



ETHOS

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From the Desk of Editor

It is a moment of pride to place before you the second issue of ninth volume of Ethos. The journal has completed its ninth years of publishing research articles in the management and allied areas.

Time and again at Ethos we are raising issue of quantity and quality of research article. We have experienced over five years that numerous researchers contribute to Ethos of which most article are either rejected or send for revision with referee comments. Unfortunately the articles send for revision does not come for resubmission. The entire experience arouses towards need of providing scientific training to upcoming researcher's via-a-vis refreshing the guides.

Demonetization brings scope of cashless online transaction. Hence, studying demographic scenario on online buyers helps in segmenting online market. Dr. D. K. More coined important concept of demographic scenario of online buyers. His research on online buying shows that male and female consumers are more involved in online shopping. If courier organization increases their geographic scope, it will help rural consumers to take advantage of online shopping. Dr. Ranjana M. Chavan, Dr. P. M. Herekar and Dr. Shrikrishna S. Mahajan coined the issue of Women Empowerment through SHGs in Kolhapur District.

In Todays global era owing to increased competition in every field, it leads to increase the stress. Hence, managing stress is becomes much essential in every aspect. Dr. Bharti P. Jagdale, Dr. Manisha Paliwal and Dr Parag Kalkar coined the important concept of 'Managing Stress at Work Place : A Study on Stress Management among the Employees of Bank in Pune'. Ms. S. B. Tiruke studied Impact of QWL on Performance of Police Employees with reference to Kolhapur District Kumar Ashish and Dr. Mrs. Reshma R. Kabugade studied the sales of Chevrolet vehicles along with customer satisfaction with reference to Pandey Motors Pvt. Ltd, Patna.

I hope that the articles contributed by research scholars and academicians would be immensely readable and beneficial to stakeholders. I look forward to your valuable feedback to enable us enthrall readers and ensure continuous improvement.

DR. B.S. SAWANT
Editor-in-Chief

Demographic Scenario of Online Buyers

Dinkar K. More

Abstract :

The paper is an attempt to find out demographic profile of online buyers. As buyers market can be divided into number of segments which facilitate marketers to design their strategies that leads them toward success. Therefore finding base for segmentation is the key task of marketers. The paper may help to segment market on the basis of gender by finding out various factors that affect by male and female buyer. Instrument is executed on 1078 samples resides in various taluka's of Satara district. Result of the research indicates young male and female consumers are more involved in online shopping. If courier organization increase their geographic scope, it will help rural consumers to take advantage of online shopping.

Keywords : Online buying, E-Business.

Introduction :

Few years ago most people shopped in their local stores complete with parking and weather problems, long lines, and wobbly shopping carts. Now a day online shopping is about to explode. Retailers of all types are expanding product offerings, adding in-store pickup, free shipping and experimenting with social media. It's getting harder to tell pure play Internet retailers from the bricks and mortar shops with online portals, and all of them are reinventing how we'll shop online in the future. Even when online shopping was available, people felt uncomfortable using their credit cards and giving their personal information to cyber-shops. That has all changed.

Throughout the world online buying has grown exponentially. Consumers may still be concerned about the security of online shopping, but more and

more of them are prepared to buy on the web. Faster delivery, easier return policies, and many sites offering free shipping have also increased the desirability of online buying. IBIS World research forecasts an 8.6% per year increase in online revenues over the next five years.

Literature Review :

Researchers have tried to probe in association of online shopping with different characteristics of online buyers viz. demographic profile, psychographic profile etc.

Researcher has attempted contextual review of articles published in international, national and regional research journals. Most of these studies have attempted to identify factors influencing online shopping attitude and behavior; few of them also focus their attention on demographic difference in online shopping behavior.

(Enrique Bigne, 2005), opine that among studied variables age, social class and experience of Internet shopping are the variables which best predict M-commerce behaviour. Same conclusion is drawn by the (Nikbin, 2010) that Age, education, and ethnicity

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showed the difference and effect on online marketing in computer related products, which predict that there is influence of age on online shopping behavior. (Rajamohan, 2011 Vol. 1), they stated that there is significant relation between consumer's age and satisfaction towards online shopping. To find out the exact relation between age and online shopping (Srikanth Beldona, 2011) opine that Socio demographic characteristics including lifestyle, age, and education are significantly correlated with channel choice. The new generations have greater exposure to the online channels and are more comfortable using them. The older the travelers, the greater their propensity to choose an offline channel such as a travel agent and airline phone or office. This finding was supported by (Jessica L. Joines, 2003) with his finding that younger people were significantly more likely to shop online. Consistent result observed by (Ashok Kumar Chandra, 2013) that there is a quite strong positive correlation between age and attitude to on-line shopping, i.e. elderly people are not so keen to shop on-line. Higher education makes on-line shopping more attractive. To investigate details of age level and its influence on online shopping, (Yun Wan M. N., 2007), find that age and Web shopping experience, and in some cases, their interaction, have significant influence on online shoppers' perception of search, experience and credence goods. Web shopping experience increases steadily from age group 18-19 to 40-49. Web shopping experience peaks at 40-49, and then it declines. That was consistent with the results by (Ms. Asmatara Khan, 2012) that young in age group 21-30 more than the old are more positive towards adopting the internet for online shopping, (Abu Bashar, 2012), also opine that individuals having enough disposable income, medium in age are more likely to display impulsive buying behaviors.

On contrary (Almousa, 2011) opine that in Saudi Arabia there is an increasing trend in using the internet as a shopping channel especially in the age group 18-25 years old, with slow transformation for older age groups.

(Haq, 2010), (Mengli, 2010) (Zuroni Md Jusoh, 2012) opine that the perception of online shoppers

is independent of their age. Which is supported by (Nabil Tamimi, 2004), as they stated that no association is observed in age and frequency of online shopping.

Research Methodology :-

IAMAI in their report dated Wed, 13 Nov 2013 estimates that by June 2014, India will have 243 million internet users, at which point of time, it is expected to overtake the US as the second largest Internet base in the world. China currently leads with more than 300 million internet users while the US currently has estimated 207 million internet users. Again New Delhi, Nov13, 2013: The number of Internet users in India has reached 205 million in October 2014 registering a Y-o-Y growth of 40% over last year. By December 2013, it is expected to reach 213 million. This was the major findings of the I-Cube 2013 report, released by the Internet and Mobile Association of India (IAMAI) and IMRB International, today.

The said facts pave various questions in researcher mind like -

Is there any difference between male and female buyers ?

Is the age of buyer matters while shopping online ?

Hence researcher intents to study that factors which differentiate demographic profile for online buying.

The objectives behind study were to find out demographic profile of online buyers. 1078 samples situated in different location of Satara district of Maharashtra State, India are selected for study using convenient sampling method. Data is collected in November and December months of year 2013. Data was collected through schedule which is divided into four parts. All variables in Schedule were considered after review of literature on online shopping by various researchers, including (Mohammad Hossein Moshref Javadi, 2012), (Karayanni, 2003) and (Ting-Peng Liang, 2000).

The first part of schedule includes variables that provide demographic details of samples which are developed by the researcher. In second parts variables which provides pattern of usage of internet and duration of internet usage were asked. In third

part factors which affecting online buying behavior were asked on five point likert type scale. And in fourth part factors that affect non online shopping were asked on five point likert type scale. All those factors were taken from (Mohammad Hossein Moshref Javadi, 2012).

Collected data was analyzed using Mean, Percentage, Chi Square and factor analysis.

Data Analysis :-

Socio Economic Class

Since samples were based on Socio-economic

Classes, due consideration was given to number of house hold items owned and educational qualification of major decision maker. They were taken in decided proportion. Entire range of qualification groups were taken for study and it was found that samples were spread over all income groups. As for taking advantage of online shopping sample must have computer literacy and may have place where they should take benefit of it. So it limits the researcher to find out samples from D2, E1, E2, and E3 class. Following table shows samples shop online and samples do not shop online with respect to their SEC

Table 1

Distribution of Sample as per Socio Economic Class

Sr	Class	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq	C %	R %	Freq.	C %	R %	Freq	R% Total
1	A1	207	21.6	93.67	14	11.7	6.33	221	100
2	A2	312	32.6	89.91	35	29.2	10.09	347	100
3	A3	240	25.1	86.96	36	30	13.04	276	100
4	B1	99	10.3	86.84	15	12.5	13.16	114	100
5	B2	53	5.5	86.89	8	6.7	13.11	61	100
6	C1	32	3.3	78.05	9	7.5	21.95	41	100
7	C2	10	1	90.91	1	0.8	9.09	11	100
8	D1	5	0.5	83.33	1	0.8	16.67	6	100
9	C% Total	958	100	88.87	120	100	11.13	1078	100

(Source: Field Data)

Above tables reveals that out of total samples i.e. 958 around 79.3 % samples that shop online found belong to socio economic class, 'A' , 15.8% belongs to 'B' and 'C' socio economic class housed 4.4% of samples. It shows that samples from higher SEC were more involved in the research. Sample who do not shop online out of which 70.9% belong to socio economic class, 'A', 20% belongs to 'B' and 'C' socio economic class housed 8.3 % of samples who obviate from online shopping. Since the more samples from higher SEC were involved in the research.

Classification of total samples as class is concern it shows that average 90% samples from 'A' class, followed by 86% samples from 'B' class were involved in this research. The numbers of samples who shop online and do not shop online were more in higher SEC.

Sample as per Taluka

As availability of courier service is the important aspect of online transaction. There is a problem of availability of courier at taluka places viz. Mahabaleshwar, Javali, and Khatav in Satara district which results in unequal distribution of samples from various talukas.

Table 2**Distribution of Sample as per Taluka****(n=1078)**

Sr	Tehsil	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq.	C %	R %	Fre	C %	R %	Freq.	R% Total
1	Satara	526	54.9	94.10	33	27.5	5.90	559	100
2	Karad	104	10.9	93.69	7	5.8	6.31	111	100
3	Koregoan	41	4.28	78.85	11	9.2	21.15	52	100
4	Phaltan	30	3.13	71.43	12	10	28.57	42	100
5	Patan	55	5.74	88.71	7	5.8	11.29	62	100
6	Javali	31	3.2	81.58	7	5.8	18.42	38	100
7	Khandala	32	3.34	82.05	7	5.8	17.95	39	100
8	Man	32	3.34	72.73	12	10	27.27	44	100
9	Khatav	30	3.13	73.17	11	9.2	26.83	41	100
10	Wai	46	4.8	86.79	7	5.8	13.21	53	100
11	Mahabaleshwar	31	3.24	83.78	6	5	16.22	37	100
12	C% Total	958	100	88.87	120	100	11.13	1078	100

(Source : Field Data)

Above table shows that samples who buy product and services online include 54.9 percent were from Satara taluka followed by Karad with 10.9 percent, 5.74 percent from Patan, 4.8 Percent from Wai, 4.28 percent from Koregoan, and remaining 29.92 percent samples were near about equally taken from Man, Khandala, Mahabaleshwar, Phaltan, Khatav. The samples who does not shop online consists highest 27.5 percent were from Satara, 10 percent each from Man and Phaltan, 9.2 percent each from Khatav and Koregoan, 5.8 Percent each from Patan, Javali, Khandala, Karad and Wai and 5.0 Percent From Mahabaleshwar Taluka were obviate from online shopping.

When total samples who involved in this study is concern it is observed most of samples i.e. 94.10% from Satara, followed by 93.69% from Karad shops online.

Samples from Satara taluka were more involved in this research followed by Karad. These two taluka formed major urbanization in the district.

Gender of Samples

Age is one of the important demographic factor consider for studying buying behavior of buyers so that appropriate strategies may decide by marketers. Entire range of age groups was given representation research as bellow. Data presented using frequencies and percentages.

Table 3**Distribution of Sample as per Gender****(n=1078)**

Sr	Gender	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq.	C %	R %	Freq	C %	R %	Freq.	R% Total
1	Male	731	76.3	89.47	86	71.7	10.53	817	100
2	Female	227	23.7	86.97	34	28.3	13.03	261	100
3	Total	958	100	88.87	120	100	11.13	1078	100

(Source: Field Data)

Table 3 reveals that 76.3% male samples and 23.7% female samples do online shopping out of total samples who shop online, while 71.7 percent male and 28.3 percent female samples from total samples obviate from online shopping.

When gender wise distribution of all samples is done, it shows that 89.47% male samples and 86.97% female samples availed online shopping.

The majority of male samples were involved in the research i.e. 76.3 % as against 23.7 % were female, whereas when gender wise distribution of sample were concern it is observed that both were equally involved in online shopping.

Marital Status

Following table shows distribution of all samples based on sample marital status. Data was presented using frequencies and percentages.

Table 4
Distribution of Sample as per Marital Status

(n=1078)									
Sr	Marital Status	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq	C %	R %	Freq.	C %	R %	Freq.	R% Total
1	Single	679	70.9	93.01	51	42.5	6.99	730	100
2	Married	277	28.9	80.06	69	57.5	19.94	346	100
3	Married And Divorced	2	0.2	100	-	-		2	100
4	Total	958	100	88.87	120	100	11.13	1078	100

(Source: Field Data)

Table 4 reveals that out of total online 958 samples maximum i.e. 70.9 % were single respondent, 28.9% were married samples and only 0.2 % married and divorced goes for online shopping. As against out of total non online buyer samples 57.9 % were married samples, 42.5 % single married samples obviate from online shopping.

In marital status wise comparison 93.01% single samples and 80.06% married samples found shopping online.

The majority i.e. 67.72% of unmarried samples were involved in this research as compare to 32.10%

married samples. Considering marital status wise sample 93.01% single samples and 80.06% married samples found shopping online. Comparatively single samples were more in percentage who shops online.

Age of Samples

Following table shows distribution of all samples based on sample age. Entire age range is considered for the selection of samples. Total 8 groups of samples were made and accordingly samples from each age group are selected for judging their buying behavior.

Table 5
Distribution of Sample as per Age

(n=1078)									
Sr	Age	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq	C %	R %	Freq.	C %	R %	Freq.	R% Total
1	2	3	4	5	6	7	8	9	10
1	18 to 23	347	36.2	91.32	33	27.5	8.68	380	100
2	24 to 29	389	40.6	94.42	23	19.2	5.58	412	100
3	30 to 35	115	12	81.56	26	21.7	18.44	141	100

1	2	3	4	5	6	7	8	9	10
4	36 to 41	49	5.1	73.13	18	15	26.87	67	100
5	42 to 47	29	3	67.44	14	11.7	32.56	43	100
6	48 to 53	17	1.8	85.00	3	2.5	15.00	20	100
7	54 to 59	9	0.9	75.00	3	2.5	25.00	12	100
8	More than 60	3	0.3	100	-	-	-	3	100
9	Total	958	100	88.87	120	100	11.13	1078	100

(Source: Field Data)

Table 5 reveals that out of total samples who shops online includes maximum i.e. 40.6 percent samples from 24 to 29 age group, followed by 36.2 percent samples from 18 to 23 age group, 17.1 percent samples from 30 to 35 and 36 to 41 age group, remaining 6.0 percent samples from 42 to 47, 48 to 53, 54 to 59 and from more than 60 age group goes for online shopping.

Sample those do no shop online consist of 27.5 percent samples from 18 to 23 age group, 21.7 percent samples from 30 to 35 age group, remaining 19.2 percent respondent from 24 to 29 age group, remaining 31.6 percent samples were more 36 years old obviate from online shopping.

Age wise comparison of all respondent shows 94.42% samples from 24 to 29 age group prefer to shop online.

It shows from above table that most of i. e. 73.47% young samples bellow 29 years old was shops online. Age wise comparison of all samples shows 94.42% samples from 24 to 29 age group prefer to shop online.

Educational Qualification : -

Online Shopping process required knowledge of computer technology. From that point of view educational qualification of samples foremost important. The educational qualification of sample has enumerated for which eight different possible educational qualifications were asked. Data is presented with the help of frequencies and percentages.

Table 6

Distribution of Sample as per Educational Qualification of Respondent:

(n=1078)

Sr	Qualification of Respondent	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq	C %	R %	Freq.	C %	R %	Freq.	R% Total
1	SSC/HSC	62	6.6	82.67	13	10.8	17.33	75	100
2	Some college but not graduate	190	19.8	95.00	10	8.3	5.00	200	100
3	Graduate/PG general	286	29.9	82.90	59	49.2	17.10	345	100
4	Graduate/PG professional	420	43.7	91.70	38	31.7	8.30	458	100
5	Total	958	100	88.87	120	100	11.13	1078	100

(Source: Field Data)

Above table depict that maximum i.e.43.7% respondent having either graduation or post graduation from professional stream, 29.9% respondent having either gradutions or post graduation from general stream, 19.8 % were some college but not graduate and very few i.e. 6.6 % were SSC/HSC goes for online shopping. Whereas maximum i.e.is 49.2% respondent having either gradations or post graduation from

general stream, 31.7% respondent having either gradations or post graduation from professional stream, 10.8% were SSC/HSC and 8.3% were some college but not graduate obviate from online shopping.

Qualification wise distribution shows around 95% samples out of total studied samples shops online.

Buying behavior of respondent differ by qualification.

It was observed in this study that most of i. e. 43.7% samples having either graduated or post graduation from professional stream prefer online shopping. Qualification wise distribution shows around 95% samples out of total studied samples who have studied some college but not graduate shops online.

Monthly Income

Following table shows income wise distribution of all samples. Different income groups were given, ranging from up to 10000 to 90000 and above. Data is presented with the help of frequency and percentage.

Table 7
Distribution of Sample as per Monthly Income

Sr	Monthly Income	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq.	C %	R %	Freq	C %	R %	Freq	R% Total
1	Upto - 10,000	452	47.2	91.13	44	36.7	8.87	496	100
2	10,000-14,999	127	13.3	83.01	26	21.7	16.99	153	100
3	15,000 - 19,999	83	8.7	87.37	12	10	12.63	95	100
4	20,000-24,999	65	6.8	84.42	12	10	15.58	77	100
5	25,000-29,999	79	8.2	86.81	12	10	13.19	91	100
6	30,000-39,999	54	5.6	91.53	5	4.2	8.47	59	100
7	40,000-49,999	31	3.2	96.88	1	0.8	3.13	32	100
8	50000-59,999	20	2.1	95.24	1	0.8	4.76	21	100
9	60,000-69,999	11	1.1	91.67	1	0.8	8.33	12	100
10	70,000-79,999	8	0.8	80.00	2	1.7	20.00	10	100
11	80,000-89,999	13	1.4	76.47	4	3.3	23.53	17	100
12	90,000 and above	15	1.6	100.0	-	-		15	100
13	Total	958	100	88.87	120	100	11.13	1078	100

(Source- Field Data)

Table 7 depicts that out of total 958 online buyers maximum i.e. 76% online samples were having their income less than Rs. 24,999, followed by 19.1% online samples having their income between Rs.25,000 to Rs.59999 income group and remaining only 4.9% online respondent were having their income more than Rs. 60000 who shop online. Whereas out of total 120 non online buyers maximum i.e. 88.4% online samples were having their income less than Rs. 24,999, followed by 5.8% online samples having their income between Rs. 25,000 to Rs. 59999 and more than Rs. 60000 obviate from online shopping who shop online. Income group wise classification of sample is concern; it is observed that maximum, i.e. around 95% sample

who shop online having their income between 40000 to 60000.

Income is main dominant parameter to influence buyer. Out of total 958 online buyers maximum i.e. 76% online samples were having their income less than Rs. 24,999. Income group wise classification of sample is concern; it is observed that maximum, i.e. around 95% sample who shop online having their income between 40000 to 60000.

Occupation of Respondent :

Following table shows distribution of all samples as per their occupation. Data is presented with the help of frequency and percentage.

Table 8**Distribution of Sample as per Occupation of Respondent :****(n=1078)**

Sr.	Occupation of Respondent	Online Buyers			Non Online Buyers			Total	
		n=958			n=120			n=1078	
		Freq.	C %	R %	Freq.	C %	R %	Freq.	R % Total
1	Student	409	42.7	91.50	38	31.7	8.50	447	100
2	Unskilled Workers	17	1.8	77.27	5	4.2	22.73	22	100
3	Skilled Workers	28	2.9	80.00	7	5.8	20.00	35	100
4	Petty Traders	6	0.6	100.	-	-		6	100
5	Shop Owners	30	3.1	85.71	5	4.2	14.29	35	100
6	Business/ Industrialist with No employees	16	1.7	88.89	2	1.7	11.11	18	100
7	Business/Industrialist with 1 To 9 employees	12	1.3	85.71	2	1.7	14.29	14	100
8	Business/Industrialist with 10+ employees	11	1.1	84.62	2	1.7	15.38	13	100
9	Self employed professional	33	3.4	89.19	4	3.3	10.81	37	100
10	Clerical/Salesman	67	7	79.76	17	14.2	20.24	84	100
11	Supervisory level	43	4.5	82.69	9	7.5	17.31	52	100
12	Officer/Executive Junior cadre	154	16.1	89.02	19	15.8	10.98	173	100
13	Officer/Executive Middle/ Semi cadre	103	10.8	92.79	8	6.7	7.21	111	100
14	Unemployed	20	2.1	90.91	2	1.7	9.09	22	100
15	House wife	6	0.6	100.0	-	-		6	100
16	Retired	3	0.3	100.0	-	-		3	100
17	Total	958	100	88.87	120	100	11.13	1078	100

(Source -Field data)

Table 8 shows that out of total online buyer around 42.7 % samples were students, followed by 16.1 percent respondent were officer/executive junior cadre, 10.8 percent samples were officer/executive middle/semi cadre, remaining occupation viz. clerical/ salesman, supervisory level, self employed professional, shop owners, skilled workers, unemployed, unskilled workers, business/industrialist, retired, petty traders, & house wives ranges between 7% to 0.3% that goes for online shopping.

Sample who do no shop on line were around 31.7% respondent were students, followed 15.8% non online buyer samples were officer/executive junior cadre,

14.2 percent samples were working as clerical/ salesman, remaining samples who were skilled workers, shop owners, unskilled workers, self employed professional, business/industrialist unemployed ranges in between 7.5% to 1.7% obviate from online shopping. No any petty trader, house wife and retired person involved in this research as non online buyers.

Occupation wise distribution of all samples is concern it is observed that most of i.e. 92.79% samples were officer/executive middle/semi cadre shops online.

Occupation reflects income and qualification both affect buying behavior of respondent. As online

shopping is emerging concept it shows that young generation is leading it. Between all the samples, it has observed that, students do more online shopping with 42.7%. If qualification of all samples are concern, Officer/Executive Middle/Semi cadre occupation, observed more i.e. 92.79% samples do online shopping.

Family avails online services

Following table shows distribution of samples as per family avails service or otherwise. The data has collected on dichotomous scale and presented using frequencies and percentages.

Table 9

Family avails online services

(n=1078)

Sr.	Variables	Frequency	Percent
1	Yes	958	88.87
2	No	120	11.13
3	Total	1078	100

(Source: Field Data)

Table 9 depicts that out of studied samples maximum i. e. 88.87 % families avails various online services, whereas very few, i.e. 11.13% families were obviate from online services.

Nature of online services family avails :

Following table shows distribution of samples as per nature of services family avails. The data has collected on dichotomous scale and presented using frequencies and percentages.

Table 10

Nature of online services family avails :

(n=958)

Sr.	Variables	Frequency	Percent*
1	Shop something online	958	100
2	Avail online services viz reservations, show booking, ticket booking etc.	526	54.9
3	Paying bills viz. electricity, water, cell, internet recharge etc.	594	62.0
4	Net banking	584	61

(Source: Field Data)

*Percentages calculated on total sample size 958

Table 10 shows out of 958 samples all samples shop something online, 62.0 percent samples pay bills viz. electricity, water, cell, internet recharge etc., 61 percent samples were avail net banking facility and 54.9 percent respondent avail online services viz. reservations, show booking, ticket booking etc.

Delivery Location

Following table shows distribution of samples as per place of delivery of products.. The data has collected on dichotomous scale and presented using frequencies and percentages

Table 11

Delivery Location

(n=958)

Sr.	Delivery Location	Frequency	Percent
1	Permanent Address	799	83.3
2	Other Address	160	16.7
3	Total	958	100.0

(Source: Field Data)

Above table depict that maximum i.e. 83.3% respondent having access of online product at their permanent address and 16.7 % respondent have to demand their online product at other address. Since the delivery at their permanent address is not available.

Though online shopping provides global access of all categories of products at user's destination, courier's services found limitations in reaching out to online shopper's permanent address. The service delivery has limit to specified geography. It has observed that out of total samples under study, 16.7% samples are lacking in facility of courier service at their permanent address.

Reasons for non availability of delivery at permanent other address

Following table shows reasons for delivery at other address. The data has collected on dichotomous scale; open ended question is given to quote samples reasons. Data presented using frequencies and percentages

Table 12

Reasons for non availability of delivery at permanent other address

(n=958)

Sr	Parameter	Freq.	Percent
1	Courier service is not available at permanent Address	160	16.7
2	Any Other	-	-
3	Total	160	16.7

(Source: Field Data)

Table 12 depicts that out of total 160 samples who demanded their online product at other address. 16.7 % online buyers opine that delivery of product not available at permanent address it means that courier service is not available at their location, is the only reason that they have to demand their product at other location.

Findings and Discussion :-

1. The numbers of samples who shop online and do not shop online are more in higher SEC. (Refer Table 1)

2. Samples from Satara taluka are more involved in this research followed by Karad. These two taluka formed major urbanization in the district. (Refer Table 2)
3. The majority of male Samples are involved in this research i.e. 75.79% as against 24.21% are female, whereas when gender wise distribution of sample are concern it is observed that both are equally involved in online shopping. (Refer Table 3)
4. The majority i.e. 67.72% of unmarried Sample's shops online as compared 32.10% married Samples. Considering marital status wise sample 93.01% single Samples and 80.06% married Samples found shopping online. Comparatively single samples are more in percentage who shops online. (Refer Table 4)
5. It shows from above table that most of i. e. 73.47% young Samples bellow 29 years old are shops online. Age wise comparison of all Samples shows 94.42% Samples from 24 to 29 age group prefer to shop online. (Refer Table 5)
6. Buying behavior of Samples differ by qualification. It observed in this study that most of i. e. 43.7 % Samples having either gradations or post graduation from professional stream prefers online shopping. Qualification wise distribution shows around 95% samples out of total studied samples who have studied some college but not graduate shops online. (Refer Table 6)
7. Income is main dominant parameter to influence buyer. Out of total 958 online buyers maximum i.e. 76% online Samples are having their income less than Rs. 24,999. Income group wise classification of sample is concern; it is observed that maximum, i.e. around 95% sample who shop online having their income between 40000 to 60000. (Refer Table 7)
8. Occupation reflects income and both affect buying behavior of Samples. It is observed in this study that most of the decision makers of samples that do online shopping were business/ industrialist with no employees. Occupation wise

distribution of all samples is concern it is observed that most of i.e. 98.15% Samples' major decision makers were business/ industrialist with no employees, shops online. (Refer Table 8)

9. As online shopping is emerging concept it shows that young generation is leading it. Between all the samples, it has observed that, students do more online shopping with 42.7 %. If qualification of all samples are concern, Officer/Executive Middle/Semi cadre occupation, observed more i.e. 92.79 % samples do online shopping. (Refer Table 9)
10. It is observed that all samples shop something online, 62.0 percent Samples pay bills viz. electricity, water, cell, internet recharge etc., 61 percent Samples were avail net banking facility (Refer Table 10)
11. Though online shopping provides global access of all categories of products at user's destination, courier's services found limitations in reaching out to online shopper's permanent address. The service delivery has limit to specified geography. It has observed that out of total samples under study, 16.7% samples are lacking in facility of courier service at their permanent address. (Refer Table 11)
12. 16.7 % online buyers opine that delivery of product not available at permanent address it means that courier service is not available at their location, is the only reason that they have to demand their product at other location. (Refer Table 12)

Recommendation:

To Web Retailers

1. To cover all SEC web retailers may concentrates on developing appropriate pricing of product so that many people can take advantage of online shopping.
2. Web retailer may go for making tie up with courier organizations so that courier takes proper steps to minimize the rate to rejections.
3. Web retailers may concentrate on developing user friendly navigation of online shopping procedure as it facilitate to shop online for all age customers.

To Courier Organization

1. Courier organization may go for increasing their geographical scope so that customers from rural area also take benefit of it.
2. Courier organization may intimate customers well in advance about the product so that rejection of product due to non availability of finance to customer should minimize.

Conclusion:

The numbers of samples who shop online and do not shop online were more in higher SEC. Also it is observed that Samples from Satara taluka were more involved in this research followed by Karad. These two taluka formed major urbanization in the district. Courier Service is available at both taluka places. Demography wise it is observed that both male and female are equally involved in online shopping. This study prominently concludes that as e-buying is emerging concept, having tremendous scope in future. Web retailers courier organization may give due concern to consumers behavior.

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Women Empowerment through SHGs - A Case Study in Kolhapur District

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Abstract:

Women in India have been oppressed culturally, socially, economically and politically for centuries. They are exploited at home, in the families, in the society and in the country. In the multi ethnic and multi cultural society like that exists in India, such exploitation takes various forms. The core of the problem is that they shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere. Women can gain such power, if their economic status, cultural and social status improves. Such type of overall improvement of the power is known as women empowerment. The empowerment of women is one of the central issues in the process of development of countries all over the world. Kolhapur District has a glorious tradition of recognizing the importance of empowering women over several decades. Involvement in Self Help Groups(SHG) has enabled women empowerment. Here respondents were selected from Mahila Arthik Vikas Mahamandal (MAVM), Kolhapur branch. MAVM works in the area of women's empowerment, since year 1975.

In first phase of the study, observational analysis was made regarding quantitative growth of the SHGs. In second phase, the research design was carried out to analyze the problem. Primary data was directly gathered from SHG members and leaders by interview method with the help of questionnaire as well as discussion with them, CMRC head, MAVIM district coordinator and staff. Secondary data was gathered mainly from research articles, books on general management, magazines and other publications from conference proceedings. The formal instrument in form of questionnaire was developed to test the state of SHGs and different problems associated with them. In second phase, the research design was carried out to analyze the problem.

Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Self-help groups are generally facilitated by NGOs, and increasingly advise and train members in a variety of on- and off-farm income-generating activities. Indeed, in a number of recent projects, NGOs were substituted by trained facilitators and animators drawn from self-help groups.

Keywords: Women Empowerment, Self Help Group, Social Indicators, Political Indicators, Personal Development.

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Introduction :

Women empowerment is real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women's empowerment is the process in which women individually and collectively become active, knowledgeable and goal oriented actors who take/or support initiatives to overcoming gender inequalities. Hence, Women's empowerment refers to a strategy to achieve gender equality as well as to the inherent capacity building processes and various other factors. SHGs have, in fact, emerged as one of the major strategies for the convergence of services and activities. The SHGs across states have focused on skill development, facilitating generation, gaining access to credit from financial institutions.

Literature Review:

Uma Narang (2012) examined the women empowerment through self help groups and explains the current positions of women empowerment in India. Vikram Shinde (2013) studied the working of SHG in Osmanabad region of Maharashtra. He also took initiative to find out the problems of SHG initiated businesses in Osmanabad region. Research carried by Jomo Kenyatta University of Agriculture and Technology Kenya (2013) assessed the impact of women participation in self-help groups on self-economic empowerment. SHGs studied were identified through systematic random sampling. Every 3rd group was sampled until the desired sample size of 10 groups was attained which is 33.3% of 30 SHG. Indicators of participation noted were physical involvement in Self Help Group (SHG) activities such as attending meeting and trainings, making savings, taking loan. Some tangible evidence of attending meetings includes attendance register and minute books. To access participation in savings and loans, members group register indicating their weekly savings and loans issued are some of the indicators. The data captured in the field were analyzed using STATA version 10. Descriptive statistics were used for continuous data while frequency listings were

used for categorical data. Pie charts and bar graph were used to explore the data. Raghav Ghaiha and Mani Arul Nandhi (2007) in ASARC working paper present the study for assessing the benefits of microfinance through self-help groups, based on a specially designed survey in selected villages in Pune district. The review of SHG bank linkages, features of microfinance approaches, microfinance institutions were discussed. Here primary data were collected from six villages in Pune districts. Author articulated a list of indicators to measure empowerment which are refined from earlier studies and extended through systematic application. The author interviewed the various stake holder of the society such as, Director, Rural Development Agency, Block Development Officer, Extension Officer, Sarpanch/Dy Sarpanch/Panvayat member/Gramsevak.

Besides, a mixed group comprising a school teacher, a President of SHG Federation, an ex member of Panchayat, and an ex-Sarpanch were also interviewed for further corroboration. Bank official and NGO were also interviewed. Heckman's Selection Model were used to assess the data. The major findings were improvement in standard of living, goodwill among village communities increased, greater trust and reciprocity among SHG members, active participation of women in Panchayats and political activities, involvement in local campaigns for hygiene and sanitation, greater social mobilisation, Sanjay Kanti Das and Amalesh Bhowal (2013) assessed the opinion of the direct stakeholders of SHGs regarding the issue whether SHG as an empowerment model or financial model. The study conducted by using multi-stage random sampling method to collect primary data from the selected Development Blocks of Nagaon districts of Assam. Lists of forty (40) indicators were taken into consideration under different domains of empowerment including women empowerment which measures economic, socio-cultural, familial, political, psychological aspects of empowerment. The following key areas were in limelight such as self confidence, family support, assess to family income, control on resources/ assets, mobility, role in decision making, changes in women roles. In order to quantify

the degree of perceptions of different stakeholders whether SHG is an empowerment model, five point scales were used. The study is conducted by using multi-stage random sampling method to collect primary data. Moreover, from the ANOVA test on overall score of variables on empowerment model were find out. Secondary data was collected from report on Micro-finance Status by NABARD, Branch Banking Status of RBI, NEDFi Databank on Northeast, SBI Local Head Office, Zonal and Regional Offices of Commercial Banks, etc. The methodology used for assessing and interpreting the data includes Cronbach alpha test, Kolmogorov-Smirnov Test, Paired t Test, Paired correlation, and ANOVA analysis. Ajay Tankha et.al. August (2002), seeks to examine the development of self-help groups (SHGs) and their role in financial services delivery in India. The paper by S.Porkodi and D.Aravazhi et.al. March (2013) explains that, an inclusive financial system facilitates efficient allocation of productive resources and thus can potentially reduce the cost of capital.

The article by Jonathan Morduch and Robert F. Wagner et.al. (2002) states that, Microfinance has proven to be an effective and powerful tool for poverty reduction. The paper by Jayshree Venkatesan, and Vineet Sukumar, et.al. (2012), states that, the Indian microfinance sector has seen a series of rapid changes in the past decade. The paper by Naveen K. Shetty et.al. (2008) explains that, Microcredit was a recent addition to India's poverty-alleviation strategy. However, it has been taken a paradigm shift from credit services to microfinance services. The paper by A S Shiralashetti et.al. (2010) states that the Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. The paper by Dr. Shrikrishna S. Mahajan and Mr. Chandrakant B. Kamble et.al. (2011) focused on the role of MAVIM in Entrepreneurship Development among women in Kolhapur District and also studied the programmes of MAVIM to promote women entrepreneurship.

Research Methodology:

Present research set to test two hypotheses one is

After entering in Self Help Groups economic conditions, social status as well as participation of women from reserved categories in political activities has improved considerably and another is Personality trait of women from reserved categories after joining SHGs is positively affected. Study has undertaken with an objectives to study the contribution of Self Help Groups in empowerment of women in reserved categories and to study the measurement of empowerment of reserved categories women. The researcher has taken 450 Self Help Groups from the total population .and from 450 SHGs the leaders and members are selected. From every group 1 leader and 1 member have been selected. Thus total sample size becomes 900.

Cronbach's alpha comes to be 0.857 for the schedule executed.

Data Analysis and Interpretation:

Analysis of empowerment:

a) Social empowerment:

Following were the list of social empowerment indicators:

- Helping women in the neighborhood
- Getting help from others
- Increase social and general awareness
- Increased recognition in community
- Increase in decision making for groups
- More mobile, can move out of the house and village more frequently
- Can work outside the village / locality

Table 1 : Table showing the level of social empowerment:-

Sr.	Interval	Frequency	Percentage (%)
1	0.10 to 0.40	0	0
2	0.41 to 0.80	510	56.66
3	0.81 to 1.00	390	43.34

From table one it was observed that, interval between 0.10 to 0.40, the frequency was nil, and the interval between 0.41 to 0.80 about 56.66% respondent agreed that social empowerment was improved. However for the last frequency interval i.e. from 0.81

to 1.00, about 43.34% respondents agreed that their level of social empowerment improved after entered in SHGs.

b) Political empowerment:

Following were the list of political empowerment indicators:

- More assertive role in domestic sphere
- Reduction in domestic violence
- Participation in public protests and complaining
- Fearlessly talking with male persons

Table 2: Table showing the level of political empowerment:--

Sr.	Interval	Frequency	Percentage
1	0.10 to 0.40	0	0
2	0.41 to 0.80	760	84.44
3	0.81 to 1.00	140	15.56

From table 2, it was observed that, in interval between 0.10 to 0.40, the frequency was nil, and the interval between 0.41 to 0.80 about 84.44% respondent agreed that, political empowerment was improved. However for the last frequency interval i.e. from 0.81 to 1.00, about 15.56% respondents agreed that, their level of political empowerment improved after entered in SHGs.

c) Economic empowerment:

Following were the list of economic indicators:

- Impact of confidence in sustainability of family economically
- Members can dispose of their own income as per their choice
- Gained new skills for income generation and better prices for products
- Independent marketing and better agricultural practices
- Ability to make judicious purchases
- Helps other women's who lacks in knowledge related to banking/financial services
- Ability to find out exact demand of SHG

Table 3: Table showing level of economic empowerment:--

Sr.	Interval	Frequency	Percentage
1	0.10 to 0.40	0	0
2	0.41 to 0.80	865	96.11
3	0.81 to 1.00	35	3.89

From table 3, it was observed that, in interval between 0.10 to 0.40, the frequency was nil, and in the interval between 0.41 to 0.80 about 96.11% respondents agreed for their economic empowerment improved. However for the last frequency interval i.e. from 0.81 to 1.00, about 3.89% respondents agreed that their level of economic empowerment improved after entered in SHGs.

d) Level of participation:

Following were the indicators about level of participation:

- Participation in social activities after joining SHGs
- Involvement in any political party after joining group
- Attending Gram Sabha meeting after joining group
- Campaigning related with social issues after joining group
- Whether politically active after associated with group
- Getting political recognition after joining group
- Improvement in the economic condition after joining group
- Improvement in the personal development after joining SHGs

Table 4: Table showing level of participation:--

Sr.	Interval	Frequency	Percentage
1	0.10 to 0.40	0	0
2	0.41 to 0.80	892	99.11
3	0.81 to 1.00	08	0.89

From table 4, it was observed that, in interval between 0.10 to 0.40, the frequency was nil, and in the interval between 0.41 to 0.80 about 99.11% respondent agreed that participation was improved. However for the last frequency interval i.e. from 0.81 to 1.00, about 0.89% respondents agreed that their level of participation was improved after entered in SHGs.

e) Personality development:

Following were the indicators for the personality development:

- Increase in self confidence and courage
- Giving better education to children
- Meeting financial crisis in the family
- Meeting any crisis by self
- Increase in decision making and solving problems
- Improving communication skill
- Increases support during crisis
- Increased awareness about health and sanitation
- Increased awareness about food and nutrition
- Improved relationship within family
- Overcoming resistance from husband and other members of the family
- Improved status and increase in respect within the household

Table 5: Table showing level of personality development:-

Sr.	Interval	Frequency	Percentage
1	0.10 to 0.40	0	0
2	0.41 to 0.80	859	95.44
3	0.81 to 1.00	41	4.56

From table 5, it was observed that, in interval between 0.10 to 0.40, the frequency was nil, and in the interval between 0.41 to 0.80 about 95.44% respondent agreed that personality was developed. However for the last frequency interval i.e. from 0.81 to 1.00, about 4.56% respondents agreed that their level of personality development was improved after entered in SHGs.

Table 6 : Table showing overall level of empowerment

Sr.	Interval	Frequency	Percent	Cumulative Percent
1	0.61	1	0.1	0.1
2	0.64	3	0.3	0.4
3	0.68	78	8.7	9.1
4	0.69	2	0.2	9.3
5	0.71	229	25.4	34.8
6	0.72	28	3.1	37.9
7	0.75	316	35.1	73.0
8	0.76	76	8.4	81.4
9	0.79	151	16.8	98.2
10	0.82	5	0.6	98.8
11	0.83	9	1.0	99.8
12	0.86	2	0.2	100.0
13	Total	900	100.0	

Table 8 - Table showing One-Sample Test for social, political economic participation empowerment

	Test Value = 0.75					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Social, political, economic and participation empowerment	7.511	899	0.000	-0.00884	-0.0112	-0.0065

The above data in table 6 calculated for the overall level of empowerment. The data range consists of interval from 0.61 to 0.86. The maximum respondent's lies in the interval range of 0.71 to 0.79. Hence, the overall empowerment level of the respondents improved after entered in SHG.

Researcher has used one sample t test as the intention is to find out the measurement level of

involvement and empowerment. Further the mean of population from which the sample is drawn the same as that of hypothesized mean. The t test is used to determine whether there is difference between two means. The t value and degree of freedom are calculated. As the value of significance is less than 0.05 the difference between mean was significant. As N= 900, t= 7.511, df= 899, two tailed 0.000 and

mean difference -.00884. The 95% of the confidence level the difference between lower and upper value is significant.

Table 9 - Table showing One-Sample Statistics for personality development

	N	Mean	Std. Deviation	Std. Error Mean
Personality Development	900	0.6977	0.05809	0.00194

Table 10 - Table showing One-Sample Test for personality development

	Test Value = 0.75					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Personality Development	27.006	899	0.000	-0.05229	-0.0561	-0.0485

The researcher has used one sample 't' test as the intention is to find out the measurement level of personality development. Further the mean of population from which the sample is drawn the same as that of hypothesized mean. The 't' test is used to determine whether there is difference between two means. The 't' value and degree of freedom are calculated. As the value of significance is less than 0.05 the difference between mean was significant. As N= 900, 't' = 27.006, df= 899, two tailed 0.000 and mean difference -.05229. The 95% of the confidence level the difference between lower and upper value is significant.

Findings:

1. After joined SHGs, decision making power for the groups has increased considerably.
2. After joined SHGs they have confidence to work outside the village / society.
3. There was considerable reduction in domestic violence.
4. Women were fearless to talk to men.
5. They gained new learning for generating income.
6. Respondents preferred independent marketing.
7. Respondents helped other women who were not having enough knowledge in banking / financial services.
8. Majority of the respondents had the ability to identify the exact demand of SHGs.

9. Level of confidence and courage of the majority of respondents had increased significantly after they joined SHGs.
10. Meeting financial crisis in family was critical to them.
11. Majority of the respondents had the ability to deal with crisis by themselves.
12. SHGs have increased decision making power.
13. There was surely an increase in awareness about health and sanitation.
14. After joined SHGs their level of participation in social activities has improved significantly.
15. Personal development has improved after joined the group.
16. As per discussion with SHGs members they are more interested in business related with agricultural, poultry, farming and homemade food products.
17. Members and leaders cultural as well as social activities are improved after entered in SHGs.

Suggestion:

There was strong need for convergence of plethora of government sponsored programmes synergizing with community based organizations like Self Help Groups. For example the government has spent huge sums on literacy and universal primary education programmes, yet there are incidence of adult illiteracy and school dropout especially after primary education.

The present research found that literary programmes have to deepen to get sustainable output in other socio economic interventions.

Conclusion:

The self help groups have played an important role in empowerment of women especially in the reserved categories. The self help groups have helped the women by enhancing their social empowerment level, political empowerment, economic empowerment. Women have become more involved in the political section and hence their awareness and recognition in the society has been upheld.

Limitations of the study:

Impact of SHGs on Women Life from the studies related to SHGs, it was clearly understood that the SHGs are tool to promote rural savings and gainful employment. Through this the rural poverty was reduced considerably. Therefore women members are economically independent and their contribution to household income was also increased. SHGs are promoting a culture of democracy and providing women with opportunities. It engages women not only in productive economic activities but also in social empowerment and capacity building. Empowerment was an active multidimensional process to enable women to realize their identity and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment was a process that gives a person freedom in decision making.

The research was covered all reserved categories self-help groups in the study area. Empowerment of women through self-help groups and microfinance schemes was possible. The scope of the study will be limited to. Kolhapur district only during 2008-2013. The research focuses only on the MFs and SHGs administered only through MAVM in the Kolhapur district.

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Managing Stress at Work Place : A Study on Stress Management among the Employees of Bank in Pune

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Abstract:

Today Stress has become vital due to changing prerequisites of life styles. It is adaptive retort to an outward situation which would lead to any individual physical, mental and behavioral changes. Today workplace stress is becoming a matter of concern for all the organizations. Banking sector is no more an exception. As banking sector is a backbone of nation's growth and highly competitive sector. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Workload, work pressure and long working hour's results in stress and burnout among employees in banking sector.

This study is an attempt to identify the causes and subsequently the consequences of stress amongst the bank employees in Pune region .An extensive review of literature has been carried out in the area of stress management and presented in the paper. Our research is descriptive in nature and we use questionnaire method for collection of data. The data was collected from 41 employees of the banks. Further; this paper has explored various initiatives undertaken by banks to overcome stress.

Keywords: Causes, Consequences, Stress, Control, Overcome, Initiatives.

Introduction :

Stress is nothing but your body way of retorting to any kind of claim. It is the feeling of being under too much mental or emotional pressure which turns into stress when you feel unable to cope. It might cause

both good and bad experiences. Sometimes stress is good as chemicals give more energy and strength. But this can be dangerous when it is in response to something emotional and if there is no outlet for this. Stress directly and indirectly contributes to general and specific disorders of body and mind. It can have a major impact on the physical functioning of the individual. Increase in stress may cause increase the heart-rate, respiration and blood-pressure. In Long-term stress can be a cause for heart disease, high blood pressure and other illnesses. Many times it happen due to stress people are not able perform at work place. The very first step to controlling stress is to find the symptoms of it. After recognizing stress symptoms it may be harder than what you think. Stress affects all aspects of individual life, which includes emotions, thinking ability, behaviors, and physical health.

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Basic definition :

Stress is a negative physical/emotional/nervous system response to feeling in some way overwhelmed. It is usually caused when the perceived demands placed upon us appear to outweigh our ability to cope.

Author Hans Selye quoted definition of stress - "Stress is the body's nonspecific response to a demand placed on it". Another author Richard S. Lazarus said that "Stress as a condition or feeling experienced when a person perceives that -demands exceed the personal and social resources the individual is able to mobilize." At the end D'Souza remark that "Nervous tension that results from internal conflicts from a wide range of external situations."

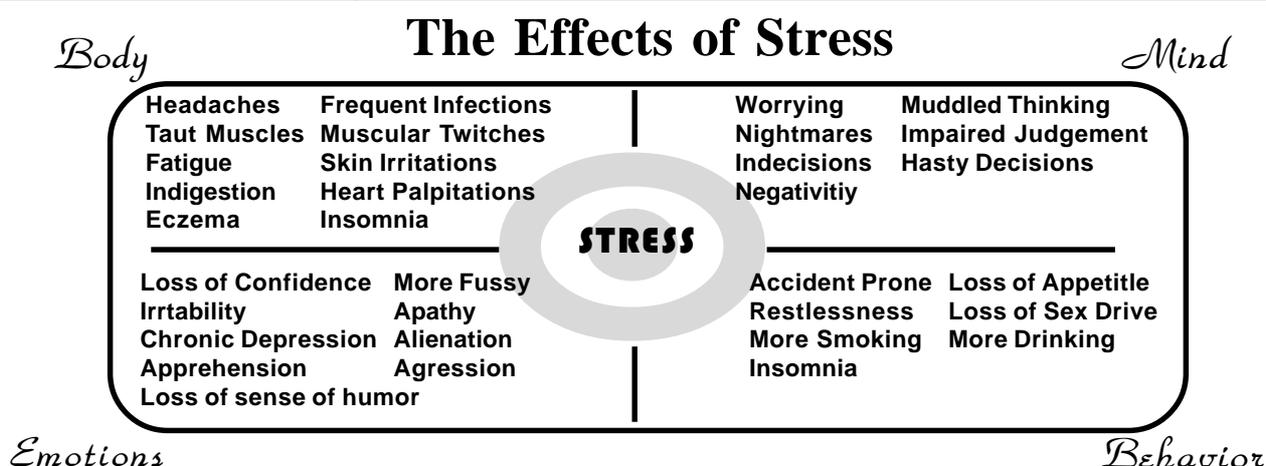
Today bank employees belong to special workgroup that undergo varying levels of mental stress in the workplace. It is observed due to long-term mental

stress associated with chronic diseases among bank employees.^{2,3} Many times bank employees cannot afford the time to relax as they are faced with work variety, favoritism, discrimination, delegation, and conflicting tasks.

Bank is now not limited to only finance provider organization it is service industry, due to change in information technology employees has different pressure at work place. They may have to work long hour at work place. Many times they are not able to perform well due to various reasons. Facing heterogeneous customers along with regular banking function may be one reason of stress on employees.

There are some stressors according to Global business and Economic Roundtable of Addiction and Mental Health they are listed below:

Lack of Control	Less control employees have over their situations, the greater their stress.
Lack of Communication	Gap in communication is one main reason of stress among the employees
No Appreciation	Work rewards may have positive impact for long term return from employee
No Feedback	There is no improvement if there is no feedback from employees
Career and Job ambiguity	job security can lead to a feeling of loss of control
Unclear Policies and no Sense of Direction	Company policies are not cleared not they might not reach to employees in expected form
Unclear Policies and no Sense of Direction	Telephone calls, e-mails, walk-ins and supervisor demands can keep employees from completing the work at hand.
The Treadmill syndrome	Having too much or too little to do results in self-defeating behavior that can lead to high stress.



Source: <http://static1.squarespace.com/static/551c70f0e4b07556d7c6990b/t/5705d2b1d51cd4bd2296939f/1459999423027/>

Literature Review:

There is a substantial body of literature that examines the stress of employees in various organizations. The following papers try to bring into focus the various

causes and inferences that have been drawn by the papers and enumerate the different schools of thoughts regarding the stress in workplaces especially in banking sector.

Table 1: A synthesis matrix organized by the key studies:

Sr. No.	Author & Year of Study	Purpose	Method	Sample	Inferences
1	Nirmala. R.(2015) titled,"A Study On Stress Management Among The Employees Of Banks"	To analyze the importance of interventional strategies to manage stress among bank employees	Identified the Causes and Consequences of Workplace Stress	50 employees of various bank situated in Hissar	The maximum number of employees in banks remains in stress. The causes behind stress were e.g. Work related stressors, Non-work stressors, Individual Differences etc. Whereas the consequences were like: Physiological, Psychological & Behavioral etc.
2	Tilottama Azad, (2014) titled "Managing Stress among Banking Sector Employees in Bhopal"	To explore the stress related problems of bankers also examine the relationship of stress and performance.	The public sector units in Bhopal : Union Bank of India, Vijaya Bank and the State Bank of India were selected for the study.	Public Sector 100 Employees of select bank were interviewed Bank of India, Vijaya Bank and the State Bank of India.	A large number of bankers are facing high stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. And the main reason is lack of management support to employees.
3	M u h a m m a d Rizwan (2014) titled "Investigating the Causes of Job Stress: A Study on Banking Sector of B a h a w a l p u r , Pakistan"	To uncover the roots and outcomes of job stress on the employees' performance in banking sector B a h a w a l p u r , Pakistan.	This research is a cross sectional study. The data was collected through questionnaire from different banks of Bahawalpur, the respondents were middle level management of different banks.	The sample size in this study was 150 employees	Job stress has a significant positive relationship with the independent variables, role conflict, work overload and work family conflict and has no relationship with role ambiguity.

Sr. No.	Author & Year of Study	Purpose	Method	Sample	Inferences
4	Grant D. Huang (2002), titled "Occupational stress and work-related upper extremity disorders: Concepts and models"	To provide a common basis for researchers and practitioners with diverse backgrounds to understand job stress and its relation to work-related upper extremity disorders (wrueds) in order to enhance future efforts.	Generic job stress and health models and multivariable models of wrueds were described and evaluated.	Desk Research	Models on occupational stress and health/wrueds offer unique perspectives on the role of occupational stressors on wrueds. However, the limited support for the structure and proposed mechanisms of these models suggest that investigations examining and validating proposed bio behavioral pathways are still needed.
5	Karen Keeley & Mark Harcourt (2001) titled "Occupational Stress: A Study of the New Zealand Reserve Bank"	To understand and identify the core issues with occupational stress and also find correlation with various factors	This study utilizes Karasek's job strain model to predict a variety of potential responses to prolonged stress at the New Zealand Reserve Bank. According to the model, two basic dimensions, work demands and decision latitude, make it possible to predict mental strain.	302 of the New Zealand Reserve Bank's staff.	Work redesign to enrich jobs with more autonomy and greater skill variety can lower employee stress levels, even if employees don't have demanding jobs. The second is that lightening work demands can lower stress levels, even if employees have considerable decision-making authority and many opportunities to use their skills.
6	K. Chandrasekar (2011) Titled "Workplace Environment And Its Impact On Organisational Performance In Public Sector Organisations"	To understand relationship between the employees and their work environment. 2. To analyse workplace factors affecting the employee's performance. 3. To suggest the measures to	For the purpose of the study the researcher used the stratified random sampling method. The total population divided into groups and the samples are collected randomly from these groups. By adopting	The study was done among 285 employees and inferences are drawn from them	The relationship between work, the workplace and the tools of work, workplace becomes an integral part of work itself. The management that dictate how, exactly, to maximize employee productivity center around two major areas of focus: personal motivation and the

Sr. No.	Author & Year of Study	Purpose	Method	Sample	Inferences
		improve the working conditions for better performance.	proportional allocation among three departments, viz., Engineering building, Administration building and Shop floor building, the researcher selected the sample size.		infrastructure of the work environment.
7	A.Sukumar,Dr. M. Kanagarathinam (2015)," stress management among the employees of nationalised banks in coimbatore city"	To the reasons of stress among the bank employees and the measures taken by employees to cope the stress generated at workplace.	The study was of explanatory in nature. It was collected from the employees of various nationalized banks situated in Coimbatore city. Data was collected through self-structured questionnaire. Books, web sites, journals etc., were used as a source of secondary data	The sample size was 50 Percentage Analysis was used to analyze and interpret results.	It was found that a large number of employees in banks remained stressed. Majority of the employees tried to find solution to relieve them from stress. The paper suggests measures to overcome stress that affects their physical and mental health.
8	Dr. P.Kannan (Assistant professor, SNGC, K.K.Chavadi, Coimbatore) S u m a . U , " Managing Stress among Co-Operative Bank Employees in Palakkad district"	1. To analysis the job stress among the banking sector employees in Palakkad district. 2. To examine the effect of stress on work factors (e.g., morale, job satisfaction, task effort, Organizational commitment, etc) 3. To identify	The population selected for this particular study is employees from Co-operative banks in Palakkad district. B] R E S E A R C H DESIGN The study is explorative as well as descriptive in nature. C] SAMPLE		This research shows that a large number of bankers are facing high stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. And the main reason is lack of management support to employees

Sr. No.	Author & Year of Study	Purpose	Method	Sample	Inferences
		different methods and techniques to reduce job-related stress.	DESIGN The particulars of sample design, 1. TYPE OF UNIVERSE : Finite. 2. SAMPLING UNIT: Palakkad District 3. SIZE OF SAMPLE: 100		

Research Methodology:

This research is descriptive in nature which describes the phenomenon of job stress in banking sector. The typology of research according to the intent here is an exploratory research. The study was carried out by field survey method. The researchers had identified 10 different parameters based on review of literature to identify the causes and effects of stress in banking. In the field survey method the researchers had approached directly to bank employees and relevant data had been solicited from such respondents. Books, internet web sites, journals etc were used as a source of secondary data. SPSS and MS-Excel was used to list and store the data. Percentage Analysis method was used to analyze and interpret results and achieves research objectives.

Stress is one of the most frequently used words today. Stress can affect an individual emotionally, physically, socially as well as pose a threat to one's health if not dealt with or managed well. In most organizations in India, employees undergo stress, which affects their well-being and in turn affects their productivity and performance at the work place. Most people seem to believe that stress is a very personal experience and that it is also personal how one decides to deal with his or her stress. However stress is no longer a personal issue especially if it affects those around an employee and their productivity and performance at the work place. Each organization should thus be keen on implementing stress management strategies to solve work-related stress. This present study is

an endeavor to identify the causes and effects of stress in banking sector and a modest attempt has been done by the researchers to suggest few measures to cope up with the stress. In this background this study entitled as, "Managing Stress at Work place: A Study on Stress management among the employees of Bank in Pune" had been carried out.

Considering the nature of study following statement of hypotheses have been put to test. One is, there is positive relationship between work culture and performance of bank employee and second is there is significant relationship between stress and work life balance. Study have been undertaken with the objectives i.e. identify the various Causes of stress amongst the bank employee, study impact of work culture on employees performance, identify various methods used employee to reduce stress level and review the various tools implemented by bank to reduce employee stress. In order conduct the research on job stress banking sector is selected. The data was collected through questionnaire from different nationalized banks of Pune. The banks comprised of State Bank of India, Bank of Baroda, and central Bank of India. The questionnaire was distributed among middle level management different banks. The non probabilistic convenience sampling method was adopted by the researchers. The sample size in this study was 41 employees.

Hypothesis has tested using chi square test and Friedman ranking as well.

Data Analysis:

Based on the collected data study found following outcome from the various statistics test Frequency Table:

I have unachievable targets/ deadlines				
	f	%	Valid %	Cumulative%
Neutral	6	15	14.6	14.6
Agree	11	27	26.8	41.5
Strongly Agree	24	59	58.5	100
Total	41	100	100	

My health becomes hurdles in my work performance				
	f	%	Valid %	Cumulative%
Sometimes	1	2.4	2.4	2.4
Often	24	59	58.5	61
Always	16	39	39	100
Total	41	100	100	

From the frequency table it is observed that 59% respondents were strongly agreed that they are not able to achieve their deadline of work. Further it is observed that 14.6% of respondents didn't put their opinion on the same. At the end it is noticed that 26.8% respondents were agreed that they have unachievable targets/ deadlines. Health is an often issue for 59% of the bank employees at their work performance. Further 59% bank employee stated always and 2.4% stated sometime. It means most of the employee face health issue at work place.

I am clear about my duties and responsibilities at my work place.				
	f	%	Valid %	Cumulative%
Never	9	22	22	22
Seldom	10	24	24.4	46.3
Sometimes	12	29	29.3	75.6
Often	5	12	12.2	87.8
Always	5	12	12.2	100
Total	41	100	100	

From the frequency table it is observed that bank employees have clear about their duties and responsibilities. From the frequency table we can conclude that 29 % of respondents said that they have clear idea about their roles and responsibilities at workplace. It is also noticed that 22% of respondents were confused about their roles and responsibilities at their work place.

Hypotheses Testing:

Chi-Square Test

Hypothesis 1: H0 There is no association between performance and work culture

H1: There is association between performance and work culture

Work culture has an impact on my performance			
	Observed N	Expected N	Residual
can't say	7	13.7	-6.7
negative	8	13.7	-5.7
positive	26	13.7	12.3
Total	41		

From the test statistics table we can conclude that there is significant relationship between work culture and performance of the employee as p value is .000 which less than 0.05 hence we accept H1.

H2: H0 There is no association between employee performance and social activities of bank

H1 There is association between employee performance and social activities of bank

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.022a	4	.000
LikelihoodRatio	31.602	4	.000
Linear-by-Linear Association	5.380	1	.020
N of Valid Cases	41		

Work culture has an impact on my performance * Periodical organizes social gatherings: Cross tabulation					
Count					
		Periodical organizes social gatherings:			
		seldom	sometimes	often	Total
Work culture has an	can't say	0	7	0	7
impact on my performance	negative	7	1	0	8
	positive	3	10	13	26
	Total	10	18	13	41

From the chi square test it is observed that there is significant relationship between socialization of bank and employee performance at work place. As test result is less than p value hence reject the null hypotheses.

Friedman Test:

Ranks	
	Mean Rank
Take help from colleagues whenever required	1.83
Take short break while working	1.35
Communicate to reporting authority	2.82

The output of Friedman test illustrates that communication to reporting authority is most popular method used by bank employee for stress management. Further it is observed that employee never feel that taking short break will be stress management tool. Averagely employee used to take their colleagues help for stress management as well.

Instructions: It is recognized that working conditions affect worker well-being. Your responses to the questions below will help us to find out various causes and consequences of stress amongst the bank employees. Further, we would also like to explore the provisions undertaken by banks to reduce the stress.

Findings:

From the data analysis it is observed that bank employees are going through the stress. The achievable target is major reason of the stress but in today bank competition bank also want to sustain their position in market. Often 60% despondences are facing health issue for their stress. Most of employees are clear what is expected from them at

work place. At the end it was noticed that work culture has positive impact on work performance of employees. Employees used many remedies for stress free life at work place communication to reporting authority is most popular method is recorded.

Conclusion:

In today's global competitive world bank are target oriented and expect employees must able to compete target. Study found that employees are clear about their roles and responsibility at work place along with that many a time health causes a stress. As work culture has positive impact on stress of employee bank need to be more socialized and understand employee need time to time

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A Study of Impact of QWL on Performance of Police Employees with reference to Kolhapur District

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Abstract:

The present study has enlightened of present QWL of Police employees on their performance. The Police employee is the most noticeable person in the society and especially in security. Police need to be physically fit and mentally steady every time. Present research paper has undertaken to test the hypothesis i.e. Quality of Work Life of Police Employees is up to the mark in present scenario which leads to effective performance. Researcher attempted to find out the effect of QWL on their performance. 357 samples were interviewed with the help of structured schedule. Paired sample 't' test comes to 12.63 at 356 df, 'p' value is 0.000 states null hypothesis rejected and alternative hypothesis i.e. Quality of Work Life of Police Employees is up to the mark in present scenario which leads to effective performance and build up positive employee relation is accepted.

Keywords: Working Condition, QWL, Performance Level

Introduction :

Police Department has plays a vital role in the society. Police are responsible for performing multifaceted task such as the prevention of crime, maintenance of law and order, conduct of investigation of crimes, production under trials before the Courts and post sentence surveillance over the criminals etc. present study focuses on the scenario of work life of police employees and tries to analyse the QWL and their impact on performance of the police employees in Kolhapur district.

Research Methodology:

The researcher has studied the QWL of Police

Employees in selected sample area i.e. Kolhapur District, Maharashtra, India to test the hypothesis i.e. Quality of Work Life of Police Employees is up to the mark in present scenario which leads to effective performance. Population is more homogeneous in nature, hence, Mr. Salant and Mr. Dillman sample size determination method has used for selection of the sample respondents, at 95% accuracy/ confidence level and 5% sampling error with 50-50 data split up, the researcher has selected 357 sample respondents from 2,336 total population. Research has undertaken with an objective to, to know the present situation of Police Department in consideration of QWL, to know the performance of police fellow employees and to draw appropriate conclusion and suggest acceptable and practicable suggestions to the authority, if necessary.

This study helps to focus on present working condition of Police Employees in Kolhapur District. This study has importance to identify the influence factors, which

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affected on the QWL of Police employee and its impact on performance of sample respondents. The researcher has enlightened on aspects which affects performance.

Data Analysis and Interpretation:

Table 1: Implementation of Innovative Things

Sr.	Particulars	Respondents	Percentage
1	Yes	124	35
2	To some extent	84	24
3	No	122	34
4	Can't say	27	08
5	Total	357	100

(Source: Field Work)

Table No. 1 reveals the implementation of innovative things in present work process. *The researcher has selected implementation of innovative things as a variable for assessing the QWL* because implementation is physically and psychologically affects on QWL. The researcher has found that out of the total respondents there are 35% respondents are implementing innovative things in their daily routine work whereas 24% respondents are averagely implementing innovative things and 34% respondents are not implementing new things in daily routine work. There are 8% respondents are not to ready to say anything about the considering this aspect. It has observed that implementation of innovative things in related work helps to improve QWL. The simple matter, keeping watch on criminals and there is a continuous employee seating over there. This traditional way of daily work system cannot help in minimising workload. There is necessity to make change in working procedure and there should be done from the departmental employees. The researcher has observed that there are 35% respondents want to start the working by new and smart way.

Table 2: Efforts for Improving Working Atmosphere

Sr.	Particulars	Respondents	Percentage
1	Yes	85	24
2	To some extent	61	17
3	No	173	48
4	Can't say	38	11
5	Total	357	100

(Source: Field Work)

Table No. 2 reveals the taking efforts by the respondents to improve the present working atmosphere. *The researcher has selected this aspect as a variable for assessing the QWL because this affects in psychologically affect on working atmosphere and QWL.* The researcher has found that there are 24% respondents are taking efforts to improve working atmosphere whereas 17% respondents are averagely taking efforts to improve working atmosphere and 48% respondents are not taking efforts to improve working atmosphere and remaining 11% respondents are not replied considering this matter. It has interpreted that, there are very less respondents who are interested in taking efforts to improve the present working atmosphere. The researcher has observed that, there are majority of respondents are remain in confusion of completing present work due to over load of work. It also observed that, many respondents are in past otherwise in future to think about settlement of the family. Even though the researcher has found that average employees are developing working system by using innovative tricks such as keeping records with fully computerisation. The employees e.g. Karkoon, Crime Table, Gopaniyata, Hajeri Mejar and Barnishi. These employees are fixed at every Police Station and they are expert in their work. The researcher has observed that these people start to keep their records in excel sheet which helps them for immediate results. The old system has avoided by these people and making innovativeness in their work. Due to these types of employees the work becomes slightly easier which helped in improving working atmosphere. This type of improvement helps in improvement of QWL.

Table 3: Working Capability

Sr.	Particulars	Respondents	Percentage
1	Yes	317	89
2	To some extent	36	10
3	No	01	00
4	Can't say	03	01
5	Total	357	100

(Source: Field Work)

Table No.3 reveals that the working with all capabilities. The researcher has selected the working capability of the sample respondents as a variable for the assessing QWL of Police Employees because effective working capability leads to better performance which causes improved QWL of Police Employees. The 89% respondents are working with all their capabilities, 10% respondents are using their capabilities up to some extent and 1% respondents are unable to say considering this aspect. It has interpreted that every employee is capable to work effectively and give best results. It has observed that the nature of work requires the physical fitness, stability of mind, initiative attitude, etc. and every employee is capable to fulfil the requirements with speciality in work. However, it has observed that there is no provision of placement as per the employees' potential. The departmental structure said that the specific posts are fixed otherwise remaining all employees have to work as per duty changes. There is provision of daily duty change and frequent transfer. The daily duty change causes to act as per duty. The researcher has found that daily duty change unable the employee to concentrate on specific work and show the highest capacity. The present working system is continued from independence period up to today. The routine and old type work affects on employees capability of work as well as present working condition and effectiveness of employee which leads to poor QWL of employees. It has found that the work as per potentiality leads to effective work. The employee can concentrate on his work and can proceed as per priority of work. It helps to improve the speed and quality of work which will lead positive QWL.

Table 4: Completion of Daily Work

Sr.	Particulars	Respondents	Percentage
1	Yes	96	27
2	To some extent	118	33
3	No	135	38
4	Can't say	08	02
5	Total	357	100

(Source: Field Work)

Table No.4 reveals that daily routine work getting completed by the respondents. The researcher has selected the work completion of the sample respondents as a variable for the assessing QWL of Police Employees because daily work completion reflects the working efficiency of Police Employees which leads to improved QWL of Police Employees. The researcher has found that only 27% respondents getting work completed, 33% respondents are able to work completed up to some extent, 38% respondents are not getting work completed and 2% respondents are unable to replay considering this aspect.

There are various reasons affects on work efficiency of respondents. It has observed that heavy work load in an unavoidable situation and limited strength of the employee causes to heavy work load. It has found that the majority of respondents try to finish the work. However, it has observed that work depend on many respondents e.g. Police, society, defender, authority, reports, decision of court, evidence, etc. which causes delay in the work completion. In addition of this daily duty change which unable the employee to concentrate on particular work. The employees are unable to focus on particular work and finish it. It has also observed that the excessive unaccounted duties such as protection at political conferences, curfew, strike, rally, assembly, etc. have to stop accounted duty and go for it. In addition of this there is no time limit of this type of duties. The researcher has found that there is a requirement of every crisis want to attend by the Police. In the rural areas majority of crisis are happened due to the farm which is a matter of revenue department. Then only every society member expect from the Police. However the Police are ready to attend these farm related matters. So the Police Employees want to fulfil the expectation of every citizen and every matter which affects on completion of daily routine work and tried to fulfil the expectations of department.

Table 5: Effective Ratio of Work

Sr.	Particulars	Respondents	Percentage
1	25%	17	05
2	50%	150	42
3	75%	152	43
4	100%	38	11
5	Total	357	100
6	Mean		52.77
7	SD		18.54
8	CV		35.13

(Source: Field Work)

Table No. 5 explains the effective ration of sample respondents of their daily work. *The researcher has selected the effective ratio of work of the sample respondents as a variable for the assessing QWL of Police Employees because effective ratio of work reflects the working efficiency of Police Employees which leads to improved QWL of Police Employees.* It has found that only 5% respondents are having effective ratio of work is 25% whereas 42% respondents having effective ratio of work is 42% and 43% respondents having ratio of

work is 75%. There are 11% respondents they get 100% work completed. **And mean value was 52.77, SD 18.54 and CV 35.13, which show the low variation in opinion of selected respondents.**

Majority of respondents are performing with more than 75% effective ratio whereas comparatively less number of respondents performs with less than 50% effective ratio. It has found that the nature of multidimensional work cause to work multitasking. The combination of accounted and unaccounted duties converts in heavy work load. Whereas Police employee must be attend these duties. It has found that majority of times the employees want to attend at unaccounted which are nothing entered in any register. It has also found that the employee want give preference to these unaccounted duties and have to attend with uncertainty of time. Hence it adversely affects on the daily work and remains incomplete. The researcher has found that the employees are tried their level best to finish the daily work and majority of (54%) respondents try to finish 75% to 100% daily work. It has also observed that daily duty change affects on the performance of the employee and unable to improve QWL.

Table 6: Influencing Factors of QWL

Sr.	Particular	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
		1	2	3	4	5	
A	Compensation	10 (2.88)	32 (9.22)	43 (12.39)	181 (52.16)	81 (23.34)	347 (100)
B	Health and Safety	23 (6.52)	66 (18.70)	92 (26.06)	125 (35.41)	47 (13.31)	353 (100)
C	Growth opportunities	12 (6.67)	28 (15.56)	22 (12.22)	52 (28.89)	66 (36.67)	180 (100)
D	Job Security	10 (2.84)	29 (8.24)	64 (18.18)	189 (53.69)	60 (17.05)	352 (100)
E	Job Status	11 (3.21)	13 (3.79)	39 (11.37)	202 (58.89)	78 (22.74)	343 (100)
F	Better working conditions	02 (1.05)	07 (3.66)	37 (19.37)	92 (48.17)	53 (27.75)	191 (100)

Sr.	Particular	1	2	3	4	5	
G	Accommodation facilities	4 (1.18)	12 (3.53)	20 (5.88)	118 (34.71)	186 (54.71)	340 (100)
H	Welfare facilities	08 (2.30)	18 (5.17)	120 (34.48)	167 (47.99)	35 (10.06)	348 (100)
I	Participative management	07 (3.85)	29 (15.93)	66 (36.26)	55 (30.22)	25 (13.74)	182 (100)
J	Flexible work schedule	13 (6.88)	14 (7.41)	30 (15.87)	77 (40.74)	55 (29.10)	189 (100)
K	Administrative justice	06 (3.77)	12 (7.55)	32 (20.13)	66 (41.51)	43 (27.04)	159 (100)
L	Fair supervision	04 (1.14)	19 (5.40)	110 (31.25)	124 (35.23)	95 (26.99)	352 (100)
M	Retirement facilities	8 (5.48)	11(7.53) (7.53)	38 (26.03)	53 (36.30)	36 (24.66)	146 (100)
N	Miscellaneous facilities	04 (2.33)	13 (7.56)	79 (45.93)	53 (30.81)	23 (13.37)	172 (100)
P	Total	122 (3.34)	303 (8.29)	792 (21.67)	1554 (42.53)	883 (24.17)	3654 (100)

(Sources: Field Work, Note: in bracket figures indicate percentage of responses)

Table No. 6 indicates the influencing factors of QWL. It has understood that several factors are influenced on QWL. however, herewith researcher has enlisted 14 factors which affects on QWL i.e. compensation, health and safety, job status, better work condition, accommodation facilities, welfare facilities, participative management, flexible work schedule, administrative justice, fair supervision, retirement facilities, miscellaneous facilities, etc. and all these factors are measures with five point scale, where 1 indicate strongly disagree and 5 indicate strongly agree. Therefore, in Kolhapur District it is found that majority of 43%, 49% and 50% respondents in a group of Police employee, officers and society are aggregately rated to 4. It means enlisted factors are significantly affected on the QWL. However, it is also noted that most of all respondents are mostly rated to health and safety, job security, fair supervision, welfare facilities, compensation, job status, accommodation facilities, etc. in this way rated to other factors.

From the above data analysis it has interpreted that majority 43%, 49% and 50% respondents are aggregately rated 4, it means enlisted factors are significantly affect on QWL. However, it is noted that most of all respondents are highly rated to health and safety, job security, fair supervision, welfare facilities, compensation, job status, accommodation facilities, etc. It has concluded that QWL is the existence of a certain set of organisational condition or practice, which refers to the level of satisfaction, motivation, involvement and commitment, individual's experience with respect of level of work. Therefore it is noted that in Kolhapur District and during survey period majority of respondents and mostly or highly rated to health and safety, job security, welfare facilities, fair supervision, better work condition, job status, etc. along with other factors. It means in QWL of Police employee covers a persons (police employee) feelings regarding every dimension of work including economic rewards, benefits, security, working conditions, organisational and interpersonal

relation. Therefore, it is stated that need to improve QWL of police employee at Kolhapur District at work and life of outside of work.

Testing of Hypothesis:

Quality of Work Life of Police Employees is not up to the mark in present scenario which leads to poor performance and high employee unrest.

H₀ = Quality of Work Life of Police Employees is not up to the mark in present scenario which leads to poor performance and high employee unrest.

H₁ = Quality of Work Life of Police Employees is up to the mark in present scenario which leads to effective performance and build up positive employee relation.

Table 7: Paired Sample 't' Test

	Paired Differences				t	d.f.	Sig. (2-tailed)	
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval				
				Lower				Upper
QWL & Performance Level	.81780	1.22277	.06472	.69053	.94508	12.637	356	.000

Hypothesis tested using paired sample't' test. Researcher has considered two pairs i.e. QWL (Table No.6) and performance level (Table No.1, 2, 3, 4, 5). Researcher has considered 14 attributes for QWL such as Compensation, Health and Safety, Growth Opportunities, Job Security, Job Status, Better working Condition, Accommodation Facilities, Welfare Facilities, Participative Management, Flexible Work Schedule, Administrative Justice, Fair Supervision, Retirement Facilities, and Miscellaneous Facilities, 5 attributes for performance level e.g. Implementation of Innovative Things, Efforts for improving working atmosphere, Working capability, Completion of Daily Work, Effective ratio of work for the study. According to table No. 7 shows that, the calculated value of 't' is 12.637 at 356 df where 'p' value is 0.000 leads to reject null hypothesis. It shows that, whatever may be QWL in present scenario, the performance level of sample respondents is remain unchanged. It may be because this organisation is Government authorised having strict rules and regulations for duties and performance. Hence, it shows that the Police Employees have to perform up to the mark.

Findings:

1. The 35% respondents are tried to implement new things in their daily routine work. It also concluded that there is a need to make support from

Department and Government. However, implementation of innovative things in routine work helps to finish the work in time and it minimises the vesting of time, money and energy. There is a positive way to minimise the work load and improve the QWL of Police Employees. The researcher has seemed that there is an inclusion of qualified and capable staff who implements the new things in the regular working. The employees are having capability of smart working but the regular and routine work systems unable to work by other ways. It has also observed that the daily duty change diverts the minds of the employee and he become unable to concentrate on particular work and unable to try to work by smart way. The working with smart way helps to minimise the work load and time as well as energy saving and causes to improved QWL (Table 1, 2, 3).

2. The respondents have to do multidimensional work and there is an over work load for each employee. It has concluded that daily duty change system unable the employee to concentrate and make deep study for it to complete it. However, employees are unable to better perform for effective QWL (Table 4).
3. The QWL is the existence of a certain set of organisational condition or practice, which refers to the level of satisfaction, motivation, involvement

and commitment, individual's experience with respect of level of work. Therefore it is noted that in Kolhapur District and during survey period majority of respondents and mostly or highly rated to health and safety, job security, welfare facilities, fair supervision, better work condition, job status, etc. along with other factors. It means in QWL of Police employee covers a persons (Police employee) feelings regarding every dimension of work including economic rewards, benefits, security, working conditions, organisational and interpersonal relation. Therefore, it is stated that need to improve QWL of Police employee at Kolhapur District at work and life of outside of work (Table No.6)

Suggestions:

1. There are 35% employees who are able to make implementation in their work. It should use CCTV for the watch of criminals instead of the employee and as there are linkage of AADHAR should make linkage with Police Department which will simple for Police as well as for society to make updating of information and detection of crime. So researcher has suggested that using of these types of technologies in every Police station which will help to minimise the work load of the employees and improves the QWL. It has also suggested that the Department should specially appoint the employees for these activities and from these 35% employees. There should provision done as per job oriented and avoiding daily duty changing as well as frequent transfer. It is also suggested that one should implement the formula i.e. $QWL = I^5$ (QWL= Innovation + Involvement + Integration + Initiation + Implementation of Good Things) in the Police Department.
2. The Department should give some time to study the area and members of the society. It has suggested that there should provide the basic training to the employees, that they are the main part of developing the society. The Police Employees are the members who prevent the crime with living between societies. The Government should support the fellow employees

that they having a right to divert the society from crime and this right specially provided by Government and not provided by any powerful person or political party. There should help to motivate the employees and improves the QWL. It is suggested that the Government Authority should try to improve the positive attitude of Police Employees and Society too. By way of workshops, seminars, motivational speech, counselling, awareness programme etc., should be organised. Government should create win-win situation for the Police Employee and Society and also create positive thought environment including employees heart should be free from hatred (hate), mind free from worries, opportunities should free from ego, etc., in simple, it is suggested that Police Authorities should create constructed and creative thinking among Police Employees.

3. The Police Department might be able to improve the level of QWL by increasing Police Employees satisfaction with job security, professional recognition, work conditions, work schedule, workload and staffing of Police Employees. It is also suggested that changes in Police Department management thoughts, systems, structures and policies are required. Moreover, the changes in organisational climate, job characteristics, pay and benefit scales and demonstrating value to staff could increase employees' QWL and minimizing or stopping the thinking of job quitting as well as decrease their employee turnover. Moreover, it is suggested that for the improving the QWL need to jobs should be designed in ways that provide meaning, motivation and opportunities for Police employee to use their skills and abilities. Workload should be in line with Police Employees capabilities and resources. Police Employees roles and responsibilities should be clearly defined. They should be given opportunities to participate in decisions and actions affecting their jobs and need to minimize workplace discrimination and use preferable elimination of Police Employees.

Conclusion:

Present research work enlighten on the Quality of Work Life of police employee in Kolhapur District.

Study helps to understand the present Quality of Work Life of Police employee in Kolhapur District. Several factors determine QWL as, compensation, working condition, job satisfaction, health and safety and welfare facilities etc.

Theory proposes that the present Quality of Work Life should impact on performance of police employees, but it has analysed that there is no impact of QWL on performance. The result shows that the present QWL never impact on performance of police employees. It says that the police employees have prepared their mind about the present QWL. It says

that the police employees want to suffer with high stress to maintain their mind steady.

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Study the Sales of Chevrolet Vehicles along with Customer Satisfaction with reference to Pandey Motors Pvt.Ltd., Patna

Kumar Ashish, Reshma R. Kabugade

Abstract:

All successful companies build strong relationships with their Customers. In a competitive marketplace where business competes for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Service quality is an essential aspect for any service provider, it is obviously necessary to pay attention to the level of service provided. Customers are free to choose alternatives, and so if they perceive that they will get better service at a competitor, they can transfer some of their custom. This study attempts to measure Customer Satisfaction relating to different attributes such as price, quality & services, performance, different features along with after sales services of Chevrolet vehicles in Pandey Motors. The study was conducted only with Chevrolet customers. Based on the five dimensions like satisfied, dissatisfied, reasonable, high, low, excellent and average, the research will conducted with the type of descriptive method. The primary data was collected through questionnaire method. The questionnaire was framed with the help of literature support.

Keywords: Customer Satisfaction; Price, Quality & Services, Occupation of Customer.

Introduction :

The current scenario of this competitive era shows highly devotion towards the customers. The only reason behind this devotion is just because of customers being treated as "God" as the customers decide the future of any company. The company launches product for different customers and if the customers are not going to use then the possibility of crumple of company is certain after short span of time.

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Here, the researcher went for intern knowledge in Chevrolet vehicles, Pandey Motors Pvt. Ltd. The part of work which was given was to follow up the customers, roaming for field work and assist the sales person. Follow up was like and direct interaction with customers and Tele-marketing which included calling different customers including both existing and new clients. The existing customers were given the information regarding different offers such as exchange offers & free servicing and many more which was being introduced and for new willing and interested clients, they were invited in showroom for purchasing of Chevrolet vehicles by offering different exciting offers such as gift accessories and cash discount. The result was quite depressing; around 40% neither the existing customers nor the new clients were interested. The basic reason behind this was lack of knowledge regarding company and brand

value. After visiting different places such as police line, different hospitals, courts for gathering the client's requirements, the result shows an average requirement of Chevrolet vehicles. Researcher after this weird gathering felt of making sales report and customer satisfaction regarding Chevrolet vehicles. The reason behind this report was to collect the information of sales of different models of Chevrolet vehicles in Patna region in reference of Pandey Motors Pvt. Ltd was to know the position of company in market. Not only this, there was a willingness also for the satisfaction level of different customers against various facilities, technologies and different attributes provided by the company.

Research Methodology:

Descriptive Research has been undertaken to identify preferences of customer towards different Chevrolet vehicles and satisfaction of customers on different attributes of vehicle and services provided.

100 customer of Chevrolet in Patna constitutes samples. Samples includes 18 businessmen, 30 private service provider, 39 government services and 13 private servicesmen were interviewed. These Customers was selected analysis of the responses by assigning questionnaire. Stratified sampling method was used to choose the sample size. Where stratification was based on respondent's occupation. Distributions of respondent as per the stratified sampling are as follows,

Data Analysis:

Table 1 : Sales Report of Different Models of Chevrolet Vehicles

Sr.	Vehicles	2005-2016
01.	Beat	1359
02.	Sail	110
03.	Sail hatchback	115
04.	Cruze	98
05.	Tavera	1052

From table 1 evidence that samples first preference is to Beat and followed by Tavera.

Table 2: Comparison of different vehicles along with Chevrolet

Sr.	Cars	2014-15	Percentage (%)
01	Honda	4330	13.24118528
02	Marut Suzuki	9765	29.86147213
03	Chevrolet	1015	3.103880615
04	Tata	5865	17.93523134
05	Hundai	8601	26.30194795
06	Others	3125	9.556282682
	Total	32701	100

Above table number 2 states that around 30% of market is being captured by Maruti Suzuki and then Hundai by capturing 26% of market. This also reveals the Chevrolet is having least sale in market by capturing only around 3.10%.

Table 3: Model of the Car Owned by the Respondent

Sr.	Model	Number of Respondent
01	Beat (Petrol/Diesel)	30
02	Enjoy (Petrol/Diesel)	12
03	Sail Sedan (Petrol/Diesel)	5
04	Sail Hatchback (Petrol/Diesel)	5
05	Cruze	10
06	Tavera (Family segment)	15
07	Tavera (Ambulance)	20
08	Trail Blazer	3
	Total No. Respondent	100

Table 3 reveals that most selling car in Chevrolet is Beat, having the 32 respondents here. And next vehicles are the Tavera (Ambulance) and Tavera (Family Segment), having 20 & 15 respondents respectively. And next upcoming vehicle is Cruze, having 10 respondents over here. Sail Hatchback has only 03 respondents, according to report.

Table 4: Mode of Awareness of Respondent

Sr.	Modes	No.of Respondent
01	Newspaper	15
02	Commercial Adds	25
03	Magazine	20
04	Internet/Social Network	30
05	Relative / Friends	10

From table 4 it observes that awareness is mainly from the Internet / Social Networks with 30% and then we see through Commercial Adds, Magazine and followed by news papers & Relative & Friends.

Table 5 Features that Attracted the Respondent

Sr.	Crucial	No. of Respondent
01	Price	20
02	Service	15
03	Mileage	25
04	Brand Image	10
05	Safety Features	30

Table 5 concluded that 30% of them say that safety features is crucial, 25% of them says mileage and 20% for price. 15% & 10% of them say service and brand image.

Table 6: Reason of Purchasing Chevrolet

Sr.	Reason of Purchase	No. of Respondent
01	Stylish Model	35
02	Easy Maintenance	55
03	Good on Indian Roads	40
04	Trust Worthy	65
05	Fuel Efficient	55

From table 6 above one can say that most of the respondents said main reason is Chevrolet vehicle is trust worthy. And also other main reason is Chevrolet having fuel efficient & easy maintenance. After this other reason is Chevrolet vehicle is also good on Indian roads.

Table 7: Respondents Feeling Towards Quality & Technology

Sr.	Quality & Technology	No of Respondent
01	Very satisfied	55
02	Satisfied	25
03	Indifferent	15
04	Dissatisfied	5

It reveals from table 7 above, that 55% of respondents are very satisfied with the Chevrolet's

quality & technology. And 25% of respondents are satisfied and 15% are indifferent. 5% of respondents showed the negative answer as they were not satisfied with provided quality & technology. From this we can say that 80% are satisfied with the quality and technology.

Table 8: Satisfaction Level of Respondents on Luxury & Spacious

Sr.	Luxury & Spacious	No of Respondent
01	Very satisfied	45
02	Satisfied	25
03	Indifferent	15
04	Dissatisfied	15

From table 8 above one can say that 45% respondents are very satisfied with the Chevrolet's Luxury and Spacious designs. And 25% of respondents are satisfied and remaining 25% are indifferent as well as dissatisfied. From this we can say that 70% are satisfied with the Luxury and Spacious designs.

Table 9: Respondents Feeling on Price of the Chevrolet Vehicle

Sr.	Price	No. of Respondent
01	High	15
02	Reasonable	65
03	Low	20

From above table 9 it is evident that 65% respondents are saying that price of Chevrolet is reasonable; and 20% respondents are saying that price of Chevrolet is low and remaining 15% are saying that price is high. From this we can say that 85% are saying that Chevrolet's price is affordable.

Table 10: Respondents Feeling on Price of Spare Parts

Sr.	Price of Spare parts	No of Respondent
01	High	10
02	Reasonable	25
03	Low	65

From the above table 10 it is evident that 65% respondents are saying that price of spare parts of the Chevrolet is low, and 25% respondents are saying

that price of spare parts of Chevrolet is reasonable and remaining 10% are saying that price is high. From this we can say that 92% are saying that Chevrolet price of spare parts is satisfied.

Table 11: Feeling of the Respondents While Driving Chevrolet

Sr.	Particulars	No. of Respondents
01	More comfortable	20
02	Comfortable	65
03	Less comfortable	10
04	Un comfortable	5

From above number 11 evident that 65% of them feel comfortable, 20% of respondents feel more comfortable, and 10% of them feel less comfortable. 5% respondent showed negative side about driving Chevrolet.

Table 12: Respondents Overall View on Performance of Chevrolet

Sr.	Particulars	No. of Respondent
01	Excellent	20
02	Good	59
03	Average	21
04	Below average	0

From above table 12 it evident that 20% respondents feel the performance of the Chevrolet is excellent when compared to other brands, and 59%, & 21% of respondents feel average & good respectively. This shows that satisfaction of respondents.

Table 13: Respondents View on Mileage of Chevrolet Vehicle

Sr.	Particulars	No of Respondent
01	Excellent	20
02	Good	54
03	Average	26
04	Below average	0

From above table 13 it is evident, that 20% and 54% of the respondents feel mileage of the Chevrolet's brand is excellent and good respectively when compared to other brands of vehicles, and 26% of respondents feel mileage given by Chevrolet is average.

Table 14: Information about Service Offered

Sr.	Information Given	No of Respondent
01	Yes	85
02	No	15

From above able it is observed that 95% of the respondents feel that information Regarding free service is provided them.

Table 15: Feedback on Dealership Facility

Sr.	Pandey Motors Dealership	No. of Respondent
01	Outstanding	60
02	Acceptable	20
03	Average	20
04	Unacceptable	0

From above table 15 it has seen that 60% respondents are given best ranking for Paney motors dealership and 20% respondents are given good ranking that is accepting and average.

Table 16: Experiences of After Sales Services Provided

Sr.	Particulars	No. of Respondent
01	Excellent	50
02	Good	25
03	Average	10
04	Poor	15

From above table 16 it is evident that 50% respondents are given best ranking for Paney motors dealership and 25% respondents have given good ranking .But around 15% of respondents had shown negativity towards after sales services which can't be ignored.

Table 17: Performance of Executives at the Dealership

Sr.	Particulars	No. of Respondent
01	Excellent	65
02	Good	20
03	Average	15
04	Poor	0

It is observed from table 17 that 65% of the respondents feel that performance of executives is excellent, 20% of the respondents said that performance of the executives is good, 15% the respondents are saying the performance of the executives is average. Overall it shows that behavior of executives is quite impressive and helpful towards customer.

Table 18: Respondents Recommendation of Chevrolet Motors

Sr.	Purchase/ Refer	No. of Respondent
01	Definitely	65
02	May Be	15
03	Never	20

From the above 18 it shows that 75% of respondents are ready to recommend PANDEY MOTORS to relatives and friends.

Hypothesis:

Ho: There is no significant association between occupation of customer and their satisfaction

Table 19

Occupation	Business Men	Private Service Provider	Government Services	Private Service men	Total
Satisfied	11	22	14	9	56
Dis- satisfied	7	8	25	4	44
Total	18	30	39	13	100

Observed Frequency (Oij)	Expected Frequency (Eij)	Oij-Eij	(Oij-Eij) ²	(Oij-Eij) ² /Eij
11	10.8	0.2	0.04	0.0037
22	16.8	5.2	27.04	1.6309
14	21.84	-7.84	61.46	2.8141
9	7.28	1.18	1.39	0.1909
7	7.92	-0.92	0.84	0.106
8	15.2	-5.2	27.04	2.0484
25	17.16	7.84	61.46	3.5815
4	5.72	-1.72	2.95	0.5157
			Total	10.8912

Degree of Freedom= (C-1) (R-1)

$(4-1) (2-1) = 3$

$3 * 1 = 3$

5% level of significance = 7.815

Calculated value = 10.89

The Table Value of χ^2 for 3 Degree of Freedom at 5 percent Level of significance is 7.815.

The Calculated Value of χ^2 is much higher than this Table Value and Hence the Result of the Experiment does not support the Hypothesis. Therefore, Null hypothesis is rejected.

Hence, there is significant relationship between occupation of customer and their satisfaction.

Findings:

1. Most of the buyers are professionals and business people using the Chevrolet cars.
2. Among different models of Chevrolets, 1359 respondents were having Beat and then Tavera around 1052 respondents. (Table 04)
3. Comparison among different automobiles reveals that Maruti Suzuki is having max. Customers by acquiring 30% and then Hyundai around 26%

customers. Chevrolet is having least sales progress having only 3.10% customers. (Table 03)

4. Most of the respondents said that main reasons for buying Chevrolet was trust worthy and good for Indian roads. (Table 07)
5. About 80% of the respondents are driving the experience of Chevrolet's quality & technology. (Table 08)
6. About 60% of the customers are satisfied with luxury & spacious design provided by Chevrolet vehicles. (Table 09)
7. About 80% the customers feel that Chevrolet had given affordable range of vehicles in different segments and models. (Table 10)
8. Mileage provided by the Chevrolet vehicles has satisfied the respondent on both petrol / diesel segments for long and short journeys. (Table 12)
9. The overall performance of the vehicles had satisfied around 59% of respondent. (Table 13)
10. 65% respondents said the performance of the executives was excellent as the experienced the best of hospitality by the executives. (Table 18)
11. Around 50% of respondents are satisfied by the after sales services. (Table 17)

Suggestions:

1. Chevrolet Company has to frame new strategies in terms of promotional activities of each and every model of Chevrolet, offer different scheme to gain all the potential customer's attention.
2. Chevrolet has to improve the different promotional activities through effective media like hoardings, sponsorship and campaigning.
3. Financial intermediaries suggested by dealers should create ease in documentation for financing the loan provided to customers.
4. After sale services should be improved and management needs to look after the suggestions given by the customer and implement them to avoid negativity among customers.
5. There should be up gradation, improvement and modification in existing model's of car and based

on this new models should launched on any festive occasions. There should not be massive time gap between launching of previous model and new model of car.

6. A proper survey should be conducted to know the likings, preferences & other requirements which satisfies different customers.
7. Chevrolet & Pandey Motors should try to increase the customer satisfaction through brand image with proper campaigning and by providing different sponsharship.

Conclusion:

In today's business, Customers are considered as the backbone of the company. Customer Satisfaction plays pivotal role in any company's improvement and it is the ultimate goal of any organization. During this project I came to know different views of the customer's requirement and preferences before purchases of vehicles. The study concentrates to find the satisfaction level of customers towards the different attributes of Chevrolet vehicles in Pandey Motors and from the findings it can be concluded that majority of the customers like quality & technology, safety major performances along with reasonable price. The customers are expecting to have good after sales services. The company should work on creating a platform where customers should get to know with proper campaigning and advertisement. The customers are really interested in Chevrolet vehicles and they need the company to modify the different models and also launch new models in Patna region.

If these areas are improved systematically there is no doubt that customer will receive more satisfaction and the future of this company will be glorious in the field of automobile.

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