8	148	6

Source: Compiled from Sample data.

4.iii) ***Cost effectiveness of E-Channels***

The costs on different e-channels like service charges, transaction costs and some hidden costs are chargeable to customers by public as well as private sector banks. The perceptions on these costs are collected from the sample customers and analyzed in Table-3. The weights are given on the basis of Most reasonable(2), Reasonable(1), Undecided(0), Un reasonable(-1) and Most unreasonable(-2).

Table 3: Responses regarding Cost effectiveness of E-Channels

E-Channel	Most Reasonable	Reasonabl e	Un-Decided	Un-Reasonable	Most Un-Reasonable	WAS
ATM	26	20	4	-	-	1.44
Credit Cards	12	18	8	10	2	0.56
Debit Cards	10	16	18	6	-	0.60
Mobile Banking	12	16	18	4	-	0.72
Online-Banking	10	14	14	12	-	0.44
Smart Card	6	6	24	8	6	0.44
Tele-Banking	10	8	22	4	6	0.24

Source: Compiled from Sample data.

Table 3 shows that whether the service charges of e-channels are reasonable or not and which e-channel is most cost-effective. Majority of the respondents are in favour of ATMs that means ATMs are most cost-effective and secondly they are in favour of Mobile banking that also provide services at reasonable cost. Here important to note is that most of the respondents are not aware off these charges, therefore, these results are on the basis of the views of just those respondents having knowledge about these charges. Hence, out of all the e-delivery channels, ATMs and Mobile banking is considered as most cost-effective as compared to other channels, whereas Debit & Credit Cards are also cost effective as these come after ATMs and Mobile banking.

4.iv) *Problems in using E-channels*

The various problems that come across in using e-channels by the sample customers are inadequate and lack of knowledge, insufficient number of ATMs and unsuitable location of ATMs, poor Network in Net-Banking etc, are presented in Table-4.

Table 4: Responses regarding Problems in using E-Channels

Problems	R- 1	R -2	R- 3	R- 4	R- 5	R- 6	R- 7	R- 8	Total Score	Overall Rank
Inadequate Knowledge	12	20	2	4	4	4	4	-	304	2
Lack of knowledge	18	10	4	6	6	6	-	-	310	1
Lack of infrastructure	4	-	14	10	14	4	4	-	242	4
Unsuitable location of ATMs	-	8	8	14	8	6	2	4	232	6
Insufficient No. of ATMs	16	2	4	10	8	6	4	-	274	3
Poor Network	-	8	14	6	4	16	-	2	236	5
Time consuming	-	-	4	-	2	4	36	4	120	7
No problem at all	-	2	-	-	4	4	-	40	82	8

Note: R indicates Rank.
Source: Compiled from Sample data.

Table 4 exhibits the problems faced by the respondents while using e-channels. Here, it is examined that lack of knowledge regarding use of e-channels and inadequate knowledge about e-channels are the most dominating problems faced by the majority of the respondents where problem of insufficient number of ATMs and lack of infrastructure are also major ones faced by the respondents.

4.v) *Responses on different aspects of E-channels*

Perceptions of customers on different aspects of E-channels like privacy, transparency, confusion, quality, necessity, hidden costs, on-line shopping etc., are collected and presented in Table-5.

Table 5: Responses regarding different aspects of E-Channels

Statements	SA	A	UD	DA	SDA	WAS
Do not ensure privacy	4	24	4	14	4	0.20
Ensure more transparency	6	30	6	6	2	0.64
Creating more confusion	10	8	10	14	8	-0.04
Bright future in global era	34	12	2	2	-	1.56
Improve the quality of customer service	26	24	-	-	-	1.52
Essential in the globally competitive world	38	10	2	-	-	1.72
Online purchase of goods and services easier	24	22	2	2	-	1.36
Charge more hidden costs	2	28	14	4	2	0.48

Note: SA= Strongly Agree, A= Agree, UD= Un Decided, DA= Dis Agree, SDA= Strongly Dis Agree.
Source: Compiled from Sample data.

Table 5 shows that respondents are strongly agree with some aspects of e-channels as their WAS is more than 1 that is E-channels have bright future, these improve quality of customer service, these are necessary in the competition and global era and make online purchase/sale of goods/services easy, but with other aspects like privacy, etc., either they are disagree or cannot decide. It is important to note that they strongly disagree that E-channels are creating more confusion. Hence, it can be concluded that E-channels are very essential in future and help in managing banking business efficiently.

5. Suggestions

On the basis of the findings of the study, some of the suggestions to make E-banking services more effective, which will further accelerate the process of transformation in banks.

Convenient accessibility

The banks should make the availability of ATMs and accessibility of other e-channels convenient and make these channels more secure . The ATMs should be properly safeguarded by providing security and they should be properly loaded with cash in time without any 'out of order' sign boards. More number of ATMs should be fixed immediately in the existing locations in addition to more new ATMs in new locations to avoid long 'Q's in ATMs. The number of deposit ATMs should be increased and properly attended.

Transparency

The banks should disclose the full information to the customers to win their confidence like service charges, service tax, interest, penalty, if any, etc. The transaction costs should be uniform in public and private sector banks.

Rural and Semi-urban sector

In India more than 60 per cent of the population is residing in the rural areas. Therefore, it is the need of the hour to capture this market through e-delivery channels. Hence, banks should make e-delivery channels popular in rural and semi-urban areas too with some practical and effective strategies.

Quick Service

It is noticed that the new generation private sector banks like ICICI, HDFC and others are providing e-channels like ATM Card, Net-banking, Cheque book etc, on the same day of Account opening without any demand from the customers where as public sector banks are not providing all these e-channels on the same day. It is suggested to provide all the e-channels on the Account opening day itself without any demand from customers by all the banks in India to improve the percentage of e-banking users to compete with the global banks.

6. Conclusion

The customers prefer e-channels which are cheaper and not time consuming. The customers are not fully aware off the operational part of each channel and their transactional facilities. On the basis of the perceptions of the respondents, the future of E-banking is bright in the coming years. The banks should maintain transparency in the charges levied on each transaction to gain more confidence of the customers in future.

References

1. Nanda B.R, *Indian Banking Industry and Information Technology*, Surendra Publications, New Delhi, 2010.
2. Abha Singh, *e-banking*, ABD Publishers, Jaipur, 2012.
3. Uppal R.K, *E-banking in India – Challenges and Opportunities*, New Century Publications, New Delhi, 2007.
4. Sharma B.M, *Core Banking*, YKing Books, Jaipur, 2013.

A STUDY ON FAMILY LIFE SATISFACTION AND ATTITUDE TOWARDS DEATH IN NURSING STAFF

S.Manjula
Clinical Psychologist
Department of Psychiatry
Mamatha Medical College and General Hospital
Affiliated to NTR University of Health Sciences
Khammam-507002

Abstract

This study set out to examine the level of family life satisfaction and attitude towards death in relation to the nature of the duty of nursing staff and with the other professionals. The measures used were Family Satisfaction Scale and Death Attitude Profile scales and a questionnaire was prepared for demographic characteristics. A total of ninety (90) men and women comprising 45emergency group nurses, 45 non-emergency nurses and 30 other professionals were conveniently selected to take part in the study. Descriptive statistics was used on socio-demographic data and independent t- test was used to test the difference between groups. The findings showed that there was no significant difference between emergency, non-emergency and non-health groups on scores of family satisfaction scale. However Emergency group significantly differed on Escape acceptance sub scale of DAP-R of (EA) but not on Fear of Death (FD), Death avoidance (DA), Neutral avoidance (NA) and Approach Acceptance (AA). Based on the findings it is concluded that there is no significant difference in the levels of family life satisfaction between groups.

Key words: *Nurses with and without emergency duty, family life satisfaction, attitude towards death*

1.0 Introduction

Nursing is the largest single occupational category in Indian health system and traditionally considered as a woman oriented profession, which requires a blend of different skills and demands compassion, kindness, care, patience and presence of mind. (Bhagianath, 2011). It is also seen that those working in public hospitals are more stressed than their counterparts working in private hospitals. Shift Duties, time pressures, lack of respect from patients, doctors as well as hospital administrators, inadequate staffing levels, interpersonal relationships, death and a low pay scale significantly add to their stress levels (Bhatia, 2010). Campbell (1976) stated work and family roles can produce significant impact on life satisfaction. Based on work-family enrichment theory, if a person's work role is enhancing his family role, it seems logical to hypothesize that this may be related to an increase in satisfaction.

1.1 Family Life Satisfaction

Family satisfaction is defined as the degree to which family members feel happy and fulfilled with each other. The three dimensions of family life satisfaction are cohesion, flexibility and communication. Caetano (1986) found that family satisfaction along with cultural involvement; flexibility and cohesion were the best predictors of family functioning. Satisfaction is fulfilment of expectations, requirements, demands and wishes. Satisfaction of life is the cognitive component of subjective wellbeing and contains comparisons between individual's perception of criteria and living conditions, thus appraisals about life. Improvement in the degree to achieve individual goals leads increases in satisfaction of life (Cecen, 2007). Similarly, if a person's family role is enhancing his work role, an increase in work satisfaction could be possible.

The Circumflex model of marital and family systems

This model explains the three dimensions of family satisfaction. Cohesion is the amount of emotional bonding in the (self, couple, family, or work) system, Flexibility is the degree the system changes its roles and rules over time (Olson et al, 1995).The skill coping dimension includes the constructs of problem solving and communication and Problem solving is the positive and active process of dealing directly with problems and making positive changes to resolve them. Communication is a process of effective exchange of information (Appel et al, 2008).

1.2 Attitude towards Death

Death and dying has always been an interesting issue to understand and interpret. Because of nurses close contact with dying patients and because of the highly intimate acts and feelings their role involves examination of their response to those patients and their general feelings about death would seem to be a productive point at which to begin research into the context of dying (Dunn et al, 2005).According to Rooda et al., "Determinants of attitudes towards death and dying encompass not only cultural, societal, philosophical, and religious belief systems, but also personal and cognitive frameworks from which individual attitudes toward death and dying are formulated and interpreted". Death is inevitable for all living beings (Wolfe, 1996) and, as healthcare providers nurses play a principle role in the care of dying individuals and their families. Consequently, the care that nurses provide to terminal or dying patients may be affected by their own attitudes towards death (Rooda et al, 1999). Nurses' personal feelings also may influence how they cope with dying patients.

2.0 REVIEW OF LITERATURE

2.1 An Overview of Family Satisfaction

Several researchers have also suggested that increased levels of work and family positive spill over may be related to both greater job satisfaction and greater family satisfaction. (Rashid et al, 2011).Cakıınberk (2011) studied on bank employees and found that a poor relationship between burnout and life satisfaction. Hennessey (2007) study indicating that work-family enrichment has a positive relationship with both work and family satisfaction. Specifically, the author reported that women with higher levels of work-family enrichment are more likely to experience higher levels of work and family satisfaction. Grzywacz (2000) proposed that work and family enrichment may help to strengthen social relationships, thereby providing a buffer against negative events and leading to improved health outcomes. Rashid et al (2011) stated social support at work place among nurses is directly influence and has significant effect on satisfaction outcomes such as well-being, family and job.Social support strongly related to satisfaction outcomes in enhancing the physical and mental health of a person.

2.2 An overview of Attitude towards Death

Dunn et al (2005) conducted a study on the Variables Past experiences (level of education and death training), personal experiences (age, race, religion, and attitudes toward death), professional experiences (months or years of nursing experience and the percentage of time spent in contact with terminally ill or dying patients), and attitudes toward caring for dying patients and found that Nurses who reported spending a higher percentage of time in contact with terminally ill or dying patients reported more positive attitudes. Drawing from Wulf (1991) multidimensional model of religiosity, Dezutter et al (2009) examined associations between religious attitudes and death attitudes and found that religiosity is related to belief in an afterlife, and people holding a literal attitude toward religion report more death anxiety, indicating that the processing of religious contents is related to defensiveness toward death.

2.3 Need for the research

with this backdrop, this study was taken up to understand Family life satisfaction and Attitude towards death among health and non-health professionals and it is hoped this understanding would pave the way for developing new interventions for improving the quality of services

3.0 Objectives of the study

- To study Family Life Satisfaction among nursing staff in relation to their nature of duties
- To study nurses Attitude towards Death in relation to their nature of duties
- To examine the difference on the level of family life satisfaction and attitude towards death between nurses group and the non-health group

4.0 Hypothesis

There is a difference in the level of family satisfaction among nurses of with and without emergency care duty. Non-emergency duty nurses & Non- health professionals experience high family life satisfaction than Emergency care nurses.

5.0 Methodology

The study employed group cross-sectional comparison design whose primary goal was to assess a sample of health and non-health professionals at one specific point in time without trying to make inferences or causal statements.

5.1 Participants

Purposive sampling method was employed to recruit subjects for female Staff Nurses of 30 – 50 yr. of age, Married for a period of 2 yr with Emergency Care Duty (hereafter this group is referred to as "Emergency") and female Staff Nurse without Emergency Care Duty (hereafter this group is referred to as "Non-emergency") and female Non-health Professional Group (hereafter this group is referred to as "Non-health").Staff nurses working in general hospital setting with experience of 5 years and above currently working with emergency care responsibility such as being posted at intensive care unit for adults or neonates, operation theatres, post-surgical recovery wards, trauma and causality, burns unit etc., for a minimum period of 6 months at the time of recruitment and Staff nurses with 5 years and above experience working at other non-emergency setting such as outpatient clinics of medical and surgical specialties, non-emergency general wards etc. constituted the sample for Emergency and non-emergency groups respectively.

Each staff was then individually approached and the objectives of the study were explained. The Nursing Staff working at five private-run general hospitals located in Hyderabad and Khammam District, Andhra Pradesh formed the study group. Total 85 staff nurse who were currently working in emergency areas and 98 staff nurse working non-emergency areas were contacted during the study period. Of this, 45 staff nurse from emergency and non-emergency areas consented to participate in the study.

The sample for non-health professional group was drawn from nearby NGOs, Schools, State administrative offices such as women welfare department and IT professionals. After obtaining the required permission from the officer in-charge the female employees having work experience of 5 yr. and above were contacted and the objective of the study was explained. Those willing to participate were screened as per the criteria and were recruited into the study.

5.2 Measures

Socio-demographic data sheet was used to record the relevant information of the participants. The subject's socio-demographic details such as name, age, gender, duration of experience, religion, educational status, marital status, were noted in the pro-forma developed specifically for this purpose by the investigator. A 10 items self report version s **Family Satisfaction Scale (FSS) (Olson Dh Et Al, 1982)** used to measure the overall satisfaction are family cohesion, flexibility in the family and family communication. Each item is rated on the scale from 1(very dissatisfied) to 5 (Extremely satisfied). The range of the total scores is from

10-50.The raw scores can be converted to percentages and the levels of family satisfaction can be measured from Very high level family satisfaction (86-89%) to very low level(10-20%).The Reliability of FSS is an alpha reliability of .92 and test re-test reliability of .85. A 32 item **Death Attitude Profile –Revised (DAP-R) (Wong et al, 1994)** was used to measure participants' attitudes toward death using a seven-point scale (1 = strongly disagree to 7 = strongly agree). This measure consists of five subscales: (a) fear of death (7 items that measure negative thoughts and feelings regarding death), (b)death avoidance (5 items that measure attempts to avoid thought of death), (c) approach acceptance (10 items that measure to what extent a person views death as an entry point to a happy afterlife), (d) escape acceptance (5 items that measure the extent to which a person views death as an opportunity to escape from a painful existence), and (e) neutral acceptance(5 items that measure the extent to which a person views death in a neutral way, neither welcoming nor fearing death). Each subscale was scored individually by adding the respondents' scores on each of the items. The alpha coefficients ranged from a low of 0.65 in neutral acceptance to a high of 0.97 in approach acceptance. The test-retest coefficients of stability ranged from a low of 0.61 in death avoidance to a high of 0.95 in approach acceptance.

5.3 Procedure

Upon recruitment into the study the subjects were met individually and requested for their appointment. On the day and time given the subjects were explained once again the objective of the study and informed consent was obtained. The confidentiality of the information was assured. To begin with an interview was conducted to collect the socio-demographic information and on completion of this the specific measures were administered in the same order for subjects in all groups.After completion of the administration, the subjects were thanked for their cooperation.

5.4 Data Analysis

Descriptive statistics was carried out on the socio-demographic data. Independent 't' test was employed to determine significance levels between groups. All analysis in this study was done using SPSS version 16.

6.0 Results

The present study compared the variables family life satisfaction, and attitude towards death between nursing professionals working in an Emergency care setting, Non-emergency care setting and Non-health professionals. The final sample consisted of 90 nurses (n=45/group) and 30 Non-health groups which included teachers, IT professional and public sector employees. All the subjects recruited for the study were married women and in the age range of 30-50 years. The mean age of the population was 35.51 (SD 7.34) years. The Job experience of the population ranged from 5 - 20 years and the mean years of experience was 10.76 (SD 4.74).

Table -1 shows Socio-Demographic Characteristics of the study population. Majority of them had graduate level of education. Two third of them belongs to Hindu religion and hailed from urban background.

Table 2 shows that the Mean (±SD) scores on Family Satisfaction Scale is 38.15 (±7.79) for emergency care nurses, 35.22 (±6.85)for non-emergency care nurses and 35.06 (±6.98) for non-health group with 2,117 Degrees of freedom. Hypothesis was tested by using t-test and found that there was no significant difference between emergency, non-emergency and non-health groups on scores of family satisfaction scale. Hence hypothesis was rejected.

Table -3 shows Death Attitude profile (DAP-R) results that the Mean (±SD) Scores on Fear of Death sub scale 28.26 (±7.67) for Emergency group, 28.71(±7.78) for Non-emergency group and 26.20(±6.58) for Non-health group. The Mean (±SD) Scores on Death Avoidance sub scale 25.04(±6.19) for Emergency group, 23.44(±7.12) for Non-emergency group, 21.73(±7.15) for Non-health group. The Mean Scores on Neutral Acceptance (29.06(±4.80) for Emergency group , 27.33(±5.74) for Non-emergency group, and 27.56(±5.67) for Non-Health group. The Mean (±SD) Scores on Approach acceptance subscale 40.04 (±11.6) for emergency care group 43.84(±12.27) for Non-Emergency care group and 32.56(±13.36) for Non-Health group. The Mean (±SD) Scores On Escape Acceptance sub scale (15.97(±8.72) among Emergency group, (20.96(±9.00[a]) Non-emergency group and 17.60(±6.40) for Non-health group with 2,117degrees of freedom. Hence it indicates that the emergency nurses did not differ significantly with non-emergency group and Non-health groups on Fear of Death, Death Avoidance, Neutral Acceptance & Approach avoidance subscales. However emergency group significantly differed with Non-emergency group on Escape Avoidance. The Escape Acceptance on the other hand more pronounced in Non-Emergency group, suggesting that this group views death as escape from a painful existence.

7.0 Discussion

The purpose of this study was to compare the levels of family satisfaction and attitude towards death between emergency group and non-emergency group and non-health professionals.

The results (table 2) of the present study indicating that emergency group as compared to non-emergency and non- health groups did not differ significantly on family satisfaction.. Patricia et al, (2012) stated that job control reduce work to family conflict which increased family satisfaction while family support reduced family to work conflict and increased work satisfaction. Both work and family satisfaction then increased life satisfaction. However, evidence shows that family support was more important in reducing family to work conflict for women. The results of present study were inconsistent with the review.

The results (table 3) shows emergency nurses did not differ significantly with other two groups on Fear of death, death avoidance, neutral acceptance & approach acceptance of DAP-R. However, a significant difference was emerged on escape acceptance of DAP-R. Rooda et.al stated that the care that nurses provide to terminal or dying patients may be affected by their own attitudes toward death. Dunn et al (2005) stated that nurses spending a higher percentage of time in contact with terminally ill or dying patients reported more positive attitudes. Though research reported that nurses with terminally ill had more positive attitudes caring for dying , the present study revealed that emergency nurses views death as an opportunity to escape from a painful experience suggesting greater escape acceptance. In summary, the results of the present study were inconsistent with the earlier findings in this area.

8.0 Conclusion

There was no significant difference between emergency, non-emergency and non-health groups on scores of family satisfaction scale. Emergency group significantly differed on Escape acceptance (EA) of DAP-R scale but not on Fear of Death (FD), Death avoidance (DA), Neutral avoidance (NA) and Approach Acceptance (AA). Based on the findings it can be concluded that there is no significant difference in the levels of family life satisfaction between groups. Hence, these findings are helpful in designing effective interventional strategies to improve quality in service delivery.

Reference

1. A report of Fourth European Working Conditions survey; Retrieved from 10/6/14

2. Annual report (2004/2005) Health and Safety Executive (HSE) retrieved from http://www.hse.gov.uk/aboutus/reports/0405hsinhse.pdf on 12/6/14

3. Appel J and Appel D (2008) Family systems at work: the relationship between family coping and employee burnout. The Family Journal 16; 231-239

4. Bagger J and Andrew Li (2012) being important matters: the impact of work and family centralities on the family-to-work conflict–satisfaction relationship retrieved fromhttp://hum.sagepub.com/content/65/4/473.abstract on 14/6/14

5. Bagger J and Li A (2012) Being important matters: The impact of work and family centralities on the family-to-work conflict–satisfaction relationship. Retrieved from http://hum.sagepub.com/content/65/4/473.abstract on 25/6/14

6. Bhagianath D (2011) nursing; a profession of paradoxes. International journal of nursing education 3: 20-25

7. Caetano, R. (1987). Acculturation and drinking patterns among U.S. Hispanics. British Journal of Addiction, 82, 789-799

8. Campbell A(1976)Subjective measures of well-being. American Psychologist. 31:177–223.[PubMed]

9. Carlson SD, Hunter EM, Ferguson M and Whitten D (2011) work–family enrichment and satisfaction: mediating processes and elative impact of originating and receiving domains. Retrieved from http://jom.sagepub.com/content/early/2011/07/19/0149206311414429.abstracton 12/6/12

10. Çeçen AR (2007). An Investigation Social and Emotional Loneliness Level of University Students with Respect to Gender and Life Satisfaction. Mersin Univ. J. Fac. Educ., 3(2), 180-190

11. David H. Olson (1989) Family Satisfaction Scale (FSS).Life innovations Inc.; 1-9

12. Demerouti E, Bakker AB, Nachreiner F and Schaufeli BW (2001) A model of burnout and life satisfaction among nurses retrieved from http://onlinelibrary.wiley.com/doi/10.1046/j.1365-2648.2000.01496.x/abstracton 12/6/14

13. Dezutter J and Soenens B (2009) the role of religion in death attitudes: distinguishing between religious belief and style of processing religious contents. Death studies 33: 73–92

14. Dunn SK, Otten C and Stephens E (2005) nursing experience and the care of dying patients. Oncology Nursing Forum 32: 97-104

15. Erlen JA and Sereika SM (1997) critical care nurses, ethical decision-making and stress. Journal of advanced nursing 26; 953–961

16. Grzywacz, J. G. (2002). Toward a Theory of Work-Family Facilitation. Paper presented at the 2002 Persons, Processess, and Places: Research on Families, Workplaces and Communities Conferences, San Francisco.

17. Hennessy, K.D. (2007). Work-Family Balance: An Exploration of Conflict and Enrichment for Women in a Traditional Occupation. Proquest Dissertation, AAT 3277409. University of Maryland

18. Olson DH, (1989) Family Satisfaction Scale Retrieved from http://www.facesiv.com/home.html on 16/6/14

19. Patricia RA, Tuminello ER, Bryant and Miller FB (2012) Predicting Work–Family Conflict and Life satisfaction among professional psychologists. Retrieved from http://psycnet.apa.org/index.cfm?fa=buy.optionToBuy&id=2012-04572-001 on 25/6/14

20. Rashid EW, Nordin SM, Omar A and Rashid II (2011) evaluating social support, work-family enrichment and life satisfaction among nurses in Malaysia. International conference on management and service science (IPEDR) 8: 150-154

21. Rooda LA, Clements R, Jordan ML(199) Nurses' attitudes toward death and caring for dying patients. oncology Nursing Forum;26(10):1683-1687.

22. Sauter LS, Harrell JC, Murphy RL and Levi L (1998) psycho social and organizational factors.in: Stelleman, Mager J (Eds). Encyclopedia of occupational health and safety 4th: International labor office, Geneva: 62-69

23. Sirajaunisa k, Influence of occupational stress on work life balance among women professionals; The Journal of commerce 2.

24. Tenant C (2001) work-related stress and depressive disorders. Journal of psychosomatic research 51: 697– 704

25. Tripathi M, Mohan u, Tripathi, Verma R, Masihl and Pandey HC (2010) absenteeism among nurses in a tertiary care hospital in India. National Medical Journal of India 23:143-146

26. Underhill A T, Lo Bello SG and Fine PR (2004) Reliability and validity of the Family Satisfaction Scale with survivors of traumatic brain injuryJournal of Rehabilitation Research and Development 41; 603–610

27. Wang J (2005) work stress as a risk factor for major depressive episode(s).Psychological medicine 35: 865-871

28. Wolf, S. (1996). Gender, feminism and death – physician assisted suicide and euthanasia. In Feminism and Bioethics – beyond reproduction. Ed. S. Wolf. New York: Oxford University Press.

Table-1: Socio-demographic characteristics of the study population.

VARIABLE	N	%
Type of group		
Emergency	45	37.0
Non-emergency	45	37.0
Non-health	30	26.0
Education		
Intermediate	6	05.0
Graduation	104	87.0
Post-graduation	10	08.0
Religion		
Hindu	77	64.1
Christian	40	33.3
Others	3	02.5
Domicile		
Rural	41	34.2
Urban	79	65.8

The socio-demographic characteristics of the study population are given in Table-1. Majority of them had graduate level of education. Two third of them belongs to Hindu religion and hailed from urban background.

Table 2: Family satisfaction among emergency care nurses

Variables	Emergency	Non-emergency	Non-health	F	p
Family satisfaction	38.15 (±7.79)	35.22 (±6.85)	35.06 (±6.98)	2.40	0.09

There was no significant difference between emergency, non-emergency and non-health groups on scores of family satisfaction scale.

Mean (±SD) score on Family satisfaction among emergency care nurses (n=45), non-emergency care nurses (n=45) and non-health group (n=30). Degrees of freedom are 2,117

Table3: Mean (±SD) Scores on Fear of death(FD),Death Avoidance(DA),Neutral Acceptance(NA),Approach acceptance(AA)& Escape Acceptance(EA) among Emergency group (n=45), Non-emergency group (n=45) and non-health group(n=30). Degrees of freedom are 2,117.

Variable	Emergency	Non-Emergency	Non-health	'F'	'P'
DAP-R					
Fear of Death	28.26±7.67	28.71±7.78	26.20±6.58	1.09	0.33
Death Avoidance	25.04±6.19	23.44±7.12	21.73±7.15	2.15	0.12
Neutral Acceptance	29.06±4.80	27.33±5.74	27.56±5.67	1.43	0.24
Approach Acceptance	40.04±11.6	43.84±12.27	32.56±13.36	2.48	0.08
Escape Acceptance	15.97±8.72	20.96±9.00[a]	17.60±6.40	3.03	0.05

a=significantly differed from emergency group

As shown in table6the emergency nurses FD, DA, NA & AA did not differ significantly when compared with non-emergency group and Non-health groups. However emergency group significantly differed on EA of DAP-R scale. The Escape Acceptance on the other hand more pronounced in Non-Emergency group, suggesting that this group views death as escape from a painful existence.

CORPORATE SOCIAL RESPONSIBILITY IN PUBLIC SECTOR UNDERTAKINGS – A STUDY OF SINGARENI COLLIERIES COMPANY LIMITED

A.R. SATYAVATHI
Asst.Professor in Commerce
Govt.Degree College
Paloncha
Khammam Dt. 507115

Abstract

Industrial revolution of the 18th century to the tremendous growth of industries with increase in production. Science and technology is always in search of exploring new methods to increase production to meet the growing global demand. Besides these development the LPG reforms in the late 20th century opened doors for companies to move freely through out the world for production as well as marketing. These changes burdened the natural and human resources, that leads to environmental pollution, dislocation of people by the industries etc., then emerged the concept "corporate social responsibility", which means the responsibility of the industry towards the community, nature and employees.. This paper is an attempt to highlight the ideal practices taken up by the Singareni Collieries Company Limited, the largest coal mining company in the Telangana State.

Key words: Industrial Revolution, LPG, Sustainability, business ethics

Introduction

Corporate Social responsibility is the responsibility of the organization towards the community in which it is located. It includes social, ethical and environmental aspects. It is the continuing voluntary commitment by business to achieve commercial success in ways that honour ethical values, address legal issues and contribute to economic development while improving the quality of workforce and their families as well as local community and society at large.(Vikas Choudary, Suman Tandon, 2013). Therefore, corporate social responsibility is closely linked with the practice of sustainable development. Hence, it should be seen that the CSR activities of the organizations should have long term benefits without disturbing the needs of the future generations.

A socially responsible corporation is one that runs a profitable business while taking into account all the positive and negative, environmental, social and economic effects. (Saritha Moharana, 2013).

In mining sector CSR means reducing the negative impacts of mining activities and improving the living conditions of the local community or the project affected people voluntarily. Voluntary actions are those that go beyond legal obligations and binding contracts. As employee welfare measures are legal obligations they cannot be treated as CSR activities. Hence the activities related to environmental protection, social welfare and business ethics come under CSR activities. When communities are provided with benefits like education, healthcare, vocational training, employment etc., through CSR they are readily accept mining. Hence CSR is very important in an industry like mining. (Luis García Westphalen, 2012,)

The committee of public undertakings (COPU) in 1992 examined the issue relating to social obligation of public sector undertakings. Based on the recommendations Dept. of public Enterprises issued general guidelines in November, 1994. The guidelines are left to the Board of Directors, of PSEs to devise practices in accordance with their Articles of Association.

The same guidelines which were revised in 2010 stressed that investment in CSR should be project-based and mere donations to philanthropic/ charity or other organizations would not come under the category of CSR. CSR activities may be related to United Nations Global Compact Programme on Environment. Corporate Social Responsibility extends beyond philanthropic activities and reaches out to the integration of social and business goals. (DPE 2010). These guidelines also treated CSR and sustainable development as complementary and, therefore, dealt together. CSR was seen as an important constituent of the overarching framework of sustainability.

The guidelines were revised several times but a tremendous achievement was made after the amendment of Indian Companies act in 2013according to which the DPE guidelines 2014 were formed. Section 135 of the amended Companies Act pertains to Corporate Social Responsibility. Companies (Corporate Social Responsibility Policy) Rules-2014 have been brought into force with effect from 01-04-2014. Accordingly, CSR Rules apply to all the Companies with at least 5 Crore Net Profit or more, Rs. 1,000 Crore Turn Over or more, or Rs. 500 Crore Net Worth or more. The Board of Companies shall ensure that the company spends at least 2% of their average annual Net Profit (Net profit calculated in accordance with Section 198) made during the three (03) immediately preceding financial years in pursuance of its CSR policy on CSR activities each financial year.

Hence, it would be mandatory for all CPSEs which meet the criteria as laid down in Section 135(1) of the Act, to spend at least 2% of the average net profits of the three immediately preceding financial years in pursuance of their CSR activities as stipulated in the Act and the CSR Rules. This stipulated percentage of average net profits is to be spent every year in a manner specified in the Act and CSR Rules. In case a company fails to spend such amount, it shall have to specify the reasons for not spending it. However, in case of CPSEs mere reporting and explaining the reasons for not spending this amount in a particular year would not suffice and the unspent CSR amount in a particular year would not lapse. It would instead be carried forward to the next year for utilisation for the purpose for which it was allocated.

Review of Literature:

Marsden (2001) stated that CSR is about the core behavior of companies and the responsibility for their total impact on the societies in which they operate. It is not an optional add – on nor is it an act of philanthropy. According to the European Commission (2001) CSR is essentially a concept whereby companies decide voluntarily to contribute to the society to make it better and environmentally cleaner. Garriga and Mele (2004) analyses a good quote that summarizes that is "Business should be neither harmful to nor a parasite on society, but purely a positive contributor to the well-being of the society." In the words of Pradhan S, Ranjan A, (2010) the meaning of CSR has two fold. On one hand, it exhibits the ethical behavior that an organization exhibits towards its internal and external stakeholders. On the other hand, it denotes the responsibility of an organization towards the environment and society in which it operates. CSR is regarded as vehicle through which companies give something back to the society. It involves providing innovative solutions to societal and environmental challenges. But the challenge for development professional and business community is to identify CSR priorities and the areas of interventions which are meaningful in the context of rural development sector. Vikas Choudary and Suman Tandon(2013) explains the concept of corporate social responsibility as the commitment of an organization to operate in a socially responsible manner. It takes into consideration the social and environmental implications of corporate financial decisions and also associated with corporate governance and ethical business procedures.

Methodology:

This study is based on secondary data collected from the manuals, bulletins, financial statements and newspapers of the Singareni Collieries company Limited.

Statement of the problem:

From the past studies it has been found that the contribution on Corporate social responsibility by the Indian companies is very less. The new legislation of Companies Act 2013 requires certain class of companies to spend at least 2 % of their three year average annual net profit towards CSR activities. It is in this perspective the following study is undertaken to find out CSR spending of the SCCL.

Objectives of the study:

To study the status of CSR in India

To study the Corporate social responsibility activities and spending in the Singareni Collieries Company Limited(SCCL)

To forward certain suggestions for the improvement of CSR activities in the SCCL

Table 1 - Performance of the SCCL at a glance

Details	2010-11	2011-12	2012-13	2013-14
Coal Production (Mill. Tons)	51.33	52.21	53.19	50.47
Coal Dispatch (Mill. Tones)	50.05	51.4	53.27	47.89
Productivity (OMS)	3.59	3.94	3.94	3.86
OB Removal (Mill. Cu. Mtr)	216.96	209.73	175.84	170.29
Manpower (as on 31st March of that financial year ending)	67,615	66,466	64,600	61,778

Source: Reports of Corporate planning and projects dept., SCCL

CSR IN SCCL

Singareni is playing a proactive role to meet future economic, environmental and social challenges arising out of its operations with the following policies.

a) Improving industrial relation –eliminating strike culture, increasing production, productivity levels and greater welfare of workmen.
b) Adoption of appropriate technologies for reduction cost of production.
c) Enhancing Customer satisfaction by supplying agreed quality of coal consistently.
d) Care for community environment and their protection.
e) Involving communities as stakeholders in the development process.

The mission statement of SCCL itself reveals that the company sincerely committed to the environmental protection and sustainable development.

It says that

"To emerge as a responsible company through good corporate governance, by laying emphasis on protection of environment and ecology and with due regard for corporate social obligations."

In pursuance of provisions of Section – 135 of the Companies Act, 2013 read with Companies (Corporate Social Responsibility Policy) Rules – 2014 a Board level CSR Committee consisting of the following Directors has been constituted by SCCL

1) Advisor (Projects) MoC.(Minister of Coal)

2) Director (Finance).

3) Director (Operations).

4) Director (PA&W) – Convenor.

This committee formulated a CSR policy in consultation with ASCI in accordance with the provisions of the Companies Act, 2013 and the Rules made there under. The Board of Directors of SCCL approved the CSR Policy in the meeting held on 31-01-2015.

Salient features of CSR policy in the SCCL:

The main objective of this Policy is to integrate CSR and Sustainability as a key business process for achieving triple-bottom line impact as mentioned below;

1. SCCL recognizes that the pursuit of sustainable development is an integral part of developing its business, creating value for its stakeholders and building a responsible future through ethical business practices and governance.

2. SCCL supports practical measures and policies that will help to protect and improve the environment.

3. SCCL adopts a responsible approach towards communities and aim for sustainable development and self-reliance.

Geographical area to be covered:

A substantial portion of CSR Budget i.e., to the extent of 80% shall be spent on CSR activities in all the four districts of Telangana State viz., Khammam, Warangal, Karimnagar and Adilabad where the coal fields are located and 20% may be spent outside the aforesaid four districts of Telangana State.

Implementation:

- A major portion of the CSR activities should be undertaken in project mode. Every project shall be time framed.
- Identified CSR activities are to be implemented / carried out by the company itself or by other agencies as prescribed in the provisions of the Companies Act, 2013 and the Rules made there under.

CSR Funding:

Board recommended for earmarking 3% of average Net Profits of the company made during the three immediately preceding financial years calculated in accordance with Section 198 of the Companies Act-2013 for CSR Budget. It comes to Rs. 15.56 crores for the year 2014-15. CSR activities in SCCL prior to 01.04.2014.

CSR activities were undertaken by SCCL mainly through

- Surrounding Habitat Assistance Programme (SHAPE)
- Singareni Seva Samithi (SSS)
- Singareni Empolyees Wives' Association (SEWA)
- Bharat Scouts & Guides.
- Local bodies, District Govt. Authorities/ NGOs.
- Personnel, civil, environment and forestry departments of the SCCL

Surrounding Habitat Assistance Programme(SHAPE):

A Flagship programme called 'SHAPE' was started in the year 2003-04 for taking up the development works in coal belt areas. The expenditure would be met from 5% of net profits earned by the company in the preceding 3 years. The habitats which are less than 8 Kms from the townships or 10 Kms from the mine entries and having SCCL workmen atleast 25% in the population or 200 nos. (whichever is less), are considered for SHAPE activities. Under this programme, Drinking water supply, education facilities and infrastructure development in the surrounding habitats of SCCL are taken-up.

- SCCL so far allocated Rs 102.39 Crores of budget towards SHAPE works, out of which Rs 92.76 Crores spent.
- SCCL contributed an amount of Rs. 12.50 Crores out of committed Rs. 20.00 crores under SHAPE to JNTU-H for establishing an Engineering College in Godavarikhani in the name JNTU-H College, Mantheni.
- For Tiryani Mandal which had been adopted by SCCL, an amount of Rs. 31.30 Crores has been sanctioned for carrying out various CSR activities.

Singareni Seva Samithi (SSS):

In order to give impetus to the community developmental activities taken up by the company, Singareni Seva Samithi was formed in the year 2000 as a registered society (Reg.No.4060 of 2000) under AP Public Societies Act

Singareni Seva Samithi is registered under Andhra Pradesh public societies act to take up all educational training programmes ,self employment schemes ,help for army recruitment etc. and other education training programmes for the children of employee who died in service and un employed youth which includes daughters and sons of employee & ex-employees and also to spouse of ex-employees, PAP'S-PAF'S.

Singareni Employees Wives' Association(SEWA)

Singareni Employees Wives' Association (SEWA) was started on 10.12 .2000 in association with SSS to create awareness among the workmen and their families about various issues covering the family. This includes Savings habit, Health and hygiene, Literacy, Children's education etc. SSS is providing budget for carrying out the programs of SEWA.The SCCL has bagged the following awards for its extensive CSR activities.

- Infraline Energy Excellence Award 2007 under Corporate Excellence category - Black Diamond Award for coal sector development on 12th October 2007, at New Delhi.
- The Indira Gandhi Vriksha Mitra Award - 2004 for outstanding contributions made in the field of afforestation and waste land development on 5th June 2007, at New Delhi.

- Environmental Excellence award for 2005-06 from Society for Research and Initiatives for Sustainable Technologies and Institution (SRISTI), New Delhi.
- Environmental excellence Award from Green Tech Foundation in 2005-06.
- "National Fly Ash utilisaton Award, 2005" jointly instituted by the Ministry of Environment and Forest, Power and Science and Technology, Govt. of India.
- "Golden Peacock Environment Management Award 2005" from World Environment Foundation, New Delhi.
- Three of the fourteen "National Safety Awards (Mines)" instituted by the Directorate General of Mines Safety, Government of India in 2004 (pertaining to 2001).
- "Best Workers Welfare Activity Award" for 2003-04 by the Federation of Andhra Pradesh Chamber of Commerce and Industry (FAPCCI).
- CSR Award by management Association, Hyderabad in 2013.

Table 2: Details of Budgetary allocation and amount spent on CSR activities Under SHAPE & SSS

(Rs. In crores)

Year	Budget	%with reference to profit	Expenditure	% with reference to profit	Net profit after Tax
2009-10	0.95	0.36	8.52	3.17	268.01
2010-11	1.50	0.42	12.36	3.51	351.37
2011-12	14.36	4.00	11.71	3.26	358.27
2012-13	25.97	6.47	3.70	0.92	401.14
2013-14	2.00	0.47	8.33	1.98	418.74
Total	**44.78**	**2.49**	**44.62**	**2.48**	**1797.53**

Source: compiled from the reports of the personnel Dept., & Finance dept.,SCCL

The above table 2 shows that the expenditure made in community development activities is more than 2% in 2009-10, 2010-11 and 2011-12 as the section 135 of the Indian Companies act, 2013 specify. Though it is decreasing in the next years, it exceeds 2% of the net profits including the expenditure on the environment.

Table 3: Capital Expenditure on Environment Protection

(in Rs. Lakhs)

Sl.No	Description	2009-10	2010-11	2011-12	2012-13	2013-14
1	Air Pollution (P&C)	1904.68	2249.18	2253.77	1593.21	894.24
2	Water Pollution (P&C)	362.68	367.84	213.15	388.09	195.17
3	Land Development	0.00	0.00	--	--	
4	Plantation	0.00	0.00	--	--	
5	P&M for Environment Protection	89.44	24.05	--	182.18	
6	Consultancy Payments/Scientific Studies	17.72	47.05	--	--	
7	OB Dump/Subsidence Stabilization	--	0.00	--	--	
8	Others	--	0.36	--	157.46	
	Total	2374.52	2688.48	2466.93	2320.93	1089.41

Source: Reports of Environment Dept., SCCL

Table 4: Revenue Expenditure on Environment Protection

(in Rs. Lakhs)

Sl.No	Description	2009-10	2010-11	2011-12	2012-13	2013-14
1	Air Pollution (P&C)	3500.61	3802.38	4180.99	4178.62	4963.27
2	Water Pollution (P&C)	2196.83	3087.38	3211.45	4237.93	4708.91
3	Land Development	9.29	1.71	1.58	38.64	0.14
4	Plantation	466.60	649.36	776.23	748.58	900.48
5	P&M for Environment Protection	572.99	688.09	686.72	808.80	1183.25
6	Consultancy Payments/Scientific Studies	0.55	8.30	19.25	25.47	30.64
7	OB Dump/Subsidence Stabilization	166.79	325.13	184.80	43.60	25.51
8	Others	64.15	102.71	598.57	1182.35	1468.33
9	Noise and blast vibrations	201.95	142.54	164.29	214.20	185.94
10	Env awareness/ env education	6.22	11.64	1.36	7.33	325.97
	Total	7185.97	8819.24	9825.23	11485.52	13792.43

Source: Reports of Environment Dept., SCCL

Table 5: Total Expenditure on CSR (including expenditure on environment)

(Rs. In Crores)

S.No.	Nature	2009-10	2010-11	2011-12	2012-13	2013-14
01	SHAPE&SSS	8.52	12.36	11.71	3.70	8.33
02	Capital Expenditure on Environment	23.75	26.88	24.67	23.21	10.89
03	Revenue Expenditure on Environemnt	71.86	88.19	98.25	114.86	137.92
	Total	104.13	127.43	134.63	141.77	157.14
	NPAT	268.01	357.37	358.27	401.14	418.74
	%with reference to profit	38.8	36.3	37.6	35.3	37.5

Source: compiled from the reports of Environment Dept., & Finance Dept.,SCCL

The above tables shows that the Expenditure on CSR including community development and environment is more than 35% in all the years studied. It shows that the SCCL is very much interested in the protection of environment and hence it is environmental friendly. Another observation is that the company has a dedicated CSR policy irrespective of legal obligations, prior to the implementation of Sec 135 of the amended companies act. Hence it is spending 1/3rd of its profits for community development and environmental protection.

Suggestions:

- The no. of candidates trained in vocational trades is relatively low when compared to the Geographical expansion of the Singareni mines. The company has to increase the no. of beneficiaries furthermore.
- According to the data provided still there are 10% of illiterate spouses. The company has to continue the spouse literacy programme until it achieves 100% of spouse literacy.
- The company is providing training for recruitments like army/police etc., it has to extend these training to other recruitments like the exams conducted by public service commission, Railway recruitment board, Staff selection commission etc., so that more no.of unemployees will be benefited.
- Regarding the education, the company has been running only 1 degree, 1junior and 1 polytechnic college at Kothagudem where the Head office of SCCL is located and establishment more colleges in other mining areas is required.

Reference:

1. European Commission, (2001), "Promoting a European Framework for Corporate Social Responsibility", Commission of the European communities, available on www.btplc.com/society/society & environment/records/greenpapers.csr.pdf)
2. DPE(GM) Government of India, Department of Public Enterprises, Ministry of Heavy Industries & Public Enterprises, New Delhi,"Guidelines on Corporate Social Responsibility for Central Public Sector Enterprises", March 2010.
3. DPE(MoU), Government of India, Ministry of Heavy Industries & Public Enterprises, Department of Public Enterprises (MoU Division),"Guidelines for Memorandum of Understanding (MoU) between CPSE and Government Department/ Ministry for the year 2011-12".
4. Luis García Westphalen,2012 "*Corporate social responsibility in Mining sector*", Spring 2012,Canadian student review, P.56-61
5. Vikas Choudary, Suman Tandon, 2013 "*Corporate social responsibility of public sector Banks in India*", GIIRJ, ISSN.2347-6915, vol.1(1), Nov.2013, P.1-7
6. Saritha Moharana,2013, "*Corporate social Responsibilty- A study of selected public sector banks in India"*, IOSR Journal of Business and Management, e-ISSN:2278-487X, vol.15, Issue.4, Nov-Dec. 2013P.No.01-09
7. Greenpaper of commission on European Communities, 2001 http://ec.europa.eu/index_en.html
8. UN Global Compact, available at: http://www.unglobalcompact.org/
9. Universal Declaration of Human Rights, available at: http://un.org/Overview /rights.html
10. Handbook on Corporate Social Responsibility in India, Confederation Indian Industry,2013
11. CSR reports of the Singareni Collieries Company Limited from 2009-10 to 2013-14.
12. "Singareniyula samacharam", a monthly publication of the SCCL.
13. Posters on published by the SCCL on various occasions.

IMPACT OF TEAM BUILDING SESSIONS ON THE RATE OF TEAM SUCCESS IN PHARMACEUTICAL COMPANIES

Dr. VARALAKSHMI DANDU
Assistant Professor
Chiranjeevi Reddy of Technology
Anantapur,

Dr.B. ANITHA KUMAR
Professor
Sri Krishnadevaraya Institute of Management
SK University, Anantapuram

Abstract

Team building refers to the various activities undertaken to motivate the team members and increase the overall performance of the team. Team building is an intervention that improves the functional capabilities of team members for working as a team. To examine the success rates teams, the researcher collected detailed information regarding the team building intervention in the Pharmaceutical companies. In this research paper the researcher mainly concentrated on formation of teams, key person involved in team formations and role of communication networks aspects.

Key words: *Team Building, Team Success, Performance, Competitive Advantage*

Introduction:

If a company wants to change the values, beliefs, attitudes and structure of organization, OD is a strategy to help executives to implement the changes. This help organization to compare their strategies, marketing styles, competitive advantage and technologies with the competitors. But it's not sure always it is correct, sometimes it may wrong decision. We have to match the companies' policies and procedures and also have to analyze the results after the change.

Effectiveness, productivity, morale and quality of work life are of concern to most organizations because they impact achievement of organization goal. Changing requirements of job is also one reason for this, because present days employees are more stressed with their work mentally and physically. Organization has to choose smart workers for innovative thinking and skilled in performing tasks. Due to all these insights, teamwork is gained much importance these days. For the effective teamwork in organizations, team building should be effective. Team building acts as a pillar for the success of team work.

Team building:

Team building refers to the various activities undertaken to motivate the team members and increase the overall performance of the team. Team building is an intervention that improves the functional capabilities of team members for working as a team. The main purpose of team building is to establish good working relationships between team members and among teams. It is a physical activity that involves employees to communicate with each other to strengthen the bond between them. OD practitioners adopted team building intervention for promoting effective team work in organization.

Scope of the study

The present study focuses on "**Impact of Team building Sessions on the Rate of Team Success** in Indian Pharmaceutical Industry". Further the Pharma companies in Hyderabad are chosen as sample companies. The study is to assess the impact of Team building interventions on the performance of employees. Among the various OD interventions again Team Building is considered for this study.

Review of literature:

Michael Richard Tierney (2002) focused on OD interventions especially team building to evaluate the various techniques for development in corporate management companies, Scotland. The overall data generated from the questionnaire clearly reflects the negative views towards team building of those organizations that doesn't participate. The survey failed to elicit whether this opinion could be reversed if evidence of the beneficial effects of team building was available.

Bennis (1999) has also written that there are seven managerial attributes indispensible to true leadership, some of which include: a track record of results, communication skills to motivate and delegates judgment exercised in decision making, character, ability to identify and cultivate talent. The decisions made by the leader must nurture the collective spirit of the organization for the good of its long term health.

Kyle (1999) examined the effects of team building on the performance. The authors conducted meta-analytic integrated research to know 'is really team building effects the team performance'. They noticed that a small tendency of chance of increased performance by implementing team building intervention on subjective measures of performance. In the case of objective measures of performance there was no significant tendency for team building to decrease performance.

Kyle B. Stone (2010) conceptualized about the team building interventions for kaizen teams to improve the performance and effectiveness of teams. Here kaizen sounds for continuous improvement of teams. In this he presented four team building learning models for future reference; social styles, learning styles, change curve and change tools. He related social and learning styles with team building interventions role clarification and interpersonal relations.

Need of the study:

The Pharmaceutical industry is gaining more important from the past two decades. Pharmaceutical companies mainly deal with the life of public and works to serve public. Nearly 30 millions of employees are working in various pharmaceutical companies. Even small mistakes done by the employees in the work environment could cause severe problems for the companies. To tap and manage the increasing demands of Indian market, pharmaceutical companies need to have collaboratively working human resource for improving productivity. In times of stress and performance demands, pharmaceutical companies need to focus on group as a whole more than individuals.

From the extensive survey of available literature it has been identified that many research works have touched upon the "Team Building" in the hospitality and service industry. Very few studies have been identified in Manufacturing and Pharmaceutical industry. Hence an attempt has been made to conduct research on Team Building intervention in four pharmaceutical companies located in Hyderabad.

Objectives of the study:

1. To analyze the process of team building and development in Pharmaceutical Companies.
2. To examine the essential attributes for effective team work.

Data collection:

The primary data is collected by discussions with the employees and also by distributing questionnaire to the employees of Pharmaeutical companies. The secondary data is collected from the company records available at the regional offices, websites and also at the production units of as mentioned four companies. An effort has also been made to present different studies in newspapers, journals, magazines and also from the doctoral works.

Sampling population: The sample chosen for the study is the employees working in the production units of pharmaceutical companies

Sampling method: The sampling method adopted for this study is non-probability sampling method in which convenience sampling method is used. The researcher has chosen the companies as per her convenience and availability of permissions, contacts with the employees.

Sample: The total sample size of the study is 100, employees working in the production units of pharmaceutical companies.

Data analysis & interpretation

For smooth functioning of organizations team building and development should be done in an effective manner. Team building inspires the team members to communicate through a series of planned activities that acts a motivational factor for them to work collaboratively in a team. While forming teams, the responsible individuals have to take care in selecting team members.

Table- 1: Formation of Teams

ELEMENTS	Company Name	
	Dr. Reddy's labs (%)	Hetero Drugs (%)
Frequently	19.5	79.1
Beginning of new project	80.5	20.9
In Middle of project	.0	.0

Source: Primary data

The above table reveals the response rates for the formation of teams in large companies. In the case of large companies it is clear that teams are formed frequently and at beginning of new projects. In the case of Dr. Reddy's Lab, 80.5% of the respondents said that teams are formed at the beginning of new projects and remaining respondents opted frequently. In the case of Hetero Drugs, 79.1% of the respondents said that teams are formed frequently and remaining opted beginning of new projects.

If the companies are taking up new projects then only they forms teams. Companies also go for hiring new employees for the new projects. Teams are comprised of both fresher and experienced employees according to the project requirements. It is also clear that companies don't form teams in the middle of the project.

Table- 2: Key Person in Formation of Teams

ELEMENTS	Company Name	
	Dr. Reddy's labs (%)	Hetero Drugs (%)
HOD	86.0	23.2
Supervisor	14	76.8
Project Manager	0.0	0.0
General Manager	0.0	0.0

Source: Primary data

The above table 2 shows that in Dr. Reddy's lab, nearly 86% respondents said that Head of the Department forms teams and the remaining 14% opted supervisor. In the case of Hetero Drugs, nearly 76.8% respondents said that supervisor forms teams and the remaining 23.2% said it is Head of the Department. In large companies either head of the department or supervisor involves in the formation of teams. It is also clear that both project manager and general manager are not involved in the team formation process in the large pharma companies.

Table-3: Types of Teams

ELEMENTS	Company Name	
	Dr. Reddy's labs (%)	Hetero Drugs (%)
Permanent Teams	28.5	85.5
Temporary Teams	71.5	14.5

Source: Primary data

The table 3shows which types of teams are mostly formed in large companies. In Dr. Reddy's lab 71.5% of the respondents said that they are working in temporary teams and remaining in permanent teams. But in the case of Hetero drugs it is quite different. Nearly 85.5% of the respondents are working in permanent teams. It is clear that team members maintain the same members until the project is completed.

In every company both permanent and temporary teams are present. But here an attempt has been made to know which types of teams are present majorly. Employees will disperse the team as the team accomplishment is done. In Dr. Reddy's lab temporary teams are formed and in Hetero Drugs permanent teams are formed majorly.

Table- 4 : Nature of Teams

ELEMENTS	**Company Name**	
	Dr. Reddy's Labs (%)	**Hetero Drugs (%)**
Virtual Teams	0.0	0.0
Self Managed Teams	79	33..6
Cross Functional Teams	12.0	66.4
Problem Solving Teams	9.0	0.0

Source: Primary data

Nearly 82.5% of the respondents said that mostly self managed teams are formed in Dr. Reddy's lab. It means team members are organizing, controlling and making decisions of their own. In the case of Hetero Drugs 67.5% of the respondents said that cross functional teams and 33.6% of the respondents said that self managed teams are formed.

Self managed teams, cross functional teams and problem solving teams are more in large companies. It is clear that in large companies team members are willing to work with other department members and different areas of interested members.

Irrespective to the size of the team in the large companies, presence of team leader is must. But as per the opinion taken by respondents, team leader is specified for majority of the teams. In Hetero drugs team leader is not specified for all teams. Team leader is specified for those teams which need the supervision and monitoring.

Table- 7: Information of Including in a Team

ELEMENTS	Company Name	
	Dr. Reddy's Labs (%)	Hetero Drugs (%)
Immediately	20.5	6.4
After Official Process	79.5	5.9
Lately	.0	87.7
Any Other	.0	.0

Source: Primary data

The above table depicts that 79.5% of the respondents told that they get information about the team after the official process is completed. In hetero drugs 87.7% of the respondents told that they are informed lately about the team objectives and goals.

It is clear that in large companies employees are informed about the team either the official process is done or lately. In Dr. Reddy's lab majority of the employees know the information of including in team after the official process. In Hetero Drugs majority of the employees informed lately about including in team.

Table- 8: Feedback to the Team

ELEMENTS	Company Name	
	Dr. Reddy's Labs (%)	Hetero Drugs (%)
Team Leader	93.0	12.3
Project Manager	7.0	0.0
HOD	0.0	87.7
None	0.0	0.0

Source: Primary data

In the case of Dr. Reddy's lab 93% of the respondents told that team leader gives feedback to the team. In the case of Hetero Drugs 87.7% of the respondents told that team leader gives feedback to the team.

In large companies HOD and team leader gives feedback regarding the work done by team members.

Table - 9: Promotion of Team Working Skills

ELEMENTS	Company Name	
	Dr. Reddy's Labs (%)	Hetero Drugs (%)
Workshops	3.0	0.0
Training & Development	97.0	12.3
Orientation Programs	0.0	87.7
Others	0.0	0.0

Source: Primary data

The above table depicts how companies promote team working skills among team members. In Dr. Reddy's lab 97% of the respondents told that companies conduct training & development programs. In Hetero Drugs, 87.7% of the respondents told that Orientations programs are conducted mostly to promote team working skills.

In order to promote team working skills among employees companies conduct various development programs. The training & development program mainly deals with how to complement with other team members, sharing of information, mutual trust and participation.

Team building is not such an easy intervention. The responsible person has to take care of many issues while building a team. In large companies' core responsibilities, work burden, selection of team leader, time management & communication are the four critical issues in team building.

Table- 10: Process of Team Building

Sl. No.	STATEMENTS	DR.REDDY'S (MEAN SQUARES)	HETERO DRUGS (MEAN SQUARES)
1	A chance of exchanging information openly is high within the team.	4.62	3.6
2	All team members have challenging tasks from which they can learn.	4.18	3.96
3	All team members participate in making decisions about the work of the team.	3.38	2.93
4	All individuals in teams are encouraged to suggest ways to improve how the team functions.	4.05	3.22
5	Team members are always enthusiastic and willing to work.	4.03	3.72
6	Communication among teams and team members is fast and effective.	4.21	3.9
7	Teams respond quickly and effectively to changes in expectations.	3.81	3.93
8	The main motive of team building is to enhance the product quality.	4.36	3.73

Source: Primary data

TEAM WORK

Team building & development is effective in large companies. Main reasons for these are described as following Information exchange within the team and team members is the important aspect for team success. It is high in large companies. Large companies always involve their employees in handling complex tasks. All team members have equal priorities and responsibilities. Individual identity is important for working in a team. It improves confidence levels of the employees. In large companies employees working more closely with effective bonding. Superiors or head of department in large companies give chance to team members to suggest ideas or different ways to implement changes in the organizations. In large companies majority of the employees are enthusiastic and willing to work in different situations. From this they improved their working styles in different situations. Communication between team members in large companies is good. Table clearly depicts that team members are communicating fast and effectively while working in a team. Task completion time is also reduced because of effective communication. Effective communication between team members eliminates confusion and creates happy work environment. Employees respond to the changes quickly in the teams. Adaptability and commitment levels are good in the respondents of large companies. Large companies build teams to enhance the product quality by establishing good working relationships between team members.

CONCLUSION:

Team building & development is effective in all the organizations. Organizations are showing interest on teamwork due to the changing ways of working. While building teams, employees are giving priority to their team members for being a member of new team. The main reason behind the success of team building in organizations is due to forming new teams for new projects. Communication and participation are the critical success factors of teamwork.

In all the organizations team leaders are distributing tasks equally among team members for effective collaboration. For effective functioning of a team, communication, flexibility, coordination, participation, involvement and inter personal relationships are important. There is no one size fits all for how to communicative optimally with each individual but the basis of effective communication will put you on the right track.

References:

1. Thomas G. Cummings, Christopher G. Worley (2009) “Organization Development & Change”, How to design effective interventions Cengage Learning, 9th edition. 152-160.
2. Patten, T. (1981). Organizational Development through Team Building. New York: John Wiley & Sons, Ltd.
3. Julie S, Todd M. L and Gordon A.B (2008) A Season-Long *Team*-Building Intervention: Examining the Effect of *Team* Goal Setting on *Cohesion. Journal of Sport & Exercise Psychology; 30 (2) p186-199*
4. Kyle B. Stone (2010), “Kaizen Teams: Integrated HRD Practices for Successful Team Building”, Advances in Developing Human Resources, DOI:10.1177/1523422310 365333

A STUDY ON YOUNG GENERATION SATISFACTION TOWARDS WIRELESS INTERNET SERVICES IN HYDERABAD

V.V.RAMANA MURTHY
Assistant Professor
Pragati Mahavidyalaya P G College
Hyderabad

KETAVATH. SAKRU
Research Scholar
Department of Commerce
Osmania University, Hyd.

ABSTRACT

Wireless Internet is also known as Wi-Fi, and Wi-Fi also known as 802.11b has become the preferred technology for wireless local area networking in Business, Education and Home environments. As a developing country India has adopting wireless internet technology in a couple of years. Today's digital life is all about connections connect to the Internet for everyday tasks such as working, searching, and shopping. Connect to communicate via email, LinkedIn, Facebook, Skype, and more such as stream movies and videos from Netflix and YouTube and to share photo albums. And this is only the beginning of Wi-Fi connectivity that are doing activities simultaneously across and between laptops, tablets, Smart phones, and a growing number of Wi-Fi enabled consumer electronics and even appliances. Wi-Fi is essential to the connected life, but all this traffic from all these devices is clogging your connectivity. The young generation of Wi-Fi has arrived, ready to put connected life back in the fast lane. This study was taken to know satisfaction level of young generation of the age group between 18 to 23 years. To study the satisfaction level of young generation 200 youngsters are considered in Hyderabad city, Telangana State. To analyze the satisfaction levels of young generation the statistical tools are used such as chi-square test, one-way ANOVA analysis.

Keywords: Wireless Internet, Customer Satisfaction, Service Providers.

*Assistant Professor, Pragati Mahavidyalaya P G College, Hunuman Takidi, Koti, Hyderabad
** Research Scholar, Department of Commerce, Osmania University, Hyderabad

1.0 Introduction:

There are two basic types of wireless Internet: a wireless Internet connection through a device called a router (this type of wireless Internet is called WiFi), and then there is wireless Internet access through the cell phone network. Wireless routers are very common in homes, offices, and "wireless hotspots" is found at coffee shops, airports, and elsewhere. These are basically just small electronic "boxes" that hook up to Internet connection so people can share the connection between several computers, or simply to give the freedom to place computer wherever people want, and not just next to the cable or phone outlet. The cell phone data network (wirelesses Internet through the cell phone network in other words) of course is very widespread pretty much everywhere where people can get a cell signal and can be used not only with a cell phone but also with a growing number of computers. Now if people want to get really technical, these two types of wireless Internet work differently. But in a general sense, if people simplify things and explain them in a basic way that will make sense to the average person, they both work along the same general lines. With a portable phone, something most of us have in our home, the phone has two parts: a handset and a cradle. The cradle gets plugged into the phone line -- the connection to the phone network -- and takes that connection and broadcasts it via radio waves more or less in all directions. If the handset is within range of the signal, it picks up this signal and relays the telephone connection so you can make or receive a call. Wireless Internet, whether its via a cell network or a wireless router, works the same basic way: people have a connection to the Internet, which is sent out wirelessly to a receiver of some sort, very much like a portable phone cradle sends out the telephone connection to the handset. The broadcast can come from a wireless router hooked up to a cable or DSL Internet connection, or the broadcast can be from a cell phone tower hooked into the cell phone network and relaying the Internet connection. On the other end people have a "handset", which is a receiver in a computer, smart phone, or other device. This could be a WiFi card in a laptop or desktop computer for the one type of wireless Internet, or a receiver in a cell phone or laptop using the cell data network.

Researchers have focused on antecedents of customer satisfaction because customer's satisfaction is generally assumed to be a significant determinant of repeat sales, positive word-of-mouth□, and consumer loyalty (Bearden and Teel, 1983). Although the subject of satisfaction has been discussed extensively in the literature of information systems, e-commerce and marketing (DeLone and McLean, 1992; Liu et al., 2008), the exploration of antecedents to customer satisfaction with wireless internet service is still in its infancy. Unfortunately, there has been very little research on overall consumer's satisfaction of the wireless internet service market of Telangana State. The purpose of this study is to explore the difference in satisfaction between male and female youngsters about the wireless internet service providers in the state. In Talangana State the researcher selected to study Wireless Internet service providers are Airtel, BSNL, Vodafone, TaTa, Reliance, Uninor etc.

2 .Review of the Literature:

Services have been studied extensively since 1980s. The idea of linking service value and customers satisfaction has existed for a long time. Customer satisfaction has been studied and recognized as an important factor in the management literature for the past few decades. Studies indicate that there are links among customer satisfaction, customer loyalty, and profitability. During recent years, there have been studies that have established mechanisms that attempt to link customers satisfaction and customer loyalty. Many studies additionally attempt to establish connections between service quality, customer satisfaction, customer loyalty, and profitability (Gronroos, 1978, Gronroos, 1980, Grönroos, 1982, Parasuraman et al., 1985, Reichheld and Sasser, 1990, Sewell and Brown, 1990, Jones and Sasser, 1995, Heskett, 1997, Anderson and Mittal, 2000).Customer satisfaction generally means customer reaction to the state of fulfillment, and customer judgment of the fulfilled state (Oliver, 1996). In this paper, we borrow this definition of customer satisfaction. There are many benefits for a company from high customers satisfaction level. It heightens customer loyalty and prevents customer churn, lowers customers price sensitivity, reduces the costs of failed marketing and of new customer creation, reduces operating costs due to customer number increases, improves the effectiveness of advertising, and enhances business reputation (Fornell, 1992). The main factor determining customer satisfaction is the customers own perceptions of service quality (Zeithamal & Bitner, 1996). In this study, we shall define service quality as the customers satisfaction or dissatisfaction formed by their experience of purchase and use of the service (Parasuraman, Zeithamal, & Berry, 1994). customer satisfaction and customer loyalty are very closely related. Customers satisfaction functions as an antecedent of customer loyalty. It prevents customer churn and consolidates retention, thereby constituting an important cause of customer loyalty (Fornell, 1992; Reichheld, 1996). The connection between customer satisfaction and customer loyalty is not always a linear relation, although it constitutes a positive relation-ship (Fornell, 1992; Soderlund, 1998). And when customers switch the service provider, they tend to perceive the burden of risks which becomes the switching barrier that influences customer loyalty.

3.0 Objectives of the Study:

1. To analyse the young generation preference of wireless internet services providers.
2. To analyse variance of the satisfaction of young generation demographic characteristics different wireless internet service providers.
3. To analyse the factors inflecting selecting wireless internet services.

4. Research Methodology:

The primary data has been collected from 200 young people in Hyderabad City on random basis using a structured survey questionnaire. Secondary data was collected from sources such as journals, books and published data.

The study period is limited to March, 2015 - April, 2015. The data has been analyzed through Simple Percentages, one-way ANOVA technique, Factor Analysis,. The secondary sources are different articles, websites, journals and books.

4.1 Tools for analysis of data:

Factor analysis was used to identify the factors influencing customer satisfaction Simple percentages and SPSS 21.1 software were used to find the customer satisfaction level.

4.2 Data Analysis and Interpretation:

A five point Likert scale was used ranging from Highly Satisfied (5) Highly Dissatisfied (1). A mid level score of (3) indicated neutral evaluation by the customers. Other points on the scale were Satisfied (4) Dissatisfied (2). The questionnaires were distributed to assess the satisfaction level of customers. Out of total questionnaires distributed in Hyderabad 100 were returned to the researchers.

5.0 Data Analysis

5.1 Reliability Analysis:

Prior to the analysis of the data, the research instrument was tested for its reliability. Cronbach alpha was calculated, to test the reliability of the customer satisfaction scale. This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory internal consistency reliability (Malhotra, 2006). The scale comprised of 16 variables. The number of respondents was 200. The reliability coefficient indicated that the scale for measuring customer satisfaction was quite reliable as the alpha coefficient was 0.761. The reliability of scale exceeded the recommended 0.6 threshold. Thus it was considered that the scale used is reliable.

Table – 1: Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.761	16

Source: Primary Data

5.2 Demographic Profile Analysis:

Table -2: Demographic profile

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	116	58.0	58.0	58.0
	Female	84	42.0	42.0	100.0
	Total	200	100.0	100.0	

Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SSC	24	12.0	12.0	12.0
	Inter	24	12.0	12.0	24.0
	Degree	76	38.0	38.0	62.0
	PG	76	38.0	38.0	100.0
	Total	200	100.0	100.0	

Type _of_ service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pre-Paid	82	41.0	41.0	41.0
	Post-Paid	118	59.0	59.0	100.0
	Total	200	100.0	100.0	

Service _Provider					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Airtel	36	18.0	18.0	18.0
	Idea	8	4.0	4.0	22.0
	Vodafone	15	7.5	7.5	29.5
	BSNL	92	46.0	46.0	75.5
	Reliance	43	21.5	21.5	97.0
	Uninor	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

Source: Primary Data

From the above table 2 shows that the number of respondents Male and Female are 116 (58%) and 84(42%). The educational status of number of respondents are SSC, Inter, Degree, and PG are 24(12%), 24(12%), 76(38%), 76(38%). The no of respondents using type of service prepaid and postpaid are 82(41%) and 188(59%).the no of respondents using service providers Airtel, Idea, Vodafone, BSNL, Reliance, and Uninor are 36 (18%), 8(4%), 15(7.5%), 92(46%), 43(21.5%), 6(3%).

5.3 Hypothesis Testing Analysis of Variance Test:

Ho1: There is no significant variance between the satisfaction level and Gender.
Ho2: There is no significant variance between the satisfaction level and Qualification.
Ho3: There is no significant variance between the satisfaction level and Type of service.
Ho4: There is no significant variance between the satisfaction level and service provider.

Table-3: ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Gender	Between Groups	1.498	2	.749	3.124	.046
	Within Groups	47.222	197	.240		
	Total	48.720	199			
Qualification	Between Groups	34.364	2	17.182	20.952	.000
	Within Groups	161.556	197	.820		
	Total	195.920	199			
Type of service	Between Groups	.241	2	.121	.493	.611
	Within Groups	48.139	197	.244		
	Total	48.380	199			
Service Provider	Between Groups	28.852	2	14.426	7.601	.001
	Within Groups	373.868	197	1.898		
	Total	402.720	199			

Source: Primary Data

From the above table 3 is known that the F calculated value is 3.124 at the significance level 0.046. Hence there is no variance between satisfaction level and Gender. F calculated value is 20.952 at the significance level 0.00. Hence there is no variance between satisfaction level and qualification. F calculated value is 0.493 at the significance level 0.611. Hence there is a variance between satisfaction level and type of service. F calculated value is 7.601 at the significance level 0.01. Hence there is no variance between satisfaction level and qualification.

5.4 Factor Analysis:

Factor analysis method is used to find out which set of factors were given more emphasis by customers to measure the satisfaction level. Factor analysis also groups related factors. Each set of related factors is given a suitable name. SPSS was used perform factor analysis. The data collected were analysed using the statistical package for social sciences (SPSS). The data collected were suitable for principal component analysis because the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.759 more than 0.5 and the p value for Bartlett's test of sphericity was less than 0.05. in order to determine the number of factors to retain the factors with Eigen value greater or equal to 1 were retained since the Kaiser Criterion is a less conservative method for retaining factors.

Table -4: Rotated Component Matrix[a]

	Component	
	1	2
Are you satisfied network coverage Service provider	**.987**	.119
Are you satisfied upload/download speed Service provider	.072	**.654**
Are you satisfied dropping network Service provider	**.958**	.204
Are you satisfied availability of physical customer care Service provider	.072	**.654**
Are you satisfied 24 hours customer care support Service provider	.061	.418
Are you satisfied response of stuffs to complaints Service provider	**.939**	.054
Are you satisfied set-up charges Service provider	**.987**	.119
Are you satisfied bill of prepaid or post-paid Service provider	.093	**.679**
Are you satisfied of promotional offers Service provider	**.958**	.204
Are you satisfied different program arrangement Service provider	**.939**	.054
Are you satisfied brand image Service provider	**.987**	.119

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization
a. Rotation converged in 3 iterations.

Source: Primary Data

The above table gives the rotated factor loadings explained by the factors. Out of the 11 satisfaction levels two factors have been extracted and these 2 factor put together explains in the %. In order to reduce the number of factors and enhance the interpretability, the factors are rotated. The rotation increases the quality of the interpretation of the factors. There are several methods of initial factors matrix to attain simple structure of the data. The varimax rotation is one such method to obtain better result for interpretation that is employed and the results are given below.

Table -5: Principal Component Analysis

Clustering internet services of Satisfaction levels of customers in to factors	**Component**
Factor I	
Are you satisfied set-up charges Service provider **Q7**	**.987**
Are you satisfied network coverage Service provider **Q1**	**.987**
Are you satisfied brand image Service provider **Q11**	**.987**
Are you satisfied of promotional offers Service provider **Q9**	**.958**
Are you satisfied dropping network Service provider **Q3**	**.958**
Are you satisfied different program arrangement Service provider **Q10**	**.939**
Are you satisfied response of stuffs to complaints Service provider **Q6**	**.939**
Factor II	
Are you satisfied bill of prepaid Service provider **Q8**	**.679**
Are you satisfied upload/download speed Service provider **Q2**	**.654**
Are you satisfied availability of physical customer care Service provider **Q4**	**.654**

Source: Primary Data

The two factors were identified as being maximum percentage variance accounted. The 7 satisfaction levels Q1, Q3, Q6, Q7, Q9, Q10 and Q11 were grouped together as factor I and accounts 70% of the total variance. The 3 satisfaction levels are grouped together Q2, Q4 AND Q8 were grouped together as Factor II and accounts 30% of the total variance. Thus the factor analysis condensed and simplified the 10 satisfaction levels grouped into two factors explaining 70% and 30%.

6.0 FINDINGS AND CONCLUSION:

6.1 Findings:

6.1.1 Demographic Analysis:

The number of respondents Male and Female are 116 (58%) and 84(42%) among that the educational status of number of respondents are SSC, Inter, Degree, and PG are 24(12%), 24(12%), 76(38%), 76(38%). The type of services using prepaid and post paid are 82(41%) and 188(59%) and respondents using service providers of Airtel, Idea, Vodafone, BSNL, Reliance, and Uninor are 36 (18%), 8(4%), 15(7.5%), 92(46%), 43(21.5%), 6(3%). The Airtel and Idea, Vodafone, Uninor network service provider should improve the customers of young generation.

6.1.2 Analysis of variance:

According to the above table 3 the F calculated value is 3.124 at the significance level 0.046, the significance level is less than the 0.05, there is no variance between satisfaction level and Gender. F calculated value of Education qualification is 20.952 at the significance level 0.00, the significance level is less than the 0.05, there is no variance between satisfaction level and education qualification.

Form the above table 3 the type of service provided by company's F calculated value is 0.493 at the significance level 0.611, the significance level is greater than the 0.05 therefore there is a variance between satisfaction level and type of service. Among that F calculated value is 7.601 at the significance level 0.01 the significance level is less than the 0.05, there is no variance between satisfaction level and qualification

6.1.3 Factor analysis:

Form the above table 4 it is understood that out of 11 factors 10 factors are influencing the young generation using the internet series and satisfaction level of the young generation.The two factors were identified as being maximum percentage variance accounted. The 7 satisfaction levels network coverage ,dropping network Service , response of stuffs to complaints, set-up charges, promotional offers, program arrangement, brand image as factor I and accounts 70% of the total variance. The 3 satisfaction levels are grouped together upload/download speed, bill of prepaid, availability of physical customer care Service were grouped together as Factor II and accounts 30% of the total variance.

7. Conclusion:

The present study has established the fact that most of young generation age group between 18-23 years makes use of the Wi-Fi services of BSNL and Airtel and the reasons for their use of internet use differs as well as Gender (Male and Female). Young generations of males are using more Wi-Fi services than the Females. And Degree and PG young generation uses the Wi-Fi resources more than the Inter and SSC. The factors mostly influencing to use of internet services are Network coverage, Promotional Activities, Brand Image, setup charges, programming arrangements. And Speed of uploading and downloading. From the above analysis it is identified that there is no variance between satisfaction and age, qualification, and service providers. But there is a variance in type of service of service providers. The chi-square test results show that there is no impact satisfaction level on Gender, qualification, service provider. And there is impact on satisfaction level on type of service (prepaid and postpaid). The internet plays a vital role in meeting information and communication needs of young generation users to access a wider range of updated information irrespective of their locations. Hence it is concluded that the service providers need take care of Wi-Fi services of prepaid and post paid services.

References:

1. Anderson, Eugene W. and Mittal, Vikas. 2000. “Strengthening the Satisfaction-Profit Chain”, Journal of Service Research, Nov, 2000, Vol. 3, No. 2, 107-120.
2. Fornell, Claes. 1992. "A National Customer Satisfaction Barometer: The Swedish Experience", Journal of Marketing, Jan, 1992, Vol. 56, No. 1, 6-21.
3. Grönroos, Christian. 1978. "The Nature of Service Marketing", Working Papers, No. 11, 1978, Swedish School of Economics and Business Administration, Helsinki, Finland.
4. Grönroos, Christian. 1980. "An Applied Service Marketing Theory", Working Papers, No. 57, 1980, Swedish School of Economics and Business Administration, Helsinki, Finland.
5. Grönroos, Christian. 1982. "Strategic Management and Marketing in the Service Sector", Research Reports, No. 8, 1992, Swedish School of Economics and Business Administration, Helsinki, Finland.
6. Heskett, James L., Sasser, W. Earl and Schlesinger, Leonard A. 1997. "The Service Profit Chain", The Free Press, New York, USA.
7. Jones, Thomas O. and Sasser, W. Earl Jr. 1995. "Why Satisfied Customers Defect", Harvard Business Review, Jul-Aug, 1995, Vol. 73, No. 6, 88-99.
8. Kotler, P. (2003), Marketing Management, Pearson Education, Delhi.
9. Malhotra, N. (2006), Marketing Research: An Applied Orientation, Pearson Education, New Delhi.
10. Oliver, Richard L. 1996. "Satisfaction: a behavioral perspective on the consumer", Irwin/McGraw-Hill, Boston, Massachusetts, USA.
11. Parasuraman, A., Zeithaml, Valarie A. and Berry, Leonard L. 1994. "Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Future Research", Journal of Marketing, Jan, 1994, Vol. 58, ISSN. 1, 111-124.
12. Reichheld, Frederick F and Sasser, W. Earl Jr. 1990. "Zero Defections: Quality Comes to Services", Harvard Business Review, Sep-Oct, 1990, Vol. 68, No. 5, 105-111
13. Soderlund, M. 1998. Customer satisfaction and its consequences on customer behavior revisited.International Journal of Services Industries Management, 9(2), 169–188.
14. Zeithamal, V. A., & Bitner, M. J. 1996.Services marketing. New York: McGraw-Hill.

Measures to Enhance the Quality of Higher Education in India

DR. MERAJ BANU
Associate Professor
Amjad Ali Khan College of Business Administration
Hyderabad

Abstract:

Quality in higher education has become a front-page agenda of countries world- wide. In the context of expansion of higher education and globalization of economic activities, education has become a primary concern for developing countries with an international dimension. To cope with this changing scenario, developing countries have been pressurized to ensure and assure quality of higher education at a nationally comparable and internationally acceptable standards. Many developing counties such as India and china have initiated national quality assurance mechanism in the process of evolving a suitable strategy. This research paper focuses on certain suggestive measures to improve the standards of higher education in India.

Key words: Holistic Development, Equality, Expansion, Employability, Curriculum

Introduction:

The Government might have given a broader emphasis on higher education in its twelfth five year plan to achieve "Three Es" (Equality, Expansion and Excellence) but, it is quite important to stress that the largest and the most important issue which could have been included as fourth 'E' that is Employability has been left out in the plan. Enrolment becomes a problem where there is a crisis of non-availability of trained faculty, irrelevant curriculum, inadequate infrastructure and poor academic standards. Further, quantity mismatch, funding gaps, inappropriate remuneration structure, as you like designating the teaching positions and such other areas which have become the major reasons for decline in the quality of higher education resulting in unemployment or underemployment. Eventually, during the eleventh five year plan (2007-2012), 98 private universities, 17 private deemed universities, 7818 private colleges and 3581 private diploma institutions were set up which only helped in increasing the enrolment of private institutions from 54.2 % (in the beginning of eleventh five year plan) to 58.9% at the end of the eleventh five year plan. There is a need to give access of higher education to the deserving with equity. This can be done by expansion but, the reality is that the distribution across the country is so uneven that most of the growth is concentrated in urban areas and very less of it reaches the poor, mostly inhabitants of rural areas which still remains a serious issue. This argument cannot be sidelined in the name of expansion. Other important aspects of higher education viz., equity, excellence and employability are being overshadowed. Thus, the compelling circumstances lead to compromise with the quality parameters and loose the excellence objective.

According, to the then Secretary, UGC, New Delhi, today there is a situation of a very few institutions which meet the stipulated excellence standards and maintain the quality parameters. In the ranking of the world universities, none of the Indian institutions find place in the list of the first 200 universities. This fact has been highlighted by Honourable president Shri Pranab Mukherjee in his recent, convocation addresses: the reason being not meeting the quality required parameters, and the same has been accepted by human resource development minister who also observed that, there is an imperative need to improve the quality of teachers by recruiting competent persons as per the guidelines prescribed by the regulatory bodies.Accepting that with the increase in quality of teachers, the learning outcome will be better but, what is the condition of private institutions which consider education as a commodity, students as consumers and educators/teachers as service providers. Hence, focus should be on quality and let it not be subdued by the factor of quantity. It is hoped that the under mentioned measures will go a long way to improve the quality of higher education.

Objective of the study:

This paper seeks to explain how the standard of higher education can be enhanced by providing measures to curb the hindrances which are unduly affecting the quality of higher education.

Scope:

This paper discusses the growing and deep rooted problems existing in the higher education system and the issue of employability because of mis-match of quality and quantity needs.

Methodology:

This research paper is a descriptive study. The secondary data sources for the study are collected from various journals, government reports and magazines.

Discussion:

India as a largest democracy has occupied a place of pride globally. Similarly, the Indian higher education system is considered to be one of the largest systems in the world. The ever increasing number of youth with aspiration to acquire higher education is a good sign for the future of the country and its people. In order, to cater to the growing need for education, the need for establishing higher educational institutions is also growing. This race for establishing new institutions is laced with certain unwanted factors of greed and money-making. Thus, there is a mix-up of high ideals of education with money in the process of providing higher education, leading to a down fall in the standards of higher education. Higher education with low standards and without purpose is meaningless. Sustainability of high standards is a continuous process and there can be no relaxation in its pursuit. Higher education cannot be isolated with the needs and aspirations of a developing society. The society comes to a stand still when steps to improve the standards and quality of higher education come to a halt.

Earlier, the system of affiliation played a dominant role in the field of higher education. Most of the universities were public institutions. The affiliating system conferred on them, the power to regulate not only their economic activities but also vested in them the authority to control their academic as well as administrative activities, limited to their areas of jurisdiction, With the passing of time, a situation arose in which the expansion and diversification of higher education system in the country has taken place on a large scale. This has resulted in the paucity of funds to meet the challenges posed by the ever growing system of higher education. As a result, the focus has shifted in inviting the private institutions in a massive way to collectively build the process of higher education to cater to the academic interest of various segments of the society especially, the poor and the under priviledged. The need for establishing institutes of higher education on large scale has given way to creation of various levels of independence in regulating the public institutes of higher education by granting special status called “Autonomous Status” and “Deemed Universities.” In response to the of the increasing demand for higher education involving enormous funding, it has become inevitable to the government and policy makers to focus on the need for establishment of private universities across the country.

The regulatory bodies of higher education namely, Planning Commission, Ministry of Human Resource Development and University Grants Commission have taken upon themselves the responsibility and designed a meaningful framework after thorough deliberations and detailed discussions for governance of higher education. But, the guidelines framed so carefully are not being implemented as envisaged by the regulatory bodies. mostly because of improper and ineffective management of the institutions of higher education. There is greater need to bring in drastic change in the pre-independence education system which is still being carried on. There is therefore, an urgent need to replace the pre-independence education system with a system conducive to the requirement of globalization of talent, competence, drive, initiative, research, training and innovation at various levels to meet the levels of international standards.

“Embrace change else perish” is the need of the hour. Education has always been looked at as an empowering tool to meet the contemporary challenges. The interdependence and integration of world economy in recent years, provided the Indian higher education system an opportunity to take up the challenge of playing a leading role in effectively combating the ground realties of socio – economic nature at both the national and international levels.

Findings:

The school education makes the base for higher education. when focus is on the cause of higher education, it will be wiser to concentrate on school education to make higher education effective and quality oriented as to make our nation "Education superpower of the future." It must be made explicitly clear to all those who are associated with the higher education system that any sort of compromise with the quality standards will not be tolerated under any circumstances.

Suggestions:

The following are the measures to improve the quality of higher education system:

1. Central university as catalyst: Central University should be developed as quality leading institution so that they can play important role in all the academic areas like, curriculum development, governance and infrastructure. Universities should function as vehicles of discovery and centres of interaction and generation of ideas for the growth of knowledge and for the development of new skills among the youth with special focus on the latest developments in the field of science, technology, management, public service, to make them employable in various sectors.

2. Curriculum revision: Most of the universities are following the decade old curriculum which needs to be revised according to the contemporary requirements and in this direction, industry – academia integration would be of a great help. All the universities either at the state or central level should interact regularly as many reputed private institutions as possible to find out the present requirement and should revise their curriculum, accordingly, from time to time. Most of all, a mechanism need be devised to churn out regularly teams of effective human intellectuals in the field of higher education.

3. **Skill-based programs**: More and more skill based programs should be developed by the universities focusing on employment factors and should engage themselves with other educational institutions through various outreach programs focusing on both urban as well as rural areas with special emphasis on rural areas. The purpose is to ensure that career oriented training programs can be imparted to the people for the betterment and growth of the society.

4. Quality private growth: The existence of public private partnership mode is acceptable but quality private growth should be focused not only by raising the bar for top quality institutions, but also by closing the existing gap between the institutions at the top and the bottom levels (both in public and private sectors) so that inclusive development and growth can be accomplished at a desired, if not, brisk space in the long run.

5. Holistic Development: In addition to providing quality education, attention must be paid to areas like four Cs (Critical thinking, Communication, Collaboration and Creativity) so that holistic development is assured to students who come to join the colleges/universities and this will definitely help in increasing the employability among the students, as well as quantity promotion. They must be motivated to taking a leap of leopard by using three “Ps” (Pursuit. Perseverance and Patience) as spring board to success.

6. Multi disciplinary research: More and more multidisciplinary research universities/institutions should be encouraged and developed so that they can assist other public and private institutions in carrying out the research, training and innovation in the areas of their interest so as to meet the required standards. Moreover, accountability must be fixed for the funds released for the purpose of research. As per the recent data published by WIPO (World Intellectual Property Organisation), India stands at seventh position in the area of research and patents which is far behind china, holding the first rank followed by United States of America and others.

7. Quality intellectual capital: In the words of Shri Montek Singh Aluwalia, Deputy Chairman, Planning Commission, “In twenty years, if your growth remains what it is currently, we can expect to have the third largest gross domestic product in the world.” But, to achieve this growth, we need a steady supply of high quality intellectual capital because as per the current assessment there are only 25% graduates who are employable. This low level of employability is the result of the deteriorating quality of higher education in our country and has damaged the public confidence about the higher education system. So, to increase the employability there is a need to overcome the mis-match between what education institutes are producing and what the market needs are in the contemporary scenario. And this can be done only when there is education system which can generate intellectual capital in its real sense.

8. Industry – Academic integration: Various reports have said that the quality of teaching, research and most importantly industry – academic integration is very weak: which in turn affects the employability factor. Graduates are often rejected for the simple reason that the quality of their education is not on par with the market needs. The reason for this is that due to the mushrooming of institutions of higher education in the country, the focus has shifted from quality to sustainability of the institutions, leading to noticeable drop in the quality of higher education, Cognitive skills and the ability to think independently are missing today. To cater to nearly 33000 colleges and 630 universities, there is need to restructure the existing accreditation system especially by bringing more than one accreditation bodies to spare sufficient time to discharge their assigned responsibilities.

9. Attracting socially conscious corporate organization: There is a need to engage as frequently as possible the corporate sector through private public partnership. Engaging the corporate sector through private public partnership has been recommended by Narayan Murthy Committee on higher education. But, one needs to find out answer to all these questions before fully engaging the corporate sector in higher education but before bringing in the corporate sector for its participation in higher education there is a need to find out answers to the following questions. Is it possible for the industry, engaged in unethical business practices, to develop a new socially sensitive and economically viable public private partnership model? Will the Corporate be able to cut the cord of abnormal profiteering? Is it possible to attract socially conscious corporate organization into these new initiatives? Obviously, these are very difficult questions to answer but, the willingness and will power to achieve the desired can never be too strong to answer these questions. If, it is found that there is a gross violation of set guidelines, at any point of time, the affiliation should be promptly cancelled. But, all arrangements shall be made to shift the students by creating super-numerary seats in the institutions of repute .

Conclusion:

In a nutshell, the education system should be designed in such a way so as to be able to cater to the demands of the progressive and economically viable society. The various components of the education system namely the teachers, students, government and intellectuals realize their responsibility to ensure a bright future for education and its beneficiaries. The aim of higher educational institutions must be directed to producing individuals who are socially responsible, globally aware and useful to the nation. Research in Educational Planning, Management and Training should be given special attention in the endeavor to improve quality education and achievement of students in higher education. In this regard, higher educational institutions have the main responsibility for equipping individuals with advance knowledge and skills required for holding positions of responsibility.

References:

1. The 12 the five year plan, A road map for higher education. Perspective from the higher education community on what they think will make it work, special supplement from EDU in association with Shiv Nadir University, June 2013.

2. The framework of the 12 the five year plan, Government of India.

3. Mahajan, S., (2012), Contemporary issues in higher education, EPW, August 4, Vol. XLVII No. 31.

4. Ajai Pal Sharma, Indian Higher Education at Cross Roads: An analysis, University News, vol.51 No.8 December 02-08-2013.

5. Gupta R., 2013 Higher Education needs to meet Higher Expectations. The tribune. February 12, Jalandar, P.!2

6. Jilani, S., 2012 Challenges and Opportunities in Higher Education in Twelfth Five year plan, University News Vol.50 No. 21
May 21 – 27.

7. http://www.monroemonitor.com/2013/12/03/guiding-20-years-of-growth-the-planning-commission-to-lose-longest-serving-member/

8. http://www.resilience.org/stories/2013-12-09/do-we-really-need-economic-growth

9.http://technorati.com/women/article/bringing-critical-thinking-communication-collaboration-and/

10. www.upscportal.com/civilservices/premium/yojan/dec-2013.

BREAKING THE TRADITIONAL LIMITATIONS: KAMALA DAS'S MY STORY

SUDHAKER KALAKOTA
Research Scholar
Dept of English
Kakatiya University
Warangal,Telangana

Abstract

Kamala Das is known as a daring and confessional writer in the canon of Indian English Women Writers. Her autobiography, 'MY STORY' is a record of her personal experiences mainly in the sphere of unrequited love, failed marriage and mechanical sexual relationship. Unlike other writers, she strongly asserted for self identity and liberation of woman whose self and originality were dwarfed in the male centric order of society. Being a Nair woman, she was dare enough to pen down the matter of love and sex which shook the prudish Malayali reading world. Through her writings, she rebelled against the restrictions and objectifications imposed upon woman in this phallocentric world. She became spokes-woman for the silenced woman in the conventional society, for expressing the inner feelings and desires.

Kamala Das was castigated by many authors and critics for her outspoken expressions which would be offensive to this male oriented universe. But she succeeded in bringing out the grim realities of the inner world of Indian woman in general and Kamala Das, herself in particular. Finally , this paper is an attempt to analyze Das's 'MY STORY' in the perspective of Fortitude and how she rebelled against the ego of man who was crushing the self of woman in the disguise of age old customs and traditions.

Key words: unrequited love, mechanical sexual relationship, phallocentric world, silenced woman, outspoken expression.

Introduction

The genre, autobiography has become very popular in the modern literature. An auto biographer writes his/her story connecting his/her past life with the present, relying on memory. It is an endless dialogue with the self which is an attractive and center point. The famous critic Meena Sodhi said that writing autobiography helps the author to make the search for the self delineation through the past life. Women autobiographers are different from Men in terms of expressing the real inner world. Man in autobiographies chiefly focuses on the reconstruction of ego, while telling about unity and identity. Women writers use the autobiography to express their traumas that cannot be expressed by any other means. Kamala Das begins her life story with the narration of her childhood days in her grandmother house. Meticulously, she did unveil the all experiences by making the journey into the inner world.

Here we see a new woman writer who takes her own decisions, speaks her mind without hesitation, and the influences that shaped her behavior.

Most of the great personalities succeeded in their endeavors because of their courage and persistence. Physically, the woman may subordinate to man, but many women surpassed men in the account of intellectual things. Several Indian women writers in English, showed their determination in fighting against the notions of the patriarchal society. Perhaps, Kamal Das might be given the highest place in the line of Indian women writers, for her unusual forthright and candour in breaking the limitations of woman in male centered world. She got more name and fame than before, with publication of her autobiography "My Story" which shook not only the reading community of Nair families but also the ego of men in the world. Different from other women writers, Das has paved a new way of writing about woman who was caught up in the clutches of the age old traditions and customs. This autobiography makes even the ordinary reader to take interest in inner beauty.

It may be very interesting to examine the autobiography of Das from a new angle of appreciation, namely her fortitude in bringing the real internal world of woman to the lime light. She cleverly used the genre 'autobiography' to carry her inner beauty to the external world. She encountered severe criticism. Though the criticism was at its highest, she continued writing uninhibitedly of the feminine desires and yearnings, and created a sensation in conventional thinking of men. Without giving any second thought, she tore herself image to the pieces.

It is exacting and challenging task writing about one's own life by recollecting the reminiscences beginning from the childhood to the time of writing. At times thoughts, perceptions change and new feelings and opinions may arise. So one has to be very conscious, careful and determined to put down one's life on the papers. The autobiographical writing of kamala Das was considered as confessional mode due to her writings were obsessed with a woman who longed for lover with body and soul. The accepted truth that no Indian woman writer in English made their journey in to inner world as Kamala Das had done. Having no proper formal education, she succeeded in realizing the realities in the innermost world of woman. In her autobiography, she reveals her genuine desires, emotions and yearnings. She mentioned that:

'One's real world is not what is outside him.

It is the immeasurable world inside him that is real.

Only the one who has decided to travel inwards,

will realize that his route has no end'.

(Das, My Story, P.103)

In narrating her life, she frequently moves to and fro in the flow her experiences. The success of putting the life story on the papers may depend on the organization of incidents and presenting the past and the present life systematically. She invented the new way of doing internal journey, to understand the true colours of a person.

Every reader must be impressed by this authoress for being herself in the center of life story. Though she was so courageous in her every walk of life, she was seen sometimes as a victim of carnal pleasures, and sometimes crazy woman due to her psychological pressures. No woman writer in India hither to dare to reveal the deliberated realities of their inner feelings and yearnings as Madhava kutty had done to the reading community with so much determination, power and honesty. It is evident that the surroundings and the atmosphere influence the behavior of the children. Das depicted one heartbreaking incident occurred during her school days, and how the brown children, in spite of their cleverness, were discriminated in the British schools. From the beginning Kamala Das was very brave girl, who knew no hesitation in speaking her mind. In incidents from life she appears not only she was capable of composing poems and writing autobiography but also daring lady fighting against the injustices. Kamala's brother and she were the cleverest learners in their classes. She was a keen observer of the prevailing circumstances. She bore the insult when her poem was stolen and read by fellow white student Shirely Temple who got appreciation from the visiting chief guest-the governor's wife. The brown children were more tortured physically and psychologically, by the fellow white students and the white teachers in the European schools. She recollected well one sorrowful incident occurred in her school days that her brother was badly beaten by fellow white student, named William, who mocked at the colour of the Indian students. The heroism of innocent Kamala's came out and she fought with him by scratching face badly without proper support from the fellow Indian brown students who gave support to the white students. She stood on the side of her brother and resisted against the racial discrimination and showed Indian girl's guts.

'I scratched his face in a mad rage'

(Das, My Story, P.02)

The younger Kamala and her brother silently bored the physical and mental agonies at school, without bringing to the notice of their mismatched parents who were so indifferent to the emotions and feelings of their little kids. These wonderful kids showed the great maturity beyond their age, in understanding the circumstances and making good adjustment to the ever changing happenings. The children perceived the negligence of parents in their every movement. It is clear that the behavior of the children very much influenced by the parental bondage and their attitude towards children.

Communicating with nature silently is an art. Das was good at communicating with nature. She enjoys being alone with nature. Several times, the teachers thought her a peculiar student. One incident took place, when she went to Victoria Garden for a picnic. While all other fellow students were enjoying with different activities, she stood alone far away from them, started sharing her feelings with the objects of nature. She was disturbed when her teacher interrupted her communication. She said how she felt :

'I went away to the farthest fence

And lay near a hedge of Henna which had sprouted its tiny flowers.

The sun was white that day, a white lamp of a sun on the winter sky, I was lonely.

I was so lonely that day.'

(Das, My Story, P.09)

In her depiction of life, there are numberless incidents, events and characters but the inner self of authoress is at the centre and attractive. She fought for identity and self, against the age old cultural standards. Internal journey, she conducted with lot of care, while articulating every incident occurred and shaped her personality. Mainly, she focused, in her autobiography, on self-portrayal and deep search for the true love that she failed to get even from her husband. So she went to the extent of maintaining relations outside marriage.

Many critics described her as a confessional writer as she gave vent to her sexual experiences in and out of marriage. Though she became most controversial writer, boldly she made her contribution for the development of feminism through her literary writings. She won renown as a poet but she was also a robust feminist writer. She became mirror to the inner world of the silenced woman who was treated as a sexual object in the conservative society. She strongly opposed the traditional limitations imposed upon the woman and dared to cross them by speaking openly about sex which was offensive and taboo to the male dominated society. Without second thought she bravely fought against the supremacy of the male world. During the days, while she was writing her life story, woman's self image was crushing under the ego of the male. She delineated the real inner emotions and lustful hungers of a woman without any inhibition. When she spoke about her feelings, emotions, longings and yearnings, they resemble the grim realities in the mind of a common woman. Thus she became a mouth piece of a woman in general, and nair woman in specific, who silently bearing the sexual exploitations by age older male beings. The nair woman were too timid to speak about their personal matters in public.

'No wonder the woman of the best Nair families never mentioned sex.

It was their principal phobia.

They associated it with violence and bloodshed.'

(Das, My Story, P.23)

Sometimes, the reader thinks that Das's writings are of revolt, but this rebellion thoughts came from her physical and psychological traumas .The recurrent theme of writing is the quest for true love that is denied to her in all walks of life. Not only was she brave and observant girl but also good at imagination.

In her imaginative world she tried to control herself and the dominations of the men. Actively, along with her brother, she runs the theatre movement-Vannery Children's Dramatic Society. When she performed the role of Moghul queen Noor Jehan, she got intoxicated with unexpected applause from all audience.

In imagination, as if she was controlling the fate of male world. Every spectator astonished at innate abilities of little Kamala. As though she was child, she could study and understand the minds of the people. She explored that a woman in this male dominated society, is compelled to choose her roles as per her convenience. And her writings show her strong will to control the supremacy of male society. She tried to eradicate the traditional, concepts of womanhood. Her writing excellence lies in the revealing the conflicts and agonies in woman's life. In her explorations she said what hurt the woman mainly was the indifference of man to her individual desires and feelings. Das made a wonderful argument that a woman is as creative as man, she can take care of herself; she can speak of innermost thoughts, when she is given a room of her own. She kept speaking about her physical hungers and true love candidly, though she had to encounter severe castigation and humiliation from the so called civilized society. Perhaps, she might be the first woman from the Nair families, who spoke about the erotic feelings openly.

Courageously, Kamala wrote the sexual experiences in life. There were two kinds of sexual experiences in her life story. She became a victim of the sexual abuse, even when she was a jail-bait. And she underwent the experiences of lesbianism. It could be very strange angle, learning the lesbian advances made upon her. It is no wonder that the influences of lesbianism –a woman is sexually attracted to other woman , is proliferating rapidly in this mad modern world. Heterosexuality is quite natural and acceptable but homosexuality and lesbianism regarded as anti- social activity, even crime in the society. Some feminists strongly supported the lesbianism and some did not. Some lesbians argue that the real solution to the problems of patriarchy is lesbianism, because it rejects all forms of patriarchy. Jill Johnson stated in Lesbian Nation (1973):'Feminism at heart is a massive complaint. Lesbianism is the solution.'

There were some lesbian experiences in Das's life story too, with a college girl who was boyish in nature. This boyish girl persuaded the little Kamala to the sexual activities with her. The college girl kissed this writer erotically. Kamala silently bore the all lesbian attempts made by the college girl.

Das mentioned in the autobiography about her favourite author – Oscar Wilde who was known as homo-sexual. Here it could be possible to suppose the support of Kamala to lesbian activities. She lucidly depicted the lesbian activities with the college girl.

'When all had left for the lunch my friend took me to the bathroom and

coaxed me to take a bath with her.

Then she sprayed my body with the host's Cuticura and dressed me.

Both of us felt rather giddy with joy like honeymooners.' (Das, My Story, P.75)

Kamala Das, bravely unlike any other woman, delineated the account of her three children deliveries in the most effective manner. The action delivery may be universal thing, but telling about one's own delivery is very challenging task. During her pregnancy, she drank alcoholic beverages. She did as she wished to challenge the superiority complex of men. Some critics regarded her promiscuous but her thoughts were away from sex but on true love which remain permanent. She became controversial due to her outspoken expressions in her works of art. She hailed from the good literary family background, but she was completely different from her ancient writers including her mother who did not understand the real interest of her daughter. The reader may get several kinds of doubts about her outspoken way of writing. She was very fond of reading literature from childhood onwards. She was very much influenced by the books she read. She told how she became so daring woman and about the changes in attitude and behavior.

'Society can well ask me how I could become what I became, although born to as high-principled as mine were. Ask the books that I read why I changed.

Ask the authors dead and alive who communicated with me and gave me the courage to be myself.'

(Das, My Story, P.147).

Thus, Das moved forward in her literary activities without losing heart, in spite of severe criticism even from her near and dears. She fought bravely to break the traditional limitations of womanhood and for the equal rights for woman on par with male world. She succeeded in undermining the superego of male chauvinism by revealing the internal matters of woman who was suffering from the male domination. While speaking about her own experiences, traumas and tribulations, related to woman in general. She turned down the conservative notions of male world, with her uninhibited writing about sexual matters in and out of marriage.

References:

1. 1 .Meena, Sodhi. Indian English Writing The autobiographical Mode. Creavtive Books:
   a. New Delhi, 1999.
2. Das Kamala. My Story. Harper Collins Publishers: Noida,2009. Print
3. Rajeshwar Mittapally, Pier Paolo Piciucco . Kamala Das A Critical Spectrum
4. Atlantic Publishers:New Delhi, 2001. Print
5. Pramod K. Nayar. Literary Theory Today. Prestige Books: New Delhi,2011.

THE IMPACT OF GLOBALIZATION ON ENGLISH LANGUAGE

K.VIJAYA BHASKAR
Assistant Professor in English,
Hindu College of Engineering and Technology,
GUNTUR, Andhra Pradesh.

Abstract

This article defines globalization in every sphere of life and provides brief information about the latest trends and techniques to be evolved or moulding the academic careers of students of the present era. It highlights how things are going on as far as teaching of English is concerned in the global context. The need of the hour is a radical change in the prescription of syllabus and the methods of training to face global competition. There are a few suggestions regarding the remedies to be taken to faster and promote the quality of higher education. It ratifies the idea of Pandit Nehru "English is the window through which we can see and understand the world".

Key words: (Globalization- Teaching English in global context)

Introduction

"English is the language on which the sun does not set, whose users never sleep".

-Randolph Quicrk and H.G.Widdowson.

"Globalization as defined by the Oxford Advanced Learner's Dictionary (OALD) is the fact that different cultures and economic systems around the world are becoming connected and similar to each other because of the influence of large multinational companies and of improved communication". In other words, at international level as far as communication in English is concerned, the whole world has become a small village due to the use of English language at international level. Much like oil or the microchip, English is used globally. Life will become paralyzed if petrol and computers are not available any more. Similarly we may find it difficult to function in any sphere of activity if we do not understand or speak English. It is not without reason that English is called the global language. It is estimated that a quarter of the worlds' population knows English. This means that about 1 Billion people are reasonably competent in using English. It is not just the number of people who use English that makes it an international language. Many other factors contribute to its status.

- The economic and political power of those who speak the language.
- The military power of the countries that use English.
- The social role it plays all over the world.

English is the language of the Internet, international business and communication. It is the language of capitalism in the present day world.

Prof. N.Krishna Swamy and Lalitha Krishna Swamy point out: "Till the beginning of the nineteenth century, users of English from the colonies tries to speak the language as the people of Britain did. Gradually, some people started using more regionally suitable varieties of English, including structures which resembled their own mother tongues. The native speakers of English from England have reconciled to the fact that a language that has spread to so many parts of the world is found the change in some ways. A language becomes global only because it has the ability to adapt and blend with other cultures and can give and take from them". (N.Krishna Swamy and Lalitha Krishnaswamy,)

The current global trend in teaching of communication skills is towards developing an all-round skill set. This involves a thorough grounding not just in all four language abilities reading, writing, listening and speaking but in the basics of soft skills as well. Multinational companies look for young people possessing the right blend of communication skills. This is all due to the impact of globalization. Listed below a number of soft skills considered to be the most sought after by employers because of the impact of globalization on English language. There are:

- Social Skills
- Communication Skills
- Flexibility
- Creative Thinking
- Problem Solving
- Interpersonal Skills
- Confidence

Kenneth Chastain avers that "The study of the past may not unlock the unopened doors of the future, but being familiar with what has preceded provides a key to the understanding of the way things are and why they are that way. Teachers, especially, need to be attuned to the tenor of the times and be able to adjust to the curriculum revisions brought about by shifting political, economic, and social conditions. Teaching does not occur in a vacuum. Any subject occupies a position in the curriculum to meet a need of school population. Second-language teaching is no exception. As conditions change, course objectives also need to change". (Kenneth Chastain)

Keeping in mind the above mentioned points, our beloved Prime Minister leaves no stone unturned in order to improve the standards at Under graduate (UG) and post Graduate (PG) level not only of English but also other subjects in order to train the youth for global competition. Since a decade China is ahead of us in higher education. At global level there are more Chinese in America than the Indians. Moreover, all the potential students must be familiar with the latest trends and techniques by keeping themselves abreast of latest developments at global level. In fact the Prime Minister made every effort to introduce a four-year- degree course at JNU, the scheme has been shelved because of political pressures. Now a days Indians should be diligent, disciplined and industrious in order to learn the latest soft skills and multiple intelligences. Jack C. Richards and Theodore S. Roders point out: "Multiple Intelligences (MI) refers to a learner-based philosophy that characterizes human intelligence as having multiple dimensions that must be acknowledged and developed in education. Traditional IQ or intelligence tests are based on a test called the Stanford-Binet, founded on the idea that intelligence is a single, unchanged, inborn capacity. However, traditional IQ tests, while still given to most school children, are increasingly being challenged by the MI movement. MI is based on the work of Haward Gardner of the Harvard Graduate School of Education (Gardner 1993). Gardner notes that traditional IQ tests measures only logic and language, yet the brain has other equally important types of intelligence." (Jack C. Richards and Theodore S. Rodgers)

Therefore, the modern generation should work qualitatively by getting proper training in a novel and pragmatic manner. An educationist by name Gardner argues that all humans have these intelligences, but people differ in the strengths and combinations of intelligences. He believes that all of them can be enhanced through training and practice. (Ibid). Of course, the way English is spoken and written differs from country to country because of the impact on English of their regional languages. In this context the major types of English are British Standard English, American English, Indian English, African English and so on. The famous novelist R.K. Narayan who carved a niche for Indian Fiction in English a place in the world map observes: "In American restaurants they call for 'Toasted English', referring to English muffins which, though being made in America, now retain 'English' as a sort of concession to their origin. The same may be said of the Americans' language too. They too went through a phase of throwing out the British but retaining their language and letting it flourish on American soil: the resultant language is somewhat different from its British counterpart: it may be said to have gone through a process of toasting. One noticeable result of this toasting is that much of the formalism surrounding the use of English has been abandoned". (R.K.Narayan)

He further avers that Indians should develop Bharat Brand of English which would be acceptable at international level. Americans have evolved certain basic keywords which may be used anywhere, anyhow, words which have universal, multi-purpose use. Similarly, Indians should develop English in such a broad manner and its use should not be confined only to halls of learning, justice or administration. English must adopt the complexion of our life and assimilate its idiom. Bharat English will respect the rule of law and maintain the dignity of Grammar; but still have a Swedish stamp about it unmistakably. How it can be achieved is a question for practical men to tackle. On this issue a lot of research and debate has been going on and there are two types of approaches which represent different ways of thinking about an understanding of the world around us.

About the distinction between quantitative and qualitative research David Numan points out: “Underlying the development of different research traditions and methods is a debate on the nature of knowledge and the status of assertions about the world, and the debate itself is ultimately a philosophical one. It is commonly assumed that the function of research is to add to our knowledge of the world and to demonstrate the ‘truth’ of the commonsense notions we have about the world.’ (David Nunan).

The authorities concerned should probe into the matter seriously and sincerely regarding the latest methods of imparting education to the modern generation keeping in mind the global competition and prepare them in such a way as to enhance their potentiality and prospects of employability. I would like to offer a few remedial measures for fostering and promoting the latest skills and knowledge required for the present day generation.

Suggestions:

a) The infrastructure, and highly qualified teachers and qualitative excellence in education are a must for every institution.
b) I understand from reliable sources that in professional colleges the standards are quite low and there are no adequate teachers to mould their (students) careers.
c) Government should give grants wherever necessary at least to the best institutions accredited by UGC authorities.
d) There should be proper supervision of the functioning of colleges and Universities.
e) As our Prime Minister repeatedly says in our country and abroad, “there should be honesty in everything we do” and only then we can find a solution for any problem.

References

1.Research Methods in Language Learning-by David Nunan - Published by Cambridge University Press, New Delhi, 1992-The Status of Knowledge, P10.print

2. “Methods of Teaching English” N.Krishna Swamy and Lalitha Krishnaswamy, published by Macmillan, Chennai, 2011 Ed, and Chapter entitled “English in India-Past, Present and Future”, P2)

3. “Developing Second – Language Skills” Kenneth Chastain, Published by Harcourt Brace Jovanovich, New York, 1988, 3rd Ed, Introduction, P2

4. An article by R.K.Narayan - with the title TOASTED ENGLISH – Published by – English and Foreign Languages University, Hyderabad – ED 2012, P21

THE NECESSITY AND IMPORTANCE OF REFLECTION IN TEACHING &LEARNING ENGLISH AS SECOND LANGUAGE

MD.JALEEL
Head, Department of English
Government .Degree College
Zaheerabad, Medak (Dt)

ABSTRACT

Believing in learner centered classrooms, John Dewey an American pragmatic pioneered Reflecting Teaching methodology in the United States of America during the early decades of the twentieth century. This methodology even today remains one of the effective teaching methodologies in teaching learning process.

Reflective Teaching is something that involves in self observation and self evaluation. In this methodology, a teacher assesses him/her self for the betterment of teaching learning process. Donald Sachon suggests in his "Reflections of Actions" (1998) that Reflective Teaching is not momentary but a continuous process involving professionals and the learners. The present paper here focuses on a particular kind of Reflective Teaching strategies, Reflective writing. Reflective writing is interconnected to Reflective thinking and Reflective Teaching.

Reflective writing is on what one is reflecting about to select just the most significant parts of the events or ideas. This paper broadly studies the salient features involved and their optimum use of Reflective writing with the special reference to the students of under graduation who want to learn English as a second language.

Introduction

Believing in learner centred classrooms, John Dewey an American pragmatist introduced revolutionary ideas in teaching learning processes, which routed out the traditional foundations of the classroom rubrics. The result was shift of classrooms from teacher centric to learner centric. This shift caused the emergence of new trends in teaching learning process. The new trends emerged in fields like curriculum, methodology etc. As the ways of traditional teaching learning process became irrelevant, new kinds of teaching learning processes gradually came into existence. The emerging demands in classroom teaching created the necessity to invent new trends in classroom teaching.

In the process many new trends, techniques, strategies, methodologies are being invented to cater the emerging demands. During the early decades of twentieth century John

Dewey pioneered many of these inventions. *Reflection* is one of the inventions during the course of time.

Jenny Moon defines Reflection as *"Reflection is a form of mental processing that we use to fulfil a purpose or to achieve some anticipated out come. It is applied to gain a better understanding of relatively complicated or un structured ideas and is largely based on the reprocessing of knowledge, understanding and, possibly, emotions that we already possess.(2005)*

In India seldom English is taught and learnt as second language. Usually learners learn English to fulfil their academic needs. Unfortunately till today in India English is treated as an elites' language rather than a house hold language. The status of English in India is an additional language besides mother tongue.

In the above circumstances the present paper focuses to trace out the necessity and importance of *Reflection* in teaching and in learning English as second language. The paper also tries to find out how reflective strategies such as *Reflective teaching* and *Reflective writing* contribute in learning English as second language .Reflective teaching is broadly concerned to teachers where as Reflective Writing is concerned to both the teachers and the learners as well.

To begin the discussion first we take one of the reflective strategies, *Reflective Teaching*, and to study how it is useful to teach English as second language.

Reflective Thinking

Reflective Teaching is one of the extended branches to reflective thinking. In reflective thinking one reflects one's point of view of experiences, situations, events that were encountered. Reflective thinking does not suggest the good or bad way of thinking but it examines the situation as it is. Thus reflective thinking provides an opportunity to analyze the situation. The analysis presents the total picture of the situation. Thus reflective thinking can be used as an instrument to examine the foundations like beliefs, values, attitudes etc.

Reflective thinking always adds new a finding to the existing knowledge. It is an inbuilt technology in every person. Reflective thinking teaches lessons, things to be remembered, and mistakes and so on, which guide a person to act accordingly to the situation.

Reflective Teaching

As said earlier, Reflective Teaching is one of the extended branches of reflective thinking. Donald Sachon suggests in his *"Reflections of Actions"* (1998) that Reflective Teaching is not momentary but a continuous process involving professionals and the learners. Sachon introduced and contributed to the concept of reflective practice as a critical process. Many scholars combine John Dewey and Donald Sachon in the birth of Reflective Teaching as a teaching and learning process.

In Reflective Teaching a teacher involves in self observation and self evaluation. In this methodology the teacher sets a self analysis of all aspects related to teaching and learning process. Reflective Teaching is based on the principle of “Learning to teach and Teaching to learn”.

Steps in Reflective Teaching

Broadly a Reflective Teacher follows the following step. The first step in Reflective Teaching is *planning*. To realize the set objectives, a teacher initially plans systematically a particular classroom teaching. In planning the teacher considers factors such as classroom size, time, content, methodology, use of technology etc.

The next step after planning is to *Act*. This is an execution phase. In this step the teacher executes his plan into action. The hypothetical part is being brought into action. This execution may or may not realize in total.

After the step “Act “, the next step is “*Collection of evidence”.* This is the very important step in Reflective Teaching.

The success of reflection depends on how a teacher devises effectively in collecting the evidence. The evidence is to be collected depending as per the requirement of reflection. The evidence may be taken orally, written or technology based. It can be collected from the learners or peer group teachers. If it is collected from learners it may be done so from all the learners or selected group of learners as per the requirement. The collection process may be or may not be intimated to the class. The use of modern technology makes reflection more effective and reliable. With the help of modern electronic devices the teacher can record every moment and happening of a classroom.

The next important step is, *‘analysis”.* In this step the teacher has to analyze the evidences that have been collected. The analysis is to be done in a coherent and logical way. The analysis not to be done with a pre occupied mind.

The final step in Reflective Teaching is *Reflection.* Here the reflection takes place based on the analysis of evidence. The reflection may examine the perceptions of planning and its execution .The reflection also considers experience, .ideas, observations etc. The reflections also able to identify the confusions, difficulties, obstacles etc .that are encountered during the process of executing planning. The reflection enables the teacher to know the success rate. Reflection throws light on the mistakes occurred and the areas to be improved. Thus resulting a better way of teaching and learning process.

Reflective Teaching is a very useful methodology where English is taught as a second language .Generally in second language classrooms students prefer to observe to express. By adopting reflective teaching methodology in these classrooms, teachers may notice the short comings and can focus on the solutions. Reflective teaching provides an opportunity to reflect the teachers particularly when they are teaching sound system of English. While teaching phonetics teacher can collect evidences on the ways of articulation. By analyzing these ways teacher may advise the students for the betterment. By reflecting the total classroom teacher may improve the performance of classroom teaching. This methodology is also useful for teaching communication skills in English.

Reflective Writing

Reflective Writing is too like reflective teaching a useful strategy to teach English for second language classrooms. Among the various reflective strategies Reflective Writing is one of the prominent strategies. Reflective Writing is very much popular in the fields of Medicine and Law. Though Reflective Writing is widely used by the professionals, it is also useful to non-professional courses students. Reflective Writing as a strategy is useful to both the teachers and the learners. Reflective Writing contributes to explore the learning process. The systematic way of registration of data or content and its analysis provides students an opportunity to have clarity regarding to the learning process. It gives a better understanding of the learning process.

In India students who learn English are not much exposed to writing. When they have to produce something new in English they feel difficult to do so. Especially in examinations they try to reproduce the text that has memorized. When they are asked to reproduce something new they do not feel comfortable. To fill the gap teachers may assign Reflective Writing assignments to them. By verifying their responses teachers can advice where ever needed. It leads to the betterment of learning English as second language. Reflective Writing provides an opportunity to learners to improve their writing skills.

Reflective Writing involves four steps,

1) Responding an experience

2) Relating the experience to previous knowledge

3) Analyzing the causes

4) Reconstructing thinking.

Uses of Reflective Writing

- To make connections between previous and preset knowledge. . Reflective Writing helps to establish clarity in the connections between theory and practice.
- To examine learning process, Reflective Writing s very much useful.
- To integrate and relate knowledge Reflective Writing functions as an instrument.
- To reflect mistakes in learning process   Reflective Writing is helpful.
- Reflective Writing keeps a learner always an active learner.

Types in Reflective Writing

Different types of Reflective Writings are present to learn English as second language

Journal: Based on language content weekly entries may be made. Learners may enter their reflections through these entries.

Learning Diary: A group is formed and the group enters their reflections individually. It may be communicated to all the group members. It gives a scope for peer sharing.

Essay Diary: In this, one can reflect source of evidence in one's essay. And also reflect one's own writing.

Log Book: Generally for experiment based work reflections can be entered. This kind of Reflective Writing is useful in English language labs.

Peer Review: Students are involved to get feedback from their peers. It shows the peer group reflection.

Self Assessment: it is one's self critical comments on one's own work.

Conclusion

Students can be encouraged to adopt various Reflective Writing practices. The practices enrich student learning abilities. Since Reflective Writing is mostly subjective teachers should take additional care to incorporate Reflective Writing in writings like logical, personal, hypothetical, critical and creative. For English language teaching Reflective Writing is very much useful in teaching grammar, communicative skills, phonetics etc.

References

1. Moon, J, (2005) *Guide for Busy Academics No, 4: Learning through Reflection*. Higher Education Academy.
2. Sachon,D.A.(1996)Educating the Reflective Practitioner: Towards a new design for teaching and learning in the professions. San Francisco: Jossey-Bass,Inc
3. http://www.Ic.unsw.edu.au//
4. The paper is presented at Two day National Seminar organized by Dept. of English on "Challenges in Teaching English as a Second Language to Vernacular Students" at CKM Arts &Science College, Warangal, T.S, held on 25 th & 26 th July, 2014)

MICRO INSURANCE – A BOON FOR ECONOMICALLY POOR IN INDIA

DR. K. JAYALAKSHMI
Post Doctoral Fellow
Dept of commerce
S.K.University
Anantapuram

Abstract

Insurance is not just risk Management but also an instrument of Social Security. It is not just for prosperous people in rich countries. Infact, it is more important for the less well-off in emerging economics like India. In India, more than two third of the population lives below poverty line and therefore importance of micro insurance is undeniable. Most of the people in this segment are not only illiterate, their level of awareness about insurance is also very low. In order to facilitate penetration of micro insurance to the lower income segments, IRDA has formulated the Micro-Insurance Regulations, 2005 for providing a platform to distribute insurance products which are affordable to the rural and urban poor and to enable micro insurance to be an integral part of the country's wider insurance system. This paper explains the role of Micro Insurance in India.

Key Words: Micro Insurance, IRDA, NGOs, SHGs, Micro Insurance Agents

INTRODUCTION

Insurance is the back bone of a country's risk management system. Risk is an inherent part of our lives. The insurance providers offer a variety of product to businesses and individuals in order to provide. Protection from risk and to ensure financial security. Insurance can play a positive role in meeting the financial needs of the poor, and one would need to examine the many challenges involved in offering insurance to them. Micro Insurance has become an integral part of poverty eradication programmes to strengthen both the development of the financial, health and social security systems.

The main objective of Micro Insurance is to provide economic security to low income people. Poor people seek Micro Insurance both for themselves and for their families, serving as risk managers for entire households. Micro Insurance products address the need for poor people by floating schemes to protect against crop failure, damage from natural disasters, disabilities etc.

Definition of Micro Insurance:

A simple definition of micro insurance is offered by Churchill (2006) is that it is an insurance that (i) operates by risk-pooling (ii) financed through regular premiums and (iii) tailored to the poor who would otherwise not be able to take out insurance. Importantly this means that the risk insured under a micro insurance policy is managed based on insurance principles and funded by premiums (International Association of Insurance Supervisors, 2007).

Components of Micro Insurance

Micro Insurance is often believed to be an important component of a broader set of financial services under microfinance – making available financial services for poor households and enterprises to sustain their livelihoods. Basically there are two broad categories of micro insurance often commonly understood – one focused on extending social protection to the poor in the absence of appropriate government schemes and the other offering a vital financial service to low-income households by developing an appropriate business model that enables the poor to be a profitable (or sustainable) market segment for commercial or cooperative insurers. Micro insurance is also taken as group insurance that can cover thousands of customers under one contract. It requires an agent between the customer and the insurance company. This agent role has been played mainly by non-governmental organization (NGO) and microfinance institutions (MFI). The role of intermediaries in growth of micro insurance in India is well documented.

Objectives of the Study

- To Study the role of Micro Insurance for economic upliftment of poor in India.
- To understand the concept of Micro Insurance.
- To suggest some implementable suggestions for facilitation of desired growth and outcome of the micro insurance sector.

Methodology

The study was conducted through secondary data from IRDA Annual Reports, NABARD, LIC, NGO's, Journals and other published Records.

Micro Insurance and Rural & Social Sector Obligations of Insurance companies

The Main thrust of Micro Insurance regulations is protection of low-income people with affordable insurance products to help cope with and recover from common risk with standardized popular insurance products adhering to certain level of cover, premium, and benefit standards. These regulations have allowed NGOs & SHGs to act as agents to insurance companies in marketing the Micro Insurance products and also have allowed both life & Non-life insurers to promote Combi – Micro Insurance Products.

The authority is reviewing the Micro Insurance regulations, 2005 comprehensively. In this connection, the authority has already released an exposure draft on 26th July, 2012 with the proposal to expand the definition of Micro Insurance agency, and to re-examine the definition of a Micro Insurance Product. Also, the Authority had issued a circular on 3rd April, 2013 Permitting several more entities like District co-operative banks, Regional Rural Banks, Individual owners of Kirana Shops etc. who are banking correspondents to be appointed as Micro Insurance agents facilitating better penetration of Micro Insurance business.

The Regulations framed by the Authority on the obligations of the Insurer towards Rural & Social Sector Stipulate targets to be fulfilled by Insurers on an annual basis. In terms of these regulations, insurers are required to cover year – wise prescribed targets. 1) In terms of No. of lives under Social obligations and 2) In terms of percentage of polices to be under written and percentage of total gross premium income written direct by the life and non-life insurers respectively under rural obligations. During the year 2012-13 all the insurance companies both life and non-life, fulfilled their rural obligations. In case of social sectors obligations, except sahara life Insurance, all other insurance companies complied with the minimum obligations.

Life Insurance Sector

Table 1:New Business Under Micro Insurance Portfolio for 2012-2013

(Premium in Rs. Lakhs)

Insurer	Individual		Group		
	Policies	**Premium**	**Schemes**	**Premium**	**Lives Covered**
Private	6,95,904	1,018.54	151	756.89	7,57,450
LIC	43,40,235	9,949.05	5,325	21,045.76	1,32,23,872
Industry Total	50,36,139	10,967.59	5,476	21,802.65	1,39,81,322

Note: New Business Premium includes first year premium and single premium
Source : IRDA Annual Reports of 2012-13

Table – 1 gives the details about the New Business Premium with the individual and group category under the Micro Insurance segment in 2012-13 stood at Rs. 109.67 Crore for 50.36 lakh new policies, the group new business premium accounted for Rs. 218.02 crore covering 1.39 crore lives. LIC contributed a significant component of the business procured in this portfolio by garnering Rs. 99.49 Crore of Individual new business premium under 43.40 lakh policies and Rs. 210.45 crore of group premium covering 1.32 crore lives when compared to the private insurers.

Table – 2 :Status of Micro Insurance Agents During 2009 to 2013

Insurer	2008-09	2009-10	2010-11	2011-12	2012-13	Total	%
Private	603	770	758	1251	1824	5206	9.25
LIC	6647	7906	9724	11546	15228	51051	90.75
Total	7250	8676	10482	12797	17052	56257	100.00

Note: New Business Premium includes first year premium and single premium
Source : IRDA Annual Reports of 2012-13

The growth and states of Micro Insurance agents in different years are given in Table-2, The Number of Micro Insurance agents at the beginning of March 2009 stood at 7250 but at the end of March 2013 is 17052 of which 15228 agents have been recruited by the LIC and the remaining represent the private sector companies, Seventeen life insurers are offering 36 Micro Insurance products at the end of 2012-13 of these products, 23 are individual products and the remaining 13 are group products. Out of the 13 group product, two represent Government Sponsored Social Security Schemes administered by the LIC. Out of the Total Micro Insurance Agents 9.25% belongs to private agents and 90.75% from LIC Company.

Non-Life Insurance Sector

The Government of India set up a consulting group in 2003 to examine the existing Insurance schemes for the rural poor, and on the basis of the groups recommendations, the Authority issued IRDA (Micro Insurance) Regulations, 2005. There are a number of products offered by all registered non-life insurance companies targeting low-income segment of the population exit Janata Personal accident policy, Grameen Personal accident policy, cattle insurance etc further there area number of Tailor – made group micro insurance policies offered by private & public insurers for the benefit of these segments. Micro Insurance being a low price, high-volume business, its success and sustainability depends mainly on keeping the transaction costs down. Section 32B and 32c of the insurance Act 1938 and IRDA Regulations stipulate obligations for insurers in respect of rural and social sector which have also contributed a lot in development and promotion of Micro-Insurance products by Insurers in India.

Suggestions

The IRDA must take necessary steps making it compulsory for the private players to have a target of doing a certain percentage for insurance as micro insurance which may be equal to some percentage of their sales.

The advertisements must be made in the local languages.

Certain attractive rates of return schemes should be levied on micro insurance policies so that the money invested under the micro insurance policies could fetch good returns. Many of the non government and non-profit organizations are working in the field of micro insurance. These organizations must form a cartel and government backing should be provided to the cartel so that they can work together with the support of the government for the upliftment of the poor and the weaker sections.

The grievance handling cells must be made under the guidance and leadership of the grama and Zilla Panchayats which can handle the queries, complaints, difficulties of the poor people and that too in a very short span of time.

Conclusion

Micro Insurance has the potentiality to enable the rural poor to mitigate the effects of shocks that threaten their lives; productivity and assets. Micro insurance helps to prevent the depletion of savings and assets of poor people. It also introduces them to invest in high risk of agricultural and other risk of poor people. Successful Micro Insurance Programming have emerged in recent years as powerful tools to help poor families to cope up with risk and alleviate poverty. Business correspondent, SHGs, NGOs Mobile Phones, ATM, etc., should be used for collection of premium. Moreover MFI's are playing a significant role in improving the lives of poor households and linking micro insurance with micro-finance makes better sense as it helps in bringing down the cost of lending.

References

Rao, K., (2013). Expansion of Micro Insurance into Low Income Groups. National & Monthly Referred Journal of Research in Commerce & Management, 2(9), 19-26.

Sahoo, A. (2013). "Protecting the Poor": Micro Insurance as Panacea, India Journal of Research, 2(9), 133-136.

Farooqui, F. (2013). Role of Micro Finance Institutions in Micro Insurance. Global Journal of Management and Business Studies, 3(5), 535-540.

www.irda.gov.in

www.licindia.com

IRDA Annual Reports 2008-09 to 2012-13.

Guidelines for Contributors

Types of Papers Preferred: Research papers, review papers and case studies are preferred. Book reviews must contain name of the author(s) or editor(s) and the book reviewed, place of publication and publisher, year of publication, number of pages and price.

Style of Referencing: APA Style should be followed for formatting the references.

Author(s): Name, Designation, Affiliation with full address and Postal Index Number (PIN), Mobile Number, Landline Number, E-mail Address etc. are to be given. Details of the corresponding author if any should be given clearly.

Language: All the manuscripts must be prepared in English. British spellings are preferred though American spellings will also be accepted.

Typing: All the articles should be typed on one side of the paper (preferably A4) and double-spaced. Manuscripts should be accompanied by a CD in IBM compatible format in MS Word, and identical in every respect to the hard copy. Or a soft copy (MS Word) and a hard copy of the manuscript can be submitted by the authors.

Correspondence: Manuscripts and all editorial correspondence should be addressed to: The Editor, Manjeera Journal of Research in Social Science, Govt. Degree College, zaheerabad,Dist-Medak

Undertaking: Authors should give an undertaking that the article is original and has never been published in any form and in any journal.

Abstract: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results and conclusions in a single para.

Keywords: Abstract must be followed by list of keywords, subject to the maximum of five. They should be arranged in alphabetical order separated by commas and full stop at the end.

Headings: All the headings should be in 14 point Times New Roman font, bold-faced, aligned centre and fully capitalised.

Sub-Headings: All the sub-headings should be in 13 point Times New Roman font, bold-faced, aligned left and first letters of important words capitalised.

Main Text: The main text should be in 12 point Times New Roman font, double spaced and justified.

Tables and Figures: These should be simple, centered, separately numbered. Sources of data should be mentioned below the table. It should be ensured that the tables/figures are referred to in the main text.

Publication: Publication of the articles received is subject to review and approval by the experts.

Address for Correspondence

Chief Editor
Dr.K.Srinivasa Raju
Principal, GDC Zaheerabad

Managing Editor
Dr.K.Mallikarjuna Rao
Assistant Professor

SUBSCRIPTION ORDER FORM

Manjeera Journal of Research in Social Science

(Bi-annual Publication of the Manjeera Publishing House)

ISSN: 2394 – 5605

Government Degree College, Zaheerabad

Dist-Medak, Telangana

Pin-502220

mjrss.editor@gmail.com Or dr.mallikarjunarao@gmail.com

Receipt No: **Date:**

1) Name ………………………………………..

2) Designation…………………………………….

Address…………………………………………………………………

Email.Id…………………………………………………………...

Mobile No…………………………………………………

3) Type of Subscription: individual/ Institutional

4) Period of Subscription: Annual/Life

5) Number of Copies subscribed……………………………………..

RECEIPT

Received with thanks from…………………………………………………………

By cheque/DD/Cash the sum of Rupees…………………………date…………

on account of …………………………………………………………………..

The subscription rates are as follows: w.e.f 01.12.2014

	Individuals	**Institutions**
Single copy	Rs.350-00	Rs.400-00
Annual	Rs.800-00	Rs.1000-00
Life membership	Rs.6000-00	Rs.10000-00

Rs._________________

Subscriber's Signature Chief Editor/ Managing Editor