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ETHOS is a research journal of Rayat Shikshan Sanstha's, Karmaveer Bhaurao Patil Institute of Management Studies and Research (KBPIMSR), Satara and is published in June and December every year. The prime object of this journal is to disseminate knowledge and information surfaced through fundamental and applied research in functional areas of management and allied subjects viz. Organizational Behavior, Organizational Development, Business Communication, Business Economics, Business Statistics, Information Technology and the like. The journal is an effort to provide a platform for exploration and articulation of knowledge of academicians, researchers, students, entrepreneurs, executives and consultants. ETHOS will publish original papers in the form of research articles and case studies. It will also publish book reviews in said areas of management and allied subjects. (Please refer Guidelines for Authors for details).

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From the Desk of Editor

It is a moment of happiness to place before you the second issue of tenth volume of Ethos. The journal is completing 10th year of its publication devoted to publish research article in the management and allied areas.

Ethos has also got the place in the journal list of UGC at serial number 45778.

After a long time Dr. Machhindranath R Koshti has contributed a doctoral thesis abstract. Dr. Koshti has touched very interesting research issue which envelopes consumer characteristics, website characteristics, product category and its impact on consumer information search behavior. The research was a need of an hour. He came out theoretical model building as well.

This volume of Ethos carrying seven papers consisting six empirical papers and a doctoral thesis abstract. At Ethos we once again invite contribution of doctoral thesis for publication.

Surabhi Gupta of Navi Mumbai has contributed descriptive paper on Human Resource analytics, past, present and future a comprehensive perspective.

Production and marketing of agricultural products and its economics has remained a long discussed issue in India. Santosh Wadkar thrown light on the issues of costing and marketing of select agricultural commodities in defined geographical area with its empirical study.

Knowledge management has been remaining widely used application area of management. Dr. Nishikant Warbhuwan unfolded his empirical findings on the knowledge management strategies with public and private sector banks.

Dr. Pratapsinh V. Mohite and Gauri B. Patil performed a comparative study of Cost Benefit Analysis of Traditional System and E-Governance System in Municipal Corporation, which provides directions to change in systems.

Responsibility of corporate toward society has made by law in India and corporate are responding towards this while designing different CSR initiatives. Asita A Ghewari and Dr. Satish N Pawar has done a comparative study of CSR engagement in manufacturing and service sector with Indian Corporate.

Dr. Madhura Mohite has touched critical issues with her empirical study design that is of Swarna Jayanti Shahari Rozgar Yojana. Providing employment and upliftment of socio economic status of poor people has remained challenge before India. The Government has extended different schemes for upliftment of poor but measuring its effect was an issue which is meaningfully addressed by Dr. Madhura Mohite.

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 enthral readers and ensure continuous improvement.

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

Overview of HR Analytics - Past, Present and Future

Surabhi Gupta

Abstract :

The aim of this paper is to get information on HR analytics which holds the promise of enriching the status of the HR professionals and serving as a foundation of competitive advantage for organizations that have put it to good use for service industry that can go a long way to make India for human capital investment. The realization of this promise hinges on our individual and collective ability to master the art and the science of HR analytics. To make accurate decisions in HR, data driven evidence based HRM should practice with analytics, decision making and problem solving. The concept of evidence based HRM with its effective HR analytics tool strengthens the accurate decision making power of HRM. Further studies can be conducted on extending the frameworks discussed into a validated model, and also quantifying the implications of Evidence Based Management practices to HR and Organizational performance can also be investigated.

Keywords : HRM, HR Analytics, Big data, Evidence based HRM, Future

Introduction :

HR has a vital role to play in the delivery of the strategy of the organization. By linking HR activities to the business outcomes it is possible to understand how HR can contribute to the success of the organization. The thing is to get efficiency in various HR decisions. HR analytics holds the promise of both elevating the status of the HR profession and serving as a source of competitive advantage for organizations that put it to good use.

HR analytics is frequently preoccupied with doing things "right" with an inside-out perspective (Example is - What is the ROI of our training

programs? Or How efficient is our on boarding process?), while it may create more value when HR analytics applies an outside-in perspective and "does the right things"(How do we help transform the organization's culture so we can better deal with market consolidation and expected acquisitions the next 3-5 years? How can we grow critical technical talent faster, cheaper, better than the market to realize our growth strategy in a booming market and differentiate ourselves from the competition?).So, the role of HR analytics is broader in developing meaningful insights and those are evidence for accurate decisions in HRM.

Focus on HR analytics has increased steadily over the past decade as evidenced by the continuously growing demand of HR analytics in the management decision making process. HR analytics is reaching more organizations and extends to a wider range of users, from executives and line of business managers to analysts and other knowledge workers, within organizations. In an

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environment of increasingly faster growing data volumes where operating on intuition is no longer an option, business analytics provide the means to both optimize the organization internally and at the same time maintain flexibility to face unexpected external forces.

HR analytics is an area in the field of analytics that refers to applying analytic processes to the human resource department of an organization in the hope of improving employee performance and therefore getting a better return on investment. HR analytics does not just deal with gathering data on employee efficiency. Instead, it aims to provide insight into each process by gathering data and then using it to make relevant decisions about how to improve these processes.

Definitions of HR analytics:

1. A methodology for understanding and evaluating the causal relationship between HR practices and organizational performance outcomes (such as customer satisfaction, sales or profit), and for providing legitimate and reliable foundations for human capital decisions for the purpose of influencing the business strategy and performance, by applying

statistical techniques and experimental approaches based on metrics of efficiency, effectiveness and impact.

2. HR Analytics provides a data-driven framework for solving workforce problems using existing information to drive new insights. It is smarter decision making, delivered with a combination of software and methodology that applies statistical models to worker-related data, allowing enterprise leaders to optimize human resource management (HRM).

The Five Evolution stages of HR Analytics:

According to a 2004 Workforce Management (formerly Personnel Journal) article, "In 1978-in this publication-Jac Fitz-enz proposed a radical, anti-establishment idea. Human resources activities and their impact on the bottom line could-and should-be measured. It is important to point out that use of analytics, like most business and technology initiatives, is not a neat and tidy process and that not every organization goes through the exact same progression. And in large companies, different departments may be travelling the same road at different speeds and with more or fewer stop signs.

Harvard Business Review Analytic Services interviews and other research found five stages.

Stages	Title	Description
Stage 1	Overreliance On Managerial Judgment Such As Intuition	The dangers of excessively relying on managerial instinct and experience alone are manifest. As Davenport points out, "And Instincts sometimes intuitive and experience based decisions work out well, but often they either go astray or end in disaster. The results can range from companies making poor hiring decisions based on hunches to executives pursuing mergers and acquisitions driven by intuition to palliate their egos."The initial stage of the evolution was an inherent mistrust of statistics.
Stage 2	Use Of Analytics In A Few Departments	The departmental development is focused on finance or marketing, nature of the implementation often means that workers do not develop a deep grasp of the power of data-driven decisions and so do not develop the necessary skill set to appreciate or use analytics. "Knowing how to use data to understand the marketplace, motivate employees, and drive performance is a learned skill." Because of the narrow and limited nature of the analytics initiatives, there can be departmental discrepancies and duplicated efforts.

Stages	Title	Description
Stage 3	Expanding Use Of Analytics In Several Departments	This stage is typified by structured use of analytics, with a disciplined decision-making process in various units of an organization. Executives and line managers have learned to rely on past data to identify trends but also are comfortable using their managerial instincts and experience to consistently pose new hypothesis, launch experiments, and test and improve. Analytics becomes integrated in the culture of these divisions-it is recognized as an essential corporate asset.
Stage 4	Scaling Decision Making Throughout All Ranks Of The Organization In An Integrated, Holistic Approach.	This stage enables individuals throughout the organization to be more innovative and independent and to take calculated risks that align with corporate goals.
Stage 5	Continuous improvement built on an evolving technology	Business Intelligence and analytics are key methods of quickly stimulating, testing, and evaluating ideas. Employees become more proactive and creative. A philosophy of innovation is embedded throughout the organization, results in a constant flow of new ideas supported by ongoing feedback and collaboration. A key part of continuous improvement is looking ahead rather than behind. Analytics leaders say analytics provides more value when the tools provide insights about the future rather than a snapshot of the past.

The Benefits of HR Analytics:

1. HR executives will be included in the discussion, because they can now quantify their numerous impacts on business outcomes.
2. HR departments can be held accountable for impacting the bottom-line the same way business or product leaders are held accountable.
3. The investments that they decide to make that focus on employees will result in real outcomes that benefit stakeholders.
4. They can redirect the money they spend today on the wrong employee initiatives to more beneficial employee initiatives.
5. The returns on Analytics investments can have their impact from the top to bottom lines, can be quantified.

Human Capital Analytics:

Organizations are capable of using advanced analytics to improve workforce planning, aligning

organizational capabilities more closely with agency strategy and derive better value from workforce talent across the entire HR lifecycle.

Using advanced analytical techniques, such as data mining, predictive modeling and factor analysis, for organizations to answer important questions such as:

- Which programs drive better workforce performance ?
- What organizational and talent forces can be pulled to help adjust to legislative changes while maintaining performance ?
- Which top performers in the organization are at risk of leaving and how might they be persuaded to stay ?

To make strategic decisions that can influence much more than obligation authority and public value these decisions have the power to energize, disrupt the workforce, embolden or jeopardize

programs that pain points lie in recruitment, retention or any other aspect of the HR lifecycle that have a targeted and goal-oriented approach to reduces redundancy and encourage meaningful

transformation. Using established baseline metrics it quantifies analytics, cost effectiveness and organizational improvements against desired results.

Type of Analytics:

Descriptive Analytics	The application of simple statistical techniques that describes what is contained in a data set or database. Example: An age bar chart is used to depict retail shoppers for a department store that wants to target advertising to customers by age.
Predictive Analytics	An application of advanced statistical tool, information software, or operations research methods to identify predictive variables and build predictive models to identify trends and relationships not readily observed in a descriptive analysis. Example: Multiple regressions analysis is used to show the relationship (or lack of relationship) between age, weight and exercise on diet food sales. Knowing that relationships exist helps explain why one set of independent variables influences dependent variables such as business performance.
Prescriptive Analytics	An application of decision making science, management science, and operations research methodologies (applied mathematical techniques) to make best use of allocable resources. Example: A department store has a limited advertising budget to target customers. Linear programming models can be used to optimally allocate the budget to various advertising media.

Steps of Analytical model are as follows :

1. Track	Extracting, transforming, loading, and integrating data into a data warehouse as well as monitoring data in a real-time or near real-time environment.
2. Analyze	Analysis of data using business intelligence tools such as query, multidimensional analysis and data mining.
3. Model	Formulating a model for forecasting, optimization, and scenario planning by utilize advanced analytics tools. Descriptive and predictive statistical methods are used to scores and other models used in decision making.
4. Decide	Arriving at a decision based on analysis and pre-existing or newly developed models that combine individual and group input facilitated by collaboration tools or personal interaction.
5. Act	Acting to decision based on the particular business process being addressed.

The Future of HR Analytics:

HR analytics is an evidence-based approach for improving individual and organizational performance by making better decisions on the employee's side of the business. Although it is not its purpose to prove the worth of HR, analytics can certainly enhance the credibility of the function and the profession by improving the

effectiveness of HR policies and practices and contributing to the competitive advantage of organizations that develop it as a core competency. An added side-benefit is that HR analytics can help expose where effort, resource and budgets are not producing their intended impacts, and in so doing reduce the workload while improving the effectiveness of HR. As such, HR functions and

professionals develop new skills and capabilities so that they can effectively partner with marketing and finance on HR analytics initiatives or risk ceding this increasingly important and strategic responsibility to them. Along the way, HR professionals will need to address ethical dilemmas. Do this is proactively by clearly delineating the principles for deciding when HR analytics will and will not be used.

Without a doubt, HR analytics takes effort to reduce these current challenges facing many organizations. But it can also result in an elevation of the status of the profession and its practitioners by helping them to guide their organizations in finding the sweet spot-the intersection between more profitable and more enlightened management and development of employees. Mastering this effort would represent a win-win for employers and employees, and ultimately the society in which we live and work.

Possibilities of HR analytics are Support the data-driven HRM, human capital decision based on data. Enables a more strategic role for HR. Quantified impacts on business outcomes, investments in HR will benefit also other stakeholders. Identifying the critical employees, finding the best talent on the market

Conclusion:

The HR Analytics has numerous gains and gives competitive advantages therefore it can help achieve the dream of transforming how organizations make their decisions. The evidence suggests that HR field truly is in the midst of a sea change. The radical shift from analogue to digital, like from steel to plastics." It is time for HR leaders to start predicting business outcomes versus trying to improve an employee engagement score and increase participation rates on their initiatives. The cold, hard truth is that many organizations are not yet reaping the benefits promised in all the use of HR Analytics. The proper implementation of HR Analytics is a key initiative to making HR a strategic function in any organization.

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Production and Marketing of Fruits and Vegetables

Santosh B. Wadkar

Abstract :

The study has been undertaken in Sangli and Kolhapur Districts with specific focus on selected Fruits and Vegetables such as Mango, Grapes, Pomegranate, Banana, Sapota, Tomato, Potato, Cauliflower, Chilli, Brinjal. Generally it has been seen that in case of less production demand is high and need less marketing and in case production is high demand is less requires more marketing. Over production require more marketing, less production require less marketing, over production sometimes incur losses, less production reduces the chain of middlemen, over production gives unnecessary invitation to middlemen, middlemen exploit the producers as well as consumer.

Study has been undertaken to see the scenarios of need of marketing of vegetables and fruits. Hypothesis put to test is, there is no significant relationship between production taken per acre in tones and amount spent on marketing. 400 sample farmers have been interviewed selected conveniently using structured schedule to collect the data. The data has been processed using Ms-Excel and SPSS for analysis and hypothesis testing. Study found that 88% samples are at opinion that the marketing needs when production is more compared to average. In case with Banana only the null hypothesis is rejected and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial co-relation in the sample area is accepted, in case of vegetables the null hypothesis is accepted.

Keywords : Vegetable Marketing, Fruits Marketing, Sangli, Marketing of Fruits and Vegetables.

Introduction :

In a planned economic development transaction of goods and services plays a very vital role in maintaining balance between production and marketing. In fact marketing expands most rapidly than either agricultural production or gross national production in most developing countries. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot

provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and customers gets it for with higher prices. The enthusiasm of agriculturist and customer is not conducive due to middlemen. The strength of middlemen gives a poor arrangement to farmers and the buyers. Mediators control the market, yet don't include much esteem. The system used by the middlemen does not give justice to producer and customers.

The quality and the brand of seeds, fertilizers, pesticides etc. are used by the farmers without seeking advice of the agriculture experts. This causes over production and ultimately increases the cost of marketing or inviting middlemen.

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Research Methodology:

Hypothesis put to test are, there is no significant relationship between production taken per acre in tones and amount spent on marketing. Study has been undertaken to see the scenarios of need of marketing of vegetables and fruits. Required data has been collected using primary and secondary data sources. Primary Data has collected from farmers/ producers, sellers, middlemen, customers of fruits and vegetables. The researcher has also discussed with Regional Agriculture Officer, Kolhapur, District Agriculture Officer, Kolhapur, District Agriculture Officer, Sangli, Taluka Agricultural officers of several talukas from Kolhapur and Sangli districts, Various Bazar Samitis about the development, potential actual farming government's economic support, their role in marketing of such commodities, etc. The primary data has been collected through questionnaire. Secondary Data has been obtained by the researcher from the sources such as Census of Kolhapur District, Census of Sangli District, Gazette of Maharashtra, Gazette of India, articles published in news papers, from journals, from Internet, reference books, research dissertations, study reports completed by working group of experts/ NGOs, Governments, etc. The secondary data has also been collected from the Government Agriculture offices, i.e. i) Regional Agriculture Office, Kolhapur, ii) District Statistical Office, Kolhapur, iii) District Statistical Office, Sangli, iv) District Agriculture Office, Kolhapur and Sangli, v) Tahasil Agriculture Offices, Kolhapur and Sangli districts, vi) Apeada.

Use of Excel spread sheet, SPSS has bring in use for data feeding and analysis. Researcher has focused on analysis in relation with production and marketing of fruits and vegetables in the study area.

For study following five fruits and five vegetables have been taken. Fruits taken for study are, Mango, Grapes, Pomegranate, Banana, Sapota. Vegetables taken for study are Tomato, Potato, Cauliflower, Chilli, Brinjal. The production has been taken tones per acre and marketing has been rated on the amount of expenses in rupees on marketing activities.

Data Analysis:

The data collected has been arranged in tables and presented. Testing of hypothesis is done using Karl Pearson correlation coefficient.

Table 1 : Need of marketing when production is low

Sr.	Particulars	Number of Respondents	Percentage
1	Yes	37	09
2	No	363	91
3	Total	400	100

Source: (Field Survey)

The researcher has taken this attribute to check the need of marketing when production is low. Generally when the production is low; demand is high and less marketing is needed.

Table 1 infer about need of marketing when production is less. It is clear that 91% of the producers said that there is no need of marketing when production is less and the remaining 09% said that there is a need of marketing.

From the above discussion it is understood that when production is less then demand is high and when demand is high the efforts required to sell are less i.e. less use of marketing is needed. The minimum quantity of produce can be sold directly in the market or the middlemen easily come to producer and purchases with higher price.

Table 2: Need of marketing when production is more.

Sr.	Particulars	Number of Respondents	Percentage
1	Yes	353	88
2	No	47	12
3	Total	400	100

(Source: Field Survey)

The researcher has taken this attribute to check the need of marketing when production is high. Generally when the production is high; demand is low and more efforts for marketing are needed.

Table 2 shows the need of marketing in case of over production. It is clear that 88% of the producers said that there is a need of marketing when production is over and the remaining 12% said that there is no need of marketing.

From the above discussion it can be observed that when production is more than demand is less and when demand is less the extra efforts are required to sell the products. This can be followed by making heavy promotion for marketing of produce. In case of overproduction the producer cannot sale all the produce on his/her own. They

have to take the help of middlemen as a result of this the producer purchase produce at low prices. Thus the producer comes under losses.

Hypothesis testing:

Pearson correlation has been used to test the hypothesis between production tones per acre and marketing expenses.

Following table shows Pearson correlation between production tones per acre and marketing expenses.

Table 3: Pearson correlation between production tones per acre and marketing expenses.

Correlations			
		Marketing cost Acre Rs	Production In tones Acre
Marketing cost Acre Rs.	Pearson Correlation	1	-.010
	Sig. (2-tailed)		.850
	N	395	395
Production In tones Acre	Pearson Correlation	-.010	1
	Sig. (2-tailed)	.850	
	N	395	400

Source: (Compiled by researcher)

Above table number 3 shows, The correlation coefficient is -0.010 signifies very poor negative correlation which is not significant since significance at 2 tailed is 0.850 reveals null hypothesis is accepted and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial co-relation in the sample area is rejected.

Since study involves five fruits and five vegetables, hypothesis tested independently for sample fruits and vegetables as follows.

Pearson correlation between production tones per acre and marketing expenses as per sample fruits and vegetable.

Following table shows Pearson correlation between production tones per acre and marketing expenses as per the sample fruits and vegetables.

Table 4 : Pearson correlation between production tones per acre and marketing expenses as per the sample fruits and vegetables.

Sr.	Fruit	Pearson Correlation	Sig (2-tailed)	N	Sr.	Vegetables	Pearson Correlation	Sig (2-tailed)	N
1	Mango	0.034	0.839	39	1	Tomato	0.108	0.502	41
2	Grapes	0.019	0.899	46	2	Potato	0.136	0.414	38
3	Pomegranate	0.047	0.777	38	3	Cauliflower	-0.182	0.297	35
4	Banana	-0.412	0.007	41	4	Chilli	-0.171	0.306	38
5	Sapota	0.043	0.804	35	5	Brinjal	0.087	0.574	44

Source: (Compiled by researcher)

From above table number 4 shows that in fruits Mango, Grapes, pomegranate and Sapota shows very weak positive correlation between production tones per acre and marketing expenses. Whereas the significant negative correlation have shown in case with Banana since the correlation coefficient is -.412 at .007 sig (2-tailed). No significant correlation found in case of vegetables. With Tomato, Potato and Brinjal very weak positive correlation found with production tones per acre and marketing expenses and in case of Cauliflower and Chilli very weak negative correlation found.

To conclude the discussion on this hypothesis it can be stated that in case with Banana only the null hypothesis is rejected and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial correlation in the sample area is accepted. And in case of vegetables the null hypothesis is accepted.

Findings:

1. It is found that the variable cost has increased day by day, as a result, the cost of production of fruits and vegetables under study area has also increased. There is an increase in the cost of fertilizers, pesticide/insecticides, labour charges etc. in big proportion but the selling price of fruits and vegetables has not been increased in the same proportion. So the gap between production cost and selling price has increased.

2. It is found that producers face the problems of low prices to their produce especially when they sell their produce to middlemen, the problem of electricity, natural problems of cultivation. The other problems like finance, scarcity of proper market, seeds, fertilizers and water, etc. have been faced by the producers. The main problem is exploitation by middlemen dot to which the producers do not get satisfactory prices. The problems of electricity and water in the summer season (March, April and May) in Jath, Kavathemahankal and Khanapur taluka make it very difficult sustain crop alive.
3. It is found that 91% of the producers say that there is no need of marketing when production is less. When production is less then demand is high and when demand is high the efforts required to sell are less i.e. less use of marketing is required. The producers sell their products directly in the market or to the middlemen easily come to producer and purchase his produce at higher price. Hence it is concluded that, "plenty production perishes the producer" and vice-versa.
4. It is found that 88% of the producers are of the view that bumper production needs the marketing. When production is more than demand is less and when demand is less the extra efforts are required to sell the products. This can be followed by making heavy

promotion for marketing of produce. In such cases the producers take the help of middlemen, as a result of this the producer purchases the produce at low prices. And thus the producers suffer losses.

Suggestions:

1. It is suggested that to minimize the production cost as well as to maintain good health the producers have to use less fertilizers, pesticides/ insecticides. They also have to use organic farming. Family members of the producers should put their hands while ripening season. If the contribution of family laborers is high productivity will be higher and the production cost will be lower. Being family members they do their work without any limit of time and their involvement is also considerable and effective.
2. It is suggested that, the awareness programmes should be organized from time to time to provide knowledge of marketing regarding market research, grading, advertising, branding and positioning etc. and to protect the producers from exploitation by middlemen. The Agricultural Produce Market Committee should organize these types of programmes. The producers also get marketing knowledge from various sources like media, government organizations and agricultural organizations etc.
3. It is found that the producers sell their produce to middlemen because they cannot bear transportation expenses, they can avail of credit facility from middlemen, they have scarcity of human resources and large quantity of produce, etc. The producers choose middlemen by default not by choice. The middlemen take the advantage of these problems and purchase produce at lower price and sell it to customers at higher price. Therefore it is suggested that producers should use the method of self sell in the market for desirable benefit. This can be done by community market like "farmers market" where there should be sponsoring, organizing or promoting group involved.

4. It is suggested that producers should do processing of their excess production like juices of fruits, tomato paste, vegetable soup and frozen vegetables, etc. The government should provide finance or subsidy for small-scale processing units. It converts perishable products in to more durable processed products. Producers should sell these processed products in domestic market or export. It will also help for employment generation.

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Knowledge Management Strategies of Public and Private Banks in Latur District : A Relative Exploration

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Abstract:

Demands from customers, Indian government, Reserve Bank of India, investments in human resources and influencing role of information technology forced public and private banks to take initiatives in knowledge management and develop strategies to remain competitive in the new, global knowledge-based economy. The study compares and explores knowledge management strategies of public and private banks in the light of competition. It analyzes how KM creates, acquires, captures, shares and utilizes knowledge within and outside of the banks to enhance learning and performance of the employee. The research measures the degree of association between the type of bank and knowledge management strategy implemented by banks in the district.

Keywords: Knowledge Management, KM, Business Intelligence, Strategic HRM, MIS

Introduction :

Banking being a service industry; improving services, products and development is an inherent part of it and is a continuous process. Since last twenty years' banking reforms, banks are currently providing wide range of products and services, though as customers' needs continue to change and evolve, banks will have to come with new products on a dynamic basis to meet the needs of customers. In that sense banks have entered into the new area of operations which are beyond imagination, bringing large diverse clientele under the banking fold. While banks have moved from brick and mortar to *click* banking, people moved from *cave-*

man to space-man, technology moved from *green-revolution* to *gene-revolution*; the needs, aspirations and demands of the customers are also ever increasing, banks are operating as commercial super bazaars providing wide array of services under single roof.

Modernization of banking operations by introducing new technological devices and computerization received special emphasis in order to promote competitiveness and efficiency of banks. In September 1990, RBI set up committee on customer services, under the chairmanship of Shri. M. N. Goiporia to examine problems related to customer services and suggested measures to improve the situation. The Rangrajan Committee (1983) on computerization in banks and Saraf Committee (1994) on technology issues made several recommendations; The Rangrajan Committee appointed in July 1983 with object to review the scope of mechanization

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in banks and to draw up a roadmap for mechanization especially computerization of banks. As the size of banking sector increased, the industry became difficult to manage but computer technology offered a possible solution. In India, a small number of industrial houses and a few educational, research and development institutions started using computers in the early 1960s. During the late 1960s and 1970s, service-oriented industries such as airlines, railways and insurance companies introduced computers to 'improve their functioning' and 'to provide better customer service'.

Banks in India did not, however, introduce computers on a large scale because of the fear that these would result in employee retrenchment and unemployment. Initially Indian banks faced very little competition and operated in a protected economy but now well-computerized foreign banks are highly competing with the Indian public banks. Obviously the main aim of foreign and private banks is to have maximum profit and wealth. Unlike public banks, they do not recognize any social responsibilities to small account holders or to rural and semi-urban customers. Hence public banks started thinking sincerely on technological development to compete such banks¹⁰. The main hurdles in the introduction of new technology were trade unions, management and the workforce. The government has played a very indirect role in the process. In early days of computer technology into industry and services, union policies on new technology were basically defensive. They focused almost entirely on the immediate consequences of technological change on the workforce, especially the aspect of possible job losses. From 1980s this situation started in shaping the positive attitudes and the strategies of unions started favorable for Indian banks. The employees started in realizing that computerization is not only inevitable for the health and survival of the unit but also beneficial to employees through improvement in the competitiveness of the enterprise, enhancement in job security and improvement in employment conditions. The banks are now implementing Core Banking Solutions (CBS) to have benefits like

anywhere banking and access quick funds movement at minimal costs with greater efficiency. Under CBS banks started providing web server and the requisite software, connected to the main server.

In the meantime technological advancements and favorable environment increased bank scale and they could easily manage and coordinate increased business with less human resource and minimum costs at least at operational level. In another side digital analytics providing better statistics about customer needs which enabled banks to launch highly targeted products and services. Also social media is playing vital role in reaching to customer and vice versa. In this way the introduction of Computer made positive and negative implications for the human resource.

The study relates with knowledge management strategies of public and private banks. The area of study is Latur district. In the district 18 nationalized and 4 private banks are doing their business through 106 branches. 8 nationalized and 4 private banks are selected for the study. Branch Managers, Bank Employees are the target audience. The research measures the degree of association between the type of bank and knowledge management strategy implemented by banks in the district.

Knowledge Management:

- Knowledge management (KM) is the process of creating, sharing, using and managing the knowledge and information of an organization.
- It refers to a multidisciplinary approach to achieving organizational objectives by making the best use of knowledge.
- Knowledge Management Strategy creates, acquires, captures, shares and utilizes knowledge within and outside of the organization to enhance learning and performance of the employee

Statement of the Problem :

It is the challenge for bank to make sure that they have the capability to find, assimilate, compensate and retain talented individuals they need. According to Khandelwal committee report

(Khandelwal, Phatak, & Rao, June 2010) Manage and develop human resource properly in a fast changing and competitive environment, decrease attrition rate, create and retain skilled human resource are key problems in bank. Study propose to test hypothesis i.e. There is no significant difference between the Knowledge Management Strategies of public and private banks in Latur district. The study has been undertaken with a objective, to analyze Knowledge Management Strategies of public and private banks in Latur district.

Review of Literature:

- **Yogeswaran G, Selvaraju V M (2011)** explained in their comparative study between ICICI bank and SBI bank that knowledge management plays a significant and critical role in the success of banks. Also marked that the ICICI bank was the first bank in India to adopt knowledge management strategy and made professional development in this area.
- **(Suvarchala M . B, 2013)** She illuminated with the help of her case study research on State bank of India that the bank was potentially enhancing and consistently maintaining its competitive advantage due to resourceful implementation of knowledge management strategy. At the same time it can be noted that for the successful implementation of knowledge centric approach requires not only information technology, but also favorable environment for knowledge creation and knowledge sharing. She also suggested in her research article that banks should recognize value of knowledge at top level management for the successful implementation of knowledge management strategy. It can be done through improvement in internal processes, customer services and products by offering a favorable working environment for employees.

- **(Bhatnagar Deepali, 2014)** She explored the immediate need of knowledge management in banking to achieve high standards in product and service delivery at a competitive price and innovation and to achieve such competitive advantage, continuous knowledge enrichment and process improvement is necessary. For this knowledge enrichment bank should focus on the creation of an intellectual resource base within the organization and develop a culture of knowledge sharing within the organization through measures like e-learning and distance-learning mechanisms, etc. This research paper also recommends for minimizing the existing knowledge barriers in the form of knowledge islands to enable free flow and exchange of information for organization benefits.
- **(Sudha Rani D, Rao K. Rama Mohan and Vijay Kumar P, Jan 2014)** Concluded ICICI bank became guiding model for the implementation of knowledge management strategy and made insights to other banks to relocate from traditional methods of face to face knowledge sharing and documentation systems. The banks should understand that in order to improve a customer satisfaction and to sustain a current competitive position they must have a good knowledge management strategy. They also specified the analytical thinking and knowledge sharing can create a competitive edge over others alike World Bank, Bank of Montreal, Reserve bank of India and Deutsche bank

Research Methodology:

Methodology used for research study systematically presents the methods used to collect and analyze data through research design, sampling technique, measurement and instrumentation, data collection, conceptual framework and data analysis.

Table 1.1 Research Design

Sr.	Parameter	Description
1	Type of Research	Ex post facto descriptive type research
2	Universe	Public and Private banks in India
3	Sampling Unit	Branch Managers, Bank Employees
4	Sample Size	356 (178 from each sector)
5	Sampling Method	Simple Random Sampling
6	Research Method	Survey Method
7	Research Instrument	Structured questionnaire, observation and interview
8	Sources of Data	Primary and Secondary data sources
9	Primary Sources	Structured questionnaire, observation, interview and field survey
10	Secondary Sources	Journals, Articles, Magazines, Digital library, Books, RBI bulletins, Newspapers and Websites
11	Measurement Scales	Nominal
12	Questions Types	Five Point Likert Scale
13	Data Interpretation	Through graphs, descriptive statistics and inferential statistics
14	Statistical Tools	Mode, Standard deviation, Z test, Chi-square
15	Significance Level	0.05

Data Analysis and Interpretation:**Hypothesis Testing :**

H0 : There is no significant difference between the Knowledge Management Strategies of public and private banks in Latur district

A comparative study of nominal variables depicted in the table, respective count and percentages tabulated between types of banks and five alternatives of 'Knowledge Management Strategy'

Table 1.2 Crosstab between Type of Bank and Knowledge Management Strategy

Type of Bank		Knowledge Management Strategy							Mode	S.D.
		Extremely	Very	Moderately	Slightly	Not at all	Total			
Public Bank	Count	56a	85a	31a	4a	2a	178	2	0.8199	
	%	31.4%	47.8%	17.4%	2.2%	1.2%	100%			
Private Bank	Count	51a	76a	36a	13a	2a	178	2	0.9317	
	%	28.6%	42.6%	20.2%	7.4%	1.2%	100%			
Total	Count	107	161	67	17	4	356			

Each subscript letter denotes a subset of Strategy Effectiveness for Knowledge Management Strategy categories whose column proportions do not differ significantly from each other at the .05 level.

Source: (Field Data)

The mode for above table is 2 (very) for public and private banks. The mode value shows that majority of respondents from both bank sectors accepted a very effective knowledge management strategy.

Standard deviation is 0.8199 and 0.9317 of public and private banks respectively. It is found that in private banks variation of responses is wide than

public banks. The z test is used to compare column proportions of counts. The column proportions extremely, very, moderately, slightly and not at all of public and private banks displays same (a) subscript letter, hence there is no significant difference between column proportions of knowledge management strategy in public and private banks

3.2 Chi-Square Tests for Knowledge Management Strategy

The table depicts cross-tabulation of a categorical variable and a multiple response set. It performs a chi-square test of independence on the cross-tabulation. Chi- square tests are performed on counts.

Table 1.3 Chi-Square Tests for Knowledge Management Strategy			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.875a	4	.209
Likelihood Ratio	6.127	4	.190
Linear-by-Linear Association	2.813	1	.093
McNemar-Bowker Test	.	.	.b
N of Valid Cases	356		
a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.00			
b. Computed only for a PxP table, where P must be greater than 1.			
Accepted			

The p-value for this table is .209 as shown in the significance (2 sided) which is greater than 0.05, the assumed level of significance at 4 degree of freedom. Since the chi square value is not significant the test failed to reject null hypothesis. This means that there is enough evidence to conclude that "There is no significant difference between the Knowledge Management Strategies of public and private banks in Latur district"

Conclusion:

Literature focused how banks like State Bank of India, Bank of Maharashtra, ICICI, Punjab national bank, potentially enhancing and consistently maintaining their competitive advantage through resourceful implementation of knowledge management strategy. The banks in public sector and private sector realized that the successful implementation of knowledge centric approach requires not only information

technology, but also favorable environment for knowledge creation and knowledge sharing.

Taken as a whole majority of respondents from public and private banks accepted knowledge management as a very effective strategy and the execution of it found same in public and private banks. The initiatives by public and private banks in realizing knowledge management strategy may be due to the demands from customers, Indian government, Reserve Bank of India, investments in human resources and influencing role of information technology to develop strategies to remain competitive in the new, global knowledge-based economy. Banks started devoting considerable attention to harnessing the explicit and tacit knowledge they possess. Such types of initiatives are also supported by the World Bank through 'Knowledge for Development Programme' with the object of capacity improvement of

development-oriented organizations in the client countries to achieve greater impact through the application of knowledge management tools and practices. Hence, it can be accepted that the resourceful execution of knowledge management strategy in the public and private banks is same.

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Comparative Study of Cost Benefit Analysis of Traditional System and E-Governance System In Municipal Corporation

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Abstract:

The government as well as public sector organization over the world is facing to reform their public administrative organizations and deliver more efficient and cost effective services also provide better information and knowledge to their stakeholders. E-governance is multidimensional concept that refers, to use information and communication technology (ICT) for improving collective governance. The present paper is an attempt to compare the cost benefits analysis of traditional system and e-governance system in Kolhapur Municipal Corporation. Cost-Benefit-Analysis of the e-governance project focus on various cost factors and the investments in e-governance project must look forward to the returns on the investments. This paper is highlights the as compared e-governance system is more beneficial than traditional system. All India Urban Local Body adopt the e-governance system in their corporation and provide better services to citizens at doorsteps.

Keywords: E-governance System, Traditional System, Cost Benefits Analysis, Cost Analysis

Introduction :

In the present scenario, Information technology (IT) has added the stimulus to the services provided by the government. The use of information technology (IT) in government sector

was in practice since 1970 but due to the fast growth of internet these technologies become affordable and useful for mass deployment in public sector. In today IT (Information Technology) world technology is moving very fast & equally mindset of citizens. They want to avail civic service within less time by paying minimum cost at their doorstep in anytime and anywhere. It is only recently that the call for 'minimum government, maximum governance' has grown louder in world. Technology is at the core of the idea of transforming the way India perceives governance. In e-governance is the implementation and delivery of government services through the information communication technology (ICT) to provide Transparent, Effective, Efficient, Responsive and Accountable governance to the

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society. Thus the, e-governance is considered as a high priority agenda in India and also helps to achieve "Good Governance".

Review of Literature:

The aim of this literature review is to give a comprehensive overview of important finding of other studies and to provide understanding of research gaps and methodological gaps of current literature. Kertesz (2003) has made on evaluating the opportunity of e- government project in developing countries. He also studies the cost benefit analysis of e- government investment. He also studies the cost, benefit & risks, agencies can apply the NPV methodology to perform the valuation of the project. He analysis of cost performance into 3 parts i.e. i) Pre- implementation ii) implementation iii) operational cost like portal administration & maintenance costs. He suggest that the focus on service for large business (most have internet) i.e. e-procurement projects, develop new services; encourage the expansion of internet & computer usage. Bertol et al. (2008) carried out a study focused on a range of issues associated with the development & implementation of citizen centred e-government from both a user & agency perspective. They remark that the citizen centred e-government concentrate directly to e- government as a means to reduce the cost of government services provision & simply seeking a different was to provide the same service. And revolutionize government user interaction in the long-term. Kumbhar and Nandavadekar (2013) conclude that a study made an attempt to compare cost and benefits of traditional system and e-governance system in Pune city. They also examine the success of e-governance in Assessment and payment of property tax dept in PMC. It observes that the implementation of e-governance service reduces manpower cost, increases revenue generation, proper utilization of investment funds, reduce administrative cost and improve the transparency in tendering process etc. Pathak (2014) focused on quantitative framework for assessing e-governance readiness of Indian states with an emphasis on user centricity i.e. citizens centricity,

transparency, accountability and service orientation. He analyzes the e-government readiness index policies performance at state level in India etc. The user centric e-governance readiness index divided into 3 parts

- 1) User/Individual Readiness
- 2) Network and infrastructure Readiness
- 3) State government online Readiness etc.

Research Methodology:

Every day people are going to government offices for their work but they face lot of problems about knowledge to access the required information from the offices. As compared private offices in government offices there is lack of advanced technology for providing services to the citizens. So there is need to provide better services and communicate with citizens through e-governance services. So Kolhapur Municipal Corporation adopted the e-governance system in administration. In this context it is relevant to study "Comparative Study of Cost Benefit Analysis of Traditional System and E-governance System in Municipal Corporation" and therefore some investigative questions are raised in researcher mind, such as;

1. Is there any difference in cost of e-governance system and Traditional system in KMC?
2. Is there any difference in benefits of receiving of e-governance system and traditional system in KMC?

The main objective of the study is to analyze compare the cost benefits analysis of traditional system and e-governance system in KMC. The specific objectives of the study are as follows,

- 1 To study cost analysis of e-governance system and traditional system in KMC.
- 2 To make a comparison of cost benefit analysis through e-governance system Vs traditional system in KMC.
- 3 To make necessary suggestion for providing better e-governance services by KMC.

Methodology of the Study:

The present study is an analytical and descriptive study. It is mainly depends on primary and

secondary sources of data collection. Researcher has been selected Kolhapur Municipal Corporation and cover only provided e-governance services by KMC. It does not cover the other government services provider centres. Researcher has been used the statistical technique of analysis and interpretation of data. Researcher has been used various statistical tools such as 5-Point Likert Scale, Mean, Standard Deviation (S.D), Percentage, Variance and Correlation etc. and software like MS-Excel, SPSS. For testing the hypothesis researcher has used independent sample t test. The present study focused on the e-governance services provided by KMC up to year 2014-15.

Results and Discussion:

The main objective of the study is comparison of cost benefit analysis through e-governance system and traditional system. An attempt has made fulfil the objective and analyze the cost benefit analysis of both systems in KMC. Cost-Benefit Analysis estimates and totals up the equivalent value of money of the benefits and costs to the community of projects to establish whether they are worthwhile. Cost-Benefit-Analysis of the e-governance project focus on various cost factors and the investments in e-governance project must look forward to the returns on the investments. This transition from traditional system to e-governance

system can be very traumatic for the organization as it impacts not only the work culture, but, tends to upset the whole balance of power in the hierarchy. Traditional system requires the huge manpower as compared to e-governance system. Traditional system cost includes large amount of manpower cost because the new infrastructure is not available for this system. Whereas e-governance includes various cost factors like hardware, software, development, maintenance and manpower cost etc.

A] Cost Analysis of Both Systems in KMC:

As data collected from KMC offices and they give following approximate figures about manpower and various cost details in both systems. For traditional (manual) and governance system requires 321 manpower whereas e-governance systems require 180 employees for delivering civic services to the citizens. Today's traditional system manpower is calculated on the basis of current number of properties and which increase from 321 to 750 approximately.

Table 1 focuses on various cost factors related to the traditional system and e-governance system of Kolhapur Municipal Corporation. It shows comparative manpower cost of traditional system and e-governance system.

Table 1: Cost Analysis of Both Systems in KMC

Cost Factor	Mode of Services	
	Traditional Cost	E-governance Cost
Variable Cost:		
Manpower	750 Employees (Required*)	180 Employees
Manpower Cost (Yearly)**	Rs. 28,80,00,000	Rs. 8,64,00,000
Kiosks Maintenance Cost (Yearly)	Nil	Rs. 90,00,000
Software Maintenance Cost (Yearly)	Nil	Rs. 30,00,000
Other Cost (Yearly)	Nil	Rs. 55,40,000
Total Cost (Annual)	Rs. 28,80,00,000	Rs. 10,39,40,000

Fixed Cost:			
E-governance Development Cost (one time - 2008)	Hardware Cost	Nil	Rs. 1,10,00,000
	Software Development Cost	Nil	Rs. 30,00,000
Up gradation Cost (one time - 2014)	Software License Cost	Nil	Rs. 40,00,000
	Server (HCL)	Nil	Rs. 1,30,00,000
	Total Cost	Rs. 28,80,00,000	Rs. 13,49,40,000 (One time Investment Cost)

Source: (E-governance Data Centre of KMC)

Note:

* In 2008, for 60,000 properties, 321 employees were required to handle governance in traditional system. As per the current number of properties that is 1, 40,206 in March, 2016. So the 750 employees are needed to handle governance in traditional systems in that time (In March, 2016).

$$\text{Manpower in Traditional System (2016)} = \frac{\text{Employees (in 2008)}}{\text{(No.of Properties (in 2008))}} \times \text{No.of Properties (in 2016)}$$

** Manpower cost is calculated by considering employees who work with governance system in KMC. In year 2008 gross salary of KMC employees is Rs. 32,000 and year 2016 was Rs. 40,000.

$$\text{Manpower Cost (Yearly)} = \text{No.of Employees} \times \text{Gross Salary} \times 12 \text{ months}$$

From the above table is shows that the cost analysis of KMC in traditional system and e-governance system. It shows that the in traditional system 750 manpower is needed to handle governance systems in that time. Whereas in e-governance system is 180manpower are needed to handle e-governance system in that time. It clearly indicates that manpower cost of traditional system (Rs.28, 80,00,000) is very high as compared to e-governance system (Rs. 8,64,00,000).

Operational cost of traditional system of KMC is Rs. 28, 80, 00,000cr. whereas e-governance operational cost including manpower, kiosks maintenance, and software maintenance costs considered and which comes to Rs.10,39,40,000 cr. Since cost of e-governance per year was not made available to the researcher. Hence onetime cost (Development cost (2008) and Up gradation cost (2014)) onwards are considered like hardware, software development and software license cost and which comes to Rs. 3,10,00,000 cr.

When one compare the overall cost of traditional system was Rs. 28,80,00,000 cr. with e-governance system including e-governance application cost was Rs. 13,49,40,000 cr.

So still the overall cost of traditional system is very high and again it proves that implementation of e-governance reduced 47.23% cost and gives freedom from manual cumbersome processes to citizens and their employees and satisfies them by delivering better governance services within less cost.

B] Cost Benefit Analysis of Both Systems:

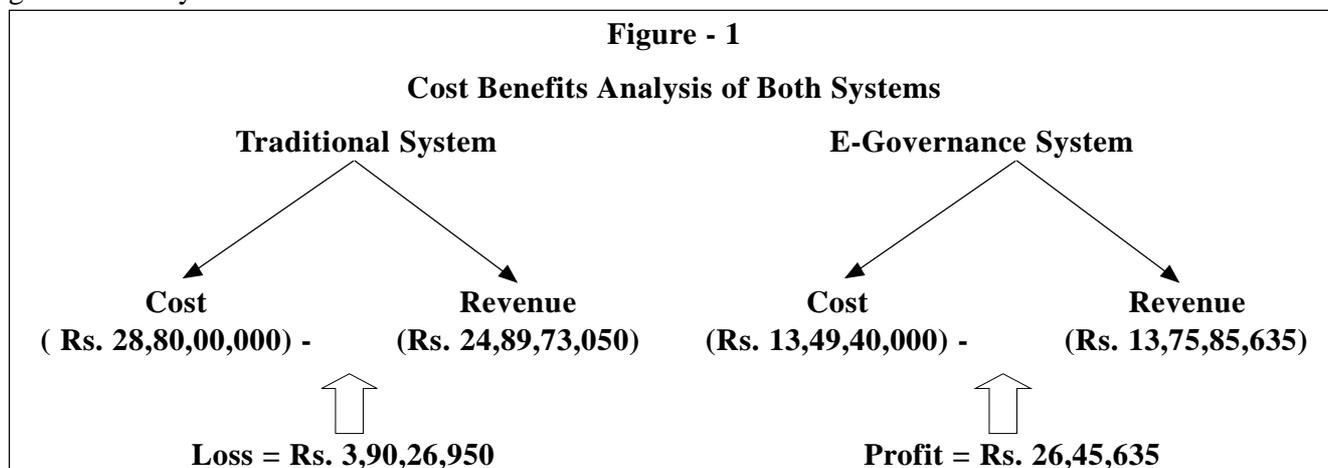
Researcher has analyzed the cost benefit analysis of e-governance system and traditional system in KMC. For that purpose taken number of beneficiaries of each service form year 2016 in each category and cost for incurring of each service to citizens. They are as follows';

Table - 2: Cost Benefit Analysis of Both Systems

List of KMC E-Governance Services	No. of Beneficiary (2016) (a)	Traditional System Cost (Mean) (b)	Revenue of Traditional System (a*b)	E-governance System Cost (Mean) (c)	Revenue of E-governance System (a*c)
Property Tax (Billing & Collection)	300000	148.78	44634000	41.69	12507000
Estate and Market Registration	150000	446.25	66937500	323.70	48555000
Building Sanction	50000	889.29	44464500	517.35	25867500
Water Bill (Billing & Collection)	450000	140.75	63337500	66.90	30105000
Birth Certification & Registration	150000	67.93	10189500	42.20	6330000
Tender & Quotations	10000	450.51	4505100	285.34	2853400
Marriage Certification & Registration	2500	667.74	1669350	454.51	1136275
Death Certification & Registration	125000	78.91	9863750	67.18	8397500
Road Construction & Transportation Licenses	1000	911.70	911700	690.86	690860
Grievance Redressal	35000	70.29	2460150	32.66	1143100
Total			Rs. 24,89,73,050		Rs. 13,75,85,635

Source: (Compiled by researcher)

Table 2 reveals that the cost benefits analysis of e-governance system and traditional system of KMC. The revenue received in traditional system is Rs. 24,89,73,050 cr. and e-governance system revenue was Rs. 13,75,85,635cr. It shows that the traditional system there is higher revenue as compared to e-governance system.



From the figure 1 express the cost benefits analysis of both systems. There are high revenue in traditional system but its cost is more than that i.e. Rs. 28, 80, 00,000. In e-governance system revenue are less as compared to traditional system but its cost is also lower i.e. Rs. 13, 49, 40,000. Because of this in e-governance system of KMC has received revenue of Rs. 26, 45,635 and they have in loss of Rs. 3, 90, 26,950 in traditional system. This analysis indicates that e-governance system has more beneficial than traditional system.

Findings:

1. It is found that the manpower cost of traditional system (Rs. 28, 80, 00,000) is more than the e-governance system (Rs. 8,64,00,000).
2. It is observed that the revenue collect from traditional system (Rs. 24,89,73,050) is more than the e-governance system (Rs.13,75,85,635)
3. It look that the cost benefit analysis of both systems is shown that the after implementation of e-governance system KMC are receiving more profit i.e. Rs. 26, 45,635.
4. It is find out the loss of KMC from traditional system i.e. Rs. 3, 90, 26,950, because cost of traditional system is more than the collection of revenues in KMC.
5. It is observed that the cost benefit analysis of both systems is shown that the e-governance system is more beneficial than the traditional system.

Suggestions:

- 1. Display the Cost of Each E-governance Services:**
It is necessary to display of the cost of all e-governance services on printed board in all ward offices. It will create awareness among citizens about the cost and they do not give the extra fees for the receiving any e-governance services.
- 2.Implementation of Overall in Computerisation:**
KMC should provide computers to all employees who are working under manual system. It will help to reduce the workload and pressure of employees.

- 3. Publish Pamphlet of E-governance Services:**
KMC should publish the pamphlet about e-governance services including all information and using the process of e-governance services. It should include the website address of KMC, the process of filling the different forms and printed demo samples; the cost of each service, etc. This pamphlet should be circulated through the daily newspaper to citizens in Kolhapur city.

- 4. Computer Training for Manual Working Employees:**
KMC should give computer training to those employees who are working in manual (file work) systems. It will help to improve the efficiency of all employees in KMC.

- 5.Implement the Municipal corporation towards Digital Revenue Administration (MUDRA) System:**
KMC should implement the "Municipal corporation towards Digital Revenue Administration (MUDRA) System. This system is also useful for the holding owners, tax collectors, officials at headquarter levels and wards wise circle levels etc. It will provide the all information about total picture of tax collection and helps the decision makers to take suitable decision for further improvement. So KMC should adopt this system it will help to collect tax revenues from several wards and revenue circles.

- 6.Increase the Numbers of Kiosks Centers:**
Kolhapur Municipal Corporation should increase the numbers of Kiosks centres depending upon the population. The KMC should be implementing Kiosks for each sub ward that means 81 kiosks. It will reduce the workload for already existing Kiosks centres and save the time and costs of citizens. It also helps to citizens for available services near to their home place.

Conclusion:
There are many countries launching the e-Government projects they have need to assess their timeliness and economic value. Cost-Benefit Analysis estimates and totals up the equivalent value of

money of the benefits and costs to the community of projects to establish whether they are worthwhile. The present research is comparison between cost benefit analyses of both systems in Kolhapur Municipal Corporation. Researcher has analyzed the cost analysis of both of system and then calculates the cost benefit analysis of traditional system and e-governance system in KMC. It observed that the after implementations of e-governance system in KMC are receiving more profit as compared to traditional system. Researcher has given suggestions which are useful for Municipal Corporation to improve their quality of services in e-governance system.

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Corporate Social Responsibility Engagement In Manufacturing and Service Sector Indian Corporate

Asita A Ghewari, Satish N Pawar

Abstract:

Corporate Social responsibility (CSR) is an integral strategy of businesses over a last decade to operate a business in environment friendly, ethical and community beneficial for their sustainability. This research is an attempt to check and compare Indian corporate CSR engagement sector wise. For this study researcher relied on secondary data- annual or social responsibility reports of companies. Researcher did content analysis and converted text data in the form quantitative data. In this research practices towards environment, customer, employee and community is considered to be CSR. The result shows that most of the Indian companies engage of CSR practices at medium level. Many Firms operates under the fundamental belief that the company has a moral responsibility to contribute positively to the greater community. Also it concluded that there is no significant difference exists between total CSR score in manufacturing and service sector.

Keywords: Corporate Social responsibility, CSR, Manufacturing and Service sector

Introduction :

The role of business has been a matter of discussion since middle of the last century. The increasing pressure of business on community and environment has raised concerns among the people

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all around the world considerably. Today various stakeholders of company in national and international community expect more accountable use of increased business power. Corporate Social Responsibility (CSR) may provide general framework to structure the responsible use of corporate power and social involvement. The harmonizing of economic, environmental, and social issues i.e. sustainability, has received significant attention and cause additional pressures like competition, regulation, customer consciousness on industrial manufacture throughout the world. CSR has been mantra of many management theories and forward thinking practitioners throughout the early portions of late 1990's and continues today. CSR is not only a researcher's attraction but it is becoming a important issue for many corporate. There is growing pressure on businesses and on business leader to return back

to community as world is facing high level of poverty, hunger, inequality, globalization, ozone depletion any many more troubles.

Definitions:

Howard R. Bowen (1953), was one of the first to articulate a definition as to what CSR means. He was regarded as father of CSR and one of the early contributors to the corporate social responsibility in the academic literature. He raises a question, What responsibilities may businessmen reasonably be expected to assume towards society. According to him social responsibilities of businessmen is articulated as:

"It refers to the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society."
(p. 6)

Carroll 1991 suggested a pyramid model for the implementation of CSR practices. According to him, the corporate social responsibility is more than complying with economic and legal obligations; it also includes ethical and philanthropic responsibilities for the long-term benefit of the society at large.

It's a fundamental objective of every business to earn profit but while attaining this objective business has to return back something to society. Companies can return back to society by preserving natural environment, boosting ethical practices, creating job opportunity to local community, helping community in eradicating social problems like poverty, hunger, inequality, unemployment etc and promoting education. By these practices businesses can empower underprivileged and uplift society.

Indian corporate like Tata, Bajaj, Birla have long tradition of philanthropic practices that have gone beyond just earning profit. In late 90's, CSR activities has come into focus both government and corporate stakeholders through governance issue. In 2009, Indian policy maker issued the Corporate Social Responsibility Voluntary Guidelines by the Ministry of Corporate Affairs (MCA, 2009) to be

followed by corporate. Consequently, in 2013 the enactment of Section 135 of the Companies Act 2013 (MCA, 2013) making CSR spending as well as CSR disclosure mandatory for specific types of companies. Due to this legislation officially embarked on introducing the concept of CSR as a mandatory provision. With the introduction of new Act, there is a statutory obligation for the corporates to take initiatives towards Social, Environmental and Economic Responsibilities.

In India, many firms have taken initiatives to address various social or local problems through CSR mechanism. The present study has taken two major sectors manufacturing and service for the survey. In this study, researcher is keen about whether sector wise difference exists in CSR engagement or not.

Review of Literature:

Shiban Khan (2008) in her Ph.D. dissertation titled Corporate Social Responsibility from an Emerging Market Perspective: Evidences from the Indian Pharmaceutical Industry. This study has been aimed at determining what CSR denotes in the Indian setting from the pharmaceutical industry's perspective. The methodology for this was: in four comparative case studies with 40 supplementary interviews of top management personnel in other companies within the industry. The results of the study suggest that the Indian perspective of CSR differ significantly from the West. The companies primarily focus CSR activities on their employees, followed by the employees' families and subsequently followed by the community.

"Corporate Social Responsibility in Rural Development Sector: Evidences From India" in this paper by Pradhan, S. and Ranjan, A.(2010) attempts to analyze Corporate Social Responsibility (CSR) practices particularly in the area of rural development. It also evaluates impacts of CSR actions on the socio-economic development of rural people. In this study, fourteen public and private Indian companies/firms have been selected to analyze their CSR practices in the context of rural development. The methodology of the study relied on the web-based research,

review of print literature and visit to the selected sites to witness CSR practice. This study concluded that social responsibility is regarded as an important business issue of Indian companies irrespective of size, sector, business goal, location of the company. Because Indian companies are realizing that without socio-economic development of the local communities, there can be no stability and sustainability for doing business to compete with the global market.

Sharma, N. (2011) in the study, CSR Practices and CSR Reporting in Indian Banking Sector attempts to examine the steps initiated by Indian scheduled commercial banks to describe their responsible behavior. The areas of CSR include children welfare, community welfare, education, environment, healthcare, poverty suppression, rural development, vocational training, women's empowerment, protection to girl child, employment. Banking sector in India is showing interest in integrating sustainability into their business models but its CSR reporting practices are far from satisfaction.

Das, S.(2012) in his study based on the case study method and efforts are also made in the present study to know the status of CSR and strategies adopted for CSR in the Indian financial sector. Indian financial institutions whatever the CSR activities are happening are centered on education, rural upliftment, Adoption of Children, Vocational training, Rural Development, Environment protection, Socio-economic development of the vulnerable sections of society and helping the physically challenged. There is a need to promote a drive in banking Companies towards greater accountability on CSR.

Jha,M. (2013) pointed in their research that the CSR activities in India focus on community participation and there is a strong culture of solidarity, consensus building and trust in Indian CSR programs. Most of the CSR programs focus on the involvement of employees as well as other stakeholders. Corporate social responsibility in India is and has been primarily about performing

activities that promote people, community and cultural values. However there are some roadblocks in implementing CSR in India.

The research by Sharma, A. and Kiran, R.(2012) tries to study steps initiatives of business corporate towards the implementation of CSR practices. The study reflects the importance of company's age viz. with respect to the CSR initiatives undertaken by the firm. The study has been taken with the broad objective to identify the CSR practices with reference to health, education and environment for large firms of North-West region of India, and, finally to purpose a framework for the implementation of CSR practices based on these three parameters.

Pillai, N.K. (2012) studied with objectives of this study are to find the growth of CSR practices among private, public and multinational banks. And to give an overview of future and growth prospects of CSR. Banking Companies are coming up with large Innovative practices with CSR. Banking sector in India is going leaps in integrating the concept of social practices with economic performances

Ghewari A. A.(2011) in the research of Social Responsible Business Practices of Top 500 Companies in India done on secondary data from Karmayog website. The objective of the study was to measure and check social responsibilities of top 500 Indian companies. It was revealed that none of the Indian companies is adopting top level (level5) CSR practices and very few companies are adopting CSR practices at very basic level(level 0 to 4).Moreover I-MNC's are the leader amongst all other companies in adopting CSR practices in India. Also Researcher inferred that CSR practices are increasing year by year at significant rate.

Research Methodology:

Present research put to test the hypothesis, there is no significant difference in engagement of Indian corporate towards CSR in various industrial sectors.

Research has been undertaken with a prime objective, to measure CSR practices, to study CSR practices adopted by manufacturing and Service sector in India and to compare corporate social responsibility practices adopted by manufacturing and service sector. therefore by using various measuring and scaling techniques, researcher converted qualitative data into quantitative form using content analysis of CSR reports. Various statement were formed to measure CSR activities related to community, environment, employee, customers on five point Likert scale, for concern of intensity of various CSR practices 0 means not at all, 1 means rarely and 4 means always.

Researcher very meticulously scanned the official website of various manufacturing and software industry. Researcher found out latest annual report or CSR report from these websites. By scrupulous scanning of these annual or CSR report researcher

prepared unstructured response of questionnaire which was then converted to structured form with the help of proper scaling of various parameters of CSR. 101 companies were selected where CSR report or sustainability report or Annual report were available on official website of company

Data Analysis:

Table 1: Type of Industries Sampled

	Frequency	Percent
Manufacturing	57	56.4
Services	44	43.6
Total	101	100

Table 1 shows, there are 57(56.4%) of manufacturing industries and 44(43.6%) of services industry in the sample. It shows nearly equal representation of both the industries(Manufacturing and Service) in the sample.

Table 2: Mean score of statements of environmental activities of corporate social responsibility.

Scale : 0-never, 1-rarely, 2-sometimes, 3-often, 4-always.

Environmental Activity	Manufacturing Mean	Services Mean	Total Mean
1. Carbon footprints	2.74	2.59	2.67
2. Waste reduction/treatment	2.88	2.59	2.75
3. Recycling	2.74	2.50	2.63
4. Reduction of water consumption	2.89	2.59	2.76
5. Reduction of air pollution.	2.86	2.81	2.84
6. Eco- friendly packaging	2.3	2.23	2.27
7. Sustainable transportation	2	2.16	2.07
8. Green house gas	2.35	2.34	2.35
9. Energy audit	3	3.07	3.03
10. Rain harvesting programme	1.4	1.57	1.48
Environment_CSR_Score	25.18	24.39	24.83
Environment_CSR_Mean	2.28	2.21	2.25

Above Table depicts that manufacturing and service firms conducts the environmental activities at medium level (2.28 and 2.21- sometimes). Energy audit tops the list of environment activities done by manufacturing and service sectors firms (3). Energy audit is followed by, reduction of air

pollution (2.84), reduction of water consumption (2.76) and waste reduction (2.75). In overall firms are conducting environmental related activities all at significant level. There is no significant difference in activities done by manufacturing (2.28) and service firms (2.21).

Table 3: Mean score of statements of customer related activities of corporate social responsibility.

Scale : 0-never, 1-rarely, 2-sometimes, 3-often, 4-always.

Customer Related Activities	Manufacturing Mean	Services Mean	Total Mean
1.Company provides clear and accurate information about product.	3.7	3.82	3.75
2.Quality assurance criteria adhered to in production.	3.6	3.75	3.66
3.Your organization committed to providing value to customers.	3.54	3.73	3.62
4.The issue of accessibility (disabled customers for example) been considered in the company.	2.04	3.02	2.47
Customer_CSR_Mean	3.22	3.58	3.375

From Table 3, it is revealed that all the firms often (3.37) involved in customer related activities. Manufacturing (3.22) and services (3.58) firms often involved in customer related activities. All the firms often (3.75) provide clear and accurate

information about product. Firms often adhere to quality assurance criteria in production. Organizations often committed to providing value to customers.

Table 4: Mean score of statements of employee related activities of corporate social responsibility.

Scale: 0-never, 1-rarely, 2-sometimes, 3-often, 4-always.

Employee Related Activities	Manufacturing Mean	Services Mean	Total Mean
1.Your organization encourage employees to develop real skills and long term careers (via Performance Appraisal and Training & development)	3.21	3.64	3.4
2.Your organization ensure adequate steps are taken against all forms of discrimination.	2.82	3.39	3.07
3.Your organization committed to the health and safety of employees.	3.46	3.73	3.57
4.Your firm ensure a work-life balance among employees.	2.4	3.48	2.88
Employee_CSR_Mean	2.97	3.56	3.22

From table 4, it is observed that often (3.22) firms conducts employee related activities. It is seen that service firms conducts more activities than the manufacturing firms, but the difference is not significant. Organizations often (3.4) encourage employees to develop real skills and long term

careers (via Performance Appraisal and Training & development). Also it is seen that firms ensure all steps against all forms of discrimination and ensures work life balance.

Table 5: Mean score of statements of community related activities of corporate social responsibility.
Scale: 0-never, 1-rarely, 2-sometimes, 3-often, 4-always.

Community Related Activities	Manufacturing Mean	Services Mean	Total Mean
1.Your firm donate to charity.	2.86	3	2.92
2.Staff members involved in charity volunteer work on behalf of the firm.	2.65	3.14	2.86
3.Your company actively involved in a project(s) with the local community.	2.88	2.89	2.88
4.Your company have purchasing policies that favor the local communities in which it operates.	2.63	2.95	2.77
5. Your company have recruitment policies that favor the local communities in which it operates.	2.54	2.82	2.66
6.Opening up dispensaries, hospitals or organizing medical camps.	2.36	2.75	2.53
7.Providing agriculture guidance.	1.63	2.36	1.95
8.Introducing scheme for drip irrigation/recharging of wells.	1.36	1.47	1.4
9.Developing infrastructure in rural areas.	1.54	2.49	1.95
10.Opening up schools/colleges in rural areas.	2.25	2.64	2.42
11.Providing safe drinking water facilities.	2.44	2.25	2.36
12.Up- liftment of poor.	2.42	3	2.67
13.Community Welfare.	2.81	3.2	2.98
14.Opening up or contributing towards educational institutions.	2.54	3.33	2.88
15.Aid to flood or drought or disaster victims.	1.61	2.39	1.95
16.Construction of roads.	0.89	1.73	1.26
17.Contribution for the promotion of art, culture and sports.	1.68	2.43	2.01
18.Provision of drinking water facilities.	2.37	2.34	2.36
19.Construction of temples, community halls, parks etc.	1.18	1.82	1.46
20. other	0	0	0
Community_CSR_Mean	2.13	2.56	2.32
Total Score	2.32	2.48	2.39

From the table 5, it is clear that average score for community related activities done by firms is 2.32, which indicates that overall medium level involvement of firms in doing these activities. Donation for charity, involvement of staff members in community related activities, favor to local community, and contributing towards education organization tops the list of twenty

statements. All the firms practice these activities more with compare to any other activities. In aggregate level of involvement with community is medium and not satisfactory. Least priority is given to agriculture guidance, construction of community hall and construction of road. From the results is seen that in totality sometimes these activities are done by the firms.

Table 6: Score of different issues of corporate social responsibility and total corporate social Responsibility of firms in various industrial sectors.

Sector		Environment Related	Customer Related	Employee Related	Community Related	Total Score
Manufacturing	Mean	25.18	12.88	11.81	40.54	90.41
	N	57	57	57	57	57
Services	Mean	24.39	14.32	14.23	48.75	101.69
	N	44	44	44	44	44
Total	Mean	24.83	13.5	12.86	44.12	95.31
	N	101	101	101	101	101

Table 6, shows that total score and issue wise score of corporate social responsibility in manufacturing and service sector. Total score for manufacturing sector is 90.41 and for service sector is 109.69.

Table 7: Category wise degree of Corporate Social responsibility score of firms.

Firms			
Level	Manufacturing	Services	Total
High	8(14%)	4(9%)	12(12%)
Medium	35(61%)	35(80%)	70(69%)
Low	14(25%)	5(11%)	19(19%)
	57	44	101

While analyzing issue wise score, it is observed that there exists no significant difference in customer, employee, and community level.

From Table 7, indicates that nearly 69% companies are doing CSR activity at medium level. In manufacturing sector about 25% companies have low CSR level, which is comparatively more than service sector.

Hypothesis: There is no significant difference in engagement of Indian corporate towards corporate social responsibility into various sector (viz. manufacturing and service).

Table 8: Score of different issues of Corporate social responsibility and total corporate social Responsibility of firms in various industrial sectors.

Sector		environment	customer	employee	Community	Total Score
Manufacturing	Mean	25.18	12.88	11.81	40.54	90.41
	N	57	57	57	57	57
Services	Mean	24.39	14.32	14.23	48.75	101.69
	N	44	44	44	44	44
Total	Mean	24.83	13.5	12.86	44.12	95.31
	N	101	101	101	101	101
ANOVA	F Value	0.23	11.45	14.95	6.95	2.22
	P Value	0.63	0.001	0	0.01	0.13
		NS	S	S	S	NS
Remark : NS- Not Significant, S- Significant						

Table 8, shows that total score and issue wise score of corporate social responsibility in manufacturing and service sector. Total score for manufacturing sector is 90.41 and for service sector is 101.69. To check whether there exists significant difference in these two score researcher applied one way analysis of variance (or independent t test). Since p value=0.139 (greater than 0.05), it can be concluded that ? there is no significant difference exists between total CSR score manufacturing and service sector.

While analyzing issue wise score, it is observed that there exists significant difference in customer, employee and community level.

Results and Discussions:

1. There are 57 (56.4%) manufacturing firms and 44 (43.6%) service firms in the sample data. There is nearly equal representation of industries in the data.
2. To study the environment related activities done by firms, a group of 11 statements were formed. All these statements were measure on five point likert scale such as 0 means never and 4 means always. Means were calculated for all these statements. It is observed that firms conducts the environmental activities at medium level (2.28 and 2.21- sometimes). Energy audit tops the list of environment activities done by manufacturing and service sectors firms (3). Energy audit is followed by, reduction of air pollution (2.84), reduction of water consumption (2.76) and waste reduction (2.75). In overall firms are conducting environmental related activities all at significant level.
3. Customer related activities were measured on five point scale where 0 means never and 4 means always. In the customer related activities, it is revealed that all the firms often (3.37) involved in customer related activities. Manufacturing (3.22) and services (3.58) firms often involved in customer related activities. All the firms often (3.75) provide clear and accurate information about product. Firms often adhere to quality assurance criteria in production. Organizations

often committed to providing value to customers.

4. Employee related activities were measured on five point scale where 0 means never and 4 means always. In the employee related activities, it is observed that often (3.21) firms conducts employee related activities. It is seen that service firms conducts more activities than the manufacturing firms, but the difference is not significant. Organization often (3.4) encourage employees to develop real skills and long term careers (via Performance Appraisal and Training & development. Also it is seen that firms ensure all steps against all forms of discrimination and ensures work life balance.
5. Community related activities were measured on five point scale where 0 means never and 4 means always. It is clear that average score for community related activities done by firms is 2.32, which indicates that overall medium level involvement of firms in doing these activities. Donation for charity, involvement of staff members in community related activities, favor to local community and nongovernmental organization tops the list of twenty statements. All the firms practice these activities more with compare to any other activities. In aggregate level of involvement with community is medium and not satisfactory. Least priority is given to agriculture guidance, construction of community hall and construction of road. From the results is seen that in totality sometimes these activities are done by the firms. In all the community related activities there do not exist high level of involvement of firms.

In summary, this research set out to study extent the current practice of CSR. Most of

The Indian companies engage of CSR practices at medium level. Firms are endeavoring to continually reduce their environmental impact. With a strong focus on energy efficiency, carbon Footprint, water conservation and waste management firms continue to work on reducing specific energy and carbon footprint. Many Firms

operates under the fundamental belief that the company has a moral responsibility to contribute positively to the greater community. This belief is deeply entrenched in their corporate culture and shapes the way the company acts and makes decisions. Companies ensure consistent safety and quality of product through strong governance and compliance with all applicable legal requirements and standards. They manufacture products following strict policies, requirements and specifications of customer. Organizations are against any type of discrimination like gender, racial, religious, cultural etc. To achieve it most of the organizations promote female employees at top level to some extent as well as cultural diversity present in their workforce.

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A Critical Study of Swarna Jayanti Shahari Rozgar Yojana with Reference to Municipalities in Satara District

Madhura P. Mohite

Abstract:

As a part of local government municipality play an important role in the development of a town. Municipality implements different programs and schemes for the upliftment of urban people and development of the town. The present study is related to SJSRY a scheme launched by the central government as a part of poverty alleviation policy and programme. The purpose to select the subject for the study is to find out the outputs of this program. Present study focused on whether the urban people benefited by this program, whether their status has improved or not, whether the people know about the program, whether the municipality implemented the program as per guidelines, whether the people get employment, whether their income increased, whether their standard of living has improved and so on. This study will be helpful to municipality, people, govt. authorities because it will provide the suggestions for further improvement. Though the main focus of the study is on Public Administration and a limited attempt is given to political awareness of beneficiaries as well as political benefits received to councilors are also examined. The scope of the present study is limited to the SJSRY implemented by municipalities in Satara District. For this purpose four municipalities and one nagarpanchayat has selected.

Keywords: Local Government, SJSRY, Poverty Alleviation, Women Empowerment, BPL families.

Introduction :

Local Government has its roots in ancient India. In Vedic period local government was in practice in the form of Gram Sabha or Village Assemblies. In the Manusmriti, Jatks, Shanti Parwa of Mahabharata, Arthshatra of Kautilya there are many references about the existence of Gram Sabhas. In Muslim period the importance of local government was decreased. The British

Government realized the importance and necessity of local institutions in the administration of the country and necessary steps were taken to reintroduce the system. In 1687 the first Municipal Corporation was set up in Madras City. After independence the concept of local government acquired new significance. For the democratic decentralization, 73rd and 74th constitutional amendments were made on 22nd and 23rd December, 1992. It gave the real constitutional status to local self- government institutions in rural and urban areas.

The study of local government particularly urban local bodies and their functioning regarding the implementation of schemes comes under the area

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of political science and also public administration. Therefore the concept of local government and its emergence as well as development is studied.

Review of Literature:

Shinde Rajendra (2010) has made a study of four talukas which are economically poor namely Shirampur, Nevasa, Shevgaon and Pathardi. A study is related to Self Help Groups and individual beneficiaries. He has drawn some conclusions like because of this scheme beneficiaries get economic support, employment, and the standard of living of the below poverty line people has increased. The saving habit is also increased and the training provided is useful for the employment. He has given some important suggestions like training to beneficiaries must be related to the market, NGOs, banks and DRDA should arrange the joint program to provide market to beneficiaries, provide proper infrastructure facilities and to arrange a separate program for educated unemployed persons. Kadam Prabha (2006) made some important suggestions on "Assessment of the contribution of Self Help Groups to Women's Empowerment - A Study with reference to Satara District". She noted that there is a quantitative growth in saving venture than qualitative and to improve the quality of these groups the mentality of women should be changed, government should give the guarantee to these groups to purchase their products. The political parties should give membership to the groups for political activities. There is a need to give political training for women for the political awareness and political rights. Vedpathak Madhukar (2011) has studied the role of Rural Local Bodies in Socio-Economic development of Raigad district. He examines the Socio-Economic development of the backward district in kokan region of Maharashtra. The present study is made an attempt to examine fiscal operation of Raigad Zilla Parishad, Panchayat Samities and Village Panchayats during the period from 1991-92 to 2010-11. Researcher has also study on the role of RLB in Socio-Economic development in Raigad district. He discussed on different parameters such as growth in finance, employment generation, poverty

alleviation, educational development, environment protection, women and child development, increase in housing facilities etc. After the study he found that all the panchayat samities in Raigad district are financial weak they totally depend upon Raigad Zilla Parishad for revenue mobilization. The Raigad Zilla Parishad also not becomes successful for the socio-economic development of the area under its jurisdiction. He suggests that the state government should assign some sources of tax revenue along with grants to raise capital receipts and revenue expenditure. The Zilla Parishad should raise loan and boost the economic activities. Mali Sunita (2007) in her unpublished M. Phil. Dissertation on "Swarna Jayanti Gram Swarajgar Yojana: An Assessment with reference to Kolhapur and Sangli Districts" concluded that for effective work of SHGs there is need to provision of guaranteed market place, more effective financial inclusion and more effective financial supervision, emphasis should be on new products, the training should be based on marketing skills. M.Razia Parvin (2012) in her Doctoral Thesis published in the form of book entitled "Empowerment of Women : Strategies and System for Gender Justice", interpreted history women empowerment in India, reviewed the reasons for the subordination of women, analysed the indicators of women development in India, critically assessed the intervention strategies of the government in the economic empowerment of women, gives insights into the development perspectives of the nongovernmental organizations in women empowerment and suggested some possible strategies for the real economic empowerment of women in society. Bokil Milind (1999), made a case study and tries to seek an answer to the question, "Can economic strength give women social, political and psychological power in society?" The Development Support Team (DST) group conducted the survey in 28 groups in Pune. The case study shows positive evidence that give an opportunity and space women respond very favourably and have a desire to change their lives. The women participated in

the SHG programmes in order to develop a habit of savings access to easy credit, receive information and knowledge and to increase the interaction with fellow community women. The impact of the SHG programme was also felt on three spheres viz. economic, social and individual. All these reviews provide base and guideline for this research.

Research Methodology:

As a part of local government municipality play an important role in the development of a town. Municipality implements different programs and schemes for the upliftment of urban people and development of the town. The present study is related to SJSRY a scheme launched by the central government as a part of poverty alleviation policy and programme. Public Policy includes policy formation, policy implementation and policy evaluation. It is a part of Public Administration. In this study researcher has done the scheme evaluation of two types- i) process evaluation and ii) impact evaluation. Though the main focus of the study is on Public Administration and a limited attempt is given to political awareness of beneficiaries as well as political benefits received to councilors are also examined in the purview of the study of Political Science. The purpose to select the subject for the study is to find out the outputs of this program. Present study focused on whether the urban people benefited by this program, whether their status has improved or not, whether the people know about the program, whether the municipality implemented the program as per guidelines, whether the people get employment, whether their income increased, whether their standard of living has improved and so on. This study may be helpful to municipality, people, govt. authorities because it will provide the suggestions for further improvement.

Hypotheses put to test for present study are:

- 1) SJSRY is useful to generate employment in urban area.
- 2) SJSRY is important for below poverty line families.

- 3) This scheme fulfills economic needs of women through SHGs.
- 4) This scheme motivates people for group business.
- 5) Economic status of the beneficiaries is improved.
- 6) Women are socially and politically empowered.

The scope of the present study is limited to the SJSRY implemented by municipalities in Satara District. For this purpose four municipalities and one nagarpanchayat has selected. The study period is of five years of 11th plan i.e. 1st April 2007 to 31st March 2012. There are seven components of SJSRY, but the present study is limited to four components. The components selected for the study purpose are -

1. Urban Self Employment Programme (USEP),
2. Urban Women Self- Help Programme (UWSP) (Loan and Subsidy)
3. Urban Women Self- Help Programme (UWSP) (Revolving Fund) and
4. Skill Training for Employment Promotion amongst Urban Poor (STEP-UP).

Present study is descriptive and analytical in nature. Sampling design is framed for the study. There are 8 Municipalities and one nagar panchayat in Satara District and these Municipalities are classified in to three categories. Out of these Municipalities 50% i.e. 5 are selected on the basis of categories & geographical uniformity by using stratified random sample method. From 'A' category Satara Municipality is selected, From 'B' category Karad Municipality, From 'C' category Wai and Rahimatpur Municipalities are selected and Malkapur is selected as nagar panchayat. The data used for the study are both primary & secondary.

Sampling design is framed for the study. The stratified sample method is used. In the present study, the population includes the beneficiaries of Swarna Jayanti Shahari RozgarYojana in Satara District under different categories and the numbers are large and finite, so for determining the sample the statistical formula is used.

As per the formula sample size comes to 308. The percentage of sample (308) to population (1337) is 23%, therefore the sample of each component is determined in that proportion. The total samples of all components are 311 and municipality wise numbers of samples are Satara - 128, Karad - 78, Wai - 70, Rahimatpur - 17 and Malakapur - 18. The category wise numbers of samples are UWSP - Urban Women Self-help Programme (Loan & Subsidy) - 12, UWSP - Urban Women Self-help Programme (T & CSs - Revolving Fund) - 34, Urban Self Employment Programme (USEP) - 28 and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) - 237.

Swarna Jayanti Shahari Rozgar Yojana (SJSRY):

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 after combining the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP).

Important Features of SJSRY:

1. Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;
2. Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment.
3. To strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.

Critical Analysis of Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

The analysis of data is presented in different parts. The secondary data and primary data are used for the analysis. The primary data is collected through questionnaire from sample respondents who are

beneficiaries of SJSRY and through interviews of Chief Officers of municipalities, Project Officers and Community Organizers, and Political Leaders/Councilors. The data is processed with the help of MS - Excel and presented in the form of tables, charts etc. The analysis is made with the help of statistical tools and techniques as well as by using SPSS software. The hypotheses are tested by using one sample 't' test at 95% level of confidence i.e. at 5% level of significance. To enhance the reliability of results at one instance for testing the hypotheses more variables are tested for cross verification. The analysis of data is presented in eight parts. Part - A: Analysis of Secondary Data, Part - B: General Information, Part -C: Urban Self Employment Programme (USEP), Part - D: Urban Women Self-help Programme (UWSP) - Loan and Subsidy, Part -E: Urban Women Self-Help Programme (UWSP) (T&C) (Revolving Fund), Part - F: Skill Training for Employment Promotion amongst Urban Poor (STEP-UP), Part - G: Analysis of Responses from Chief Officers, Project Officers/Community Organizers and Political Leaders and Part - H: Hypotheses Testing

Hypotheses Testing:

This part of analysis deals with testing of hypothesis. The SJSRY scheme was proposed to boost entrepreneurship to provide economic and social benefits specifically to people below poverty line in urban area. In an effort to test the outcomes of this scheme present research proposes few hypotheses to test. The six hypotheses are formulated and tested which are as follows:

- 1) SJSRY is useful to generate employment in urban area.
- 2) SJSRY is important for below poverty line families.
- 3) This scheme fulfills economic needs of women through SHGs.
- 4) This scheme motivates people for group business.
- 5) Economic status of the beneficiaries is improved.
- 6) Women are socially and politically empowered.

The first two hypotheses are tested on the basis of quantitative data supporting them. The results from the primary data and secondary data analysis proved that both the null hypotheses are rejected and both the above mentioned alternative hypotheses SJSRY is useful to generate employment in urban area and SJSRY is important for below poverty line families are accepted.

Out of the proposed six hypotheses four hypotheses No.3 to No.6 are tested across following four categories. The opinions of samples dealing in UWSP - SHG - T&C - Revolving Fund, UWSP - SHG - Loan and Subsidy, USEP - self-employment and Training (STEP-UP) has been taken and independently tested using one sample 't' test.

To conclude on the basis of testing of four statements across four categories of samples it can be stated that there exist sufficient statistical evidence to reject null hypothesis at 5% level of significance and accept alternative hypothesis i.e. SJSRY scheme fulfills economic needs of women through SHGs.

To conclude on the basis of data from two groups it is to state that the null hypothesis is rejected and alternative hypothesis i.e. SJSRY scheme motivates people for group business is accepted.

Looking towards the opinions across four sample groups on variable that, scheme SJSRY is important and useful for economic development holds true since the one sample 't' test across four groups of samples leads to sufficient statistical evidence to reject null hypothesis and accept the alternative hypothesis.

To conclude on these four sample groups towards range of seven statements to test social and political empowerment due to SJSRY scheme reveals sufficient statistical evidence to reject null hypothesis and accepted the alternative hypothesis that the SJSRY scheme leads to sample women empowered socially as well as politically.

After testing entire six hypotheses it has found that at all stakes null hypotheses are rejected and

alternative hypotheses are accepted which shows that the scheme has yield desired benefits towards stakeholders.

Findings:

Findings drawn on the basis of analysis and interpretation of the primary and secondary data as well as on the basis of observations made by the researcher are presented in the following pages. The presentation of findings is done part wise. Out of the findings some important findings are given below:

Part - A: Analysis of Secondary Data

In five years total 733 people benefitted of self-employment under USEP in the district. They have provided loan under this scheme and encouraged to start self-employment. In the Satara district, total 272 Self Help Groups started their business under the programme UWSP-Loan and Subsidy during this period having in an average 10 members in a group which expresses that near about 2720 poor people got earning source.

During the study period total 587 SHGs were formed under the programme UWSP - T&C which strengthened economically more than 5870 members and create habit of savings and encouraged to self-reliance in the district. More than 50% of such SHGs were converted into Loan and Subsidy component that started their business. This has generated self-employment to more than 2900 beneficiaries.

In Satara district, under the programme STEP-UP training has given to 4183 beneficiaries. Though the percentage of getting employment or starting self-employment is less in this component, it was 36% by sample study, the employment generated would be near about 1500 beneficiaries.

The staff provided by the Government to municipalities to implement this scheme is not sufficient. In Satara district only four municipalities have separate staff sanctioned for this scheme but in other municipalities the additional charge has given to the existing staff that affect on the performance.

In Satara district, municipalities have taken good efforts to develop such network by setting up 131 NHGs, 41 NHCs and 9 CDSs during the five years. The Mahabaleshwar municipality is exception to this because there no such network developed. Comparing to the number of families below poverty line in municipality areas the developed urban community network is insufficient.

Part - B - Common Information:

I) General Information:

The male respondents are 104 that are 33% and female respondents are 207 that are 67% respectively of total samples. As per the guidelines the number of female beneficiaries should not be less than 30% and the result of this table shows that all the sample municipalities followed the guideline.

It is found that 72 beneficiaries are from Open category, 104 beneficiaries are from SC category, 4 beneficiaries are from ST category, 66 beneficiaries are from VJNT category, and 62 beneficiaries are from OBC category, indicating the category wise percentage 23%, 35%, 1%, 21% and 20% respectively.

After involving in the scheme the monthly income of respondents has increased. In all 64% (199) respondents benefitted after joining the scheme because their income is increased.

The numbers of respondent's families having monthly income more than Rs.5001 are increased from 174 to 232 after joining the scheme, which shows increase of 19%.

II) Information about Political Awareness:

In all 291 that are 94% sample respondents registered their names in electoral roll and 20 that is 6% sample respondents not included names in electoral roll. It shows they are aware about their political rights.

Majority i.e. 80% respondents agree that the councillors or political workers help them in various activities. This is the indication of close relationship between political leaders and beneficiaries.

Majority (89%) respondents are not members of any political party that means these peoples are away from direct politics.

174 sample respondents (56%) participated in political activities/programmes organized by political workers and 137 sample respondents (44%) not participating in political activities/programmes organized by political workers.

One respondent in Satara municipality and one respondent in Wai municipality participated as a candidate in general elections. It also clears that political participation of the respondents is not limited only to voting in elections, they also participated as a candidate but the percentage is very negligible.

99% respondents take part in voting in general elections. Only 1% respondents did not vote. The information shows that the respondents are enough aware about the political duties as a citizen.

64 % respondents take voting decisions on their own and 31% respondents said that there is influence of husband or father or brother on their voting decisions. While only 2% influence of political leader, 3% influence of other including Relatives, Friends, and Group Leader. It indicates that majority (64%) respondents are politically matured to take voting decisions on their own.

The data reveals that 214 (69%) sample beneficiaries take help of political workers/leaders to get solved their family problems and 97 (31%) sample beneficiaries do not take help of political workers/leaders to get solved their family problems. It shows that political workers as well as beneficiaries are attached with each other.

Part - C - USEP

Out of 28 sample respondents, regarding 12 respondents the percentage of annual income to total cost is more than 100% which shows that they repay the loan in one year, regarding 12 respondents the percentage of annual income to

total cost is between 50% to 100% and regarding only 4 respondents the percentage of annual income to total cost is less than 50%. It indicates that 86% respondents doing their business efficiently.

89% sample respondents are found to be satisfied about their business and only 11% sample respondents are not satisfied about their business. It clearly expresses that high percentage of respondents are benefitted from the scheme.

All the respondents are satisfied with the cooperation and guidance by related authorities. In case of opinion about the importance and usefulness of the scheme for economic development 86% respondents are agree, for social awareness 89% respondents are agree and for political awareness 65% respondents are agree. 93% respondents are agree that their confidence has elevated, 89% respondents are agree that society has recognized them as self-sufficient individual, 93% respondents agree that in family they receive the voice of decision making as well as right of spending and savings. 82% respondents agree that after joining this scheme they have started attending programs of political parties and 79% respondents agree that after joining this scheme they have started attending social programs which show the political and social empowerment of beneficiaries.

Part - D - UWSP - Loan and Subsidy

Highest motivation is given by Community Organizers (52%), followed by Political Leader/ Councilors (13%), Project Officers (12%). Other motivators are Bank Officer, NGO, and Newspaper but their percentage is very small.

Out 12 sample proposals the proposal amount and the sanction amount is same in 9 (75%) proposals and in 3 (25%) proposals the sanction amount is less than proposal amount which shows that proper guidance is provided by the project officers or community organizers. The amount of subsidy is 35% of the cost of proposal and in all sample cases full subsidy is sanctioned. The overall administrative performance is good in this programme.

Production work is done by the members of the entire sample SHGs. The entire 12 sample SHGs (100%) in all the sample municipalities do the selling activity with the help of their members only. It means the self-employment is created to more than 120 beneficiaries.

The entire sample SHGs (100%) in all the sample municipalities, repay the loan in time under this programme. It is an indication of that, if the financially weak persons provide financial support and proper guidance they can work hard and prove themselves.

The number of respondents having no income and number of respondents having monthly income less than Rs.2000 decreased from 12 to 0 which shows increase in the income of 12 (100%) respondents. 100% respondents benefitted after joining the scheme because there is increase in their income.

92% sample respondents are satisfied about their business and only 8% sample respondents are not satisfied about their business. It clearly expresses that they are benefitted from the scheme.

The members of 12 out of 12 sample SHGs in all sample municipalities that is 100% respondents said that their names are included in general electoral roll used for Municipal Council election, Assembly election and Parliament election. This is an indication of political awareness among beneficiaries.

Part - E- UWSP - T&C - Revolving Fund

Out of 34 sample SHGs in all selected municipalities 22 sample SHGs (65%) organize social activities and 12 sample SHGs (35%) not organize social activities. It means majority (65%) sample SHGs aware about importance of social activities.

The social activities organized by SHGs are related to social problems as well as social awareness which include Anti - alcoholic Program (24%), Health Camp (22%), Family Disputes and Anti-Superstition (16%) each and Cleanliness Campaign (14%) respectively.

Members of 53% SHGs visited to other successful SHGs and 47% SHGs doesn't visited to other successful SHGs. It means there is ample scope to create awareness among the SHGs to come together and made further progress.

83% visits are organized by CDS and 17% visits are organized by SHGs themselves.

20 sample SHGs (59%) encouraged to convert into business group and 14 sample SHGs (41%) not received encouragement.

The political leaders in all sample municipalities cooperate and guide the SHGs. Out of total 34 SHGs, 25 SHGs (74%) received cooperation and guidance from political leaders and 9 SHGs (26%) does not received cooperation and guidance from political leaders.

Community Organizer made gradation of all 34 sample SHGs that is 100% to receive them revolving fund.

The government sanctioned revolving fund to 32 SHGs (94%) and revolving fund is not sanctioned for the 2 SHGs (6%) each in Satara and Karad municipalities.

The members of 33 SHGs (97%) are satisfied about the working of their group and the members of only 1 SHG (3%) are not satisfied. It means the working of SHGs is going on smoothly.

Part - F - STEP-UP

Out of total 237 beneficiaries 49 (21%) beneficiaries have given positive reply that they get the benefit of other components of the scheme. 188 (79%) beneficiaries have not get benefit of other components of the scheme. It shows that large number of beneficiaries remains away from getting benefit of other components. The benefit is given to 49 beneficiaries. Out of them 48 beneficiaries get the benefit of Self-employment and 1 beneficiary get the benefit of UWSP- Loan & Subsidy.

105 beneficiaries (44%) get training about different skills, 63 respondents (27%) get computer training, and 52 respondents (22%) get services training, production and other type of training received to 7% beneficiaries only.

Out of 237 respondents 59 respondents (25%) received tool kits/ material and 178 respondents (75%) did not received tool kits or material from the sample municipalities. So the guideline is given by government is fulfilled to some extent.

Not a single beneficiary received monthly stipend by sample municipalities. So the economic motivation is not given properly through monthly stipend.

84% sample respondents are satisfied about the quality of training and only 16% sample respondents are not satisfied. It clearly expresses that the quality of training is satisfactory.

86 respondents (36%) started business /get employment after completion of the training and 151 respondents (64%) did not get employment.

21 beneficiaries (24%) benefited with fulltime or permanent business and 65 beneficiaries (76%) benefited with part-time or temporary business.

Suggestions:

In due consideration of findings drawn on the basis of detailed study, discussion with stakeholders the researcher has given some important suggestions to related parties which may be fruitful for more effective implementation of the scheme and the objectives of the scheme will be definitely achieved in better way.

1. It is necessary to revise the income limit to determine Poverty Line as per the present condition by frequent intervals.
2. There is also a need to update the list of families below poverty line.
3. The implementers should be involved in decision making and decentralization should be made regarding responsibilities as well as regarding authorities.
4. The staff is insufficient therefore the Government should sanction sufficient staff to each municipality. Minimum one separate and qualified staff should be recruited for each 500 families below poverty line in each municipality.

5. There should be compulsory audit of these institutions at the end of each year. The audit should not be only financial; there should be social audit of such institutions.
6. The funds must be released in time to the municipalities and there should be proper monitoring on the utilization of funds.
7. The municipalities and government should purchase the goods from beneficiaries and make them available services such as zerox center, canteen on priority basis.
8. Rate of interest should be minimized by the banks. There should be difference between interest rate for BPL beneficiaries and other clients of the bank.
9. Urban Local Bodies should provide infrastructure facilities to beneficiaries on the priority basis to sale their products.
10. District Project Officer should take initiative to establish the Federation of SHGs at city level and district level to solve their problems.
11. Multipurpose training should be given to the beneficiaries to reduce unemployment.
12. Tool-kits, stipend should be given to the trainees.
13. The chief officer should have autonomy to prepare annual plan for poverty alleviation in the municipality area in the broad framework given by the Government.
14. The project officer/community organizer should orient the beneficiaries and try to change their attitude that such schemes are not only to provide them subsidy or economic benefits but for their overall development.
15. Political leaders should understand the problem of poverty in depth as well as the other problems in their area and try to solve them.
16. The political leaders should prepare action plan to find out solutions over the problem of poverty and development of poor people through various Government programmes and policies.
17. The political parties should prepare plan to educate the party workers about the effective implementation of welfare programmes and develop relationship with people.
18. Initiative of female political leaders will be more beneficial in implementing such scheme therefore the political parties should encourage female workers to take active participation in this work.
19. The political parties should give preference while selecting candidates for election who have taken initiative in implementing such welfare programmes.

Conclusion:

The critical analysis of the data reveals that the sample municipalities implemented the scheme in better way. The administrative staffs have taking efforts to give information about the scheme and also encourage the people under BPL to take benefits of the scheme. While selecting beneficiaries the guidelines given in the scheme about social category, gender, minorities are followed. Political leaders also participated in this work but their participation is limited. The scheme has implemented as per the guidelines and as per the objectives set down by the Central Government. Out of the four components selected the study the performance in three components namely UWSP - Loan and Subsidy, UWSP - T&C, and USEP is good. But the performance in the component STEP-UP is not satisfactory. Under the STEP-UP programme training has given to the beneficiaries. But the percentage of getting self-employment or employment is very limited. The administrative support provided for the implementation of this scheme is not sufficient. The municipalities cannot able to utilize the full amount sanctioned by the Government. Only half of the funds are used and the efficiency of the municipalities in this regard is questionable.

The performance of the scheme regarding the political, economic and social development of beneficiaries, it is conclude that the scheme is successful to provide economic benefits to the

beneficiaries under BPL. The political and social empowerment of the beneficiaries is also made to some extent. There is indirect influence of political leaders on the opinions and decisions of the beneficiaries. This environment automatically provides benefit to the political leaders. The political parties/alliances/leaders have obtained the advantage of the effective implementation of this scheme. In the area of present study, out of five sample municipalities, in three municipalities namely Satara, Rahimatpur and Malkapur political parties/alliances/leaders obtained political advantage of effective implementation of government schemes and achieved the clear majority in municipal election.

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An Analytical Study of Impact of Consumer Characteristics, Website Characteristics and Product Category on Consumer Information Search Behavior and Intention to Transact On-Line

Machhindranath R. Koshti

Introduction:

The management guru Peter Drucker wrote: "Because the purpose of business is to create a customer, the business enterprise has two- and only these two- basic functions: marketing and innovation. Marketing and innovation produce results; all the rest are costs. Marketing is the distinguishing, unique function of the business."

As per the American Marketing Association "Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational goals"

One of the most influential technical breakthrough that made tremendous inroads in to all the functions of marketing management is THE INTERNET.

Internet is a worldwide, publicly accessible series of interconnected computer networks that transmit data by packet switching using the standard Internet Protocol (IP). It can also be defined as a worldwide system of computer networks; a

network of networks in which users at any one computer can get information from any other computer.

The number of internet users is growing rapidly. The number of internet users in India alone jumped 25% in 2009 to 71 million from 57 million in the previous year. It was discovered that Indians are surfing the Internet more than before - at 15.7 hours per week in the year 2009 - compared with 9.3 hours in 2008, a steep rise of 70% in time spent online. The rapid growth of internet in last two and half decades has provided a vast scope for research activities related to internet. One of the areas of research is e-commerce.

Objectives of the Study:

The traditional information systems consisted of Decision Support Systems, Information Retrieval Systems, etc. However e-commerce (buying and selling on the internet) systems have the characteristics of both an information system and a marketing channel. With the help of the platform of internet and computers, an e-commerce system is a service provided by computer servers on the network. The buyers access e-commerce service through internet browsers. As one of the marketing channels, e-commerce can be used to display product information as well as to do the transactions.

The purpose of this thesis is to study the consumer behavior while buying products on internet.

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Literature Review:

The e-buying process requires the buyer to adopt the innovation of internet. The rate of adoption of any innovation is impacted by five factors: 1) relative advantage 2) compatibility 3) trialability 4) observability and 5) complexity. The first four factors are generally positively correlated with rate of adoption while the last factor, complexity, is generally negatively correlated with rate of adoption. The actual rate of adoption is governed by both the rate at which an innovation takes off and the rate of later growth. Low cost innovations may have a rapid take-off while innovations whose value increases with widespread adoption (network effects) may have faster late stage growth.

Retailers, who are important part of Marketing, view the Internet as a communication channel with the provision of corporate and product information. Retailers regard the Internet as an opportunity to offer an additional channel for distribution and to increase consumer access to their brand. They consider the Web page as an opportunity for consumers to view the products prior to making a purchase online, via telephone or in the store. Retailers recognise that there are benefits to be attained in adopting a multi channel strategy, especially in areas where the fixed store format is constrained in terms of physical space and limited product assortment. Retailers anticipate that the Web site should offer the same products and services as the store. In doing so, consumers are provided with consistent brand values from the physical store to the online environment. This translates into ensuring that the product assortment on the Web page is the latest stock and that delivery time is consistent with catalogue operations.

The literature review identified following as some of the generic reasons for adoption of e-shopping.

1. Time saving (Easy information search and reduction in shopping time)
2. 7 days a week and 24 hours a day availability (Time flexibility)
3. Instant gratification (Instant printing of travel tickets, instant download of music, etc.)

4. Interactivity of internet
5. Saves physical efforts to go to the shop (Convenience)
6. Saving aggression (Avoiding falling prey to an aggressive salesman in the shop)
7. Opportunity to respond to the advertisement (Impulse buying)
8. Lack of geographical limitations

There are several factors which would encourage the consumer's buying on a particular website. Some of them are as follows.

1. Perceived usefulness
2. Web page design
3. Level of interactivity / Computer self efficacy
4. Marketing efforts / incentives for buying on website
5. Informativeness
6. Ease of navigation
7. After delivery satisfaction
8. Brand image
9. Price
10. Trust on the website
11. Merchandising (Product photos, apparels on models, etc.)
12. Novelty
13. Playfulness / entertainment

Some of the factors which would decrease the use of any website for purchasing are as follows.

1. Language of the website
2. Information load
3. Irritation
4. Fear of giving personal information
5. Fear of security of financial transactions and credit card details
6. Products being not cheap because of packing and shipping costs
7. Perceived transaction inconvenience

The literature reviewed on e-buying behavior revealed that the knowledge base on what factors affect the consumers' e-buying intention is limited.

The past studies have shed light on certain factors but they have used smaller, relatively homogenous and non representative samples (viz. only students) which raises a question on generalizations of the observations. The information search behavior, although a major part of buying process, seems to be not covered adequately by the researchers.

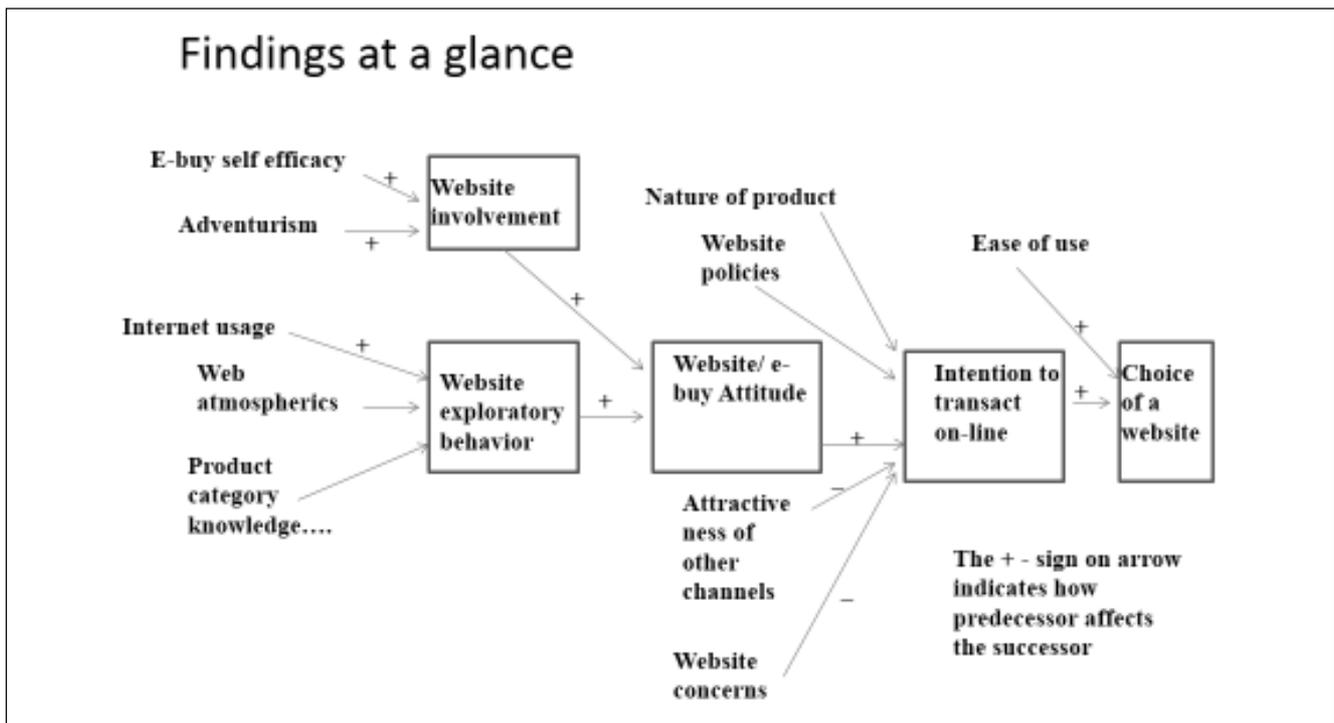
The reviewed studies found that culture plays a significant role in the internet shopping behavior of consumers. This would mean that consumers in various states of India too would exhibit different e-buying behavior. While one study was found to examine e-buying behavior of consumers in Punjab, no study could be located studying the same for the State of Maharashtra which houses the financial capital of India namely Mumbai.

Major Observations:

The theoretical, conceptual and methodological gaps identified through literature, motivated the researcher to understand how Consumer Characteristics, Website characteristics & Product Characteristics affect the Consumer Search Behaviour and Intention to Transact On-Line.

Methodology of the Study:

Qualitative primary data was gathered by conducting a focus group discussion and in-depth interview with Information Technology expert. The researcher adopted the mix of "formalized unconcealed" and "formalized concealed" type of questionnaire design. Non-probabilistic snowball sampling method was used to administer questionnaire during January-March 2014. The sample size was 543. The data was analysed using various statistical tests in SPSS software.



This study has shown that the internet user's website exploratory (on line product search) behavior is affected by the extent of internet usage, web-atmospherics and product category knowledge.

The internet user's e-buying self efficacy and his adventurism positively impact his website

involvement (Extent of usage of internet for placing orders). Website involvement along with Website exploratory behavior affects the internet user's attitude towards e-buying positively.

The internet user's e-buying attitude affects his intention to transact on-line positively. This intention is also affected both ways by website

policies & nature of product, and negatively by website concerns & attractiveness of other channels.

The intention to transact on-line makes internet user to look for various websites on which he can buy the products/services. Given all other conditions same (e.g. product / brand, price discounts offered, delivery conditions etc.) he will patronize the website which he finds most easy to use.

Conclusion:

Academically, by scientifically answering all the research questions, this study had tried to fill up the gaps identified in the literature on the knowledge about e-buying behavior of the customers. It has contributed amply towards the website exploring behavior of the internet users. The study has also thrown light on the factors that make internet user to transact on internet. It identified the significant risks perceived which inhibit the internet user from venturing in to e-buying.

On the marketing environment front, the findings of this study will be useful to the organizations

who wish to use internet as distribution channel. They will be able to segment the market appropriately and devise Marketing programs to influence customers to buy their products and services on their website.

The study, though extensive, is limited to Maharashtra state and further it is Mumbai-centric. An organization which wishes to use internet as distribution channel nationwide will need to do this study all over India.

In attractiveness of other channels, only physical shop is considered in this study. The effect of other channels like teleshopping, catalogue buying etc. on intention to transact online can further be studied.

The affecting factors studied explain low to moderate variations in Website Exploratory Behaviour, Website/e-buy Attitude, and Intention to transact on-line. Further studies can be carried out to explore other affecting factors (Possibilities -Cultural background, peer group etc.).

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