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Association of Indian Management Schools

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Prof (Dr) Upinder Dhar
Chairman, Editorial Board

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Editorial

Indian Knowledge System: Glimpses from Ramayan

As soon as Parshuram receives the news that Shiv Dhanush has been broken during Swayamvar of Sita, he reaches the site immediately with anger. He asks, who has broken Shiv Dhanush? Is that brave person having the ability to place arrow on my Vishnu Dhanush? I will punish the person who has dared to commit the crime. Shree Ram replies, I am King Dhashrath's son, Ram. Then politely greets him with reverence and picks up the Dhanush and places an arrow on it with precision. On seeing his performance, Parshuram calmed down within seconds thereafter. He understood that the person standing before him is not an ordinary prince, but an incarnation of Lord Vishnu. The challenge was to face a powerful person who insults you, and the learning is that one should respond politely with patience like Lord Ram. Respect and peace cool down the anger. One should prove oneself not through words but through performance. This lesson is relevant for all young managers who take experienced executives and even workers lightly.

In another instance, just before coronation of Shree Ram, Manthra tells Kekyi that if Ram becomes king, you will be like a servant or house maid (dasi) and Bharat will also be insulted. Kekyi replies that Ram loves me as a mother, and he will also not insult Bharat. Manthra, the personal maid of Kekyi, further says that situation changes when king changes. Bharat has mostly lived with his maternal uncle during his childhood and that is why his father Dhashrath has less affection for him. Another wife of your husband (your sautan) and real mother of Ram, Kaushalya will also be indifferent to you. On hearing such arguments, Kekyi loses her mental balance. She feels insecure and becomes jealous. The challenge is that even today there are characters like Manthra in the corporate world and society in general who promote wrong comparisons, incite misunderstandings and spread jealousy. Learning is that balance of mind is very important. One should not develop a viewpoint simply because someone is repeatedly feeding you with biased opinions. Decide rationally after looking at an issue from various perspectives, otherwise the results are likely to be grave and undesirable.

In one more instance, when Bharat sees Shree Ram in the forest, he cries with tears in his eyes. Shree Ram embraces him. Bharat says, "I bow my head on your feet and request you to return to the palace and be the king. Shree Ram replies that our father King dhashrath had declared separate roles for both of us in the presence of so many people before starting for heavenly abode. Whatever our father has decided

for us, we must honor that without any questions. Death walks with us, sits with us, and returns with the individual only. Therefore, you give up grief. The challenge is the intrinsic conflict that arises due to the pressure of grief, guilt and love to reverse the principles. Learning is that be kind but do not undermine the importance of principles and convention (maryada). Show sympathy, but do not disrupt the process as that is good for all. Right opportunity will certainly come, thus wait for the same.

The readers of AJM are requested to go through the contents of this Special Number of the journal and help us in improving the academic value of this publication by offering suggestions based on their critical review and constructive observations. The prospective contributors to this journal are advised to follow APA pattern (Latest Edition) for presenting the references.

Prof (Dr) Upinder Dhar

Chairman

Editorial Board - AJM

Building Employment Skills with Destination Image Assessment: Comparing Pre-Visit and Post-Visit Perspective of Tourists

Sahil Raj, Harpreet Singh*, Vikas Singla*, Tanveer kajla** and Rupali Sehgal****

Abstract

The study aims to find out the employability skills required to boost the destination image of Punjab. In this study, we have limited the scope of destination image to the two components, i.e., Cognitive and Affective components of Destination Image. These two components were measured with the help of a structured questionnaire. As various factors form the destination image, we have taken into the role of hotel industry in developing the destination image in Punjab. It has been proven in the past research that traveller's experience, accommodation experience and staff skills play vital role in forming the destination image of a place. It was analysed that tourists were focused on the lack of hotels in a rural setting, and there were apprehensions regarding the hotel staff's skill set.

Keywords: Affective, Cognitive, Destination Image, Employment, Hotel Industry, Skills, Tourism.

Introduction

Tourism is one of the most economically viable industries in the world (Vethirajan & Nagavalli, 2014). It has a key contribution to world peace and prosperity as it serves the people who travel for business and leisure worldwide (Chen & Uysal, 2002). As per the World Trade Tourism Council report, the tourism industry contributed 10.4% to the world GDP and provided around 319 million jobs in 2018, contributing to 10% of the total world employment (Steinmetz, 2019). Tourism has many types such as; recreational tourism, historical tourism, ethnic tourism, cultural tourism, adventure

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tourism, Healthcare tourism, spiritual tourism, Music tourism, village tourism and wildlife tourism.

Crompton (1979) describes the destination image as a combination of cognitive beliefs and affective feelings towards a destination. Correspondingly, Baloglu and Brinberg (1997) and Beerli and Martín (2004) postulated that a destination image reflected as subjective perception includes both high-level aspects of the cognitive and affective model. As per the current studies, an image is developed by the customer's interpretation which relates to the essential components of a destination image, i.e., cognitive and affective appraisal (Baloglu & Brinberg, 1997; Baloglu & McCleary, 1999; Gartner, 1994; Walmsley & Young, 1998). Cognitive evaluation is formulated by a tourist's knowledge and trust about a destination, and on the other side, affective evaluation is expressed by a tourist's perception towards that particular place (Beerli & Martín, 2004).

As per various studies, cognitive evaluation is a precursor of the affective component. In this way, cognitive image is integrated with the destination's affective image (Pike & Ryan, 2004). Cognitive elements are created from various factors, such as evaluating the residents and the events occurring at the destination (Yu, Seo, & Hyun, 2021). While affecting component is an influence on tourist after experiencing and visiting a place (Papadimitriou, Kaplanidou, & Apostolopoulou, 2018). Mostly, the destination image is developed by both cognitive and affective assessment (San Martín & Del Bosque, 2008).

Many researchers state that the image forming process and destination selection are influenced by motivations (Backman & Crompton, 1991; Baloglu & Brinberg, 1997; Baloglu & McCleary, 1999; Gartner, 1994) and proposed that motivation directly affects its affective attributes. Affective components are tourist's feelings and emotions towards a destination. Gartner (1994) pointed out that the destination image is based on motivation. Besides, affective attributes impact the overall image of a destination. However, motivation might influence the destination image directly or indirectly (Beerli & Martín, 2004). Also, affective components entail the tourist's behaviour, attitude, feelings, and experience during or after a trip (J. Zhang, Morrison, & Chen, 2016). However, pictures depict the affective behaviour better than after-trip blogs.

The image of a tourist destination is essential to attract tourists from all over the world (Marine-Roig & Ferrer-Rosell, 2018). The vivacious construction of a destination image can act as a successful attraction strategy in the tourism industry (Marine-Roig & Anton Clavé, 2015). The development of a destination image largely depends on the

tourists' perception and experiences, which determines their touristic behaviour and, consequently, their destination choice (Papadimitriou et al., 2018). While analysing the destination image formation and the influence of this image on tourist satisfaction, the role of accommodation and lodging facilities has a profound effect (Nieto, Hernández-Maestro, & Muñoz-Gallego, 2014). It contributes towards the building of feelings and general perceptions among the visitors about the place (T. Zhang, Bilgihan, Kandampully, & Lu, 2018). The hotel industry's part is quite significant to maintain and revive the touristic streams to the destination (Lee, Cai, DeFranco, & Lee, 2020).

Accommodation is one of the basic needs of a traveller. While a tourist is on a trip, like food and other basic amenities, lodging too is a vital aspect of his/her tour. It implies that many factors like attractions, accessibility, accommodation, and amenities such as food and sanitary influence a tourist destination's image. All of these and a provision for a comfortable and safe accommodation are crucial elements in the composition of destination image in tourists' minds. It also influences their post-visit satisfaction, and as a consequence, the satisfied tourist is more likely to revisit or recommend this tourist destination. It is, therefore, of paramount importance that the Indian hotel industry responds to the changing needs of the travellers and revamp its infrastructure, considering the globalisation of the hospitality sector.

The Indian hospitality industry has emerged as one of the key sectors driving the growth of the Indian economy. It is an integral part of the services sector, contributing to the maximum in the Indian GDP. India's hotel industry is witnessing continued momentum due to the increased number of foreign and domestic tourist arrivals. Therefore, the hotel industry's standard and quality of service in India play a significant role in tourism development. The existing potential of tourism and hospitality resources is fundamental to creating and popularity of a destination image. For instance, a destination dotted with hotels and accommodation facilities that fit every budget apart from offering warm hospitality and comfortable accommodation to its customers tends to be more popular than those with inadequate lodging facilities.

Considering that the hotel industry is the key driver of India's tourism industry's growth and development, its upgrading and advancement in hospitality services should be the state's chief interest. Besides, a boost to employment opportunities in the hospitality sector will directly contribute to its economic growth. Also, it would be profitable to analyse how the cognitive and affective components of the destination image can be improved, thus attracting more customers. For instance, it would be advantageous for India's growth if the state concentrates on the potential improvements

and up-gradation of hotels that contribute significantly to the image management of a destination.

The study is limited to Punjab. The study aims to find out the employability skills required to boost the destination image of Punjab. As the destination image has various facets, in this study we have limited the scope of destination image to the two components, i.e. Cognitive and Affective components of Destination Image. These two components were measured with the help of a structured questionnaire. The questionnaire was pre-tested, and the reliability and validity were measured before analysing the data. As the destination image is formed by various factors, in this study, we have taken into the hotel industry's role in forming the destination image in Punjab. It has been proven in the past research that traveller's experience, accommodation experience and staff skills play vital role in forming the destination image of a place. In this study the two dimensions of destination image i.e. cognitive and affective component are considered.

Review of Literature

Destination Image

Artuđer et al. (2013) opined that a destination's image is essential for influencing the tourists before their destination selection process. Researchers suggested a difference between image created by tourists (demand side) and what is projected by the government and agents (supply side) (Baloglu & McCleary, 1999). Image is formed with the help of two forces: stimulus and personal factors. Both factors are used to create perceptual/cognitive and affective image, which further helps develop the global image of a destination. Beerli and Martín (2004) found that image formation plays a critical role, especially to tourists' products, because of its complexity and multidimensionality. In other words, it is a combination of numerous tourists' products and its associated attribute.

Gartner (1989) suggested that image formation is a crucial marketing concept, as it influences the attitudes and behaviours of tourists. His study's objective was to process image formation by altering the cognitive and affective image of the place. The conceptual framework elucidated the image formation process into three types: organic (unsolicited information received from family and friends, or perceived), induced (efforts by government and marketers to develop, promote and advertise a destination) and autonomous (news, films, news article and television). Kim and Richardson (2003)

concluded that with the vital role of social media, past studies have divided destination image into an image's cognitive and affective elements.

In contrast, destination loyalty is divided into three attributes- behavioural, attitudinal, and combined. Through these dimensions, researchers identified that positive experience accelerates the number of revisits. The experiences that visitors share with their friends/relatives, i.e., word-of-mouth advertisement, are essential information. Destination image is strongly created by the positive response of the tourists they share with their friends/family members (word-of-mouth). Marine-Roig and Ferrer-Rosell (2018) suggested the process of forming a destination image involves analysing the interrelationship between different elements of the perceived image and the factors that influence image formation. These interrelated components are cognitive/perceptive and affective. Tourist destination image has emerged as a crucial part before planning a trip.

Kladou and Mavragani (2015) research in this direction aimed to develop a methodology to analyse and find the gap between two sides of Tourist Destination Image (TDI), i.e., supply-side (projected image, endorsed by government and other organisations/institutions) and demand-side (perceived image, created by the tourists on their experience basis). The gap between TDI components indicated that organic image (perceived) is exceptionally different, more reliable and trustworthy than the autonomous and induced image which is created by the government and other institution

Projected and Perceived Images

Extensive literature has pointed out two types of Destination Image (DI): projected image and perceived image (Marine-Roig & Ferrer-Rosell, 2018). The projected image is a combination of ideas and impressions of a destination for a particular audience's consideration. On the contrary, the perceived image is an interaction between the projected and the tourist's own experience (Bramwell & Rawding, 1996). Traditionally, an approach to make a projected image with limited data was quite narrow, which researchers obtained from tourists through survey and testing of information in the laboratory (Marine-Roig & Ferrer-Rosell, 2018).

The Web 2.0 technology changed the way of data collection because it catalysed to Travel 2.0, where travel-related content is created by tourists (Mak, 2017). Hence, contemporary destination image has two-way influence, i.e., projected destination image (supply-side) and perceived destination image (demand-side). DI is a

hermeneutic circle that starts from the projected side (supply-side) with specific delineation, which the stakeholders form with a specific purpose, usually for the tourists. They further perceive (demand side) the destination according to tourists' experiences and upload their reviews in the form of blogs, comments, etc. This makes global destination image the sum of all these pictures and interactions (Marine-Roig & Anton Clavé, 2015).

A tourist's attributes affect the formation of an image. Crompton (1979) argues that it has been observed how tourists create beliefs about the features of destinations; even these beliefs are different depending on the internal factors of an individual. As a result, the perceived destination image is formed through the projected image - by an individual's motivation, knowledge, preferences, needs, and other personal attributes. In such a way, individuals create their image of destination in their mind that turns into their own perceived image (Beerli & Martín, 2004; Gartner, 1994). The tourist's socio-demographic attributes such as gender, age, education level, family background or life cycle, standard of living, etc., along with psychological determinants like influence, beliefs, personality, lifestyle, etc., influence the resulting image's formation (Beerli & Martín, 2004).

Hunter (2016), in his pioneer research, opined that online destination image is segregated into projected and perceived, while it is inter-woven in reality. The online projected image is created by National Tourism Organizations (NTO) and destination marketing organisations through websites, social media, etc. Market delineation depicts the ideal way of tourism in offering products in a place. In other words, the projected online destination image is referred to as the sum of tourist image characteristics that national tourism organisations communicate on the internet. Perceived online destination image is an impression, feelings and perceptions that traveller shares online regarding the products and offering during his/her trip. Gartner (1989) revealed that the perceived image is largely influenced by a destination's projected image, which is obtained through the place's identity and local actor's promotional strategies.

This demonstrates that projected image and marketing communication strategies are essential agents for constructing an affective image or perceived destination image. Projected destination image is acknowledged to shape the perception of tourists when they travel or plan for a trip (Marine-Roig, 2017). The first half of the "hermeneutic circle" is focused on the ways of presenting destinations by tourism organisations through tourism media. Hence, it is equal to the online projected destination image.

On the other hand, the tourists' blogs and photographs on social media during or after their trip is the online perceived destination image. However, the hermeneutic circle has given tourists the power to recreate their "perceived image" on social media platforms (Mak, 2017). Therefore, researchers give attention separately to study online perceived DI (Sun, Ryan, & Pan, 2015) and online projected DI (Choi et al., 2007).

Research Method

The tourist's response was taken through structured questionnaire that was formed after going through the extensive review and literature. The reliability and validity was checked through pilot survey involving 50 respondents and all the parameters were found to be appropriate. The final questionnaire was administered to 918 tourists from five different cities. The questionnaire had 32 factors and the response varied from 1 to 7 where 1 meant highest degree of satisfaction towards a particular factor and 7 meant lowest degree of satisfaction.

Purposive Sampling technique of non-probability sampling was applied that is based on the idea that researcher will select the respondent which could best serve the purpose of the study and the respondent is either a domestic or a foreign tourist visiting the destination at the selected sites. The domestic tourist means that tourist who resides in India, and visiting from any part of India. Foreign tourist is the one who is visiting from abroad, meaning even Indian origin tourists but a citizen of a foreign country as categorised as a foreign tourist.

Description of Purposive Sampling: Tourism places are selected from Punjab. Tourism places have been identified and selected from Punjab Tourism official website, and the list of these tourism places is given below:

- PILGRIMAGE
 - Golden temple (Amritsar)
- BORDER SITES
 - Wagah border (Amritsar)
- ZOO
 - Chhatbir Zoo (SAS Nagar)

➤ SPORTS EVENTS

- Kila Raipur games (Ludhiana)

➤ HERITAGE

- Jallianwala bagh (Amritsar)

Source: Website of Punjab Tourism

In Punjab, Ludhiana (Kila Raipur), SAS Nagar (Chhatbir Zoo), and Amritsar (Golden Temple) are very much famous among tourists/Traveller. These are the highly preferred places among travellers to visit in Punjab.

Ludhiana-Village Kila Raipur in district Ludhiana is very much famous for Rural Games. These games are also known as Rural Olympics. Tourists in big numbers come from India and abroad to enjoy these games in the month of February every year. Competition of all rural games such as cart-race, rope pulling (tug of war), kite flying, kabaddi, etc. can be seen in this rural sports event.

SAS Nagar - Chhatbir Zoo, also known as Mahendra Choudhary Zoological Park, is a zoological park in SAS Nagar. This is the home of thousands of animals, birds and reptiles spread in the area of 202 acres.

Amritsar- Last and most famous place world over is the “Golden Temple” in Amritsar. This is also famous for “Akal Takht” the supreme court of Sikh religion. The worlds’ largest langar (Free Kitchen) is also served here “Golden Temple,” which is a world record. Two hundred thousand rotis (Indian flatbread), 1.5 tonnes of dal (lentil soup) and free food served to 100,000 people every day are what makes the open kitchen run at the Golden Temple in the city of Amritsar stand apart. This place is also famous for Jallianwala Bagh and Wagah Border.

So, after identification of these famous tourism spots in Punjab, the pre and post-visit response of the travellers/visitors to these places was recorded. As the exact number of visitors to these places was not available, hence Purposive Sampling technique was applied to select the number of respondents (Tourists) from each city (location) among these three cities of Punjab. Total of 601 responses were recorded (Table 1).

Table 1: Number of Respondents

City (Location)	Number of respondents selected
Amritsar	229
Ludhiana	180
SAS Nagar	192
Total	601

The reasons behind the unequal selection of respondents from the different cities were that in some cities there are more than one places where tourists visit frequently for instance Amritsar; here three places are very much famous among tourists so the data collection was maximum (229 responses) from Amritsar city from three places such as “The Golden Temple”, “Wagah Border” and “JallianwalaBagh”

Results

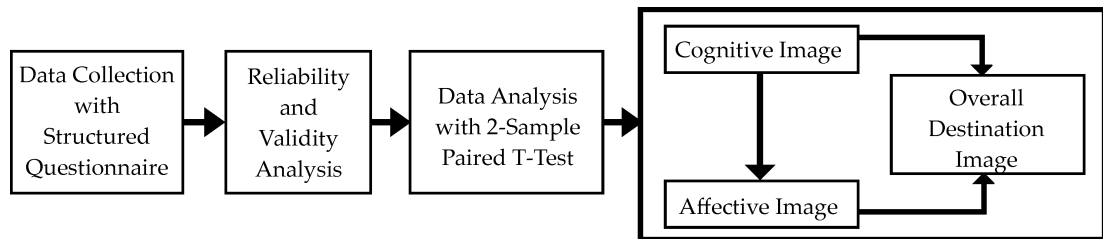


Figure 1: Framework to analyse the Destination Image of Punjab

To accomplish this objective, a structured questionnaire was framed. The analysis of the questionnaire was performed by applying 2 samples paired t-test to find out the cognitive and affective components of the destination image (Figure 1).

Amritsar

The pre and post visit mean scores 5.12 and 6.25 respectively showed that visitors reaction was different regarding climate, and significant difference ($t=10.12$; $p=0.001<0.05$) (Table 2) was found between two means scores. This implies that reaction towards climate worsened after visiting Amritsar. The pre and post visit mean score was found to be 2.33 and 3.35 respectively among visitors regarding the *General Infrastructure*. Hence, visitors didn't give any significant pre and post visit reaction regarding the *General Infrastructure* of the Amritsar city and that was found to be

insignificant ($t=2.69$; $p=0.411>0.05$) (Table 2) which mean pre and post visit reactions of visitors towards general infrastructure of the Amritsar city was the same.

Tourists were found negative about *Tourist Infrastructure* in their post visit reaction that is clear from the significant ($t=8.96$; $p=0.003<0.05$) difference in the pre-visit mean score 2.54 and post-visit mean score 5.34 (Table 2). Thus, tourists considered tourist's infrastructure to be poor as compared to what they had perceived. The tourists infrastructure includes infrastructure attributes such as Hotel and self-catering accommodation, Restaurants, Ease of access to destination and Network of tourist destination of Amritsar city. Pre-visit mean score regarding *Culture, History and Art* attribute of Amritsar was 1.12 whereas post-visit mean score was found to be 2.56 from respondents. The result of 2 sample paired t-test indicated the insignificant difference ($t=3.12$; $p=0.542>0.05$) (Table 2), shows that respondents had similar pre and post visit reaction towards Culture, History and Art attribute of Amritsar. Mean scores indicated such an experience was considered to be very good.

The Political and Economic Stability attribute talks about Political stability, Economic development and Safety in Amritsar. The pre-visit mean score was found to be 3.24 whereas post-visit it was observed 4.23. The results of 2 sample paired t-test score indicated an insignificance difference in mean scores ($t=2.35$; $p=0.125>0.05$) (Table 2) indicates that respondents pre and post visit reaction towards Political and Economic stability was found to be unchanged. Moreover, tourists considered this attribute to be very good. The attribute *Natural Environment* consists of beauty of the scenery, attractiveness of the cities and towns, cleanliness, overcrowding, air and noise pollution and traffic congestion of Amritsar. The pre and post visit mean score of experience was found to be 5.78 and 6.45 respectively. The difference in pre and post visit mean score was found to be significant applying 2 sample paired t-test ($t=1.57$; $p=0.022<0.05$) (Table 2) reported that respondents had significant different pre and post visit experience towards Natural Environment attribute of Amritsar. The post visit mean scores indicates that tourist's reaction towards natural environment of Amritsar deteriorated significantly.

The *Social Environment* attribute covers Hospitality and friendliness of the local residents, underprivileged and poverty, language barriers and the pre-visit mean score regarding these attributes was 3.51 whereas the post visit mean score was found to be 4.25. The 2-sample paired t-test was applied and the result of the t-test found significant difference in the pre and post visit mean score ($t=2.12$; $p=0.015<0.05$) (Table 2) implying that respondents had the different pre and post visit experience and they were unhappy

with social environment of the city as their reaction deteriorated significantly after visiting the city.

The Atmosphere of the place attribute talks about family-oriented destination, place with a good reputation, attractive and interesting, religious and enjoyable attributes of Amritsar. Results of two sample paired t-test showed insignificant ($t=1.27$; $p=0.652>0.05$) (Table 2) difference between 2 mean score implying that pre-visit and post-visit reaction was unchanged as pre-visit mean score regarding this attribute of Amritsar was found to be 1.13 whereas post-visit mean score from same respondents was 2.12. Hence tourists considered atmosphere of Amritsar somewhat good both before and after visiting the city.

Table 2: Amritsar

Variables	Mean scores		t value (p-value)
	Pre-visit	Post-visit	
Climate	5.12	6.25	10.12 (0.001)*
General Infrastructure	2.33	3.35	2.69 (0.411)
Tourist infrastructure	2.54	5.34	8.96 (0.003)*
Culture, history and art	1.12	2.56	3.12 (0.542)
Political and Economic Stability	3.24	4.23	2.35 (0.125)
Natural Environment	5.78	6.45	1.57 (0.022)*
Social Environment	3.51	4.25	2.12 (0.015)*
Atmosphere of the place	1.13	2.12	1.27 (0.652)
*significant at 5%			

Ludhiana

Pre-visit mean score regarding *climate* attribute of Ludhiana was found to be 4.17 whereas post-visit score from same respondents was 4.58. The results of Two sample paired t-test indicated significant ($t=1.41$; $p=0.023<0.05$) (Table 3) difference between 2 mean score implying that post-visit reaction among respondents towards climate were different from pre-visit and they were found unhappy with climate of the city as their reaction deteriorated significantly after visiting the city.

The General Infrastructure attribute covers the infrastructure of the place and Private and Public transport facilities in Ludhiana. Pre-visit and post-visit mean score regarding General Infrastructure attributes in the same city was found to be 2.45 and 5.87 respectively. Two sample paired t-test results showed the significant mean difference ($t=11.27$; $p=0.001<0.05$) (Table 3) implying that tourist's reaction towards General Infrastructure of Amritsar deteriorated significantly. If we discuss about the respondents (tourists) pre and post visit reaction towards *tourists infrastructure attributes* such as Hotel and self-catering accommodation, Restaurants, Ease of access to destination and Network of tourist destination of Ludhiana, significant difference in the pre-visit mean score 1.25 and post-visit mean score 2.75 was observed which was supported by 2 sample paired t-test value ($t=2.45$; $p=0.012<0.05$) (Table 3), implying that there was significant difference indicated that tourists considered tourist's infrastructure to be poor as compared to what they have perceived.

The pre-visit mean score regarding *Culture, History and Art* attributes of Ludhiana was 2.57 whereas post-visit mean score was found to be 3.58 from respondents and the result of 2 sample paired t-test indicated an insignificant difference ($t=1.57$; $p=0.521>0.05$) (Table 3), implying that respondents had very good pre and post visit reaction towards Culture, History and Art attributes of Ludhiana. *The Political and Economic Stability* attribute talks about Political stability, Economic development and Safety in Ludhiana. The pre-visit mean score was found to be 2.76 whereas post-visit it was observed 2.95 and the results of 2 sample paired t-test score indicated an insignificance difference in mean score ($t=1.45$; $p=0.154>0.05$) (Table 3) implying that respondents had somewhat good pre and post visit reaction towards the above-mentioned attributes of Ludhiana.

The Natural Environment attribute consists of beauty of the scenery, attractiveness of the city and town, cleanliness, overcrowding, air and noise pollution and traffic congestion of Ludhiana. The pre and post visit mean score of reaction was found to be 4.62 and 5.68 (Table 3) respectively. The 2-sample paired dependent t-test ($t=5.52$; $p=0.021<0.05$) reported that difference was significant in the pre and post visit reaction of respondents towards Natural Environment attributes of Ludhiana showed that tourists were unhappy with the natural environment of Ludhiana. The attribute *Social Environment* covers Hospitality and friendliness of the local residents, underprivileged and poverty, language barriers and the pre-visit mean score regarding these attributes was 3.27 whereas the post visit mean score was found to be 6.87. The result of the t-test found the significant difference in mean scores ($t=8.74$; $p=0.002<0.05$) (Table 3) implying that respondents had poor post visit experience towards Social environment of Ludhiana city.

The *Atmosphere of the place* attribute talks about Luxurious, Family-oriented destination, Place with a good reputation, attractive and interesting, Fashionable, Fun and Enjoyable attributes of Ludhiana. Pre-visit mean score regarding this attribute of Ludhiana was found to be 3.87 whereas post-visit score from same respondents was 4.42. The results Two sample paired t-test indicated insignificant ($t=1.78$; $p=0.322>0.05$) (Table 3) difference between 2 mean score implying that pre- and post-visit reaction among tourists towards atmosphere of the place was very good.

Table 3: Ludhiana

Variables	Mean scores		t value (p-value)
	Pre-visit	Post-visit	
Climate	4.17	4.58	1.41 (0.023)*
General Infrastructure	2.45	5.87	11.27 (0.001)*
Tourist infrastructure	1.25	2.75	2.45 (0.012)*
Culture, history and art	2.57	3.58	1.57 (0.521)
Political and Economic Stability	2.76	2.95	1.45 (0.154)
Natural Environment	4.62	5.68	5.52 (0.021)*
Social Environment	3.27	6.87	8.74 (0.002)*
Atmosphere of the place	3.87	4.42	1.78 (0.322)
*significant at 5%			

SAS Nagar

The attribute *Climate* talks about the respondents' reaction towards temperature in SAS Nagar. Pre-visit mean score regarding climate attribute of SAS Nagar was found to be 5.27 whereas post-visit score from same respondents was 6.14. The results indicated significant ($t=1.85$; $p=0.021<0.05$) (Table 4) difference between 2 mean score implying that post-visit reaction among respondents towards climate was poor than pre-visit. Thie attribute *General Infrastructure* covers the infrastructure of the place and Private and Public transport facilities in SAS Nagar. Pre-visit mean score regarding General Infrastructure attributes in the same city was found to be 2.45 whereas post-visit mean score from the same respondents was 3.54. Two sample paired t-test results

showed an insignificant mean difference ($t=1.45$; $p=0.274>0.05$) (Table 4) implying that respondents post-visit reaction towards General infrastructure was deteriorated.

An insignificant difference in the pre-visit mean score 2.57 and post-visit mean score 3.24 was observed among tourists that is supported by 2 sample paired t test ($t=2.17$; $p=0.321>0.05$) (Table 4), implying that there is an insignificant difference in the pre and post visit reaction among the respondents towards Tourists infrastructure. The pre and post visit mean score results indicated that tourist reaction towards Tourists infrastructure was very good. The pre-visit and post-visit mean score regarding Culture History and Art attributes of SAS Nagar was 2.07 and 4.86 respectively (Table 4) from the same respondents. The result of 2 sample paired t-test indicated an insignificant difference ($t=5.54$; $p=0.470>0.05$), implying that the insignificant difference was reported in the mean score of pre-visit and post visit reaction of respondents towards *Culture, History and Art*. Hence, respondents had good pre and post visit reaction towards Culture, History and Art attributes of SAS Nagar.

The pre-visit mean score was found to be 2.32 (Table 4) whereas post-visit it was observed 2.98 towards *Political and Economic Stability* attribute. The results of 2 sample paired t-test score indicated an insignificant difference in mean score ($t=1.27$; $p=0.117>0.05$) implying that respondents had good pre and post visit reaction towards the above mentioned attributes of SAS Nagar.

The *Natural Environment* attribute consists of beauty of the scenery, attractiveness of the cities and towns, cleanliness, overcrowding, air and noise pollution and traffic congestion of SAS Nagar. The pre and post visit mean score of experience was found to be 1.27 and 1.87 respectively. The difference in pre and post visit mean score was found to be significant applying 2 sample dependent t-test ($t=1.58$; $p=0.037<0.05$) (Table 4) reported significant difference among respondents. Hence it is clear from the pre and post visit mean score results that tourists' reaction towards natural environment of SAS Nagar was poor.

The attribute *Social Environment* covers Hospitality and friendliness of the local residents, underprivileged and poverty, language barriers and the pre-visit mean score regarding these attributes was 2.74 whereas the post visit mean score was found to be 3.12. To find the significance difference in the mean score of pre and post visit reaction among respondents, After applying the 2 sample paired t-test, the results were found the insignificant difference ($t=2.72$; $p=0.427>0.05$) (Table 4) implying that respondents had the unchanged pre and post visit reaction towards Social Environment attributes of SAS Nagar. The tourists considered good the Social Environment of SAS Nagar.

The attribute *Atmosphere of the place* explains about Luxurious, Family-oriented destination, Place with a good reputation, attractive and interesting, Fashionable, Fun and Enjoyable attributes of SAS Nagar. Pre-visit mean score regarding this attribute of SAS Nagar was found to be 1.84 whereas post-visit score from same respondents was 3.21. The results of Two sample paired t-test indicated insignificant ($t=5.65$; $p=0.221>0.05$) (Table 4) difference between 2 mean score implying that pre and post-visit reaction among tourists towards atmosphere of the place was good.

Table 4: SAS Nagar

Variables	Mean scores		t value (p-value)
	Pre-visit	Post-visit	
Climate	5.27	6.14	1.85 (0.021)*
General Infrastructure	2.45	3.54	1.45 (0.274)
Tourist infrastructure	2.57	3.24	2.17 (0.321)
Culture, history and art	2.07	4.86	5.54 (0.470)
Political and Economic Stability	2.32	2.98	1.27 (0.117)
Natural Environment	1.27	1.87	1.58 (0.037)*
Social Environment	2.74	3.12	2.72 (0.427)
Atmosphere of the place	1.84	3.21	5.65 (0.221)
*significant at 5%			

Discussion

The Destination Image of a place refers to beliefs, emotions and impressions of an individual towards the place. The destination image is formed with two important components i.e., Cognitive and Affective. The Affective component is an influence on tourist after experiencing and visiting a place. Hence, the overall experience of the tourist regarding a place is evaluated. The cognitive image is the sum of pre and post evaluation of the key factors related to a destination place. Before visiting a particular destination, tourist searches for different destinations like temperature, infrastructure, hotels, cleanliness, pollution, etc.

The cities and their major tourism sites that were chosen from the official website of Punjab tourism are:-

- 1) Golden Temple (Amritsar)
- 2) Wagah Border (Amritsar)
- 3) Chhatbir Zoo (SAS Nagar)
- 4) Kila Raipur Games (Ludhiana)
- 5) Jallianwala Bagh (Amritsar)

Under this study, the cognitive component of the destination image was analysed by formulating a structured questionnaire and in this questionnaire, the cognitive image is evaluated based on pre and post-experience of the tourists visiting each of these cities where the above cited sites are located. The Cognitive component of destination image has 32 components in eight factors for each city, considered for study. The rating scale is a 7-point scale where 1 represents the highest rating and 7 represents the lowest rating.

Hence, the overall analysis of each factor pertaining to each city was done to find out the Affective Component of the destination. The Affective Component can vary from pleasant to gloomy. Again this segmentation is based on the research conducted by Baloglu and McCleary (1999) and, Beerli and Martín (2004).

In this study, the overall Affective Component of city is measured in terms of pleasant to gloomy. For example, Amritsar is categorised into pleasant and gloomy by segregating the factors of the cognitive component in pleasant and gloomy components of Affective image.

The analysis of destination image components was performed based on cities i.e., Amritsar, Ludhiana, SAS Nagar.

Amritsar

The following observations were made by the tourists about the city:

- A. Climate- Tourists felt more disappointed by the hot and humid weather. When inquired more, tourists wanted budget hotels with AC rooms at reasonable rates. The pre and post visit response of the tourists towards this attribute implied that they had the worsened experience regarding the climate in Amritsar.

- B. General Infrastructure- Pre-visit perception of tourists was highly positive as they were impressed by online word of mouth publicity of the Golden Temple corridor and cleanliness drive at Amritsar. The post-visit response was also favourable although there was some disappointment regarding the transport facilities.
- C. Tourist Infrastructure- The tourists had a favourable pre-visit perception of tourist infrastructure at Amritsar due to the corridor leading to the Golden Temple. But the post-visit experience was highly negative as apart from the Golden Temple corridor, tourists were not happy with the hotels and staff.
- D. Culture, History and Art- The tourists had positive pre-visit perception regarding the handicraft and festivals like Diwali at Amritsar. The post visit experience was also highly positive as the tourists were highly satisfied with the various dimensions of culture, history and art.
- E. Political and Economic factors- The peaceful political environment helped to create this pre-visit positive image. The post-visit image was also positive, but some of the tourists had concerns about safety as tourists wanted to stay at an isolated place where the network of hotels is missing.
- F. Natural Environment- The tourists had not good pre-visit perception regarding this component and even post visit experience was also negative. The tourists were not satisfied with the overcrowding and traffic congestion in the Amritsar city.
- G. Social Environment- The pre-visit perception was positive as tourists were expecting good hospitality and friendliness from the locals. The post visit experience was negative as tourists faced a lot of language barriers during their hotel stay in 3,2 and 1-star hotels.
- H. Atmosphere of the place- The pre-visit perception was positive as the tourists were expecting Amritsar to be a fun-filled, family-oriented destination. The post-visit experience was also positive with the tourists, especially the ones visiting with family for religious purposes.

The Affective image of Amritsar is a combination of Pleasant and Gloomy. The factors contributing to pleasant aspects are the Infrastructure of Amritsar, particularly the corridor leading to the Golden Temple. The tourists had a pleasant affective experience from Culture, History and Art. The political and economic factors also contributed to a pleasant experience. The atmosphere of Amritsar also gave a fun filled experience to the tourists.

The gloomy aspects were related to the poor network of hotels in rural areas close to Amritsar and the untrained staff. The tourists had a gloomy experience from the climatic conditions at Amritsar.

Ludhiana

The following observations were made by the tourists about the city:

- A. Climate- Since Ludhiana is an industrial hub, so the pre-visit perception of the tourists was not positive. The after visit, tourists were more disappointed by the hot and humid temperature.
- B. General Infrastructure- Pre-visit perception of tourists was highly positive as the Ludhiana is known for its industries and good infrastructure. The post-visit response was not favourable as there was some disappointment regarding the haphazard development of residential colonies in the city.
- C. Tourist Infrastructure- The tourists had a favourable pre-visit perception due to the image that Ludhiana is an industrial hub; hence the hotels and hospitality infrastructure will be good. But the post visit experience was highly negative, as tourists were looking for hotels near Kila Raipur games and wanted the staff to have good communication skills, especially 3, 2 and 1 star which was missing.
- D. Culture, History and Art- The pre-visit perception was favourable as tourists were impressed by the rural games at Kila Raipur. The post visit experience was also highly positive as the tourists were highly satisfied with the traditional games and display of rich rural culture at Kila Raipur games.
- E. Political and Economic factors- The tourists had a high positive pre-visit perception regarding political stability and economic development at Ludhiana. The post visit image was also positive, but some of the tourists had some safety concerns.
- F. Natural Environment- The pre-visit perception of industrial town with traffic problems contributed to the high negative image. The post visit image was highly negative as the tourists were not satisfied with the overcrowding, traffic congestion and limited hotel facility at the rural setting.
- G. Social Environment- The pre-visit perception was relatively positive as tourist were expecting good hospitality and friendliness from the locals. The post visit experience was negative as tourists from southern India and foreign faced a lot of language barrier as the staff at the hotels was not able to communicate properly.

- H. The atmosphere of the place- The pre-visit perception was positive as the Ludhiana is also famous for fashion and garments. The post-visit experience was also positive as the tourists were impressed by the luxurious and fashionable environment of Ludhiana.

The Affective image of Ludhiana is a combination of Pleasant and Gloomy. The factors contributing to the pleasant aspects are the infrastructure and atmosphere of Ludhiana including Culture, History and Art. The Political and Economic factors also contributed in a pleasant experience.

The Gloomy aspects were related to the network of hotels close to Kila Raipur games and the traffic congestion and overcrowding at Ludhiana, Lack of hotels in rural areas and lack of proper communication by the staff with international tourists led to a gloomy experience

SAS Nagar

The following observations were made by the tourists about the city:

- A. Climate- The tourists were not satisfied with the climatic condition of SAS Nagar; hence the pre-visit perception of the tourists was not positive. The after-visit tourists were more disappointed by the hot and humid temperature.
- B. General Infrastructure- Pre-visit perception of tourists was highly positive due to its closeness to the Chandigarh which gives an added advantage that SAS Nagar had a good infrastructure. The post visit response was also favourable as the tourists liked the recent developments of SAS Nagar.
- C. Tourist Infrastructure- The tourists had a relatively favourable pre-visit perception of tourist infrastructure at SAS Nagar. This was mainly due to SAS Nagar's image is close to Chandigarh, and Punjab government wants to project SAS Nagar as a model city. The post-visit experience was also positive, as tourists were happy with the network of hotels. Tourists were satisfied with the availability of 5 and 4-star hotels. But the tourists staying at 3, 2, 1 and 1-star hotels were not satisfied with the staff.
- D. Culture, History and Art- The tourists were found highly satisfied in their pre and post visit experience regarding the Culture, History and Art of SAS Nagar. Tourists were found highly satisfied with the district administration's cultural events at prime tourist destination sites like Rock Garden.

- E. Political and Economic factors- The SAS Nagar is considered as the model city, which contributed to a positive pre-visit image. The post-visit image was also positive as the tourists felt safe and they enjoyed the night life at SAS Nagar.
- F. Natural Environment- The pre-visit perception was that SAS Nagar, a city close to Chandigarh, contributed to its high positive image. The development at SAS Nagar also contributed in building a positive image. The post visit image of SAS Nagar was also positive, but the tourists wanted to stay in a rural setting and with the very limited availability of 5 and 4-star hotel in the rural setting led to disappointment among tourists.
- G. Social Environment- The pre-visit perception was relatively positive as tourists were expecting good hospitality and friendliness from the locals. The post visit experience of tourists was also positive as tourists felt that staff at 5 and 4-star hotels is competent to handle the tourist's queries.
- H. The atmosphere of the place- The pre-visit perception was positive as the SAS Nagar is also famous for rich culture and heritage. The post visit experience was also positive as the tourists were impressed by the richness of culture experienced at SAS Nagar.

The Affective image of SAS Nagar is a combination of Pleasant and Gloomy. The factors contributing to pleasant aspects are the Infrastructure of SAS Nagar and the network of hotels at SAS Nagar including Culture, History and Art. Political and Economic factors also contributed to a pleasant experience. The natural atmosphere at Chhatbir Zoo also gave a pleasant experience to the tourists.

The Gloomy aspects were related to the untrained staff at 3-star, 2-star and 1-star hotels, limited hotel facilities at rural areas/outskirts of SAS Nagar.

Conclusion

Cognitive and Affective component of destination image of popular cities was measured with the questionnaire method. The pre-visit and post-visit behaviour of tourists was measured on a scale to determine the destination image's overall cognitive component. In this study, the city's overall Affective Component is measured in terms of Pleasant and Gloomy aspects by discussing the factors that contribute to these two factors.

The hotels' staff play an essential role as the visitors interact with the staff, and the right kind of skills are required to meet the visitors' expectations. This study finds the

important employability skills required for the staff to boost employment opportunities among the youth of Punjab. The cities with weak tourist destination image can boost tourism by improving hotel infrastructure and hotel services by incorporating suggestions from required skill-set analysed by the study that help the policymakers improve tourism by incorporating the right skill set among the youth of Punjab and it can boost their employability in the hotel industry. The study also proposes different courses that higher education institutes can introduce to incorporate the students' required skills. The study also finds the new avenues of tourism, like rural tourism in Punjab that can further boost employability in the hotel industry.

Scope for Future Research

This study makes significant contributions that can help to understand the employability skills by analysing the destination image of Punjab. The generalizability of the findings to different states in India needs to be done with caution, as this study focused on the employability skills requirement specifically to Punjab only by taking into account the response from the hotel managers from Punjab.

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Curious Minds, Learning Selves: A Dual-Pathway Model of Social Information Processing and Learning in the Indian Workplace

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Abstract

Curiosity is widely recognised as a driver of exploration and adaptability, yet its role in workplace learning remains underexplored. Prior studies often treat curiosity as a dispositional trait, yielding mixed evidence on employee development. This study addresses that gap by identifying social information processing (SIP) as the mechanism through which career curiosity translates into learning. Drawing on SIP theory, we argue that curiosity heightens sensitivity to workplace cues, while SIP converts these cues into knowledge, reflection, and adaptive behaviours. Testing this dual-pathway model in the Indian context adds theoretical and cultural novelty, given the prominence of hierarchy and collectivism in shaping social sensemaking. Using survey data from 197 corporate employees, analysed with CFA and Hayes' PROCESS mediation, results show that curiosity enhances learning both directly and indirectly through SIP, with partial mediation. The model explained over half the variance in learning, extending SIP and career construction theories while offering practical insights for organisational learning and adaptability.

Keywords: Career curiosity, Workplace learning, SIP Theory; Employee development

Introduction

Curiosity may be humanity's oldest instinct, but in the modern workplace, it is also one of its most undervalued learning resources. Continuous learning allows employees to cope with change, generate innovation, and respond appropriately to changing job demands (Walter & Matar, 2024). Curiosity, as an intrinsic motivation to seek new experiences, stimulates exploration, flexibility, and autonomous learning. However, although curiosity has theoretical potential, its translation into actual learning activity

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is poorly understood (Hardy et al., 2017). Processes of translating this internal motivation and external, measurable learning outcomes need to be investigated.

An increasing body of research from the domains of psychology, education, and career development has investigated the contribution of curiosity, or the personal tendency and the ability to explore professional environments to learning (Maggiori et al., 2017). A sense of learning is defined as the behaviour aspect of work passion, characterized with “a sense of continuous learning (Johri et al., 2016). Empirical research consistently demonstrates a correlation between curiosity, and academic achievement, exploration behaviour, and adaptive problem-solving (Kashdan et al., 2009; Litman et al., 2005). Curiosity has also been associated with knowledge-seeking behaviour, innovation, and engagement in organisational settings (Mussel, 2013; Reio & Wiswell, 2000). Much of this research, however, conceptualises curiosity as a dispositional trait, a quality that individuals have regardless of context. While trait-level curiosity has been shown to predict learning orientation and seeking information, the findings are inconsistent. Some studies report high correlations between curiosity and work learning (Harrison & Dossinger, 2017), while others report weaker or context-specific effects (Hardy et al., 2017).

The contradictory findings suggest that curiosity may not be enough to explain learning behaviour. We suggest that the inconsistency in understanding stems from the focus on the mediating processes-the situational and cognitive processes by which curiosity affects actions. More precisely, there is a need to understand the situations when curiosity induces learning, especially in real organisational settings where social processes, norms, and workplace architectures may or may not support the learning motivation. Hence, the current study endeavours to transcend trait accounts by examining the mechanistic pathways between curiosity and worker learning. This mechanism is specifically, social information processing, within the scope of this study, which is the capacity to decode and evaluate both overt and subtle communicative signals embedded in interpersonal exchanges (Zulkifli et al., 2021).

To bridge this theoretical gap, we look to Social Information Processing (SIP) theory (Salancik & Pfeffer, 1978), which posits that individuals build their work context by noticing and studying social cues. These cues, communicated through coworkers, managers, or organisational cues, are the ones that impact individuals’ perceptions of what behaviour is valued, appropriate, or feasible. Although SIP theory has been widely applied to account for workplace attitudes and behaviours, its use to mediate learning from psychological states like curiosity is not well researched. We suggest

that SIP is an intervening process between curiosity and employee learning. In other words, curiosity sensitises individuals to their social world, prompting them to look for information, monitor norms, and decode expectations. SIP processes allow individuals to contextualise their curiosity, determining what knowledge is acceptable, what behaviour is rewarded, and how to navigate social structures in order to gain learning opportunities. In this way, SIP is an interpretive filter that assists in translating curiosity into learning action.

The Indian work environment provides a fascinating setting to try out this model. With collectivist cultural norms, multitiered hierarchical organisational structures, and rapid socioeconomic transformations, Indian workplaces have unique dynamics in how social cues are interpreted and responded to. In these environments, workers will tend to rely heavily on social information to interpret learning norms, role expectations, and developmental opportunities (Budhwar & Varma, 2010). SIP processes can thus be especially useful in converting individual characteristics, e.g., curiosity, into observable actions.

Yet empirical studies in India are limited, with most research based on Western student samples, constraining cross-cultural validity (Kashdan et al., 2025), and thus, its cross-cultural validity is limited. We need to understand how curiosity operates in collectivist, emerging-market societies in order to develop more universal theories of learning and career development (Budhwar & Varma, 2010). By examining these processes in India, this research offers a distinctive and important cross-cultural perspective that deepens our theoretical understanding and informs contextually sound practice (Sinha & Schmitz, 2024).

This research aims to explore whether SIP acts as a mediator between career curiosity and sense of learning in Indian organisational contexts. Through exploring this, the paper has four main contributions. First, it transfers SIP theory to the field of career development by specifying curiosity as an antecedent that triggers SIP processes. Second, it sets up a dual-pathway model under which curiosity affects learning directly and indirectly via social information processing. Third, it ensures cross-cultural validity by piloting this model in Indian organisations, adding to a more universal understanding of curiosity and learning. Lastly, the study provides practical implications for organisational design and HR, i.e., that the arousal of curiosity has to be complemented by social environments that allow for sense-making, feedback, and knowledge sharing.

Review of Literature and Hypotheses Development

Career Curiosity and Sense of Learning: Research indicates that career curiosity enables learning via several processes. A longitudinal study linked curiosity with self-regulated learning and performance (Feraco et al., 2023), neurological research shows curiosity activates learning-related motivation systems (Zhou et al., 2020), and career exploration studies report curiosity-based behaviours enhance career decision self-efficacy (Zhao et al., 2022).

In the career construction framework, career curiosity is a psychosocial resource that allows individuals to explore options and gain skills (Maggiori et al., 2017). Evidence shows career adaptability, specifically curiosity, mediates between personal variables and learning outcomes.

There are some contradictory results in certain studies. Research shows that curiosity-learning associations are potentially situationally and individual difference-moderated, and effect sizes differ between populations (Demulder et al., 2023). In Indian organisational contexts, preliminary evidence shows curiosity relates positively to work learning engagement, moderated by organisational support (Datta et al., 20223).

H1: Career curiosity is positively associated with sense of learning.

Career Curiosity and Social Information Processing: Empirical studies on the link between SIP and career curiosity have emerged as a critical area of research within the study of career development. In line with Social Cognitive Theory (SCT), social interaction and observational learning are considered to be at the core of human behaviour, and studies show that career curiosity enhances sensitivity to social cues of the organisational environment (Dubey et al., 2021a; Pham et al., 2024a).

Career Construction Theory, as developed by Mark Savickas, suggests a theoretical framework for the role of career curiosity in enabling SIP. The theory suggests that individuals are actively constructing their careers through narrative processes in which curiosity is the main driver for traversing social contexts and gathering career information (Savickas, 2005; Wang & Li, 2024). Evidence shows that those who are described as curious are more inclined to explore social cues and demonstrate enhanced relational intelligence (Gaile et al., 2024; Gamboa et al., 2023a). Studies across different cultural contexts show evidence for this relationship, with evidence showing career curiosity to be positively related to career adaptability and effective utilisation of social support (Chesnokova et al., 2023; Pham et al., 2024b).

However, there is mixed evidence regarding the strength and durability of these relationships. Certain research indicates that the relationship between curiosity and social information processing could be moderated by contextual factors, such as organisational culture, individual differences, and cultural values (Dubey et al., 2021a; Wallace-Williams et al., 2023). The underdevelopment of longitudinal designs limits our understanding of the developmental course of these relationships, and the cross-cultural generalizability is under-investigated. Additionally, while experimental work demonstrates the effect of curiosity in responding to social cues, field studies measuring actual workplace behaviours in natural settings record relatively modest academic endeavours.

H2: Career curiosity is positively associated with social information processing.

Social Information Processing and Sense of Learning: Social information processing (SIP) heavily influences employee learning patterns through the selection and interpretation of workplace cues. Based on social cognitive theory, numerous studies demonstrate that employees learn from others' performance and consequences to inform their own ability development (Kimmerle et al., 2015; Mehner et al., 2025). For example, seeing the way other individuals tackle tasks reinforces learners' self-efficacy and supports vicarious learning through internalisation and externalisation patterns of knowledge. Experiential learning models further propose that SIP offers reflective feedback cycles by which employees can adaptively extend know-how in fluid work environments.

Empirical findings highlight SIP's function to ensure maximum flexibility and learning, although some are inconclusive. Controlled trials suggest that witnessing varied peer inputs facilitates group problem solving, yet excessive diversity in social signals causes information overload and misunderstanding, reducing learning gains (Molleman et al., 2020). Further, guided social conversation during training maximises retention, while unguided peer interactions have mixed effects, suggesting SIP processes need to be scaffolded to ensure maximum benefit (Okano et al., 2018). Overall, the literature suggests a positive SIP-sense of learning to result H3.

H3: Social information processing is positively associated with sense of learning.

Mediating role of Social Information Processing: There is limited research on SIP as the mediating process between career curiosity and the sense of learning; however, imminent empirical results hint at possible theoretical relationships. Current research identifies SIP as a robust mediator in learning-outcome-specific findings in multiple settings. A children's social skills training test found that SIP skills fully mediate social

skills training's relation to cognitive focus, with stronger effects on the learning orientation of boys (N. Li et al., 2025). A research on 115 kindergarteners found that SIP in children mediated father-child relationship quality and learning difficulties, but not mother-child relationships (Arbel et al., 2021). In organisational settings, team learning climate research identified knowledge integration capability as a partial mediator according to SIP theory, wherein SIP acts as a mediator between learning environment translation and performance outcomes (M.-S. Li et al., 2023). Empirical evidence suggests subordinate's psychological availability acts as a mediator of leadership behaviour-employee learning from failed work (Shi et al., 2024).

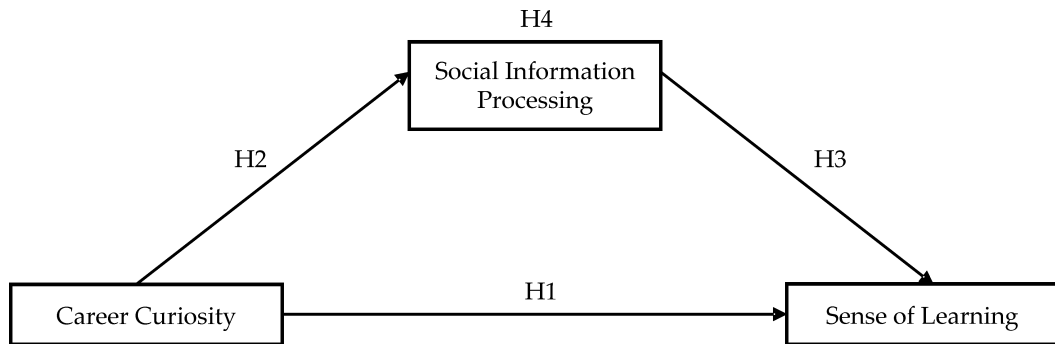
Curiosity research also indicates that socio-emotional skills partially mediate career exploration and parental support relationships (Gamboa et al., 2023b). Research indicates that social information affects curiosity under surprise and inferred usefulness mechanisms (Dubey et al., 2021b). However, controversies exist regarding other mediating mechanisms. Career decision-making self-efficacy mediates partially between social support for career concerns and job search activity (Xiong et al., 2025). Career exploration behaviour mediates completely between social support and career decision-making self-efficacy (Barusi & Suharso, 2024).

Indian organisational research lacks contextual data, in which research identifies socio-cognitive aspects in career development (Riana & Mahdi, 2024; Wang & Liu, 2022). Cognitive information processing and social cognitive career theories show strong influences on career adaptability (Wang & Liu, 2022). Together, these studies fit with the model that career curiosity initiates a SIP set of behaviours, i.e., information seeking, social comparison, and reflective conversation, ultimately resulting in increased learning. Other models might invoke motivation or self-efficacy, but it is suggested that SIP should remain a basic mechanism in varied organisational contexts.

H4: Social information processing mediates the relationship between career curiosity and sense of learning.

Although prior research links career curiosity, SIP, and learning, gaps remain. Most studies use student samples, Western contexts, or labs, limiting relevance to emerging economies. Indian workplaces, shaped by hierarchy and collectivism, are underexplored. While curiosity fosters learning and SIP aids knowledge acquisition, their integrative role is rarely tested in organisational settings. Limited longitudinal and context-specific studies further obscure durability and boundary conditions. Examining SIP as a mediator in India extends theory cross-culturally and offers practical insights for enhancing employee learning.

Figure I: Social Information Processing



Source: Authors

The research framework, as shown in figure I, posits that career curiosity enhances employees' sense of learning both directly and indirectly through social information processing (SIP). Career curiosity initiates the search for workplace cues, SIP enables the interpretation and integration of these cues, and the outcome is an enhanced sense of learning. This mediation model, grounded in SIP theory, reflects the socially embedded nature of learning in Indian organisational contexts.

Method

Research Design: A cross-sectional survey design was employed to capture self-referential perceptions through self-reported measures, consistent with prior guidance (Brannick et al., 2010; Spector, 2006). Prior work also notes that such surveys are suitable when respondents are sufficiently qualified to interpret items accurately (Rindfleisch et al., 2008). Given the educated profile of our participants, a structured, self-administered questionnaire was considered valid. To ensure clarity and reduce ambiguity, all items used a labelled seven-point Likert scale (Krosnick, 1991). Data were collected through convenience sampling, as the target population was widely dispersed and not formally listed. The questionnaire was distributed pan-India and completed at a single point in time (Verma et al., 2020).

Sample and Data Collection: Data were collected via Google Forms from full-time employees across public and private service and manufacturing sectors, including e-commerce, IT, automobile, and government organisations. The survey link, shared through email, WhatsApp, and LinkedIn with assurances of anonymity, enabled diverse, geographically dispersed participation (Agarwal & Gupta, 2018).

In total, 300 employees were approached, yielding 197 valid responses, a response rate of 65.67%. This sample size is deemed adequate, aligning with Hair, Black and Babin (2010) guideline of five to ten respondents per instrument item. The demographic characteristics of the respondents indicate a diverse yet well-defined profile. A majority of them were male (72.08%) and married (60.41%). Age distribution showed that over half (55.84%) belonged to the 21–35 years category, while 37.56% were aged 36–50 years, and only 6.60% fell in the 51–65 years group. In terms of education, respondents were highly qualified, with 43.65% holding postgraduate degrees, 40.10% graduates, and a small percentage possessing diplomas (12.69%) or PhDs (3.55%). Job position data revealed that most participants worked at the middle level (72.59%), with junior (20.81%) and senior (6.60%) levels less represented. Work experience varied, with 51.78% having more than 10 years. Organizationally, 55.33% were from public institutions, and 67.01% belonged to service-oriented sectors. Income distribution highlighted that 48.73% earned above 10,00,001 annually.

Measures: This study measured three constructs: career curiosity, social information processing, and sense of learning, using established instruments on a seven-point Likert scale. Career curiosity ($\alpha = 0.914$) was assessed through the three-item curiosity subscale of the Career Adapt-Abilities Scale Short Form (Maggiori et al., 2017), with items such as “Investigating options before making a choice.” Social information processing ($\alpha = 0.959$) was measured using the seven-item Tromsø Social Intelligence Scale (Silvera et al., 2001), for example, “I can predict how others will react to my behaviour.” Sense of learning ($\alpha = 0.943$) employed the four-item Work Passion Scale (Johri et al., 2016), including “I am ever willing to learn more and more about my work.”

Analytic Approach: The data were analysed using IBM SPSS Statistics (Version 27) and IBM AMOS (Version 27). Confirmatory factor analysis (CFA) was conducted in AMOS to assess the adequacy of the measurement model. The structural model was tested in SPSS with Andrew Hayes’ PROCESS macro, specifically Model 4 (Hayes, 2018). The robustness of the mediation effects was evaluated using 5,000 bootstrapped resamples (Preacher & Hayes, 2008).

Results

Measurement Model: The model demonstrated an acceptable fit to the data ($\chi^2 = 104.145$, $p = 0.002$, $df = 66$, $\chi^2/df = 1.578$, CFI = 0.986, NFI = 0.962, TLI = 0.980, RMSEA = 0.054). Factor loadings for the observed indicators were strong, ranging from 0.796 to 0.942 across constructs. Specifically, loadings for curiosity, items fell

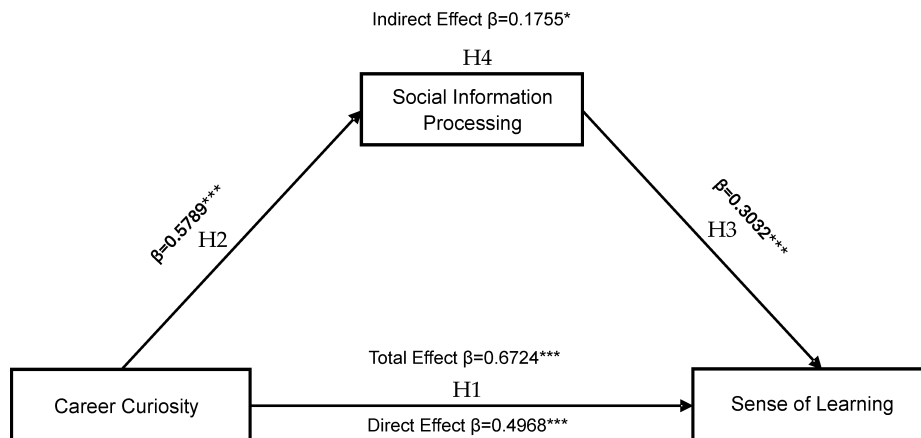
between 0.822 and 0.940, for social information processing between 0.796 and 0.888, and for sense of learning between 0.899 and 0.942.

Reliabilities, Convergent validities and Discriminant validities

The internal consistency of the constructs, assessed through Cronbach's Alpha (α), ranged from 0.914 to 0.959, exceeding the recommended minimum threshold of 0.6 (Fornell & Larcker, 1981). To further evaluate reliability, composite reliability (CR) was calculated, with values spanning from 0.914 to 0.962, in line with accepted standards (Anderson & Gerbing, 1988; Nunnally & Bernstein, 1994). Convergent validity was examined following the criteria proposed by Fornell and Larcker (1981). The average variance extracted (AVE) values ranged from 0.71 to 0.86, all surpassing the cutoff value of 0.50. Discriminant validity was also confirmed using the Fornell–Larcker criterion, which requires that each construct's square root AVE exceed its correlations with other constructs. The descriptive statistics, reliabilities, inter-construct correlations, and discriminant validity indices are presented in Table I.

Results of hypothesis testing: The structural model was specified in AMOS and tested in SPSS, with mediation examined using Hayes' PROCESS macro (Model 4) and 5,000 bootstrap resamples (Hayes, 2018). Standardized path coefficients were estimated with career curiosity as antecedent, social information processing as mediator, and sense of learning as outcome (Figure II).

Figure II: Structural model and standardized path coefficients.



Note. $^*p < 0.05$, $^{**}p < 0.01$, $^{***}p < 0.001$

Source: Authors

As presented in Table II, career curiosity exerted a significant positive effect on sense of learning ($\beta = 0.6724$, $p < .001$), thereby supporting Hypothesis 1. Furthermore, career curiosity was found to significantly predict SIP ($\beta = 0.5789$, $p < .001$), providing support for Hypothesis 2. SIP also demonstrated a significant positive association with sense of learning ($\beta = 0.3032$, $p < .001$), confirming Hypothesis 3.

In addition, career curiosity maintained a significant direct effect on sense of learning ($\beta = 0.4968$, $p < .001$). Importantly, it also demonstrated a significant indirect effect through SIP. The bootstrapped confidence interval (Boot LLCI = 0.079, Boot ULCI = 0.2761) excluded zero, with an estimated indirect effect of 0.1755 (Boot SE = 0.0512), thereby supporting Hypothesis 4 and indicating partial mediation (Preacher & Hayes, 2008). The mediation model incorporating SIP accounted for 51.32% of the variance in sense of learning ($R^2 = 0.5132$), compared to 45.21% explained by the total effect model ($R^2 = 0.4521$). Effect size was $f^2 = 0.126$, reflecting a small-to-medium mediation effect (Cohen, 1998) - Table II.

Discussion

The purpose of this study was to examine whether career curiosity enhances employees' sense of learning and whether this relationship operates through SIP. The findings support all proposed hypotheses. Career curiosity was positively associated with the sense of learning, and this relationship was partially mediated by SIP. Employees high in curiosity not only reported greater learning directly, but also engaged more strongly in processing social cues, which in turn contributed to their learning outcomes. The first notable finding was that career curiosity exerted a significant direct influence on employees' sense of learning. This suggests that curiosity functions as a self-regulatory resource that motivates individuals to engage in exploratory behaviours and proactive knowledge acquisition. This aligns with prior work identifying curiosity as a psychological driver of learning and adaptability (Feraco et al., 2023; Zhou et al., 2020).

The mediation analysis provides additional insight. SIP partially mediated the curiosity–learning relationship. This indicates that curiosity influences learning directly and indirectly by sharpening attentiveness to workplace social cues. Partial mediation shows curiosity retains a cognitive–motivational route while also functioning through social processes. SIP also emerged as a significant independent predictor of learning. This suggests that the ability to interpret and integrate social information is itself a key enabler of learning, regardless of curiosity levels. Employees who are skilled in decoding workplace signals and feedback are better positioned to engage in

observational learning and to convert interpersonal interactions into developmental outcomes, supporting Bandura's, (1977) Social learning theory in the Indian workplace context.

These findings correspond with prior evidence linking curiosity with self-regulated learning and adaptability (Maggiori et al., 2017; Zhao et al., 2022). They also extend SIP theory by establishing social information processing as a mechanism through which curiosity translates into learning outcomes. Earlier research emphasized curiosity as intrapersonal; our findings highlight its interpersonal dimension, showing curious employees derive learning through social cues. A further contribution lies in demonstrating these relationships in Indian organisational contexts. Most prior work used Western student samples; these results confirm curiosity-driven SIP in collectivist, hierarchical contexts, extending SIP and career construction frameworks cross-culturally.

The finding of partial rather than full mediation is also theoretically meaningful. It suggests that curiosity contributes to learning through two complementary pathways: a direct cognitive orientation and an indirect socially embedded orientation. This dual-pathway perspective offers a more comprehensive account of curiosity in organisations. The observed results are consistent with SIP theory, which emphasizes that employees interpret workplace cues to shape behaviour and learning (Salancik & Pfeffer, 1978). Curiosity appears to energize both the motivation to seek knowledge and the capacity to attend to and learn from others. In Indian organisations, hierarchical structures and collectivist orientations (Hofstede, 1984) make interpersonal learning particularly salient.

The evidence of partial mediation underscores the operation of distinct but complementary processes. Curiosity directly stimulates exploration and self-directed learning, while also enhancing attentiveness to social interactions. Through SIP, employees convert curiosity-driven exploration into actionable insights and adaptive learning. This combination of self-driven and socially embedded mechanisms explains the strong predictive value of curiosity for learning outcomes observed here. The robustness of these findings is supported by the methodological evidence. The measurement model demonstrated excellent psychometric properties, with high reliabilities, strong convergent and discriminant validity, and satisfactory model fit indices. The mediation model accounted for 51.32% of the variance in learning, compared to 45.21% in the total effect model, confirming the explanatory power of SIP. The mediating effect size ($f^2 = 0.126$) corresponds to a small-to-medium effect

according to Cohen's (1998) guidelines, suggesting that SIP is an important, though not exclusive, pathway in the curiosity-learning relationship.

Overall, the findings indicate that curiosity operates as both a self-regulatory driver and a socially embedded process that fosters workplace learning. By empirically establishing SIP as a mediator in an Indian organisational setting, the study advances theoretical understanding of curiosity and learning and lays the foundation for subsequent exploration of its broader theoretical and applied implications.

Theoretical Implications

This study advances theory by clarifying how career curiosity fosters employee learning through SIP. Findings show SIP mediates the curiosity-learning link, positioning curiosity as both a cognitive-motivational disposition and a socially embedded driver (Salancik & Pfeffer, 1978). First, SIP theory is extended into career development, demonstrating how curiosity translates into learning via information seeking, social comparison, and reflection. Second, evidence of partial mediation supports a dual-pathway model, where curiosity drives learning directly through self-regulation and indirectly through SIP. Third, the study highlights SIP's critical role in collectivist, hierarchical Indian workplaces, broadening cross-cultural scope. Overall, integrating curiosity and SIP bridges career construction and workplace learning literatures, offering a holistic, culturally nuanced account of employee development.

Practical Implications

The findings of this study provide actionable insights for organisations. SIP plays a key role in translating curiosity into learning, especially in hierarchical Indian workplaces. Managers should foster structured opportunities for exchange through team meetings, mentoring, and feedback sessions, enabling safe processing of curiosity-driven inquiries. Training programs should integrate social sensemaking via peer discussions, cross-functional projects, and communities of practice, while performance systems should reward learning behaviours like knowledge sharing and perspective-taking. HR policies can assess curiosity in recruitment and enhance SIP skills through targeted interventions. Employees too can cultivate curiosity and SIP to advance learning. In collectivist, hierarchical contexts, supportive structures legitimising questioning and reflection strengthen development, adaptability, and innovation.

Limitations and future directions

Despite its contributions, this study has limitations that open avenues for future research. The cross-sectional design restricts causal inference, as temporal sequencing between career curiosity, SIP, and learning cannot be firmly established; longitudinal or experimental approaches are needed. Reliance on self-reported data risks common method bias, suggesting the value of multi-source ratings or objective indicators. The convenience sample of 197 Indian corporate employees limits generalisability, warranting cross-national and sector-specific studies. Focusing solely on SIP overlooks other mechanisms like self-efficacy or motivation. Finally, as curiosity and learning evolve over time, longitudinal designs could capture their developmental trajectories.

Conclusion

This study explored how career curiosity shapes employees' sense of learning, with social information processing as a mediating mechanism. Results show curiosity drives learning both directly and through socially embedded processes, highlighting its dual role. The study extends SIP and career construction theories to the Indian context, where hierarchical and collectivist dynamics make social sensemaking crucial. Practically, the findings guide leadership, HR, and learning design to harness curiosity and SIP for growth. Despite limitations of a cross-sectional, self-reported design, the study offers a foundation for future longitudinal and cross-cultural research.

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Table I: The means, standard deviations and correlations among variables.

	Mean	SD	Cronbach's Alpha/CR	1	2	3	4	5	6	7	8
1. Sex				—							
2. Age				-0.182*	—						
3. Education				0.122	-0.297**	—					
4. Organisation Status				0.104	0.110	-0.293**	—				
5. Job Position				0.027	-0.313**	-0.009	0.010	—			
6. CUR	5.452	1.129	0.914/0.914	0.045	-0.009	0.055	-0.008	-0.057	0.884		
7. SIP	4.856	1.097	0.943/0.945	0.015	0.019	-0.029	-0.073	-0.047	0.516**	0.844	
8. SoL	5.581	1.234	0.959/0.962	0.030	0.038	0.008	-0.080	-0.090	0.594**	0.555**	0.929

Note. * $p < 0.05$; ** $p < 0.01$; CUR=Career Curiosity; SIP=Social Processing Theory; SoL=Sense of Learning; Bold values in diagonal represent the square root of AVE; Values below the diagonal represent inter-factor correlations; CR=Composite Reliability. Source: Authors.

Table II: Results of Hypotheses Testing.

Tested Hypothesis	B	Standard Error	95% Class Interval Bootstrapped		R ²	Decision on Hypotheses
			Boot LLCI	Boot ULCI		
H1: CUR → SoL (total effect)	0.6724***	0.0577	0.6183	0.846	0.4521	H1: Supported
H2: CUR → SIP	0.5789***	0.0536	0.4255	0.6368	0.3351	H2: Supported
H3: SIP → SoL	0.3032***	0.0729	0.2161	0.5037		H3: Supported
H4: CUR → SIP → SoL					0.5132	H4: Supported Partial Mediation
Total Effect	0.6724***	0.0577	0.6183	0.846		
Direct Effect	0.4968***	0.0669	0.4091	0.673		
	<i>Effect</i>	<i>Boot SE</i>	<i>Boot LLCI</i>	<i>Boot ULCI</i>		
Indirect Effect	0.1755	0.0512	0.079	0.2761		

Note. Note: *p<0.001; CUR=Career Curiosity; SIP=Social Processing Theory; SoL=Sense of Learning; LLCI= Lower-Level Class Interval; ULCI= Upper-Level Class Interval; 5000 bootstrap resamples. Source: Authors.

Customer Preferences and Usage of E-Banking Services of Two Commercial Banks: Evidence from North Tripura, India

Supriya Dam*

Abstract

This piece of work presents a comparative study of e-banking services of two leading commercial banks in North Tripura by conducting field surveys of customers with preferences and usages in focus. Testing of hypotheses presents contradictory position of customers' statements with respect to preferences and usages of e-banking services. Results indicate that there is significant difference exists with respect to preferences of e-banking services offered to consumers whereas informants' are indifferent to usages of e-banking services from both the banks. The volume-value ratio (VVR) of mobile banking transactions, net receipts of National Electronic Fund Transfer, Automated Teller Machines and Point of Sales of both debit and credit cards are indicative of both competitive and complementary role played by the banks over the years. Good number of respondents surveyed exhibited the theory of mutual co-existence at the market level despite growing evidence to the contrary.

Keywords: Anywhere banking, Degree of automation, NEFT transactions, Region-specific, Risk-free e-banking.

Introduction

In today's world, technological interventions in real time operations transcending every economic sphere; banking sector has been particularly poised to take up the challenge through innovative use of technology orientation in its service delivery system; not only for cost reduction but also ensuring hassle free service on the other. Such intervention in banking transactions drafted in to provide 24 x 7 accesses to customers' accounts converges into e-banking or banking through internet. e-banking is, therefore, a self-operating service replacing traditional practice of banking by making use of information technology platform with a view to provide anytime customers access to accounts, facilitates electronic funds transfers, payment of bills and host of others associated with banking service. Such a mode of operation has been culmination of

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efforts to reduce customers waiting time in queues, replacing cheque book mechanism, to a greater extent, by means of electronic gadgets which can be operated at will; while ensuring transparency and accountability on the other.

The e-banking is therefore convergence of multiple technologies and its applications which allows customers to conduct all traditional banking services such as making online bill payments, balance enquiry and funds transfer to other accounts without visiting bank branch (Gopalkrishnan et al., 2003). Studies opined that, in third world countries, customers overtly accepted e-banking as a new mode of transacting banking business affirmatively over the years (Nyangosi et al., 2009).

In India, the experiment with 'anywhere banking' begun in mid-nineties through private sector banks pioneered in introducing automated teller machines (ATMs) as a first step in the given direction. As a part of technological innovation in banking services, ICICI bank was the first to modify its traditional delivery channel by starting online banking during 1996. Since then, other private operators engaged in banking like Citibank, IndusInd Bank, HDFC Bank joined the bandwagon during 1999 as a part of their expansion programme (Sobia and Thangavel: 2017). But in reality, low cost per transactions and high value offerings propelled private banks to remodel e-banking as necessity rather than a mere service (Iyengar & Belvalkar, 2009). Moreover, competitive edge attached to e-banking features resulting in the increase in number of customers propelled public sector banks to embrace the features of e-banking to stay afloat.

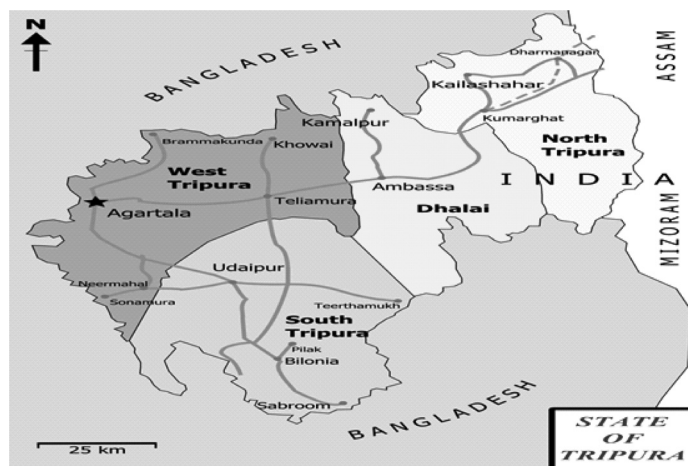
Again, as the degree of automation varies between public and private sector banks, the later could effectively implement technological inputs to usher in operational efficiency in the face of challenges posed by uncertainty (Vyas: 2004). Initially, introduction of technology driven services in public sector banks were seen with suspicion primarily because of less involvement of human resources in banking operations as opposed by some quarters. However, exponential rise in number of clients in private sector banks invigorated nationalized banks like State Bank of India (SBI), Canara Bank, Allahabad Bank, Punjab National Bank (PNB), Bank of Baroda, Syndicate Bank etc. to embrace e-banking in their repertoire of services. Being the largest commercial bank with over 65,000 branches across India, SBI was the first nationalized bank to launch e-banking 2001 followed by host of others to follow the suit. Present study examines the preferences and usages of customers' of two leading banks, namely SBI and ICICI, specialized in e-banking services with respect to erstwhile North Tripura.

Brief Account of Study Area

Since 2016, Government of Tripura embraced digitalization of all official transactions by replacing the manual mechanism marked the beginning new chapter in the history of the state. Multilingual societies across the state, especially the urban educated middle class, found it convenient to go for digital transactions induced by use of new technologies for all spheres of economic activities, banking sector is no exception.

Erstwhile North Tripura comprised of two districts, namely Unakoti (headquarter at Kailasahar) and present North Tripura (headquarter at Dharmanagar) inhabited by 19 socio-religious groups having diverse language and culture dotted the region. Altogether, 51 commercial banks (composed of both public and private sectors) operating in the region catering to the heterogeneous group of population. Tripura Gramin Bank (part of Regional Rural Bank set up in public sector) has been the forerunner operating 16 branches in the region followed by State Bank of India (five branches), United Bank of India (five branches), Tripura State Cooperative Bank (four branches), Canara Bank (two branches), Central Bank (two branches), Syndicate Bank (single branch), Indian Overseas Bank (single branch), Punjab National Bank (single branch) and Tripura Cooperative Agricultural Development Bank (single branch) down the order. In the private sector, apart from Bandhan Bank (four branches), ICICI Bank and Ujjivan Small Finance Bank (a regional bank) are having more than one branches (two each) mainly operating in the two district towns followed by HDFC, AXIS, IndusInd banks (single branch each) catering to customers particularly in urban centers.

Figure 1: Map of Tripura



Source: Wikipedia

Let us look at the branch expansion of commercial banks in Tripura during the period 2012-13 till 2019-20.

Table 1: Branch Expansion of Commercial Banks in Tripura during 2012-13 to 2019-20

Year	Rural Areas		Semi-urban Areas		Urban Areas		Total
	Numbers	%age	Numbers	%age	Numbers	%age	
2012-13	217	57.11	84	22.11	79	20.79	380
2013-14	229	53.88	107	25.18	89	20.94	425
2014-15	248	53.80	117	25.38	96	20.82	461
2015-16	265	53.43	127	25.60	104	20.47	496
2016-17	269	52.95	131	25.79	108	21.09	508
2017-18	271	52.93	131	25.59	110	20.64	512
2018-19	273	51.22	148	27.77	112	20.66	533
2019-20	278	51.29	150	27.68	114	21.03	542
CAGR	3.14		7.51		4.69		4.53

Source: 112, 116, 120, 124, 128, 129 and 131 SLBC, Tripura

Table 1 highlights branch expansion scenario of operating commercial banks in Tripura during the period of 2012-13 to 2019-20. The thrust of branch expansion program seems to be in rural locations as it maintained more than 50 per cent mark throughout the period of eight years. Semi-urban locations recorded highest compound annual growth rate (CAGR) of 7.51 per cent primarily because of maximum addition to number of branches during 2012-13 to 2019-20 period. Urban Tripura saw additions of another 35 branches during the period, the least among all the three areas, recorded CAGR of 4.69 per cent reasonably higher than overall CAGR of 4.53 per cent. As of now, the state is blessed with a total of 35 banks—of which 14 of them are in private sector having 88 branches whereas 21 public sector banks could extend its network to 454 branches across the state.

Table 2: Status of ATM of SBI and ICICI Banks Operating in Tripura during 2014-19

Year	SBI				ICICI				State Total
	Rural	Semi-urban	Urban	Total (%)	Rural	Semi-Urban	Urban	Total (%)	
2014	54	38	89	181 (51.42)	0	2	12	14 (3.98)	352
2015	54	39	96	189 (41.09)	0	2	12	14 (3.04)	460
2016	54	40	116	210 (43.57)	0	2	12	14 (2.91)	482
2017	55	40	117	212 (43.98)	0	2	12	14 (2.91)	482
2018	56	40	117	213 (42.52)	1	4	9	14 (2.79)	501
2019	56	71	110	237 (44.89)	1	5	5	11 (2.08)	528
CAGR	0.60	10.98	3.57	4.59	0	20.11	-13.57	-3.93	6.99

ATM: Automated Teller Machine

Source: 112, 120, 124, 128, 129, 131 SLBC, Tripura.

Table 2 spells out the present status of ATM's of SBI and ICICI banks operating in Tripura during 2014-19. SBI takes dominant position in Tripura in terms of operating ATM service maintained a minimum of over 40 per cent share in the state total throughout the period of six years'. The bank's CAGR were positive during the period in all the three counts with highest being 10.98 per cent in semi-urban segment. Overall CAGR for the bank stands at 4.59 per cent for the period. ICICI bank, on the other, represents a little over 2 per cent of state's share of ATM's during the period with highest CAGR being 20.11 per cent in suburban areas. Overall CAGR for the ICICI bank recorded negative score of -3.93 during the course of six years. It can be noticed that thrust for both the banks has been suburban locations registering better CAGR during the period under review.

Regarding distribution of point of sale (POS) machines, SBI again dominates the state scenario (SLBC: 2019) registering 57.47 per cent share in September, 2018, goes down to 55.49 per cent in December 2018, and further down to 54.88 per cent in March, 2019 and 47.58 per cent in December 2019 respectively corresponding to state total. Although, limited information being available for ICICI bank with respect to POS, its share for the same stands at 4.52 per cent for the period ending December 2019 (SLBC: 2019).

Despite all, State Bank of India (SBI) and ICICI Bank, two leading banks in public and private sector respectively, were pioneer in embracing e-banking services across India through use of innovative technologies in banking services in its effort to promote “anywhere banking”. In this regard, regional specific indicators of e-banking are quite useful for assessing the performance of the same for chosen banks. But the scarcity of region-specific micro indicators lead us consider a few e-banking performances of these two banks at the all India level for the last three years (i.e., from January 2018 till December 2020) as per requirement of the study. Accordingly, three national level e-banking indicators chosen for analysis include mobile banking (both volumes and values), national electronic fund transfer (NEFT) (both outward and inward transactions) along with debit and credit cards transaction (both POS and ATM) by the banks during the last three consecutive years’.

Indicators of E-Banking Operations

Table 3 looks into volumes and values of mobile banking transactions of ICICI bank and SBI across India during the period 2018-2020. It can be observed that, both in numerical terms and magnitude, the volume and values of mobile banking transactions of SBI registered exponential growth much higher than ICICI bank during the period under review. Point to point analysis suggests mean volume and values of mobile banking transactions of ICICI bank gone up by 3.85 and 2.78 times respectively for the period.

Table 3: Monthly Volumes and Values of Mobile Banking transactions during 2018-2020

Year/ Months	ICICI Bank			State Bank of India		
	Vol. (Nos)	Value (000)	VVR (%) #	Vol. (Nos)	Value (000)	(VVR) (%) #
Mean 2018	30557950.75	271400591.91	919.60	70349901.08	289303571.42	435.77
Mean 2019	71243752.42	4712638852.8	670.58	214648784.1	1177586072.27	582.07
Mean 2020	117592163.3	755322322.10	635.86	418789493.50	1344430558.00	321.24

#VVR: Value-Volume Ratio.

Source: Reserve Bank of India Monthly Bulletins for 2018, 2019 & 2020.

Similarly, for SBI, mean volume and values were 5.95 and 4.64 times respectively during the same period far better than ICICI banks. However, value volume ratios (VVR) of mobile banking transactions across three years for both the banks present a different picture altogether and quite relevant too. Let's have a look at the figure 2 for VVR of two banks for the same period.

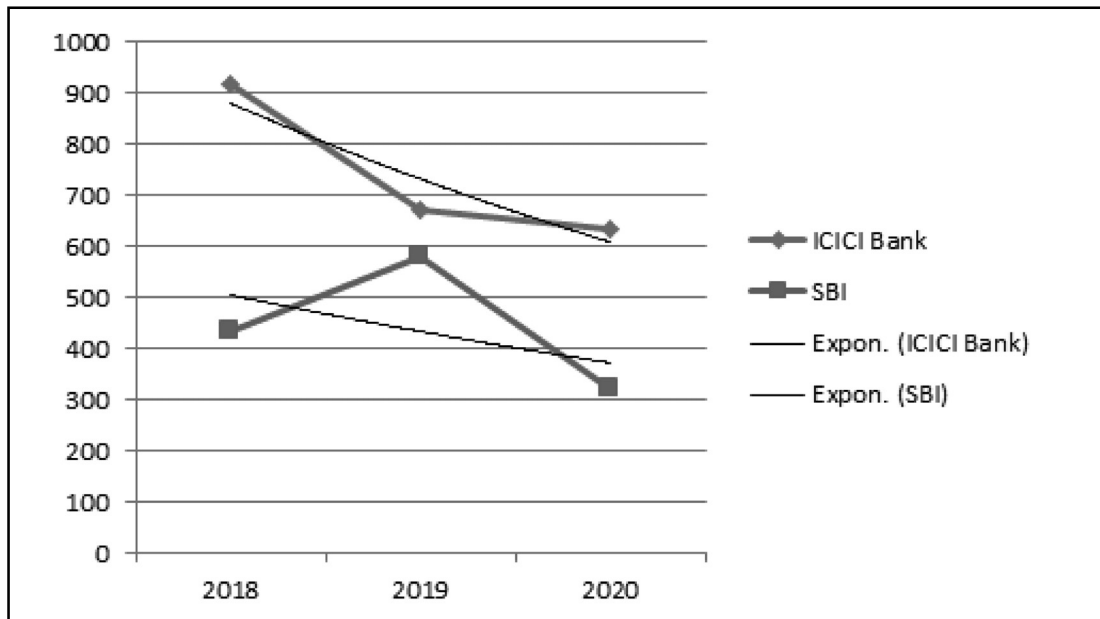


Figure 2: Comparison of VVR of ICICI Bank and SBI during 2018-2020

Fig 2 depicts VVR of ICICI bank and SBI for three years' period from 2018. The VVR for ICICI bank for 2018 stands at 919.6 goes down to 670.58 in 2019 and further down 635.86 in the year 2020. For SBI, VVR begins with 435.77 for 2018 goes upto 582.07 during 2019 and finally down to 321.24 for 2020. The VVR curve of ICICI bank is better placed compared to SBI during the period as evinced by exponential trend line and expected to remain so for next periods as well. SBI, on the other, shows fluctuating pattern of VVR growth although having relatively flatter exponential trend line compared to ICICI bank for the period. It does indicate a restrictive policy of fund transfer followed by ICICI bank in terms of value per transaction during the period under review. Consequently, clients on their part prefer transactions of high magnitude with respect to valued customers segment of ICICI.

Table 4: National Electronic Fund Transfer (NEFT) of ICICI Bank and SBI during 2018-2020

Year/	ICICI Bank			State Bank of India		
	Outward Payments (in Million)	Inward Receipts (in Million)	Net Receipts/ Payments	Outward Payments (in Million)	Inward Receipts (in Million)	Net Receipts/ Payments
Mean 2018	1246210.12	1506676.32	260466.23	2719140.64	2896499.70	177359.02
Mean 2019	6429468.14	7347387.14	917918.98	11677356.12	14097150.03	2419794.75
Mean 2020	14654204.04	16840254.13	2186883.34	27665432.77	32179058.23	4513542.13
CAGR (%)		103.24			194.14	

Source: Reserve Bank of India Monthly Bulletins for 2018, 2019 & 2020.

Table 4 enlists NEFT transactions for the two banks during the period 2018-2020. It can be observed that the mean electronic remittances (outwards, inwards and net receipts/payment) registered remarkable growth for both the banks since 2018 onwards. The outward payments, inward receipts as well as net receipts/payments of ICICI bank recorded growth of 11.76, 11.18 and 8.4 times respectively during the period. Similarly, for SBI, the NEFT growth for the same stands at 10.17 times, 11.19 times and 25.45 times respectively. The net receipts from NEFT transactions for ICICI bank was 1.47 times of SBI during 2018 but from 2019 onwards, SBI got better of ICICI bank on this count by 2.64 and 2.06 times respectively for 2019 and 2020. Quite understandably the compounded annual growth rates (CAGR) for SBI was 194.14 per cent quite higher than the ICICI bank (i.e. 103.24 per cent) for the same. Incidentally, net receipts/payments of both the banks showed strong positive correlation of 0.624, an indication of both the competitive and complementary role played by banks for their mutual growth.

Table 5: Details of transactions of Credit Cards of ICICI and SBI during 2018-20

Months/ Year	ICICI				SBI			
	POS		ATM		POS		ATM	
	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)
Mean 2018	18671149.8	52759.3	42384.2	147.0	21820069	78563.71	135099.5	517.03
Mean 2019	25341727.8	409123.4	51079.3	1032.5	29849303.8	577035.4	142587.2	2915.8
Mean 2020	23482060	705814.7	30062.7	1422.6	29114782.4	990851.5	92543.9	3612.2
CAGR	7.94%	137.39%	-10.81%	608.5%	10.09%	132.77%	-11.84	91.16

NOT: No of transactions.

Source: Reserve Bank of India Monthly Bulletins for 2018, 2019 & 2020

Table 5 dealt with transactions relating to POSs and ATMs issued against credit cards during the period of 2018-20. Point to point analysis suggests ICICI bank recorded growth of POS transactions by 1.26 times and total amount by 13.38 times during the course of 2018-20. Similarly, transactions from ATMs and total amount thereto also represent growth of 0.71 times and 9.68 times respectively for the period. SBI also recorded sizeable growth in POS transactions and total amount by 1.33 times and 12.61 times for the period. For ATMs, the growth of transactions and amounts stands at 0.68 times and 6.99 times respectively for SBI. CAGR of number of POS transactions of SBI (10.09%) was higher than ICICI (7.94%) whereas ICICI had better total amount of transactions (i.e. 137.39%) compared to SBI (132.77%) during the period. Incidentally, number of transactions of ATMs registered negative CAGR for both the banks during the course of three years, however, ICICI bank had better CAGR for total amount of ATM transactions (608.5%) than the SBI (91.16%) for the period.

Table 6: Details of transactions of Debit Cards of ICICI and SBI during 2018-20

Months/ Year	ICICI				SBI			
	POS		ATM		POS		ATM	
	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)	NOT	Amount (Rs Million)
Mean 2018	46598777.6	53594.0	32769709.6	164258.0	98618464.6	141264.5	376415687	1071764.6
Mean 2019	46598777.6	342343.2	33926236.5	943138.2	109617507.8	849554.2	329551384.5	5073600.8
Mean 2020	46598777.6	499957.9	24491213	1354838	103083156.1	1554878.3	169319682.7	8845783.3
CAGR	0	4541.45%	-9.25%	7572.23%	1.48%	122.44%	-23.37%	102.09%

NOT: No of transactions.

Source: Reserve Bank of India Monthly Bulletins for 2018, 2019 & 2020

Table 6 enumerates debit card transactions relating of ICICI bank and SBI on the basis POSs and ATMs during the course of 2018-20. With respect to POS transactions, ICICI bank has zero CAGR indicating same number of transactions during three years. It can be presumed as cap on POS transactions on the part of ICICI bank for debit card segment. Amount of transactions for the same recorded CAGR of 4541.45 per cent for the bank, quite higher than SBI during the period. SBI, on the other, has CAGR of 1.48 per cent for number of POS transactions and 122.44% for amount of transactions. It can be noticed that number of ATM transactions and its value with respect to debit cards for both the banks were considerably higher than the same in comparison to credit cards segment. Again, number of ATM transactions for both the banks recorded negative CAGR, although figure is quite pronounced for SBI (i.e. -23.37%) than the ICICI (-9.25%). Total amount of ATM transactions for ICICI bank shoot up to 7572.23% much higher than the same in comparison to SBI (102.09%) for the period.

Objectives

Present study articulates a comparative analysis of e-banking performance of two commercial banks, namely, State Bank of India (SBI) and Industrial Credit and Investment Corporation of India (ICICI) Bank operating in North Tripura. SBI happens

to be the leading public sector bank in the study area while ICICI has been the dominant private bank operating in North Tripura. As the major thrust of both the banks upon technological up-gradation in banking services with a view to provide smoothening of online banking services to its customers, the primary objective of the study to make an overview of consumers' perception of e-banking services and its acceptance amongst them during the survey period. The basic objectives of the study are:

- To examine the status of select e-banking services of both the banks and
- To make a comparative study of preferences and usages of e-banking services by consumers of the respective commercial banks.

Method

The study, therefore, calls for collection of both primary and secondary data. Secondary information will be compiled from concerned banks periodicals, Reserve Bank of India (RBI) bulletins as well as books, articles, reports available in the electronic medium as per need of study.

For collection of primary data, field survey will be conducted upon account holders of the banks in accordance with applicable norms prescribed. Accordingly, respondents of both the banks will be suitably identified by means of judgment sampling and deputing the enumerators in respective locations for recording the response. Willing respondents, on their part, will be requested to fill up the questionnaire and return it to enumerators as per their convenience within the time frame permitted. Nature of the study necessitate use of structured questionnaire comprised of eight questions each pertaining to general preferences and also same number of questions for assessing the usages of internet banking features among others. The collected data will be analyzed by means of using standard statistical techniques like mean, standard deviation, ANOVA, X^2 etc. for arriving at the findings. In this regard, use of statistical software like MS Excel and SPSS will be essential for facilitating the results. As major part of findings will be based upon primary data alone, limitations of using the same would apply.

Scope of the study confined to two district towns of erstwhile North Tripura, namely, Dharmanagar and Kailasahar alone particularly because of urban centric mode of operations of ICICI bank branches literally overlooking rural locations inside the state. This study comprised of eight sections. Section one introduces the study followed by an overview study area and an account of e-banking indicators of both the banks at the national level. These conjoin objectives, methodology followed and hypotheses

chosen for the study. This follows review of literature and survey of consumers and hypotheses testing in section six and seven respectively. Last section elucidates discussion on findings and conclusions of the study.

Hypotheses: The following hypotheses were adopted for the study:

- 1: H_0 : There is no significant difference in the preference of e-banking services of customers of ICICI and SBI.
 H_a : There is significant difference in the preference of e-banking services of customers of ICICI and SBI.
- 2: H_0 : There is no significant difference in the usages of e-banking services of customers of ICICI and SBI.
 H_a : There is significant difference in the usages of e-banking services of customers of ICICI and SBI.

Review of Literature

e-banking revolves around smooth functioning of web based network for facilitating online banking transactions interlinking banks and customers' as well as the parties for whom funds transferred. It explicitly aimed at retaining, on the part of bankers', not only the existing customers' but also to add new contingent to broad base clients through improved quality of services. In the words of Oliver (2009), customer loyalty or patronage encircles "a deeply held commitment to repurchase a preferred product/service consistently in the future or causing repetitive same brand or same brand set purchasing". Similarly, loyalty or patronage of banking customers commensurate proportionately with quality of services delivered leaving positive impact upon clients' satisfaction (Boshkoska and Sotiroski, 2018). It was observed that 5 per cent addition to customer retention lead to 35 per cent spurt in return for banking sector, 50 per cent of the same for insurance and staggering 125 per cent enhancement in credit card segment as cited by Singh and Arora, 2011).

The key elements considered for promotion of e-banking services primarily consist of customers' usage and satisfaction among others'. Major factors affecting usage rate of e-banking, as referred to by scholars, embraces clients' perceived level of usefulness, simplicity, effectiveness and the pace of performing e-banking operations (Delafrouz et al: 2013). The other factors include user friendly interface, website design, safety and security aspect of financial dealings have a bearing upon usage of online banking services (Boshkoska and Sotiroski: 2018).

Customers' satisfaction is somewhat subjective and encompasses a broad spectrum of determinants with wide range of views but covers a core conceptual tenet. In the words of Tse and Wilton (1988:204), customer satisfaction is "consumer response to the evaluation of the perceived difference between expectations and final result after consumption". In fact, feedbacks of post purchase assessment of certain service/products quality in comparison to expectation of pre-purchase stage. With respect to e-banking, parameters of clients satisfaction incorporates brand perception, perceived values as desired, cost effectiveness of transactions, easiness of usage, convenience and so on (Kumbhar, 2011). In other words, the factors that drives customer satisfaction embraces trustworthiness, design, availability, convenience and reliability (Addai et al., 2015).

Reliability, safety and privacy primarily predominate security variables for e-banking services (Polatoglu and Ekin, 2001). Obviously, e-banking is somewhat susceptible to phishing, identity theft (Banu et al: 2019), information leakage from service providers and so on sometimes leave negative impression upon the users. High magnitude of security level enhances perceived use value in the wake of spurt in cybercrimes in recent times (Masrek et al: 2018; Lu et al: 2006). In this regard, Poder (2005) aptly argued that provider of user-friendly interface, reliability of websites, transactional capabilities and activities promoting consumer education about the risk associated etc are the virtues of successful e-banking. e-banking obviously calls for user friendly computer knowledge on the part of clients for safe and secured online banking transactions. Studies reveal that computer literacy comes in the way of embracing e-banking especially in developing countries (Rajput, 2015). In this regard, Amene (2015) emphasized the need for customer education with a view to adopt e-banking facilities along with requisite awareness level to use them.

Demographic variables, like age, gender, marital status, ethnic background, educational qualifications, employment, income, area of residence etc., also influence e-banking adoption of customers (Gan et al:2006). In this regard, observed that, with the exception of demographic factors like gender and employment, education level have direct bearing upon customer adoption and usage of e-banking services.

Ease of use is another influential factor that drives customers to adopt online banking. Convenience of 24 x 7 accesses to banking services with user-friendly technology enhances 'ease to use' with an aim to achieve customer satisfaction. Most importantly, user friendly website with suitable webpage design, appropriate graphical user interface and navigational tools provide the customers the feeling of 'ease to use' (Cooper: 1997).

Present study is first of its kind highlighting the status of e-banking services of two strategically important commercial banks with respect to North Tripura in the one hand; while throwing light upon customers' perspective of preferences and usages of e-banking facilities offered by respective banks through field survey on the other.

Survey of Customers

Altogether, responses were sought from a total of 120 customers (having operating account) equally from SBI and ICICI bank branches in two locations, namely Dharmanagar and Kailsahar, in the month of October and November, 2020; out of which surveyors could record valid responses of 100 respondents'; rest of them did submit inadequate responses. Percentage representation of the same is depicted below.

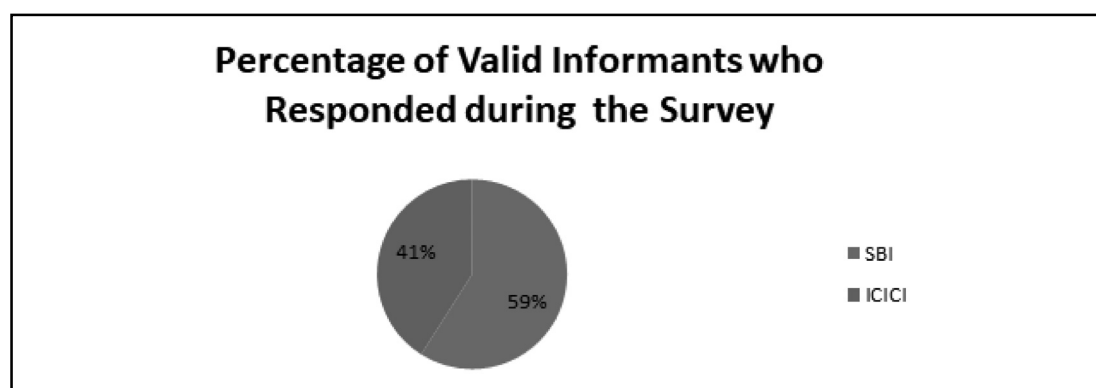


Fig. 3. Percentage of Valid Respondents

Figure 3 presents diagrammatic representation of number of valid responses compiled, out of which 30 per cent represents females and rest were males. Altogether, 59 respondents from SBI provide valid responses while for ICICI, number of valid responses stood at 41 account holders.

Table 7: Qualitative Services preferred by Online Customers' Surveyed

Parameters of Enquiry	Descriptors			Rank
Preference for Hassle-Free, Risk-Free e-banking	Response	Numbers	Percentage	1
	Yes	95	95	
	No	05	05	
Preference for anytime/ anywhere banking	Response	Numbers	Percentage	2
	Yes	65	65	
	No	35	35	
Preference for easy to operate	Response	Numbers	Percentage	4
	Yes	60	60	
	No	40	40	
Preference for time saving	Response	Numbers	Percentage	3
	Yes	62	62	
	No	38	38	

Source: Compiled during survey

Survey reveals both quantitative and qualitative preferences as reflected by customers' of both the banks. In fact, qualitative preferences usually commensurate with the level of expectation intended by respective clients and might differ from one another. Such latent preferences evinced by customers of respective banks can play a decisive role shaping up customers' satisfaction. Detailed accounts of these qualitative preferences are mentioned in the table given above. It can be observed that customers consider it important to have hassle-free, risk-free e-banking as 91 per cent of them opined in favor of it. This follows preference for anytime/anywhere banking (65 per cent) and time saving (62 per cent). The last but not the least, a sizeable portion (precisely 60 per cent) of consumer surveyed attaches importance to ease in operation of transactions among others.

A glimpse of frequency of each customer opting for e-banking services are shown in the figure given below:

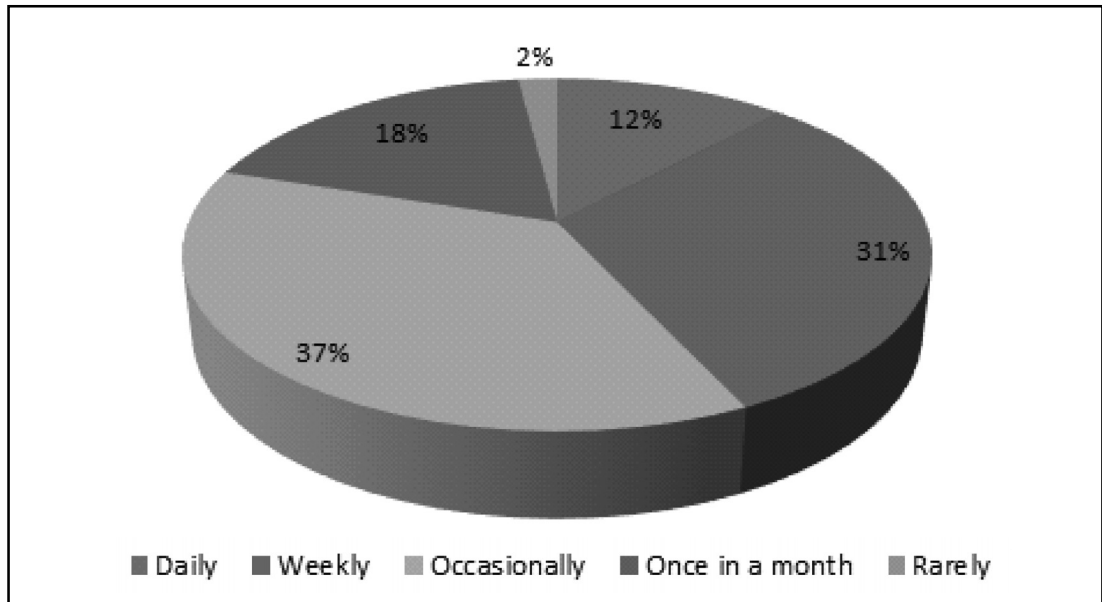


Fig.4: Number of times of e-banking transactions by customers

Figure 4 depicts the timing of e-banking transactions adopted by online customers surveyed. A lion's share of respondents prefers occasional e-banking transactions (37 per cent) followed by weekly segment (31 per cent) and once/twice in a month (18 per cent) respectively in descending order. This follows daily usage (12 per cent) of e-banking facilities largely representing business community and very rarely (2 per cent) segment down the order.

Testing of Hypotheses

1: H_0 : There is no significant difference in the preference of e-banking services of customers of ICICI and SBI.

H_a : There is significant difference in the preference of e-banking services of customers of ICICI and SBI.

Table 8: e-banking Services Preferred by ICICI Bank and SBI Customers Surveyed

Parameters	ICICI Bank	SBI
ATM	41	59
Mobile Banking	37	35
Bill Payment	35	43
Debit Card/Credit Card	31	42
Electronic Fund Transfer	29	39
Cheque Book	28	46
Checking Balance	36	42
Stoppage of Payment	08	17

Source: Compiled during survey

Table 8 enlists preferred e-banking services reported by banks' clients during on field survey. Of these, ATM service was preferred by 100 per cent of the respondents- of which 59 per cent customers represent SBI and the rest 41 per cent belongs to customers of ICICI bank. 78 per cent of each of the respondents preferred services like bill payments and checking the balance options during the course of the survey. Online application for cheque book facility endorsed by 74 per cent of consumers. 73 per cent of the respondents surveyed have given credence to debit/ credit card facilities offered by banks while mobile banking and electronic fund transfer facilities are next in order preferred by 72 per cent and 68 per cent informants respectively. Stoppage of payment option is last in order preferred by 25 per cent of the total respondents' during the survey.

Let us use analysis of variance (ANOVA) to test it at 5 per cent level of significance.

Table 9: Data summary

Groups	Mean	Std. Dev.
ICICI Bank I	30.625	10.1269
SBI II	40.375	11.7587

Source: Calculated through SPSS

Table 10: ANOVA Summary

Source	Degree of Freedom	Sum of Squares	Mean Square	F-stat	P- value
	DF	SS	MS		
Between Group	1	380.25	380.25	3.15794	0.97282
Within Group	15	1685.75	120.4107		
Total	16	2066.00			

Source: Calculated through SPSS

Table 9 illustrates data summary of hypothesis test indicating significant difference between the mean and standard deviation of two banks. The mean and standard deviation of ICICI bank stands at 30.625 and 10.1269 respectively whereas the same for SBI rest at 40.375 and 11.7587 correspondingly. Obviously, higher standard deviation of SBI purport to widely spread data in comparison to ICICI.

From the ANOVA summary (table 10), calculated value of both F-statistic and P-value were 3.15794 and 0.97282 respectively at 5 per cent level of significance. As the calculated value of P quite higher than (i.e. $0.97282 > 0.05$) the tabulated value, H_0 is not significant. We therefore reject null hypothesis (H_0) that there is no significant difference in the preference of e-banking services of customers of ICICI and SBI. Instead, accept alternative hypothesis (H_a) that there was significant difference in the preference of e-banking services of customers of ICICI bank and SBI.

2: H_0 : There is no significant difference in the usages of e-banking services of customers of ICICI and SBI.

H_a : There is significant difference in the usage of e-banking services of customers of ICICI and SBI.

Table 11: Frequency of usage of e-banking Services by Customers of ICICI Bank and SBI

Parameters	ICICI Bank	SBI
ATM	23	55
Mobile Banking	17	35
Bill Payment	16	39
Debit Card/ Credit Card	15	38
Electronic Fund Transfer	14	36
Cheque Book	13	45
Checking Balance	20	40
Stoppage of Payment	02	06

Source: Compiled during survey

Table 11 shows the frequency of usage of e-banking services availed by concerned bank customers' surveyed. It's quite evident that usages also follow the same pattern as revealed by their preferences. However, the magnitudes of usages were quite different from the range of preferences exhibited. ATM usages tops amongst usage variables as its frequency was 78 per cent during the survey. This follows checking balance (60%), applying for cheque book facility (58%), bill payment (55%) down the order. Use of debit/credit cards (53%) comes next in order followed by mobile banking (52%) and electronic funds transfer (50%) as per usability of the respondents. Quite similar to preferences, stoppage of payments was last in order exercised by 8 per cent of the respondents.

Let us use analysis of variance (ANOVA) to test it at 5 per cent level of significance.

Table 12: Data summary

Groups	N	Mean	Std. Dev.	Std. Error
ICICI Bank 1	8	15.000	6.1875	2.1876
SBI 2	8	36.75	13.977	4.9416

Source: Calculated through SPSS

Table 12 presents data summary of usage variables calculated through SPSS. The mean and standard deviation score of usages of ICICI bank stands at 15 and 6.1875 respectively while the same for SBI placed at 36.75 and 13.977 correspondingly. Here again the spread of variables quite pronounced for SBI, as shown by standard deviation score, in comparison to ICICI.

Table 13: ANOVA Summary

Source	DF	Sum of Square	Mean Square	F Statistic	P-value
Groups (between groups)	1	1892.25	1892.25	16.1979	0.001254
Error (within groups)	14	1635.5	116.8214		
Total	15	3527.75	235.1833		

Source: Calculated from Table 11.

From the ANOVA summary (table 13), calculated value of both F-statistic and P-value were 16.1979 and 0.0013 respectively at 5 per cent level of significance. As the calculated value of P quite lower than 0.05 (i.e. $0.0013 < 0.05$), the value is significant. We therefore accept null hypothesis (H_0) that there is no significant difference in the usages of e-banking services of customers of ICICI and SBI; and reject alternative hypothesis (H_a) that there was significant difference in the usages of e-banking services of customers of ICICI bank and SBI.

Discussion

At the national level, mobile banking transactions and its value of both the banks recorded exponential growth during the period of 2018-20. With respect to volume-value ratio (VVR) of mobile banking transactions, ICICI bank was better placed in contrast to SBI with enhanced rate of value per transaction during the period. Again, net receipt of NEFT transactions' shows strong positive correlation between the banks was indicative of both competitive and complementary role played both the banks. POS and ATM transactions from debit/credit cards recorded incremental growth for both the banks during the period. In fact, ICICI bank recorded better CAGR in terms of value per ATM transactions over SBI's in both debit/credit card segments. Moreover, number of ATM transactions and value per transactions were considerably higher in debit card segment than credit cards indicative of restrictive use of loan account rather than savings by customers.

SBI has been a leading bank having branches all across Tripura till December, 2019. It possesses a total of 68 branches in the state, only behind Tripura Gramin Bank (TGB), representing 12.55 per cent of the total bank branches operating in the state. ICICI bank, on the other hand, has been managing 1.48 per cent of branches across the state. The SBI scores over ICICI bank in terms of over 40 per cent of ATM's and close to 48 per cent distribution of POS machines across the state. ICICI bank, in comparison, holds on to a meager of 2.08 per cent ATM's and 4.52 per cent POS machines of the state total during the period. In spite of urban centric operation of ICICI bank over the years, the thrust of branch expansion program for both the banks has been in semi-urban locations in recent times.

From the supply side, e-banking facilities of both ICICI bank and SBI, with respect to North Tripura, have been at par with the national standard as indicated by the null hypothesis 2 as there is no significant difference in usages as revealed by customers. Big question is: whether these transformed into a sizeable spurt in number of Customers? Let us take the case of ICICI bank, primarily an urban centric bank catering service to largely urban solvent middle class with relatively better purchasing power. The bank has relatively less commitment to priority sector loans as public sector banks are supposed to perform, leaving a large chunk of its mobilized funds for lending. Initially, the bank had to earn trustworthiness amongst the locals to begin with but technological orientation since its inception along with range of e-banking service and better interest rates for savers stand in good stead as the number of valued customers accruing to it, over the years. Again, stipulation for relatively large minimum balance criteria, especially for savings account holders', leaves large chunk of mobilized funds at its disposal which can be invested in profitable avenues in comparison to SBI. Moreover, personalized service offered by ICICI, obviously at relatively higher cost, saves time and effort on the part of investors makes the job easier for them.

By virtue of treasury bank status, SBI has always been preferred by customers' at large irrespective of valued or not. SBI possesses large chunk of salaried groups at its disposal across India, traditional customers' prefer to invest in it in spite of relatively lower but assured return on offer. Recent merger of banks made it largest conglomerate amongst banks operating in India and impetus on technology adoption can be seen as a strategy to woo valued customers who otherwise prefer to bank on private operators.

Incidentally, 28 per cent of the consumers surveyed have active savings accounts in both ICICI and SBI for over four years in succession. This group was vocal for ICICI bank primarily for hassle free banking transactions in the one hand while parking

large amount in SBI particularly for stability perspective on the other. This again touches upon the theory of mutual coexistence at the market level within the competitive environments of commercial banks in line with mutual savings bank account in a bid to avoid panic (Jeremsky and Plastaras: 2016) across the same brethren.

Test results signify contradictory statements of consumers surveyed. From hypothesis 1 it was inferred that there is significant difference in the preference of e-banking services offered by two banks with respect to North Tripura. Result of hypothesis 2 points to customers' indifference towards usage of e-banking services offered by banks. These two results are not mutually exclusive rather a continuum and probably call for further study in this regard. In nutshell, it does indicate customers' proactive approach to respond to certain occurrences encompassing e-banking transactions in which no banks have got edge over others in terms of the e-banking services offered. Rather points to a mutually beneficial role catering to the ever-increasing demands of e-customers. Recently, recent cyber-attacks on e-banking services suggest safety and security of online financial transactions need to be continuously monitored and strengthened in the face of challenges posed while keeping customers' confidence unaffected on the other.

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Determinants of Trade Union Effectiveness in Terms of Workers' Perception of Trade Union Roles: A Study of West Bengal

Arindam Ghosh* and Samares Khan**

Abstract

Trade unions in India have always been effective in protecting the interest of workers. This study attempts to understand the effectiveness of trade unions based on the perception of workers about those trade unions. A primary survey had been conducted involving workers of various manufacturing units of West Bengal with a sample of 115 workers including both trade union member and non-member respondents. The objective of this study was to understand the effective role of trade unions judged by the perception of the workers. Multiple variables have been considered for this study to measure the perception of the workers towards the trade unions. The study aimed at identifying the impact of workers' perception at different levels of trade union effectiveness – high, adequate, and moderate. It was observed that among all the study variables, only workers' perception of political orientation determines the trade union effectiveness. However, this effect is only applicable for the adequate level of trade union effectiveness.

Keywords: Constructive functions, Management policies, Manufacturing Industry, Political Orientation, Social life.

Introduction

Trade unions have been effective in playing an important role in obtaining employee benefits (Salamon 2002). Trade union effectiveness is defined as the ability of the trade unions to improve working conditions and employment conditions of workers (Balasubramaniam, Omar, Halim, & Hafidz, 2015). In India, since independence, it has been observed that trade unions have also played an instrumental role in moderating social and economic conditions of the industrial workers. However, the effectiveness of the trade unions in India has been influenced by multiple factors like social, cultural and political moderators. In addition to the conventional determinants

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of trade union effectiveness, the behavioural attributes of workers can also be a significant yardstick to judge the trade unions' effectiveness. Therefore, it can be assumed that if workers have a positive attitude towards the trade unions due to their constructive functions, the role of the trade unions is effective. This can be a generic postulation; however, can be explored in Indian context with remarkable journey of trade unionization in the country. West Bengal being one of Indian states with strong history of trade unionism has been chosen for this research.

Objective of the Study

This study aims at understanding the relation between the workers' perception about the role of trade unions and the effectiveness of trade unions judged by the perception of workers in manufacturing units in West Bengal, India. However, this study primarily focuses on identifying the determinants that defines the trade union effectiveness considering workers perception of trade union roles.

Review of Literature

In the section of literature review of this study, we have tried to highlight the main spectrum of scholarly work as available in the concerned literature. The duration of period for review taken by us linger to little over 5 years. The research analysis done for that duration highlighted the balanced picture of our study area – workers' perception in relation with trade union roles in India with reference to West Bengal. In fact, we have tried to present the review in two dimensional ways i.e. both internationally and nationally.

Soylu & Singh (2017) cited that unions have overall impact on the management policies and functions. They were of opinion that unions always increase the productivity and efficiency of the workers and also analysed how does it cause such increase? They suggested that unionization increased wages and forced the managers to raise productivity. The authors were of opinion that union also pleads for well-being of the workers, and for this, the unions also points out to various rules for making such benefit. In fact they analysed the importance of industrial relations with union for such efficiency and higher production. Sometimes, though they pointed out about negative effect of unions but ultimately, they had voiced about the great roles of unions to help the organisations competing in domestic and global markets. Above all, they were of opinion that unions create scope for communication between workers and management through collective bargaining resulting enhanced productivity and improve various function of the organisation leading towards achieving goal.

Some authors vividly discussed the relationship between the workers and trade unions during post-Mao China regime. She opined that trade union was a transmission belt that played pivotal role in achieving the structure and goal during that regime. The key factors examined by Alexander Newman and his associates (2019) were the point of union effectiveness on workers job performance. They had also found out the workers perception on the relationship of union and management. In fact they indicated about the positive association between employees' perceptions of industrial relations climate and job security and union effectiveness. The study also pointed out some limitations for future research. This study did not examine the boundary conditions of the mediated relationships between industrial relations climate and union instrumentality with job performance. Future research may seek to ascertain which groups of employees are likely to respond more positively having a positive industrial relations climate or effective unions in terms of higher job performance.

Based on theory and research, the authors derived hypotheses which are importantly supportive for organizational climate and employee satisfaction relationship. Moreover some measures have been elaborately described which show the relationship between supportive climate and the work attitudes of satisfaction and commitment. In the concluding portion, the results suggested the seeming value of employees' psychological capital at all levels within organizations. Imtiaz Ahmed and his other associates (2013) tried to present a model on performance evaluation. In other words performance evaluation is very much needed for staff motivation, attitude development and other aims including nourishing total relationships between the workers and management.

The study by Reshad, Arghya and Devashis (2014) was done to find the effect of international trade on unionization. In fact, we observe a rapid increase in union number in India with a relatively faster rate of growth in net import industries. The study also pointed out that the impact of trade liberalization is not uniform across all unionized workers. Although trade liberalization increased union number and membership, it does not mean that it has increased wages of unionized workers.

The study by Bett Mary Jepkorir (2014) was significant as it had attempted to establish the effect of trade unions on organizational productivity. The survey pointed out that trade unions play an important role in the working place of workers. It also pointed out that there is need of comparative study of unionized and nonunionized workers. It also revealed that unionization did not have a significant differential impact on the wages in the cement industry of Nairobi. This study also revealed more information

about the labour relations and organizational productivity. It showed that trade unions also organized demonstrations, strikes, etc., in order to press demands of workers. The activities of trade union were discussed showing their effectiveness in the organizations. The study also pointed out that every company should encourage having trade unions as they are successful in increasing production.

Balaji (2014) had opined that trade unions make the workplace safe and help the workers to take help of the law of land for solving problems and trade unions create negotiation bridge between the workers and the management to improve the environment in the workplace and also the social life. The study also gave an idea about the structure of union and its purpose. It also showed that widespread unionization delays recovery from economic downturns. Moreover, the trade unions play an important role in the moderation of the scenarios at workplace, productivity and the overall business. Ultimately, this study concluded that economic benefits are not simply provided by unions. It can only help in raising wages in competitive arena.

Some studies showed that performance appraisal made the workers understand their deficiency and help them to set their performance standard high. The main objective of this study was to analyse the relationship between the employees' perception of performance appraisal and their work performance. This study tried to find out the relationship in between workers' perception of performance appraisal and their outcome indicating workers' perception pointing out performance in positive manner.

Good relation of workers with union helps in adopting "high performance work practices (HPWP)" which provide good impact on organisational management. They also stated that such relation also provides good human resource management and healthy competitiveness. The authors, although opined that union hinders work efficiency, but found that union plays an important role in increasing overall performance and healthy ambience for competition. The researchers challenged the government's attitude towards union and strongly advocated the good impact created by good relation with union. The researchers also proposed that presence of union and good relation with workers would be more successful in increasing good financial health of organisations. Moreover, unions contribute to the effective implementation of HPWP.

Trade unions give a supportive organizational climate. It has been observed that the total wage income losses for de-unionized workers exceed the total wage income gains for unionized workers.

Research Gap Identified

A thorough exploration of existing literature has enabled us to know that there is dearth of work delineating the relationship of workers performance and unionization. However, few remarkable studies have tried to highlight the above noted relationship. Above all, it can be stated that most of the studies have not taken the responses of company executives that have made the research outcomes unilateral and slightly worker centric. In addition to that, the behavioural indicators of performance are not considered in these studies. Delved into the literature review, we are of opinion that thorough empirical research can be performed on the relationship between status of unionization and employee satisfaction about the union performance in manufacturing industry in highly unionized Indian state of West Bengal.

The trade unionism is affirmatively viewed and staunchly supported perpetually by the Bengali society. There have been many precipitating factors behind this socio-cultural characteristic. Nevertheless, the perception of the working class towards the effectiveness of the unionisation and the benevolent roles of the trade unions are historically established through the socialistic and social-class conscious attributes of industrial workers of Bengal (Harriss & Törnquist, 2015). As culture acts as a vital moderator of the relationship between trade unions' effective role and workers' perception, a study in the context of West Bengal will have unique social, political, as well as managerial implications.

Scope of the Study

This research work is based on the survey of workers employed in manufacturing sector. The scope of this study is limited to the manufacturing units in West Bengal and primary data was collected through a survey on workers' perception about the role of trade unions. The survey was conducted in two phases, during December 2019 to March 2020, right before the COVID-19 lockdown and October 2020 to March 2021, in the COVID-19 unlockdown phase right before the outbreak of devastating Second Wave of COVID-19 in the country.

Research Method

This research was conducted by obtaining primary data using the questionnaire. The data was collected from the industrially developed regions of West Bengal like Durgapur, Kharagpur, Asansol, Howrah, and Kolkata. The primary data was collected from 115 respondents. The basis of selection was the simple random sampling. The respondents include the workers/labourers of the organisation only. The sample is of

heterogeneous nature involving both the members and non-members of trade unions to ensure a comprehensive response.

Closed-ended questions were used in this survey with attitude measurement scale (5-point Likert without neutral point) to document workers' perception. In addition to that, nominal scales had also been used in relevant cases. The variables (proposed determinants) used in this study to illustrate workers' perception about the role of trade union are as follows:

1. Union density in the organisation.
2. Political orientation of trade unions.
3. Trade union agenda and strategies.
4. Trade union efficacy
5. Trade union role in managing industrial disputes
6. Trade union role in worker development

The data are organised based on the scores obtained through Likert's scale with no neutral point, encompassing all above-mentioned variables. Moreover, in this study, an assumption has been made that the population mean score (measured in 5 point scale) may be taken to be at least 3 (fair or moderate) to indicate the attainment of moderate level of trade union effectiveness according to workers' perception.

In the same way, the population mean of 4 indicates the adequate effectiveness of trade unions in the opinion of workers. Similarly, the scale point of 5 indicates the highest degree of effectiveness of trade unions in the opinion of workers. The population mean value of 5 will indicate highest extent of effectiveness of trade union in view of the workers.

However, a statistical estimation has been performed in this research to draw the inference about the population behaviour (behaviour of workers community in the Indian state of West Bengal) towards trade union effective role in managing industrial affairs.

Results

As the sample size is not large (since $n = 115$) and the population standard deviation is not known to us, we have used t -test assuming normal population. The following

descriptive statistics shown in Table 1 shows that for all variables of this study, the mean perception score is above 3. The standard deviation is highest in case of the variable “Trade Union Role in Managing Industrial Disputes” where the respondents were having larger differences of opinion. For the variables like union density, political orientation, and trade unions’ role in worker development, the prominent disagreement of opinions are observed with larger standard deviations in perception scores. However, the opinions about the trade unions’ agenda and strategies and the efficacy of trade unions are comparatively closer to each worker’s response.

Table 1: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Union Density	115	3.713	1.0659	.0994
Political Orientation	115	3.826	1.0535	.0982
Trade Union Agenda and Strategies	115	3.287	.6457	.0602
Trade Union Efficacy	115	3.278	.5388	.0502
Trade Union Role in Managing Industrial Disputes	115	3.365	1.1945	.1114
Trade Union Role in Worker Development	115	3.687	1.0626	.0991

Analysis 1: With Reference to Test Score Of 3

Taking the null hypothesis that the population mean is equal to hypothesised mean of 3, we can write:

$$H_0: \mu = \mu_{H0} = 3$$

$$H_1: \mu \neq \mu_{H0}$$

The one sample t-test shows the following statistics:

Table 2: One-Sample Test

	Test Value = 3					
	T	df	Significance	Mean Difference	47.5% Confidence Interval of the Difference	
					Lower	Upper
Union Density	7.174	114	.000	.7130	.650	.776
Political Orientation	8.409	114	.000	.8261	.763	.889
Trade Union Agenda and Strategies	4.766	114	.000	.2870	.249	.325
Trade Union Efficacy	5.538	114	.000	.2783	.246	.310
Trade Union Role in Managing Industrial Disputes	3.279	114	.001	.3652	.294	.436
Trade Union Role in Worker Development	6.933	114	.000	.6870	.624	.750

As the observed values of t with respect to all study variables are in the rejection region, we do not accept H_0 at 5 per cent level and conclude that the mean perception score may not be taken as 3. Therefore, it can be finally stated that the workers' perception about trade unions' role across all study variables does not ensure the moderate level of trade union effectiveness in the manufacturing sector of West Bengal.

Analysis 2: With Reference to Test Score Of 4

Taking the null hypothesis that the population mean is equal to hypothesised mean of 4, we can write:

$$H_0: \mu = \mu_{H0} = 4$$

$$H_1: \mu \neq \mu_{H0}$$

The one sample t-test shows the following statistics:

Table 3: One-Sample Test

	Test Value = 4					
	T	df	Significance	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Union Density	-2.887	114	.005	-.2870	-.484	-.090
Political Orientation	-1.770	114	.079	-.1739	-.369	.021
Trade Union Agenda and Strategies	-11.842	114	.000	-.7130	-.832	-.594
Trade Union Efficacy	-14.365	114	.000	-.7217	-.821	-.622
Trade Union Role in Managing Industrial Disputes	-5.699	114	.000	-.6348	-.855	-.414
Trade Union Role in Worker Development	-3.159	114	.002	-.3130	-.509	-.117

As the observed values of t with respect to all study variables are in the rejection region, we do not accept H_0 at 5 per cent level and conclude that the mean perception score may not be taken as 4 except for one variable – “Political Orientation”. Therefore, it can be stated that the workers’ perception about the trade unions’ role across the study variables does not ensure the adequate trade union effectiveness in the manufacturing sector of West Bengal. However, for the variable “Political Orientation”, the trade union effectiveness is attained. Therefore, it can be stated that political orientation of trade unions influences their perception about trade union roles and in turn impacts the effectiveness of the trade unions. This can even more precisely be said that even if the trade unions’ role is not that effective, the political inclination of the workers (be it members or non-members) will make them think otherwise.

Analysis 3: With Reference to Test Score Of 5

Taking the null hypothesis that the population mean is equal to hypothesised mean of 5, we can write:

$$H_0: \mu = \mu_{H0} = 5$$

$$H_1: \mu \neq \mu_{H0}$$

The one sample t-test shows the following statistics:

Table 4: One-Sample Test

	Test Value = 5					
	T	df	Significance	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Union Density	-12.947	114	.000	-1.2870	-1.484	-1.090
Political Orientation	-11.950	114	.000	-1.1739	-1.369	-.979
Trade Union Agenda and Strategies	-28.450	114	.000	-1.7130	-1.832	-1.594
Trade Union Efficacy	-34.268	114	.000	-1.7217	-1.821	-1.622
Trade Union Role in Managing Industrial Disputes	-14.676	114	.000	-1.6348	-1.855	-1.414
Trade Union Role in Worker Development	-13.251	114	.000	-1.3130	-1.509	-1.117

As the observed values of t with respect to all study variables are in the rejection region, we do not accept H_0 at 5 per cent level and conclude that the mean perception score may not be taken as 5. Therefore, it can be finally stated that the workers' perception across all study variables does not ensure the high level of trade union effectiveness in the manufacturing sector of West Bengal.

Conclusion

Effective functioning of trade unions is subject to many relevant factors. It is often assumed that the perception of the workers is a factor that can determine the effectiveness of the trade unions. To be precise, the positive perception of workers' (both members of trade unions and non-members) towards the trade unions will confirm that the responsible activities of trade unions have satisfied the workers and that positive perception will further encourage the trade unions to perform better in future. The analysis made in this study has shown that the trade union effectiveness is not attained by the workers perception about trade unions' role with respect to all possible contributing variables. The variables that have been used in this study are primarily qualitative (even the trade union efficacy level) except for the first variable – union density. In this context, the union density determines the relative

competitiveness and relative influence of one trade union on workers of a particular organisation. This inference is equally valid for the moderate and high level of desired effectiveness.

However, the adequate level of trade union efficacy is achieved through workers perception with respect to the variable – political orientation. The other variables did not show any significant relation between the workers role perception and trade union effectiveness. The items placed under the variable – political orientation are based on the following features:

- a) Extent of political affiliation of recognised trade unions of the organisation (in number).
- b) Affiliation of trade unions to locally strong political parties.
- c) Dominance of political trade unions over the non-political trade unions.
- d) Inter-union political rivalry.
- e) Direct political interference
- f) Presence of CTUOs (Central Trade Union Organisations)
- g) Number of trade union leaders active in constitutional politics.

This study shows that based on the above-mentioned criteria, the workers opinions about the political orientation defines the trade union effectiveness. As the opinions on political orientation are likely to vary largely based on the workers political ideology/ inclination, the union effectiveness is measured relatively easily compared to the other variable. Unlike other qualitative variables, this variable contains a mix of both numerical and perceptual responses which make this variable more clearly defined. The familiarity with the political affairs and direct alignment has made this variable more instrumental in judging the trade union effectiveness.

The age-old tradition of political domination of trade union activities in West Bengal has become the part of the state's culture (Sengupta, 1977). The trade union performance and strength has been a manifestation of political power and spread into the social spheres of India with special reference to West Bengal (Mahmood, 2016). The outcome of our study is, therefore, in alignment with the cultural aspects of West Bengal where politics always play a pivotal role. Although in this study, we explored the variables responsible for attaining trade union effectiveness through workers perception about trade union roles, only political orientation of unions stands alone to contribute to adequate level of effectiveness of trade unions in West Bengal.

Scope for Future Research

As this research was conducted in one Indian state, the scope of future research extends to conducting the study in multiple states to get diverse response about trade union's roles. As West Bengal traditionally bears a culture of strong trade union presence, this study will be highly relevant as far as the implications of the study are concerned and the outcome of the study is representative. However, the extended study will provide more comprehensive outcome to understand the effectiveness of the trade unions measured in terms of workers' perception about them.

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Emotions Manifested Through Leader Mistakes

Leena Modi*, Parveen Prasad**

Abstract

Emotions are the foundation for any organisational activity. Leaders dealing with people have to acquire the right emotions in terms of building an organisational culture, exhibiting emotional control, being sensitive to people's emotions and creating emotional stability in these dynamic and volatile times. This research paper narrates various leader mistakes and learning related to emotions. It reiterates the imperative need to build and exhibit right emotions at all times. This research paper covers study of corporate leaders, political leader and professionals. The study is based on interview method and the leaders are selected from Pune region. The paper reveals the mistakes done by top leaders and the lessons learnt by them from their mistake.

Keywords: Emotions and culture, Emotional control, Emotional maturity, Emotions and perception, People centric environment.

Emotions and Culture

Today's working times are starkly different. The volatility of the scenario has exacerbated the problems for leaders at all levels. Internationalization of organizations and even domestic collaborations has shifted a pressing focus on cross cultural issues. Assess this instance: During the takeover of Satyam Computers, an erstwhile IT company, whose owner Raju Ramalinga was charged after self-confession and further deep investigation, with embezzlement of funds, Tech Mahindra offered to takeover this company. As they collaborated the projects and liaised with clients and managers of Satyam, there were several glitches. As C.P. Gurnani, CEO, Tech Mahindra, confessed, 'It was our fault. We never considered the importance of aligning designs and systems of both companies to a common dimension.' This caused us heavy losses as we lost some projects due to this lack of synergy. Ditto was the case with Dr Ganesh Natarajan, ex Vice Chairman and CEO of Zensar, Founder, 5F World, 'We swore with values to be imbibed by Zensar employees at all sites, only to learn that these were sometimes

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not in tune with those espoused off site in other countries.’ Shishir Joshipura, CEO, SKF Limited, always strategized and operated through his instincts. This was not accepted by his Swedish headquarter personnel.’ I was admonished for not adopting a consensus style of decision making for not following designs and structures.’

Top leaders are learning how steering organizations is certainly not easy. Results no more can be guaranteed despite designing processes and building businesses with a long term view or perspective. It’s also very lonely at the top. Dr PKC Bose, Vice Chairman and Managing Director, Saertex India Limited, has experienced this phenomenon. While discussing about strategies for marketing in India, in a German based organization, his point of view was in sharp contrast to the majority. However he stuck to his stand. As a consequence, he reminisces, ‘I was asked to leave the organization with immediate effect. I was literally on the road. Overnight I lost everything.’ Vandana Chavan, member, Rajya Sabha, Party worker, dared to differ on civic related issues in the Pune Municipal Corporation (PMC) meeting. Being a lone opponent, she became a subject of ridicule and laughter. Such was the kind of alienation.

Emotions and Perception

Viewing problems and challenges with a long-term perspective is also very paramount as a strategy. BomiBhote, CEO, Ruby Hall Clinic, a multi-specialty hospital, confesses how this lack of perspective affected their growth. ‘Our fiasco at Bahrain, due to external exigencies, drove us to generalize and stymied our expansion plans in Dubai. This was our biggest mistake. The prosperity and growth of Dubai is unimaginable.’ An instance of not taking a long term view of growth and expansion, and so, designing systems and structures, accordingly, ended in a chaos. Kishore Patil, Managing Director and CEO, KPIT Cummins Limited, admits, ‘We worked instinctively and as we grew, we had no systems and structures to steer our projects.’ Ditto was the experience of MS Unnikrishnan, Managing Director, Thermax Limited. ‘We slowed down our expansion plans based on cyclical fluctuations. This was due to a lack of a long-term perspective.’

Some of the pearls of learning are:

Emotional Maturity

1. Think future and be far sighted. Today’s context will not be permanent, so design your strategies while handling today’s problems with a far-reaching vision in mind. The case of Thermax retrenching their valuable employees is appropriate. As M S Unnikrishnan, MD, points out, ‘We lost out on our trained talent. Today

while we are in an expansion mode, we are struggling to find talent to fill our various vacant positions.'

2. Don't be too aggressive and pushy. You need to be open to new perspectives. Sanjay Thapar, ex MD, Minda Valeo, confesses. 'I was too pushy and aggressive with my team members. I was in a hurry to achieve my targets. In the process, I failed to realize my team members' unique talent and valuable point of view for making complex decisions'.
3. It is lonely at the top. Consult your close friends and trusted acquaintances when confronted with dilemmas. Anand Deshpande, Founder Chairman and Managing Director, Persistent Systems Limited, is constantly meeting his close friends and chosen mentors to be a sounding board for his ideas and challenges.
4. Don't be too disciplined and prompt in actions. Others may not be able to keep pace. As Dr. Ganesh Natarajan, ex Vice Chairman and CEO, Zensar Limited, admits, 'If I write an e-mail, I expect the receiver to respond immediately. Or I expect my members to be perfect in their work at all times. This is too difficult I have learnt.'
5. Complacency is an absolute 'no-no'. You never know when your competitors are striking the corner. Jaswinder Narang, Group Complex Manager, Star Wood Hotels like Le Meridien, has paid a heavy price for this laid back attitude. 'We rested on our laurels. We were under the false impression that our number one position would sustain. It soon hit us that we were falsely complacent and our business was declining.'
6. Working is never fair and so are calculations. What you forecasted is mostly deceived. MS Unnikrishnan, Managing Director, Thermax Limited, echoes, 'While forecasting our growth, we did not include the rider for unforeseen changes in the environment. Thus, this demand forecasting mistake, hit us hard.'
7. Benchmark your success dimensions with the best in the clutch globally.' At Symbiosis, we thought we had achieved what we had envisioned. But in the global rankings, we did not find a place,' rues Dr. S.B.Mujumdar, Principal Director, Symbiosis group of Institutes.
8. Don't assume you can have the last word on all issues as a top leader. There are many below the rungs that have far better ideas than yours. So, listen and listen. 'We have learnt to see and understand business from various perspectives. Our team members have opened our eyes on this dimension too.' Dittoes Pramod Chaudhary, Chairman, Praj Industries Limited, Pune.

9. Learn to understand and interpret cross cultural issues. These are supreme and can cause untold harm to your enterprise. Most organizations with a transnational presence have experienced this phenomenon. As Kishore Patil, CEO and Managing Director, KPIT Cummins, concurs, one of the largest Software Integration partners to the global automotive and Mobility industry ‘We must design our values, systems and structures bearing cross cultural sensitivities at all times.’
10. Politics is a dirty word. Abjure it. You need to identify the political patterns in all dimensions. Nandan Nilekani, ex CEO, Infosys Limited, Pune, strongly abhors this dirty word of politics and admits making mistakes in not being able to decipher it.
11. Remember your childhood mistakes and don’t repeat them. Reminisces Vikram Kirloskar, Vice Chairman, Toyota Motors, who was chased by a monkey as a child, and in fear, he climbed a tree and was petrified of the same.
12. Do not fear failure. This was the lesson taught to Shishir Joshipura, Managing Director, SKF Limited, Pune, while working for Thermax. This is one value which he has propagated at SKF, and it has facilitated innovation among personnel.

Values and Strategies have been an area of discord and discrepancy among the top CEOs that we interviewed. It is well entrenched that the culture of an organization is revealed through the stories that people hear about the events and people in that organization. For example, while interviewing Anand Deshpande of Persistent Systems, we witnessed how his compassion regarding his people and their sometimes-erratic performance was misconstrued as being indispensable. He believed that employees are human beings and their performance may not be so consistent. However, his employees perceived this interpretation as his weakness and took advantage. That was his grave mistake. His procrastination in firing them led to a loss of man-hours and cost.

On the other hand, employees being asked to leave due to declining orders/projects and business can turn out to be detrimental in the long run for the organization. In Thermax Limited, this phenomenon was envisioned with a short vision. On hindsight, M S Unnikrishnan, the CEO spelt out his regret. He lists this as one of his biggest mistakes. Today, when this organization is on a progress path, his trained and valued employees have moved to other pastures.

Emotional Control

Leaders at top levels need to focus on strategy and its near total execution. This is the bottom line ultimately. Leaders need to constantly concentrate on the positives.

Another insight we garnered while interviewing the top leaders, was that this exercise of sharing mistakes was a soul-searching opportunity. As Vandana Chavan, MP, Rajya Sabha confessed, 'Although I'm very busy and have been working till three in the morning sometimes, I wish to share my time for this interview, as my thought process regarding my mistakes has spurred a lot of reviewing and inner reflection, which I have never done before.

On the other hand, mistakes are perceived to be opportunities for innovation. Research studies have revealed how much innovation has been sourced from mistakes. Risk orientation is supposedly a fertile ground for mistakes and innovation. Perhaps this could be attributed to the dimension of allowing mistakes and encouraging mistakes incorporated in analysing the ranking of organizations as a Great Place to Work For.

Another credo that top leaders are challenging is 'Knowing it all and taking the final call to make a strategic or a tactical decision.' It is not only lonely at the top but many a times, top leaders find themselves ill equipped to initiate and align with transformational changes. 'If many organizations have models of reverse mentoring or shadow boards, these structures represent the knowledge and skill gaps of top leaders alone, which are soon to be supplemented by the fresh perspectives and digital savvy youth, joining the organizations at entry levels.

The value added by coaches and mentors too, deepen the insights and revelations of leaders who have sounding boards and a safe environment to discuss their visions, strategies and outline their plans. It must be reiterated here, that the dimension and feature of counsellors and coaches have facilitated the process of identifying mistakes made by leaders through the self-reflection and critique mindset.

From the perspective of a working environment, the spectre of making mistakes has driven innovation and risk taking. The phenomenon of leaving safe and tested strategies and relinquishing complacency is the flavour of the season. As challenges and ambitions to hit the status quo soar, the shuffling at the top is rampant. This spirit is being imbibed by all employees across the organization. Words like talent flight, continuous learning and learning from mistakes are being bandied about like never before.

Emotions and Values

Employees come first and of course, with the assumption that they are aligned with the values of the organization. At Toyota Kirloskar Motor (TKM), which is Japanese automotive giant Toyota's joint venture with the Kirloskar Group in India, Vice Chairman Vikram S. Kirloskar says his biggest value is to always try to be honest. 'Whatever the situation, you must face the fact and be honest,' He explains and adds, 'this value of honesty we steadfastly instil in all our employees.' Organisations are convinced through experience and experiments, that after all, employees come first. It is not without reason or a coincidence, that 'Employees First, Customers Second' by Vineet Nayar, former CEO of HCL Technologies Limited, under whose mentorship the company was leveraged to a high position, became a record-breaking bestseller in terms of both sales and readership.

The book is an appropriate echo of the sentiment shared by most leaders. The mantra is loud and clear: 'Look after your people or employees, and the rest will be taken care of.' Leaders we interviewed also echo similar experiences related to employees. This paradigm shift towards the supreme importance of people is a far cry from the situation in the past, in organisations which used to undermine their employees' worth and treat them like working machines, to be fired at will. These times of VUCA (volatility, uncertainty, complexity, ambiguity) and the spectre of disruptive innovation, as a distinguishing factor, to create competitiveness, have reinforced the supreme importance of people in an organisation.

Most leaders have confessed and attributed their mistakes related to employees and people. For instance, as a strategy, the organisational structure and design were outlined first and people were then fitted into these roles. The competencies and skills were outlined and training was imparted accordingly. The paradigm shift now is to first strategies on the people as talent available and their potential measured, and then accordingly make the design and structure to fit. The wide adoption of this exercise across organisations deeply reflects the newfound priority of employees. If the coaching and mentoring industry in India itself is worth multiple crores of rupees, it is not an accident. It reinforces the primary role of people and talent providing a competitive edge. Another indicator is the leveraging of a Human Resource function in line with that of a Chief Financial Officer and Chief Strategy Officer. The HR head in many organisations is officially designated the Chief People Officer.

Employees are known to drive change, diversification, and strategy transformations, in the organisations for which they work. The amazing number of Kaizens that the

average factory hand in India earns is a sure indicator of their innovative capacity, with their minds always working to find a simpler, faster, more efficient and economical way to do the daily mundane chores. The large volume of research studies in the area of employees first speaks volumes of its supreme reign. The new buzzword now is talent. The nomenclature of sub-departments in human resource has been transformed to include words like talent acquisition, talent learning, and talent school and so on.

In a 2016 seminar on Talent Retention, the CEO of a multinational organisation spoke about how he spends more than 85 per cent of his time on interacting with talent and understanding their aspirations and potential and dreams. This exercise, he believes, will go a long way in revising their vision and mission and also designing policies and initiatives for making their organisation more employee centric. It was the information technology industry in which employees came into their own as people, not merely machine operators or automatons themselves. While the pioneers of the infotech revolution, starting with Infosys, have been criticised for giving rise to a new category of people derogatorily referred to as 'software coolies', they have also been responsible for the entry of a new word in the dictionary: 'Bangalored', meaning an employee of a company in a developed Western country whose job has been outsourced to what soon became the world's outsourcing capital for software.

This newfound importance soon spread across industry categories, and the worker came into his or her own. Many traditional old companies have, of course, recognised this importance over the decades – but more because their promoters have always treated their employees as part of their extended families. It is no wonder that a number of such organisations have people who have been with them for twenty or twenty-five years, some of them rising through the ranks to take on bigger responsibilities at higher positions, but some still content to stay at the same level at which they joined. A shining example at the Jabalpur-headquartered MH Group, for instance, is that of the chief accountant, Himmat Bhai Shah. The octogenarian, who joined the firm sixty-four years ago as the driver of the founder's imported Bentley car, now controls the finances of fourth-generation business which has fifty factories around the country producing fifty million hand-rolled *bidis* every day. Himmat Bhai's son Shirish has also joined MH and looks after the Group's tea division.

'Many of our other employees have also been with us for three generations,' says Managing Director, Siddharth Patel. 'All of them have bought into our vision of taking the business forward, including the ongoing diversification into consumer goods like tea.' Siddharth Bhai himself is now ready to hand over the reins of the business to his

sons Kanishka and Aditya, who are taking MH forward into a number of other areas beyond *bidis*. Likewise, at the DRS Group (better known as Agarwal Packers & Movers) in Secunderabad, Founder Chairman, Dayanand Agarwal, is respected by his employees, many of whom have been with him since he started the business nearly three decades ago. '*Bade Sahab Pita Samaan Hai* (the big boss is like our father)!' is a common explanation when they are asked why they have been with him for so long.

When pushed about how a rich man can afford to look after them, they get angry: '*Hamaare bade Sahab Ke baremen Aisa Nako bolo!*' they say. In the early days, not only did he always go with the vehicle on night trips, he would even stop at his own home on the way back and tell his wife: 'My boys have come, they are hungry - feed them.' And she would get up and make hot, fresh rice, *daal*, *sabzi* and *rotis*. 'Wouldn't I do the same thing for my own two sons?' she asks, simply.

At Pennar Industries, in the older twin city of Hyderabad, professional CEO, SuhasBaxi, didn't quite manage to execute part of his brief: 'Get rid of the deadwood!' While he is understandably reluctant to go into details, he admits that he had to take 'difficult' decisions. Many people had been in the company for years, ever since Chairman Nrupender Rao had set up the company more than a quarter of a century ago. Not surprisingly, he could not ask them to leave. 'There was no retirement policy, which means that we had an average employee age of fifty to sixty years,' Baxi says. 'I had to talk to many people my father's age, who were among the earliest employees and had been around forever.' He points out, however, that there was 'A huge level of trust and camaraderie among them'. Sometimes, obviously, that counts for everything with the employer – especially if he is the one who has hired them and worked with them for decades.

While that class of employer may well be a dying breed today, especially with large corporations taking over smaller, family-owned businesses, the 'people' culture is here to stay.

Leaders who have confessed to having made mistakes, related to people, have regrets, as the impact has been very deep and irreversible.

Emotions and Stability

'You've got to know how to say, I made a mistake....'

By Bill Jones who revolutionized modern dance as-artistic director of New York Live Arts...

It must be understood that many of the concepts of leadership emerged during the times of stability when generally people believed that the world was stable and could be estimated and controlled with logic and practicality. The assumptions and forms created and designed during this stable era, even today in contemporary times, shape the design of several enterprises. Leaders in this digitalized and super changing world stand at the threshold of a new era, and they are gearing up and are restless to adopt new values and practices, and thereby shed outdated practices and patterns to meet new challenges.

Today, the dimensions in the environment are volatile and dynamic. What worked yesterday can no more be assumed to work today. The shifts in environment conditions are ambiguous, abrupt and unpredictable. Such chaotic and un-patterned features, demand leaders to create a vision and strategy that imbibe these volatilities and align all members towards this focus. As mistakes are being made by leaders who are still struggling with the transition from a stable to a chaotic environment and the new skills and qualities needed in this context are deficit, the issues of diversity, empowerment and horizontal relationships must be appropriately addressed. From the employees' perspective and viewpoint, mistakes will sustain if they are not allowed to think for themselves, they are expected to do as they are told, follow rules and procedures, and accomplish specific tasks. The focus, if minute on details rather than on the bigger vision and picture, as research suggests, will only result in mistakes.

Perhaps, the term or nomenclature of learning leader has been coined, to represent the vast changing phenomena in the blurred and ambiguous organizations where the formulae for success are not written on the wall anymore. In the current work environment of experimentation, changing or learning, common mistakes made by the leaders at all levels, is not actively involving each employee, at all levels, to intimately be involved in the process of identification and solution of problems, to develop relationships rather than relying on hierarchical control and ultimately build whole organizations as communities of shared purpose and information.

Decision Style Related Mistakes

Decision making as is established, lies at the heart of our personal and professional lives. It must be reiterated that decisions made by leaders affect people's lives, livelihoods and well-being. The well-researched reality is that enormously important decisions are made by intelligent responsible people with the best information and intentions but they can be, many a times, flawed. Well qualified leaders and executives although qualified for the job, make decisions that consequently remain wrong.

Researchers have been challenged to unravel the solutions to avoid these grave mistakes. Neuroscience reveals that leaders make decisions largely through unconscious processes called pattern recognition and emotional tagging. These processes usually make for quick, effective decisions but they can be distorted by self-interest, emotional attachments or misleading memories.

What leaders do wrong?

Research undertaken by Malcolm Higgs, related to developing change leaders, reinforces the habits of modern day leaders as:

1. Abuse of power- This encompasses the abuse of power to serve personal goals or achieve personal gain; the use of power to reinforce self-image and enhance perceptions of personal performance; and the abuse of power to conceal personal inadequacies.
2. Inflicting damage of others. This focuses on negative impact on subordinates and includes bullying, coercion, negative impact on perceptions of subordinate self-efficacy; damage to the psychological well-being of subordinates; and inconsistent or angry treatment of subordinates.
3. Over exercise of control to satisfy personal needs. For instance, obsession with detail, perfectionism and limiting subordinate initiative.
4. Rule breaking to serve own purposes. This is the area of behaviour in which leaders engage in corrupt, unethical practices and indeed illegal behaviour.
5. The ability of leaders to engage in bad behaviour is seen to emanate from their positional power.

In the light of these habits, the challenges confronted include, fear of failure, a fixed mindset, over reliance on past performance and attribution bias among others.

1. Remember that failure is just the beginning not the end
2. Look to the future. Pre-emptive actions are often more effective than reactive ones - even if they take the form of standing back and reflecting on what to do next
3. Help people to deal with your failure- even close friends may avoid you because they don't know what to say or do. Let them know that you are ready for assistance and what kind of aid must be most useful
4. Know your narrative

5. Reputation building involves telling and retelling your story to get your account of events there and to explain your downfall. Be consistent

First hand learning from Mistakes

Lars as a CEO himself, in his first hand report on good performing CEOs, cites forces that propels him to be a best performing CEO, is luck. He describes, 'As a CEO you cannot ignore responsibilities to shareholders. Unless you have block, ownership and can convince shareholders they are going to be richer in 15 years than if they sell the stock now, then someone will walk in with a successful offer to buy the company, because you are not performing. The only way to change this, if society wants to change it, is to see pension funds behave differently with their investments'. He cites, 'I have a Scandinavian leadership style, which is consensus oriented. That principle is enshrined in our management principles. I am slightly more aggressive than a typical Scandinavian leader.'

'I am large. I contain multitudes. 'Walt Whitman

People Problems- The following section deals with mistakes related to people as employees in all their facets. Interviews with top leaders reveal the supreme importance of this resource in an organization.

Pressure is life letting us know that we are alive. Learn to embrace it by staying focussed on your purpose. Anonymous

People and Emotions

Employees, now referred to as people, are the primary drivers who mobilize all the resources in an organization. Today, human resource has been replaced with human capital, which denotes the all-encompassing role of people in any organization. The findings of Great Places to work for organization, which conducts surveys in organizations across the globe including India, related to practices adopted in organizations which drive happiness and satisfaction among its people, and reveals an interesting insight: people centric policies and guidelines, practices and initiatives, drive talent retention, commitment and passion.

The report describes how all organizations are studied under two dimensions- namely employee centricity framework that measures levels of trust, pride and camaraderie prevalent in organizations and people practices, philosophy and values of an organization. Google India Limited and American Express Limited have known to be

consistent in their ranking of number 1 and number 2 consistently. The outcome: minimum attrition level (about 0.01 per cent), enhanced innovation and creativity, high productivity per employee, high market capitalization, maximum customer retention and so on. These, consequently, promote growth and success in any organization. While these are service organizations, manufacturing companies too are concentrating heavily on these people centric measures and practices.

In Pune, Forbes Marshall, a medium scale organization, which manufactures boilers, has received several awards from Great Places to Work for Organization, especially when it leveraged its ranking from thirteen to five. An interview with the Director, Naushad Forbes, revealed some interesting insights about the company practices and values. He had shared in an interview, 'I believe our practice of allowing and encouraging at least three mistakes from all levels of employees, is facilitating risk taking and innovation which is benefitting our organization.' This apart, the value of a family spirit in the organization is promoting employee retention. There have been cases when women employees have called up the Human Resource personnel, in the middle of the night, during a family squabble, and they have been lodged in the company guesthouse.

Research evidence reveals the multitude of benefits emanating from this focus. With the widespread digitization and technology inventions available to all, leaders of organizations at all levels, remain focussed on designing systems and policies around the area of employee centricity. This, according to them, is only a distinguishing factor that will catapult organizations in higher brackets of financial growth and talent retention. All leaders interviewed echoed a similar sentiment. For example, AchalBakeri, CMD, Air Cooler Symphony Limited, is convinced that leaders should build on what one has in terms of people and structure organization design and systems around the same. At Symphony, they have a design of strategic business unit (SBU). Each SBU head is in charge of his function and empowers his team members to make decisions in accordance with situational factors. Besides, their intra communication system and a design of building cross functional teams, facilitates transfer of ideas and technology smoothly.

Dittoing a similar sentiment, Kishore Patil, Co-Founder and Managing Director, KPIT Cummins Info systems Limited, confesses to having made mistakes in the people related strategic context. For example, he echoes, 'For the first ten years, we had a reasonable view of few levels down the line. We picked up people, gave them growth opportunities, sometimes graduating them from trainee to Senior Vice President, which

spanned about fifteen years. As we grew significantly and crossed the number three thousand, now it has crossed ten thousand, we didn't get the visibility. The mistakes were manifested in terms of processes and practices. On reflection, it is felt that we need to spend time on designing and implementing systems to ensure that people are grown into higher roles and opportunities are given appropriately. Otherwise, the outcome is serious in terms losing valuable talent.'

Care and attention on review of systems and people related strategies should be an urgent priority for leaders at all levels. They need to respond to the changing trends of matrix organisation design and structures and plan with a long term perspective and view. For example, organizations need to draw strategies for succession planning, career planning, high achiever roles design, psychometric assessments for predictive performance of personnel in higher positions, learning module administration, comprehensive performance management systems and so on. These, designs and systems, need to be constantly reviewed and revised in the context of changing organizational values and paradigm shifts.

Facilitation of People Centric Environment

Top leaders are also convinced of working concertedly towards facilitation of an environment that drives people to perform and excel. Research and observations, have proved, that people problems, if not addressed appropriately, would lead to crisis and downfall in an organization. The case of Maruti Suzuki factory at Manesar, Haryana is still fresh in the minds. The derogatory and allegedly insensitive policies of the Human Resource, towards workers in terms of lunch timings and adequate breaks in between work, snowballed into a huge violence and fight, where several officers and Human Resource manager were lynched to death.

It was alleged by the workers during a scuffle with supervisors that they and Human Resource personnel lacked sensitivity, compassion and humaneness in dealing with them. The supposed high-handedness in dealing with workers, a poor working environment with high pressure on performance, inadequate breaks of only two of seven minutes each, in an eight hour work shift, provoked such a dastardly attack by the frustrated workers. It appears, that at the time of discussing these disciplinary matters, workers were enraged and in a fit, set the Human Resource manager on fire and beat supervisors with sticks. The trigger obviously was a case of insensitive people related policies.

Emotions and Behaviour

Behaviour reflecting the right values and upbringing are considered as paramount by leaders while relating mistakes in that context.

‘As a person, I have made a lot of mistakes, mainly caused by over-confidence. But the good thing is that I am always trying to learn from each experience, every mistake I make. And I remember most of them, even the very tiny ones.’ From each of these mistakes, there is a learning: some big, some small. ‘When I was four or five years old, living at Kirloskarwadi (The Township built around the original Kirloskar Brothers pump factory in Sangli district of Maharashtra), I was teasing a monkey in our compound. It was a huge langur, and it started chasing me. So the first learning from that was that you should not make fun of a monkey that is bigger than you are!’ Vikram got away by running to a tree and climbing it. For some reason, the langur did not climb up behind him.’ That was the second lesson!’ He laughs. ‘Always do the unexpected. The monkey was obviously not expecting me to climb the tree - which is why I escaped’, says Vikram Kirloskar, Vice Chairman, Toyoto Kirloskar Systems.

The experience of Viren Joshi, CEO and President, Sigma Electric Manufacturing Company, is an eye opener. As he relates, ‘While working for a Global Multinational Company, I. E. Parker Hannifin Engineering Company, I witnessed the Group Head being very abusive and treating his subordinates in a servile manner. This sort of humiliation went on for many years. Although I did not have any personal involvement, I noticed how the Group President, whom he was reporting to or whom he was accountable for, allowing this rude behaviour to persist. His colleagues too, for fear of incurring his wrath, chose to ignore this demeaning behaviour. Such behaviour and the gross weakness were ignored. Ultimately this American in Asia, was demoted, and was forced to reach his retirement, which he was not willing to accept. I consider this as my mistake as I was a silent spectator to such an incorrigible behaviour. Such mistakes are intangible and difficult to quantify. Poor behaviour in difficult times in terms of people errors are the worst.

The senior boss in this case tended to ignore and he failed to witness the deep repercussions of this negative behavioural dimension.’ The pertinent observation of Pramod Chaudhari, Founder Chairman, Praj Industries Limited, is a clear validation of wrong behaviour. He mentions how unreasonable anger in the shop floor and consequently outbursts, he learnt, is indeed the most unproductive of emotions to be allowed to settle in all times- either as a subordinate or as a boss.

The honest confession of Sanjay Thapar, Advisor Automotive, Everstone Advisors Private Limited, speaks volumes of the downside of negative behaviour generated among the leaders and his people. He reports about his own demeanour. 'The traits of being pushy and arrogant and being bohemian as a behavioural dimension was branded by my team as being autocratic and aggressive, during a 360-degree feedback appraisal. This was an eye opener and a big mistake.' In retrospection, I confess, these traits are in my DNA. These were further reinforced, when as a young manager at 21, my big sense of self confidence and aggressiveness got me huge laurels and accolades.

These got imbibed in me and got ingrained in my personality traits of aggressiveness and arrogance, and as a person in a hurry. Although I was caring and meant well with my intentions, and perceived issues with a lens inside out through an alignment of the head, heart and mind, I think, I really underestimated the profundity of impacting people through constantly pushing my way through. This behavioural trait confined me only to my immediate team with whom after taking inputs, I took the final call on the various choices. It stymied my interaction with other peers or members, who would have also extended valuable ideas.'

Thapar clearly believes that on instances, which were critical and where time was scarce, such aggressiveness could be pardoned and empathized with. However, as realization of the mistake dawned, he narrates, 'I learnt that for occasions which were not critical, I could have sat back and allowed others to have their final say. Such mistakes isolated me from people in the organization. Also those who were meek or passive in communication, but extremely talented and having domain expertise, could not participate in any decision making as their voices were not acknowledged. Such was the impact of my style and temperament and as I confess, I lost out on exploiting the potential of the team. Perhaps they were under engaged and they were never given a listening for their opinions.'

The far-reaching consequences of such misaligned behaviour cannot be underestimated. As Thapar continues, 'Another consequence of this temperament, as I now introspect and reflect is influencing my core team members to imbibe my traits and mannerisms. This was a dangerous sign. The assumption and understanding that everyone is unique was never acknowledged then. As a leader, I did not create a creative environment and facilitate an atmosphere of freedom, where work would be enjoyable and the potential of manpower would be effectively utilized.'

Behaviour and its manifestations can deeply affect an organization's performance and subsequently, its success. It must be reiterated, that a distinct factor, according to

several research studies, denoting the success of any organization is the positive behaviour exhibited by its leaders at all levels. These are known to generate a spirit of zest, enthusiasm, motivation, enhanced morale and creativity among people. Organizations are earmarking huge funds for extending training to their leaders as well as people, to imbibe the right values and behaviour. The hitherto value of the 'Boss is always right' and so, 'Do what I say' is passé, which is replaced by 'Can we discuss together'. Several organizations have systems related to a structured process of reverse coaching and mentoring where the juniors teach technology and digital synergies, share new values and paradigm shifts with the seniors, who in turn, share strategies and experience related decision techniques and working models. Evidently, it is no more an archaic hierarchical system but a horizontal symbiotic relationship among all.

In sharp contrast, such a behavioural dimension is necessitated sometimes. As in the case of Vandana Chavan, MP, Rajya Sabha. 'I was not being assertive and aggressive in stalling the 390 space deletions in Pune which were hitherto earmarked for gardens, spastic schools, senior citizens homes and absolutely not residential areas. I was unable to exercise my clout there. This has caused serious encroachments which are destructive.' of course, this issue is related to a cause not directly to people.

The confession of Mudit Jain, Vice Chairman, DCW Limited, is similar and so, are the consequences. 'My naivety and lack of maturity in behaviour has caused a lot of frustration, and people are too involved in ego related issues. Also, I have never paid too much importance to body language and as a result, there have been several cases of misunderstanding. This has also extended in my personal life. My first marriage ended in a divorce.' Here is an example of overlooking an important element in people handling and only giving precedence to work, strategies and plans.

Emotional Intelligence in handling oneself and people needs to be acquired and learnt. People are always considered to be the main resources, who in turn mobilise other resources to achieve objectives. If they are sidelined over systems and processes, it will only lead to catastrophe and disaster. In ABN Amro Bank, the then Vice President, Ramesh Sobti, resigned due to supposed unfavourable people policies, taking with him an entourage of people from there. The rest is history. They joined Indusind bank, and today if this private bank has been catapulted in the fourth position, much of the credit can be attributed to the innovative practices of Sobti and group, as reports suggest.

Interviews with leaders while sharing their people related mistakes reveal the importance of alignment of behaviour with the context and culture. Nussarat Shah, Lawyer, Arguing Counsel, has confronted similar situations while making a mistake of not adapting to behaviour in accordance with the context. As he reveals, 'in the process of my ethics following, law related job, while arguing matters, I have made mistakes of not trying to assess the likes and dislikes of the judges and so, as a result, the clients have become victims of bias and prejudice of the judge. Also, judgements have gone against me in cases where the judge has been bribed.' It has been well investigated by psychologists that the way we act is the result of the complex weave of situational factors, history and personality. In most cases, situational factors need to be weighed and strongly considered before responding to situations and people.

Another dimension of his undiplomatic behaviour associated mistake is being blunt, in showing disgust in a seemingly good case where the judge has passed a perverse judgement. However, he says, 'I have not compromised even in cases of gender biases where the scope of judicial discretion is vast. Speaking against the judge has got me into tangles. Especially, in cases, where I have argued very aggressively which obviously the judges don't like.' The far reaching consequences of such rightful behaviour have extended in a junior case, where the client representing a breach of peace matter, was mishandled. The client approached me to defend him. The judge and the police officer, being angry, asked to arrest him. I, in his defence, dismissed the matter.

I learnt from the mistake of not attacking personally. Ultimately, the client suffered and I could not charge him any fees. 'The definition of rightful behaviour needs to be clearly defined and shared. A case in point is behaviour of people who switch from manufacturing organizations to service firms especially the IT companies or Start-ups. The behaviour exhibited as a reflection of one's values is in stark contrast. In manufacturing organizations typically, the design and acceptance of hierarchy in decision making and the boss is right syndrome is far more predominant. On the contrary, is the environment at a typical IT organisation or a start-up, where camaraderie is rampant, roles are not strait jacketed, teams are self-managed with their own culture or systems, corner offices are outdated, work flexibility is Start Ups, they will be pooh pooched and the leaders will be made to feel 'out of place' and perhaps unethical.

Conclusion

Emotions are the cornerstone of any relationship. In organisations today, leaders at all levels need to exhibit various dimensions of emotions- maturity, stability, people sensitivity, emotional control, culture and positive research backed behaviours. First hand interviews with top leaders in varied organisations reveal the benefits of exhibiting emotional maturity in all conditions of working.

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Evolution of Health Insurance in India: A Conceptual Study

B. Pushya and M. Neela***

Abstract

Out of Pocket Expenses are a rising scenario in most Indian households and a major contributor for the same being the most unavoidable and necessary Health Expenditures. The country is marching towards Universal Health Coverage (UHC) and has in store a bunch of Government initiatives to protect the citizens from the risk of Increased Out of Pocket Expenses for health. The Insurance Industry and Health Insurance Policies have increased their market share with many new policies tailor-made for the needs of the public, the reality being that most of the population remains uninsured for their health or not in full utilization of the schemes. The paper focuses on analyzing the various efforts made by the country and the Government since the early years of its independence. A conceptual study is made about the schemes on the table for the benefit of the public, based on the information gathered from fellow researchers' articles, studies, and trusted online sources. The paper attempts to provide a guideline for the benefit of the public at large.

Keywords: Health Insurance, Uninsured, Health Insurance Policies, Out of Pocket expense, Universal Health Coverage (UHC).

Introduction

The concept Health Insurance was originated by Hugh the elder Chamberlin - Peter Chamberlin family. In the 19th Century, the conception of "Accident Assurance" was available which is analogous to moment's disability insurance. The medial to late 20th century was the period of transition for traditional disability insurance programs into ultra modern health insurance. During the pre-independence period, the health structure was with high morbidity, mortality, and frequency of contagious conditions. Post-independence, the emphasis was on primary health care to bring out considerable progress in the enhancement of the status of the country's health. Yet, the country stands behind the major fast-developing nations like Vietnam, China and Sri Lanka

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when it comes to health pointers. In support of development, the Indian Constitution emphasizes the “duty of the State to raise the position of nutrition and standard of living and to ameliorate public health”. The Indian healthcare sector is witnessing a significant transition due to the COVID-led extra ordinary extremity. The epidemic stressed the growth and vulnerabilities in the healthcare system and certified the significance and the timely need to strengthen their sweat. The oxygen extremity witnessed during its alternates well was an intimidating order for the nation to be more set for health risks.

“All countries remain dangerously unprepared for unborn epidemic and epidemic pitfalls, including pitfalls potentially more ruinous than COVID-19” according to Global Health Security Index in 2021. It evaluates how well 195 nations can prepare for afflictions and pandemics grounded on six criteria threat terrain, rapid-fire response, rapid-fire discovery and reporting, health system, and compliance with transnational norms. According to the report, India has a score of 42.8 and an overall grade of 66. Despite the nation’s progress in the discovery and reporting orders, India entered a score of 29.7, which is hardly more advanced than the global normal of 28.4 out of 100 for prevention. This reveals significant gaps in the reporting capacities for pandemics that may be of concern on a global scale. India falls short of the global normal of 37.6 in the rapid-fire response order with a score of 30.3 points. India comes up at number 56 on the list with a score of 46.1, 15 points higher than the world average in the health order system.

Furthermore, according to The Economic Survey 2023, the government’s share of total health expenditures (THE) has grown over time, rising from 28.6% in FY14 to 40.6% in FY19. Nevertheless, Out of Pocket Expenses (OOPE) remain greater at 48.2% of the total expenditure. In light of this, this essay makes an effort to critically examine the country’s progress and initiatives in relation to health insurance. The health sector needs careful implementation according to changes in epidemiological, institutional, technical, and political environment. With a diversified social culture, it is crucial to have a thorough understanding of the Indian healthcare system and to apply insurance principles while keeping in mind social issues and broader national goals. The Health Insurance Literacy (HIL) may be denoted as the level to which Insurance policy holders wisely choose the policy both while subscribing and claiming it, which is gaining much importance in the recent years.

The Insurance sector in India was deregulated because of the economic policy changes that intensified in the 1980s and 1990s. It was obvious that both the financial and the actual (producing) sectors of the economy needed to be liberalized and subject to

each other's policies; otherwise, it would be difficult to guarantee that the right economic circumstances would exist for both to function well and reach equilibrium. In this case, the mixed economy concept—where public and private enterprises coexist—was used to establish the system. Prioritizing restrictions, rules, and control over market forces and incentives was a feature of earlier socialistic-based development methods. This had a major impact on the nation's development. Market-driven development became the new paradigm following economic liberalization, which replaced central planning, command, and control. The primary methods used to execute the new framework and promote competition were deregulation, decontrol, privatization, delicensing, and globalization.

This transformation has an impact on the social sectors as well. The social sector's spending was significantly impacted by the restriction of government spending, which in the early 1990s emerged as a crucial tool for managing fiscal deficits. Controlling fiscal deficits has unexpected implications, including reduced capital spending and non-salary components in many social sector programs. This has caused significant non-salary resource limits in the health sector, which harm the government healthcare system's ability to provide high-quality care over time.

Government service providers lost interest in meeting the demands of their clients as a result of growing remuneration, poor monitoring, and a lack of incentives to offer high-quality services. Because government services were provided for free, customers did not request improved access or higher-quality services. Consequently, as more and more people started seeking care from these physicians, the private healthcare sector expanded. Cost recovery in the public health sector has historically been difficult for governments to implement because of populist policies and socialistic political ideologies.

Review of Literature

- i. Dutta (2020) in his study stated that the growth of premium (net) has risen 35% per annum with no profit for the sector. CAGR is 27% along with the high growth of premiums, claims commission and management expenses accompanied with underwriting loss. It was found that a high rate of premium increase leads to underwriting loss. The revenue collection is insufficient to earn profits.
- ii. Singh and Singh (2020) conducted a conceptual study of the Health Insurance structure in India, its distribution in each sector and pointed out the improvising factors in each sector. The study was based on data collected from IRDA and other secondary sources and concluded that the country has an unsaturated Health

Insurance market with more opportunities with rapid expansion of the sector. It was rightly coined that innovation in Health insurance can be is significant for future growth by motivating policyholders to make timely payment of premiums and renewal. E authors insisted that availing the right health insurance will entail the public to avail high class medical facilities in any part of the country without having to face huge financial loss.

- iii. Ambade, Gerald and Rahman (2023) in their study made an empirical analysis using the data from NFHS-4 which nationally represented the sample of households through the data collected from rural villages and Census Enumeration Blocks (CEB). The study made use of 21, 592 urban and 51, 506 rural households' data across 29 states. The analysis of the Country's Health Insurance enrolment revealed that the last 15 years has proven to be a favourable situation for the poor sections to enrol a health insurance scheme. However, post 2015-16, there has been a shift in Health insurance enrolments of the nation in relation to disparities across various socioeconomic groups. There was no difference in health insurance enrolment with respect to assets ownership of the different socioeconomic groups.
- iv. A paper entitled "Does Public Health Insurance Coverage Lead to Better Health Outcomes? Evidence from Chinese Adults" analysed the impact of Public Health Insurance on health status. The study explored the health status of China where it was inferred that Public Health Insurance has direct association to better health prospects. There was a significant difference among different Public Health Insurance Programs in relation to health effect. URBMI was found to be better than NCMS whereas the overall Public Health Insurance benefited the middle-aged, elderly and the low-income groups of the population. The study suggested that different Public Health Insurances may be used at various provinces tailor made according to the socio-economic status of the region.
- v. Another paper entitled "Association of Health Insurance Literacy with Health Care Utilization: A Systematic Review" reported that ten out thirteen preventive care studies suggested that higher health insurance literacy was having a direct association with utilisation of primary care and other preventive services. Also, eight out of nine studies in relation to care avoidance demonstrated that the individuals with lower health insurance literacy are more likely to avoid or delay health care. Some of the studies stated that it had mixed results regarding utilisation of emergency department, inpatient and surgical care.

Rationale of the Study

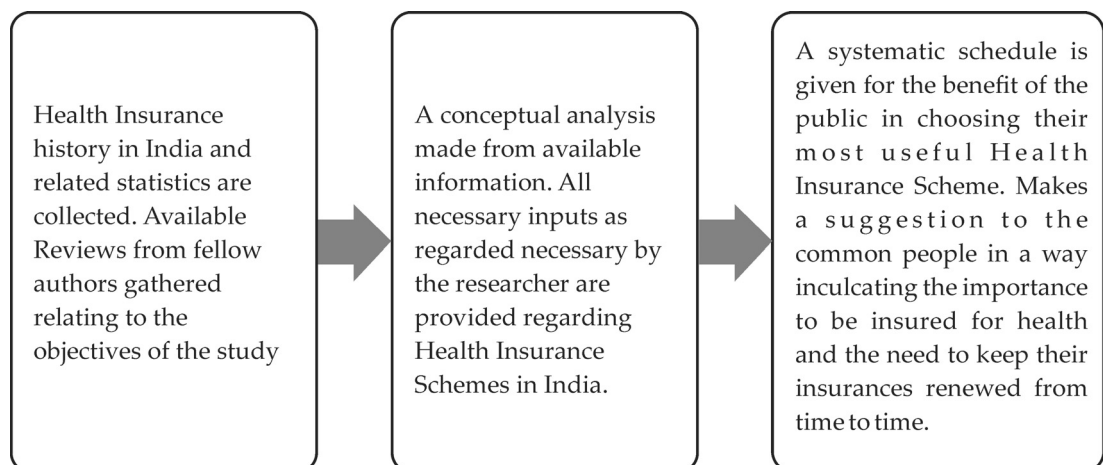
India is an Unsaturated market where a large population remains uninsured and their subsequent payment of premiums is also found to be irregular. However, the rate of dependents residing in each household plays an important role in influencing Health Insurance subscriptions whereas surprisingly, rural households have a lead over urban households. India is on its way to achieve the Universal Health Coverage (UHC) to provide maximum benefits to the poor and to develop a proper Health Benefit Package (HBP) for the citizens. This may have to involve the need to revamp or bring changes to the Governance, Management capacity, infrastructure, Management Information System, and regulatory frameworks and bring in a harmonization between Private and Public sector players of the country. Researchers have observed that there is increase in the willingness to pay. However, the subscribers are reducing. There are very few research studied about the Health Insurance status of India critically analysing their availability and benefits.

This paper attempts to critically analyse the need for Health Insurance in the country and the available benefits to the public offered by the government.

Research Method

The Study: It is a Conceptual Study based on previous research and information gathered from trusted online sources.

Conceptual Framework: The data collected from online sources are compiled and analysed to suit the need of the study and suggestions are drawn based on the knowledge gained by the researchers.



Results

Health Insurance - Need of the Hour: Given that the government cannot increase financial support to the health care or implement cost recovery, one of the strategies to alleviate underfunding and increase resources, is to promote the health insurance. Also, healthcare costs are increasing owing to reasons of epidemiologic, demographic, and social changes. Global interest in Universal Health Care (UHC) is growing and further accelerated by acceptance of the United Nations General Assembly (2014). In this sense, it refers to the degree to which inhabitants may obtain healthcare anywhere they are or independently. In the countries with their own tax-funded public healthcare systems, such as the United Kingdom and Canada, healthcare services are available to all people. In Germany, the system provides universal coverage and is multiplayer.

India features a hybrid multi player universal health care system with completely tax-funded public hospitals and funds from private and public health insurance. With basic health clinics (PHCs), secondary care centres and tertiary care facilities, the healthcare system is organized into three tiers. Public health systems run by the government and privately financed private health systems coexist. The problem of healthcare access across the country will eventually be resolved by this partnership. In order to lower their out-of-pocket costs, people must thoroughly evaluate the appropriate Health Benefits Package (HBP) combination.

With the help of incremental technology and more financing, some high-income nations were able to create their own HBP inside their healthcare systems. Low and middle-income nations (LMICs), on the other hand, find it difficult to create HBP because of their reliance on donor funding and technical deficiencies. A nation's HBP can be framed in a number of ways, including a comprehensive list of the precise therapies that cover the patient category and treatment locations. However, it can only list the location of the therapy.

According to (Glassman et al), An intrinsic characteristic of the transition towards UHC shall be: (i) the process of setting the HBP is practical and secures broad support from providers, politicians, citizens, and other stakeholders; (ii) the HBP offered shall be affordable from various available resources; (iii) similar coverage can be offered over future periods, given reasonable projections of future needs, technologies, and resources; (iv) the HBP shall have a real impact on services received; (v) citizens continue to support the principle of UHC and are prepared to contribute taxes and other funds to pay for it.

The Indian Scenario: The country is marching ahead towards the effective framing of policies for their citizens to achieve UHC as part of the World's largest Government-sponsored scheme Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), which aims to provide health insurance for the low-income earners in the country was introduced in September 2018. This qualifies only the bottom 50% for the scheme. In this light, the paper inevitably studies the various Insurance landscape for the nation which is as under.

1. *Government Subsidized health insurance schemes:* These aim on specific demographic groups to provide fully or partially subsidized insurance. The poor and unorganized sectors are the main targets of these initiatives. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) is the largest health insurance scheme and offers fully subsidized package with a yearly Rs. 5 lakhs coverage. Furthermore, it has a nationwide portability feature that enables recipients to get rewards wherever in India. State-specific health insurance programs, which are extension programs, cover 20 crore people in addition to AB-PMJAY. Some state extension programs offer more extensive advantages.
2. *Social Health Insurance (SHI) Schemes:* They contribute to the job of organized sector employees. Premiums for the legally mandated insurance coverage must be paid by both employers and employee. The Employee State Insurance Corporation (ESIC) monitors the scheme under the Ministry of Labour and Employment with 13.6 crore participants which includes private sector employees' families for inpatient and outpatient insurance. Workers who earn less than Rs. 21,000 per month are covered.

Central Government Health Scheme (CGHS) aims on Union government employees with a coverage of 40 lakh individuals with special perks for certain government agency employees. They provide direct healthcare services through hospitals and clinics that they own and run themselves.

3. *Private voluntary health insurance (PVHI) schemes:* About 11.5 billion individuals are covered by the voluntary, consumer-level PVHI initiatives. PVHI is for individual, family, or group businesses, with the exception of the government. Group insurance plans are for private companies whose employee salaries are over and above Rs. 21,000. Currently, 514 million people across India were covered under health insurance schemes in 2021, which merely covers 37% of the people in the country according to Forbes.

Below are the various Government-sponsored Health Insurance Schemes.

1. Ayushman Bharat Yojana
2. Pradhan Mantri Suraksha Bima Yojana
3. Aam Aadmi Bima Yojana (AABY)
4. Central Government Health Scheme (CGHS)
5. Employment State Insurance Scheme
6. Janshree Bima Yojana
7. Chief Minister's Comprehensive Insurance Scheme
8. Universal Health Insurance Scheme (UHS)
9. West Bengal Health Scheme
10. Yeshasvini Health Insurance Scheme
11. Mahatma Jyotiba Phule Jan Arogya Yojana
12. Mukhyamantri Amrutam Yojana
13. Karunya Health Scheme
14. Telangana State Government Employees and Journalists Health Scheme
15. Dr YSR Aarogyasri Health Care Trust
 - Dr. YSR AarogyaSri's scheme for the welfare of the poor
 - Arogya Raksha scheme is for Above the Poverty Line (APL)
 - Working Journalist Health Scheme provides cashless treatment cover for specified procedures
 - Employee Health Scheme provides health cover to the state government employees

Medical inflation and its effect on the nation: Given the availability of a small number of health insurance plans, the fact is that both the number of people enrolling in India's different health insurance plans and the amount of money spent on hospital bills in cash—also known as out-of-pocket expenses—are rising at the same time. A Policy Bazaar poll indicates that this is expected to lead to a rising rate of medical inflation in the nation, with India reporting a rate of 14%. Several research studies have indicated that medical costs are rising in India. Notably, the cost of health insurance has increased

because of India's growing medical expenses. All forms of insurance are subject to this rise, regardless of the policyholders' risk profile. A scenario known as "Medical Inflation" occurs when the average and per-unit costs of healthcare services increase over time. This includes the price of new treatments as well as their general availability and offerings. This is due to the fact that the cost of medications, medical supplies, and equipment is rising faster than the cost of other goods and services.

The following may be sought out to be the contributing factors:

- Advancement in technology which paved the way to find treatments for life-threatening illnesses such as transplants. Cancer and like. People in today's scenario are well aware of the places where the most advanced equipment is used. The import of such materials is also a reason for the increase in medical costs.
- There is found to be an everlasting demand for healthcare expenses which contributes to the fact that one part of people are willing to spend more on healthcare and the other part of tourists spend more on healthcare due to the value of their currencies.
- The worldwide pandemic of COVID-19 was truly a turning point for major medical amenities and posed a challenge for the industry. Import of materials and transit of passengers were on-demand around the clock and contributed to a rise in health bills.
- An increase in Service costs owing to factors such as the development of the medical field, innovation of drugs and technology, Change in consumer behavior during a pandemic, etc.
- The drastic development of tourism in India for healthcare is on the rise for various treatments like organ transplants, cancer, etc. This has created a lot of demand for healthcare in the country and aided in a rise in service costs.
- Various costs related to healthcare such as taxes, freight, raw material costs, emergency aids, etc. are always keeping the industry on an increasing level of costs borne upon the healthcare users or patient bills.
- The variation in cost per medical treatment or operation has led to an increase in the medical bills per patient, owing to the unique usage of specific technologies, supplies, labor, etc.

Considering the available insurance schemes and bearing to inflation cost in medical bills, the country no doubt is facing difficulties in paying medical bills out of its pockets.

As we had discussed earlier regarding increasing Out-of-pocket expenses in the country, India when compared to other middle-income countries and the world average, stands on a higher line, as per the report of The World Bank which is depicted in the below graph. (Fig.1)

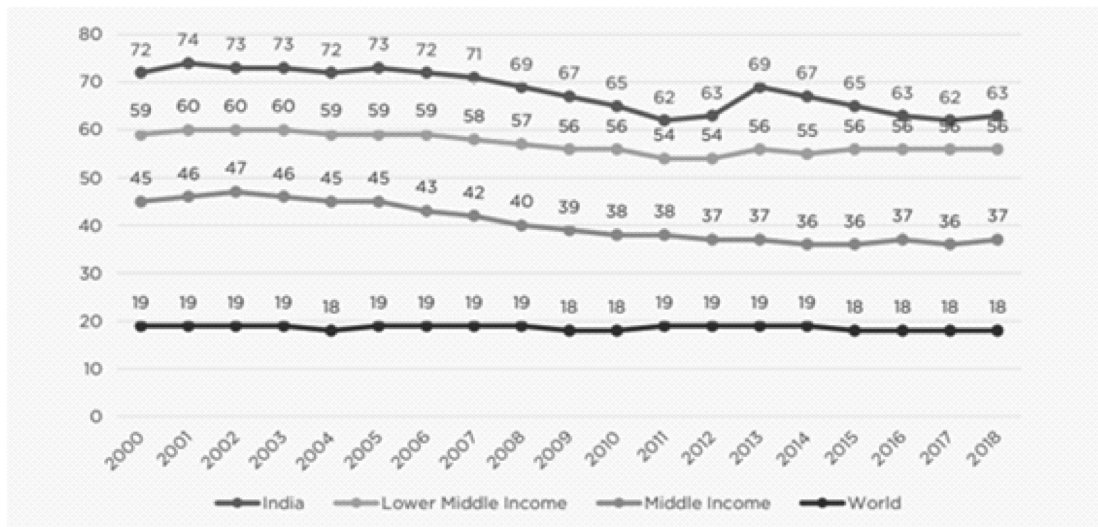
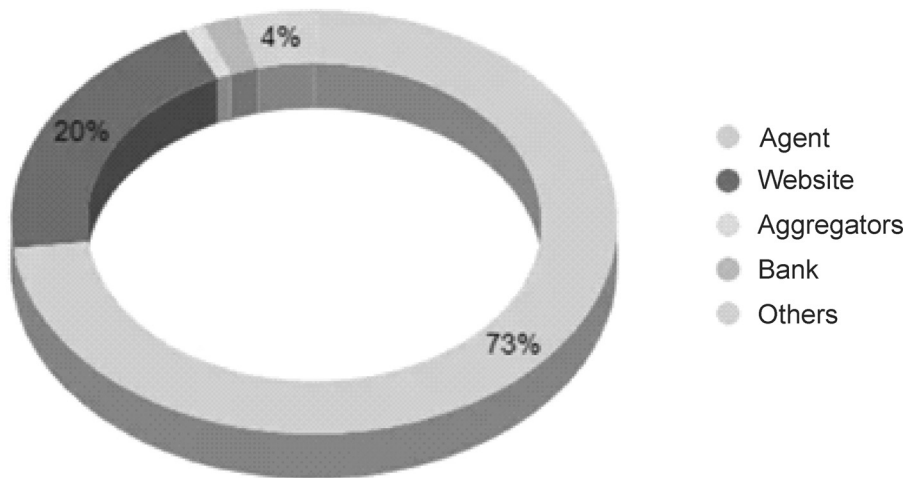


Figure 1: OOPE as a percentage of current health expenditure in India, and select country aggregates, 2000-2018.

Source: World Bank Open Data

This demonstrates unequivocally that the number of persons deducting medical expenditures from their income is steadily increasing. According to the National Family Health Survey-5 of 2019–21 it is indicated that 41% of Indian families are covered under health insurance, while the majority lack in coverage. Despite numerous awareness campaigns and initiatives, there are only 73% of health insurance subscribers. A country with a huge population that is employed and has many technological advancements, have done so through agents, with 20% having done so through websites, according to a report released by PwC. This is a clear indicator that awareness is still lagging part in various health insurance players. With the current rise in players like Policy Bazaar, Care, HDFC Ergo, etc., the nation is marching towards UHC in a positive direction, however, it needs to attend to the public individually.

Figure 2: Health Insurance Channels



Source: Health Insurance Consumer Pulse Survey, PwC (2020)

Conclusion and Suggestions

In light of various availabilities and the utilisers in the country regarding Health Insurance, the paper would suggest that people choose their health Insurance wisely and without hesitation by making a comparison between Government and private providers. Certain private health insurance providers assure close to a 100% Claim Settlement Ratio (CSR) like Care Insurance (as per IRDAI Report, 2021-22). It is worth availing of Health Insurance when the country faces Inflation and rising cost of living in various aspects of livelihood. The paper suggests the following planning system for the public to get themselves insured.

With the format developed (Fig. 3), the paper suggests the public make a wise choice of Health Insurance Scheme to aid their family members and dependents to survive through Medical Inflation. The country being far ahead of signing the document of Universal Health Coverage (UHC) shall be able to achieve this only with the united coordination of the citizens. UHC is a mutual benefit for the Nation's growth as well as the livelihood of its citizens. Most of Europe, Latin America, Canada, Australia, and Japan have 100 % compulsory government insurance but this is not the case in democratic India where both Government and Private players have equal access to the industry.

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Green Human Resource Management and Green Initiatives Adopted by Indian Automobile Sector

Shweta Sharma* and Tripti Toor*

Abstract

The automobile sector of India plays an important role in growing GDP, for India it is recorded as 49% of manufacturing GDP. In the year 2020, India has automobile market which is globally fifth largest auto market. Which implies that if we go a step ahead within the automobile sector, it will create a big leap in order to achieve good environmental effects. This study will be focused on Green HRM initiatives taken by automobile. This study will be based on secondary data which has been extracted from previous research studies, papers, books, and company reports. The data which we have received will be analyzed in order to achieve our study goals. Past green human resource management practices and initiatives will be listed and analyzed and new initiatives will be suggested based on it.

Keywords: Automobile Sector, Environmental sustainability, Green HRM, Green initiatives, Green strategy.

Introduction

Green Human Resource Management is the concept which is not only just talked about but started implemented in organizations successfully. It not only helps an organization to achieve a good culture but also increases its environmental performance, which ultimately affects sustainability. Green HRM given to the term where HR policies and practices taken in place with respect to environmental performance by impacting employee green behavior. HRM practices like Green Recruitment, Green Induction, Green Culture, Green Performance and appraisal, Green Training which helps in organization sustainability and employee retention. This study includes green initiatives taken by various automobile companies in India.

India is considered one of the most polluted countries (as per link 7 given in reference). India is strictly following practices for reducing every possible way of pollution. In manufacturing automobile industry, also one of the larger part of industry, also in

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economy it plays important role. (Jackson & Seo, 2010) Role of Human Resource management is very important in terms of implementing corporate strategies. Research in this aspect is still less and needs more attention to achieve sustainability. (Shen et al., 2018) To execute Green HRM, it is important to encourage green behavior and attitude within employees aligned with the green goals of the organization.

Objective

To get the elementary understanding of Green HRM practices. To know the clear trends of green HRM practices and initiatives already implemented and documented. To discuss, analyze, and suggest new initiatives in similar field.

Method

This study is based on secondary reports, and data available to understand, clarify, and categorize green HRM practices implemented in the organization. Extensive literature review is done from different sources like websites, research papers, books, prints and company reports. All data is systematically reviewed and analyzed.

Review of Literature

Green HRM says to make employees believes in sustainable performance and growth, employee awareness and responsible for environmental impact in sustainability. Green HRM helps organizations reduce environmental impact by resources of telecommuting, flexible working hours, online training, teleconferencing, job sharing, carpooling, and electronic or digital filing. Chaudhary (2020) states the relationship between green HRM practices and employee green behavior, with organizational identification as a mediating variable and environmental values and gender as a moderating variable. Which tells us that yes, there is an impact of green HRM practices on employee behavior.

Kapil (2015) says Green HRM is an important practice for organization and this study lists down case studies on different organizations like Tata Motors, Maruti Suzuki and Mahindra, which gives comparative analysis of three cases. It gives an outlook of green initiatives taken in organizations. It suggests it is "The" time for us to switch to green oriented HR to be more eco-conscious. Opatha & Arulrajah (2014) gave a detailed understanding of green HRM. It implies there are four meanings in the context of greening HR it includes preservation, conversation, minimization of pollution and generating natural look like places. This also clarifies that to introduce green practices

in organizations employees should perform these roles like preservationist, conservationist, non-polluter and maker.

Green HRM as a concept starts from Wehmeyer concept of green and greening culture. Since then this has become important for researchers and turns into Green HR and it starts practicing into organization to get maximum environmental performance of companies. (Sharma & Gupta, 2010) This study is based on a case study for HCL Technologies. It states a green HRM model. It briefly expressed sustainability initiatives at HCL, green data center, waste management, belt creation, employee involvement and, awards based on green activities. (Raut et al., 2020) accompanied research work in order to study the GHRM indicators and tried to get the relationship between them. These indicators are Green Training and Development, Green Job Design, Green staffing, Green Selection, Green Organizational culture and adoption of green Strategies, Green Awards and recognition, Assessment of green performance, Green Grievance Cell, Green Health and safety measurement and Green employee relation and union management.

As per internet (link is given in references) their are top five automobile companies in India in year 2022. The list is as per revenue of company in year 2019. It includes Tata Motors Ltd, Maruti Suzuki India Ltd, Mahindra & Mahindra Ltd, Hero Motocorp Ltd, Bajaj Auto Ltd, Ashok Leyland Ltd, TVS motor company Ltd, Eicher motors Ltd, Force Motors Ltd, SML ISUZU Ltd. We have considered first five top companies in this research study. This research will consider these automobile companies in order to understand if companies are doing really well with revenue do they have green HRM in place or any share for environmental performance or the success list comes only with revenue. This research based on research studies, company reports available about the companies, and we need to understand the HR initiatives.

1. **Tata Motors Ltd.:** Tata Motors is the largest manufacturing vehicle. In 2021 it has 42.2% market share in commercial vehicles. (Kapil, 2015) Tata Motors always take care of environmental sustainability as their priority. They promoted and supplied CNG buses in Delhi to support green goals. It works continuously on Environmental, Social and Government (ESG) approach to take care of every aspect of reaching sustainable goals.
 - i. **Water Management:** they follow water foot printing exercise which was completed by Water foot printing network (WFN) and International Finance Corporation (IFC) that helps in water conservation. Rain water harvesting is

practiced more often in most of the Tata plants which reduces water wastage but helps in water sources when in need.

- ii. **Waste Management:** Tata Motors is taking care of their waste management strategy much more seriously. The toxic waste that comes from the plant is disposed of according to environmental control norms. The renewable waste like wood, metal etc. they are selling it to recyclers to make maximum usage with less carbon footprints. They have set a target of achieving a zero carbon position.
 - iii. **Consumption of renewable energy:** In year 2020-21 it reports 20% of renewable energy consumption of total electricity consumption (TML).
 - iv. **Reusing:** They have a strategy of reuse or recycle engine and it achieves the no. of 21,574 by 2021 report. Purchased goods and services of 31781 in just year 2021
2. **Maruti Suzuki Ltd.** (Jalaja, 2018) This study list down the different green HRM practices in Indian companies it says green HR initiatives taken by companies are Green Buildings, Paperless office, Conservation of energy, Waste disposable and recycle, Green recruitment, Green appraisal and performance management, training, rewards & compensation, green employee relations. It further states Maruti Suzuki goes for green supply chain energy saving facilities. Rat et al. (n.d.) and Kapil (2015) suggested green strategies followed by Maruti Suzuki as below:
- i. **Water and sanitation:** water and sanitation Projects are with consultation of local community. By improving water quality and availability of drinking water. Nearly Half of the water needed in plants due to recycled water strategy. Canal water is used for manufacturing. 62% of water requirements met through recycling
 - ii. **Health:** It takes care of health issues in society.
 - iii. **Waste Management:** Waste management is done as per the government and pollution norms, they send the waste to cement factories for further processing.
 - iv. They majorly use factory-fitted CNG vehicles and provide six CNG vehicles for customers for better fuel usage.

- v. Use solar energy for street lights in Gurugram and Manesar plants. Increasing use of solar power
- vi. They provide alternate fuel option vehicles which helps in reducing CO2 emissions over the years.
- vii. The mission Green Million initiative was awarded as “green Initiative of the year “in Motor scribes Auto Awards 2020.
- viii. Reducing carbon emissions from products by inducing CNG Vehicles and using solar energy in manufacturing.
- ix. Maruti Suzuki compiling working by Reusability, Recyclability and Recoverability.

3. **Mahindra & Mahindra Ltd**

Mahindra Group is 20.7 \$ billion. It has a sustainability framework which helps them in achieving sustainable goals.

Most of the top automobile companies have started working for their sustainability and environmental performance and Mahindra is one of those (Kapil, 2015). To achieve its eco-friendly goals it started water conservation, absolute utilization of energy and others. Employees are also equally trained to address the environmental concern, and now employees are volunteering on large scale development of sustainability projects.

- i. Water Management- Water management is one thing that Mahindra takes serious concern on and by rain water harvesting plant huge amount of water is saved. In Nasik plant they have water saving taps installed.
- ii. Green ideas: A one week program is organized in order to highlight green ideas in the field of environment, employee engagement and re-engineering.
- iii. Zero emission racing car- Challenger
- iv. Substitute decal with solar power: Mahindra has put up solar plants to reduce the use of non-renewable fuel. And its India’s largest solar player.
- v. It helps farmers to increase higher farm productivity by providing advisory and helpline numbers also providing finances. KrishiMitra is their highly appreciable program which benefits huge no of farmers.
- vi. Recycling in harmony with nature.

4. **Hero Motocorp:** Hero Motocorp is an organization which reports the turnover of 31,380.47 cr. In years 2021. They reportedly works for zero waste Landfills (ZWL) approach. All the hazardous waste goes for processing in the cement industry or work as a direct source for recyclers. They have ZWL certifications for major plants in Neemrana, Dharuhera, Gurugram, Haridwar, Halol including global parts center with more than 99% diversion rate. It has been achieved and managed by

- i. Transfer waste in segregated ways by authorized waste collector
- ii. Create energy and compost organic waste.
- iii. Recycle into useful resource.

Hero motocorp has a system for environmental impact assessment through its Aspect/Impact assessment Activity (AIA) and Hazard Identification and Risk assessment (HIRA). Their plants majority implemented energy conservation projects, and majority worked for Non-Fossil based power.

- i. Energy saving projects
 - ii. Increasing solar power annually which helps in streetlights, ponds, check dams,
 - iii. Trees plantation
 - iv. Works in association of NGOs for environmental check.
 - v. Hero Motocorp has Green Manufacturing which includes 4 Green Co related facilities and 4 Indian Green Building Council (IGBC) certified.
 - vi. Initiatives for water conservation and waste management
 - vii. Green partner consumption programs
5. **Bajaj Auto Ltd.** This organization manufactures two-wheelers as well as three-wheelers. It works on various corporate social responsibility schemes, but if we consider green initiatives certain actions come to mind. Bajaj Auto Works with Jankidevi Gram Vikas Sansthan NGO working for water conservation. It launched the Bajaj Water Conservation Project BWCP. Also supported the Paani Foundation in Maharashtra (Rat et al., n.d.).
- i. Water conservation and increasing water availability: It launches Bajaj Water Conservation Project (BWCP) at Aurangabad and Maharashtra plants. It

- supports Paani foundation in Maharashtra. Restoring water sources and ecologically dryland regions for Rajasthan and Maharashtra. In year 2020-21 it has invested 9.9 Cr. In BWCP project.
- A. Plants are working towards Zero liquid discharge by adopting 100% recycling and reusing water.
 - B. Rainwater Harvesting
- ii. Usage of solar energy, solar water heaters at all plants and solar lights installed across plants.
 - iii. BAL has a green purchasing policy.
 - iv. Waste Reduction: Plastic Mukht Bajaj 2022 initiatives implemented include.
 - A. Replacement of plastic packaging with cotton reusable packaging.
 - B. Reuse plastic ribbon based on quality
 - v. Planted sapling cumulative by 65,000

Conclusion

This research study is an attempt to understand implemented Green Human resource Management practices within automobile industry in India. Top five automobile companies are considered here to understand industry and green initiatives. With the evolution of green culture, India has tried to keep a check on pollution and reducing with green HRM. This is a collective study to understand green initiatives taken. (Table 1.1) gives a brief collective study of green initiatives. Every study has its limitation, this is also not an exception, for future researchers it is recommended to analyze automobile sector by analyzing more organization in this sector to make the study more generalize. There are other organizations as well which are not considered in this study and can be studied for other green activities.

More functions of Green HRM should be considered in further studies to analyze other aspect of this concept and give practical implementation view so that it can help in understanding challenges and other viewpoints of green HRM.

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Annexure: Table 1.1

S.No.	Name of Organization	Green Initiatives
1	Tata Motors Ltd.	Tata Motors supplied CNG busses to Delhi for pollution control
		Consumption of renewable energy
		Water conservation initiatives water footprint network
		Waste management -it creates zero waste to common waste sites.
		Reducing carbon emissions
		Reusing
		Rain water harvesting
2	Maruti Suzuki India Ltd	Street lights at Gurugram and Manesar is solar plants
		Green Supply Chain
		Energy saving manufacturing facilities
		Recycled water
		most of the waste is sent to cement factory for further processing
		it offer 6 vehicles with CNG options.
3	Mahindra & Mahindra	Water management Spawning green Ideas
		Chakryuh
		Zero emission racing car-Challenger
		Green Value chain
4	Hero Motocorp Ltd.	Green IT as a focus area in the IT Policy
		New, energy efficient datacenter with power management features
		Use of TFTs in place of CRTs for displays
		Video conferencing / Collaboration tools - to reduce travel
		Buying of energy certified equipment - replacing old inefficient equipment
		Creating Awareness in organization
		Usage of e-learning to reduce trainee or trainer travel
		Converting paper based customer loyalty program to an online card based program
		Cutting down on printing of cheque in a big way and going for electronic fund transfer
		Digitization of workflows needing approvals

		Using digital signatures and sending documents electronically to partners
		Project 'Hero Green Drive' to bring a significant increase in green cover with the plantation of more than 14 lakh trees with a focus on survival of saplings and trees.
5	Bajaj Auto Ltd.	Bajaj Auto, along with Jankidevi Bajaj Gram VikasSanstha (JBGVS), a renowned NGO of Bajaj Group, has been working towards water conservation and increasing water availability, in order to tackle the issue of draught, in Maharashtra. In addition, JBGVS, with the help of Bajaj Group Companies, in launching the Bajaj Water Conservation Project (BWCP) at Aurangabad. Bajaj Auto has also supported Paani Foundation, which works for water conservation work in Maharashtra.

Mediating Role of Job Satisfaction in the Relationship between Glass Ceiling and Career Advancement of Women

Jikky P Shaji*, Jojo K Joseph** and Fr. Dinoy Mathew***

Abstract

Admittedly, women are becoming more visible these days. From homemakers, women underwent several transitions as corporate heads, political leaders, academicians, Nobel laureates etc. Nevertheless, in this twenty-first century, women face several blocks that restrain them from reaching their career goals which are denoted using the term glass ceiling. This paper aims to classify the various obstacles that create this glass ceiling among women that prevent their career advancement prospects. The study also aims to explore the mediating role of job satisfaction on the relationship between the glass ceiling and women's career advancement. Based on an extensive literature review, this paper attempts to recapitulate the glass ceiling phenomenon and its impact on the career advancement of women. Theoretical implications are also discussed.

Keywords: Career ladder, Elder care, Flexible work arrangements, Gender survival gap, Negative perception.

Introduction

Nowadays, women's representation is widely increasing in almost all marked fields. From homemakers, they have travelled a lot more. During the 2019 parliament elections in India, out of the 542 seats, 78 were filled by women, which is a till date record. Nearly half of the total population in India is occupied by females. But, in terms of corporate decision-making, where exactly is her role? Let us look into some important

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figures. Contrary to popular belief, the proportion of working women has decreased over the past few years. In India, women's labour force participation rate decreased from 35.1 per cent in 1990 to 27.2 per cent in 2017 (Catalyst, 2018a). Globally, women's labour force participation rate was 48.5 per cent in 2018, a decrease from 51.4 per cent in 1990 (Catalyst 2018b). Recent job stagnation worsened by the Covid - 19 pandemic and high unemployment rates for women also kept women out of the labour force.

This implies that women face various obstacles, making it difficult to develop their careers. Most often, these barriers are denoted as glass ceiling barriers. Usually, these barriers follow them throughout their career. These barriers are affected mainly by women and minorities. The main objective of this study is twofold:

1. To identify various barriers that create the glass ceiling phenomenon among Indian women that prevents their career advancement prospects.
2. To investigate the mediating role of job satisfaction on the relationship between the glass ceiling and women's career advancement.

To reach the objectives, a comprehensive review of the glass ceiling literature conducted in various countries and different sectors were made. Studies conducted in India were also specially considered.

Review of Literature and Model Development

A review of the existing literature is the basis for any systematic scientific research. The research gap in the existing literature can be identified only through a strong literature review. The literature review was conducted in a systematic manner to determine the constructs and items of the glass ceiling, job satisfaction, and the career advancement of women and to develop the conceptual framework projected in this paper. The relevant literature was generated through a computerized search from databases, including Wiley Online Journals, Taylor and Francis Online, Sage Online Journals, JSTOR, Elsevier, Shodhaganga, EBSCO, and Inderscience. In addition, a manual search of the reference list of selected research papers was also made to enrich the database of studies. A detailed note on the glass ceiling and related concepts are discussed below.

Glass Ceiling: Carol Hymowitz and Timothy Schellhardt (Afza & Newaz, 2008; Aranha et al., 2019) introduced the term glass ceiling in 1986 on the 24 March edition of The Wall Street Journal (Gupta, 2018; Jackson, 2001; Jain & Mukherji, 2010). Their research paper pointed towards the unseen, invisible, artificial barriers (Adamson, 2012; Elacqua et al., 2009; Insch et al., 2008; Njiru, 2013; Plessis et al., 2015) that American women

face while they attempt career advancement. Few other researchers (Aeran 2014; Ottu and Inwang 2013) propound that Gay Bryant used the term in 1984 in an article published in *Adweek* to denote the point at which women employees get stuck, and they are not able to move beyond that point.

The term is referred to as 'Glass' because it is transparent, and one can see the next position (Bharadwaj & Nagarkoti 2012; Omotayo et al., 2013), and 'Ceiling' because the career advancement of women gets blocked at this point and one cannot move beyond (Duraishamy & Duraishamy, 2016). Glass ceiling metaphor includes barriers faced by women (Alessio & Julie 2000; Bihagen & Ohls, 2006; Cotter et al., 2001; Goodman., 2003) and ethnic minorities (Cook & Glass, 2014; Iyiola, 2011; Mitra, 2003). The glass ceiling concept tells us that men generally can go 'through' beyond this point without noticing the presence of any unusual obstacles, but women typically cannot (Alessio & Julie, 2000).

Glass ceiling barriers refer to the factors preventing women from getting promoted to the next higher levels in an organization. It is vital to note that the magnitude of these barriers varies based on the type and size of the organization, the country in which they work, and the prevalent cultural norms. For instance, studies conducted among women in the accounting profession (Flynn., 2015; Morley et al., 2002; Trivellas et al., 2015), the insurance industry (Elacqua et al., 2009; Kalkavan & Katrinli, 2014), the construction industry (Ginige, 2007; Kolade & Kehinde 2013), education sector (Britt, 2002; Pratim, 2019; Sharma et al., 2011; Wesarat & Mathew, 2017) and Information Technology (Misra & Sirohi, 2019; Priyadarshini & Azeez, 2018) focused on glass ceiling barriers and the reasons behind the slow pace of career progression of women into higher levels.

The glass ceiling consists of a gender survival gap (i.e., as a result of gender inequality, women employees find it more difficult than men to survive in their present career) as well as a gender wage gap (Alessio & Julie, 2000). Glass ceiling is usually associated with the situation wherein women employees feel or believe that the senior most powerful positions in an organization are entrenched and reserved for men (Ottu & Inwang, 2013) whereas, women finds it more difficult to reach there. Some researchers (Insch et al., 2008) viewed that glass ceiling barriers are usually created by corporate culture and prejudices. Glass ceiling inequality discriminates men from women and ethnic minorities on various grounds, which include job rank, job title, remuneration, promotional prospects and also in assigning challenging responsibilities (Cotter et al., 2001).

Antecedents of Glass Ceiling

The glass ceiling is created by multiple factors present within and outside the organization. These factors can act as a barrier on the one hand and at the same time act as a stimulus for enhancing the career growth of women employees. The glass ceiling literature shows that several researchers have identified four barriers faced by women worldwide to denote the glass ceiling such as organizational factors, male domination, gender stereotypes and personal factors. The key antecedents of the glass ceiling identified from previous studies are discussed below.

Organizational Factors: Organizational factors create the glass ceiling. Inequality in remuneration among men and women is an important factor that adds to the glass ceiling. Several studies in India highlight this pay inequality (Gupta et al., 1998; Sharma et al., 2011; Sharma & Kaur, 2014). Khanna (2012) undertook an exploratory qualitative study to inspect the wage differentials in India. The results found that women working at the lower levels of management face greater pay inequality when compared to women working at higher levels of the wage distribution. In line with the aforementioned study, Duraisamy & Duraisamy (2016) examined the gender wage gap in India from 1983 to 2012. The study revealed that women at lower managerial levels face a higher wage inequality gap when compared to women at higher executive levels. This finding was also supported by Agrawal (2013) and Khanna (2012). Sampson & Moore (2008) conducted an empirical study of salary equity among women of Greater Boston. The findings revealed that there are pay inequalities at higher managerial levels. Moreover, the study showed that women are less satisfied with their salaries and have less access to pension plans.

According to Jain & Mukherji (2010), the problems faced by Indian women managers include a lack of power and compensation compared to male counterparts and less accessibility to higher positions. According to Sharma (2016), the officers who conduct performance appraisals in an organization are often biased. Thus performance evaluation process is found to be an essential source of the glass ceiling in the workplace. However, in a male-dominated organization, an equal performance by men and women explains that women have performed more than men, which must be recognized (Burke et al., 2006). Organizations that emphasize equitable promotion and development of employees have more women in top management positions (Goodman et al. 2003).

Male Domination: Gender neutrality theory usually treats men and women equally and proposes the same criteria in evaluating both genders. Perhaps, even now, the legal and political systems, education, healthcare, defence, and other sectors are male-

designed and male-dominated. On the other hand, due to the less number of women in the managerial group, their voices may be suppressed by the majority of male members and may not be heard by others (Rath, Mohanty, and Pradhan 2016). Research suggests that most women feel more comfortable working for a male superior when compared to a female superior (Posholi, 2013). As a result, the phenomenon introduced by Schein et al. (1996), 'think the manager, think male,' has relevance even now. This means that success is a male characteristic. Also, 'think manager-think male' prevents women from moving up the career ladder, especially when they hold feminine traits (Ginige et al., 2007).

Gender Stereotypes: In a predominantly male-dominated environment, women employees are concentrated in lower managerial levels, and gender stereotypical beliefs and attitudes will be considerably high. In line with this, for instance, a study by Liff & Ward (2001) reported that women generally feel that they have faced negative interpretations concerning their commitment and enthusiasm at work. Attitudes and perceptions also look at women differently. The more they invest time in work and careers, the more they are branded as 'unfeminine' (Rath et al., 2016). Consequently, these stereotypical beliefs and attitudes affect the career progression of women employees by keeping them in a disadvantageous position (Akpınar-Sposito, 2013). Women also face choices about how to present themselves as professionals (McCready, 2012). In addition, studies found that women have less ambition than men (Powell and Butterfield, 2003).

Past research studies (Oakley, 2000; Townsend, 1997) proved that male stereotyping and negative preconceptions about women are significant contributors to the glass ceiling. Studies made by Choi & Park (2014), Gupta et al. (1998), Saadin et al. (2016) also confirmed that gender stereotypes are the most contributing factor towards barriers to upward career advancement among women. For instance, a common stereotype is that women are less suited for management than men (Bass & Avolio, 1994). Studies conducted in India also proved the existence of gender stereotyping (e.g. Jain and Mukherji, 2010). In contrast, some have argued that stereotypical beliefs do not exist in their organization (Jackson, 2001; Jamali., 2006).

Personal Factors: Most research efforts on personality traits have primarily focused on ambition and self-confidence. The tactics used by women bank officers to succeed in their career was investigated by Larwood & Kaplan (1980). The sample was obtained from eighty women officers in four Southern California countries. The most critical tactics rated by bank officers as essential to women's success were self-confidence, competence, desire for challenge and motivation, coping successfully with pressure,

ability to make decisions, and ability to manage others. Hence, it is assumed that the decreasing number of women in the top positions is more to do with individual choices of women. Islam & Jantan (2017) found that lack of self-confidence is among the most crucial glass ceiling barriers women face in the readymade garments sector in Bangladesh. As evident from the glass ceiling literature, many researchers have focused their attention towards self-confidence as an essential trait for removing the glass ceiling (Nath, 2000; Rai, 2014; Rathore, 2017).

The human capital theory describes that the time and investment one makes in their education and training is the most critical factor that decides the career advancement of women in their respective workplaces (Becker 1985; Lathabhavan and Balasubramanian 2017). Different research works have identified human capital variables like education and experience as the most essential determinants that directly aid the career prospects of employees and the organization. A study in this area by Carmeli et al. (2007) found that compared to less-educated employees, educated employees have the propensity to enjoy higher levels of career mobility.

The most important qualities required for a woman to be in top positions were educational qualifications, self-confidence, ambition and assertiveness (Mathur-Helm, 2006). Mathur-Helm (2006) in his study found that woman with high academic qualification and who was studying for additional qualifications had faster career growth. Naff (1994) explored the reasons accounting for the career progression of women in the U.S. Federal Civil Service and identified length of service and education as the most important predictors of career advancement. Jackson (2001) conducted a study among women middle managers in Southern California to understand their perception of the glass ceiling. It was found that women believe they possess the skills necessary to get promoted to higher levels at their organization. Women with five or more years of experience in a particular position were more positive and specific in getting promoted to a higher level than women with less managerial expertise.

According to the glass ceiling literature, the factors that women employees encounter the most while advancing through their careers include organizational factors, male domination, gender stereotypes and personal factors. Depending upon the industry sector and country in which the research is conducted, the magnitude of these factors on the glass ceiling also changes.

Career Advancement: Career advancement is referred to as an improvement of an employee's status, and recognition within a particular organization in a defined career path is referred to as career advancement (Napitupulu et al., 2017). The studies that

primarily focused on the career advancement of women were identified from the literature (Andric, 2015; Azmi et al., 2012; Carmeli et al. 2007; Greig, 2008; Harris et al., 2015; Heimler et al., 2012) and those conducted explicitly in Indian context (Datta & Agarwal, 2017; Sandhu & Ritu, 2007; Verma, 2018). Many of these studies have focused on the factors that facilitate or hinder the career advancement of employees.

Lack of networking, male culture and inadequate training and development were the main obstacles to women's career advancement in the UK (Ogden et al., 2006). The expected cultural role of a female, the behaviour of male counterparts and career plan are the major factors hindering women's career advancement in the Nigerian police force (Omotayo et al., 2013). A study in Australia (Metz, 2003) found that the main enablers for career advancement are years of work experience, training and development, occupation type, company changes, education, work hours, and career opportunities.

Sandhu & Ritu (2007) investigated the problems that prevent women in the service sector from reaching top management positions. According to a sample of 271 women executives from Punjab, gender stereotypes, lack of access to networks, and gender discrimination are the three significant barriers restraining women from advancing to top leadership positions. Datta & Agarwal (2017) conducted a qualitative research study to explore the factors that affect the career advancement of Indian women managers. The study identified three broad categories, namely, intra-personal factors (financial independence, self-confidence, career identity and social identity), interpersonal factors (supervisory support, emotional support and spousal and family support) and organizational factors (gender egalitarianism, organizational policies and flexible work practices).

The most effective career advancement strategies identified by past research studies include advanced education and training, internal networking (Azmi et al. 2012; Forret and Dougherty, 2004), career tracking, formal mentoring (Britt, 2002; Townsend, 1997), exceeding performance expectations (Chen, 2005), seek out difficult or challenging assignments (Azmi et al., 2012), developing a style with which male managers are comfortable (Townsend 1997), and having a good track record (Britt, 2002) among others. Kolade & Kehinde (2013) undertook a study among construction industry workers in Nigeria. The study revealed that providing specialized training, advanced education, and work experience is vital for the career advancement of women.

Heimler et al. (2012) conducted a study to identify the skills that best predict career advancement potential. Findings revealed that the most important contributors to career advancement potentials are information technology skills and leadership skills.

Research suggests that women invest more in household work and less in human capital, such as education, training and increased exposure (Rath et al., 2016). Work-life balance plays an essential role in the career advancement of women employees. According to Lyness & Judiesch, (2008), in highly egalitarian cultures, work-life balance initiatives positively relate to the career advancement potential of women.

Job Satisfaction: As defined by Biswas & Varma (2012), job satisfaction is “a multidimensional construct manifesting the emotional evaluations of individuals regarding their expectations and how well they have been met”. Mohapatra et al. (2019) found that the level of satisfaction of the employees can be increased through timely increase in salary and perks and by providing ample career advancement opportunities. Research suggests that women reporting more organizational support and women reporting lesser negative attitudes towards women indicated higher levels of career satisfaction (Burke et al. 2006).

It is believed that a positive work environment escalates the job satisfaction of employees. A study in this area was conducted by Liff & Ward (2001) in the UK high street banks. The study revealed a positive opinion of senior managers with respect to their job. High degrees of personal satisfaction was felt by them, and they valued the pay and additional perks that came with their hard work and achievement. At the same time, Morley et al. (2002) found that women were more satisfied with their jobs. Also, both males and females are more satisfied with aspects like the intellectual challenge they face, the extent of control over their work, the variety of tasks they undertake and the development of skills at the workplace. A study conducted in India by Desai et al. (2011) identified work-family role overload, family stress and family conflict as important problems faced by the working woman that can harm her general health, job satisfaction and work performance. In addition, the study shows that working women report higher perceived stress and lower job satisfaction than home-based working women (Desai et al., 2011).

Relationship Between Glass Ceiling and Career Advancement

The review of existing literature shows that plenty of studies on the glass ceiling have been conducted in the past. Glass ceiling literature developed over the past three decades has witnessed several studies conducted on its antecedents and consequences. But, at the same time, studies examining the direct empirical relationship between the glass ceiling and women's career advancement are limited. Bombuwela & Chamaru (2013) attempted to determine the effect of the glass ceiling of individual, family, organizational, and cultural factors on the career development of executive-level women employees. The results show a moderately negative association between the glass ceiling and the career advancement of women.

Keenawinna & Sajeevanie (2015) did an empirical analysis to identify the impact of the glass ceiling on the career development of women in Sri Lanka. The study was based on 100 women branch managers. The factors considered under the glass ceiling were stereotypes about women, family commitment and corporate practices. The result of the study indicated that the glass ceiling had a negative impact on the career advancement of female branch managers. There exists a significant and strong positive relationship between the glass ceiling phenomenon and women's career progress inside Jordan organizations (Al-Manasra, 2013). In line with this, a research study conducted by Rathore (2017) among female employees working at private sector organizations in India found a moderate negative relationship between the glass ceiling and women's career development.

As a result of the above observations, the following hypotheses are raised for empirical testing.

H₁: The glass ceiling negatively influences the career advancement of women.

Relationship Between Glass Ceiling and Job Satisfaction

In glass ceiling literature, there is a general assumption that the lower the level of gender-related barriers, the higher will be the employee satisfaction. An empirical by Al-azzawi et al. (2019) found a strong relationship between job satisfaction and the glass ceiling among women employees. Research suggests that the leadership style of an employee has a significant and positive effect on job satisfaction (Jusuf et al., 2016). In addition, the study also found that the organizational culture has positive but no significant effect on the satisfaction of employees. Bellou (2010) examined the impact of organizational culture on the job satisfaction of employees. A sample (n=125) collected from three public hospitals in Greek city identified four job satisfaction amplifiers: fairness, good reputation, opportunities for personal growth, and enthusiasm for the job. Alternatively, aggressiveness, another cultural trait, seems to confine job satisfaction. Furthermore, it is found that gender and age have an impact on how organizational values affect employee's job satisfaction.

Job Satisfaction as a Mediator in the Relationship between Glass Ceiling and Career Advancement

The relationship between the glass ceiling, career advancement and job satisfaction from the available literature is summarized in this section. An exploratory study was conducted by Burke and colleagues among 286 executive and managerial females working in a large Turkish bank to gain insights about the impact of organizational

practices on the psychological well-being of employees. Results indicated that supportive organizational practices were positively related to career and job satisfaction and higher levels of psychological well-being (Burke et al. 2006). Kalkavan & Katrinli (2014) surveyed 229 employees working in the insurance industry in Turkey. The results showed a strong positive relationship between organizational commitment and work satisfaction. If the performance evaluation mechanism is fair and equitable in an organization, eligible employees get promoted and thus, their performance and job satisfaction can be enhanced (Sharma & Kaur, 2014). Another research study by Jusuf et al. (2016) proved a positive and significant relationship between career development and job satisfaction.

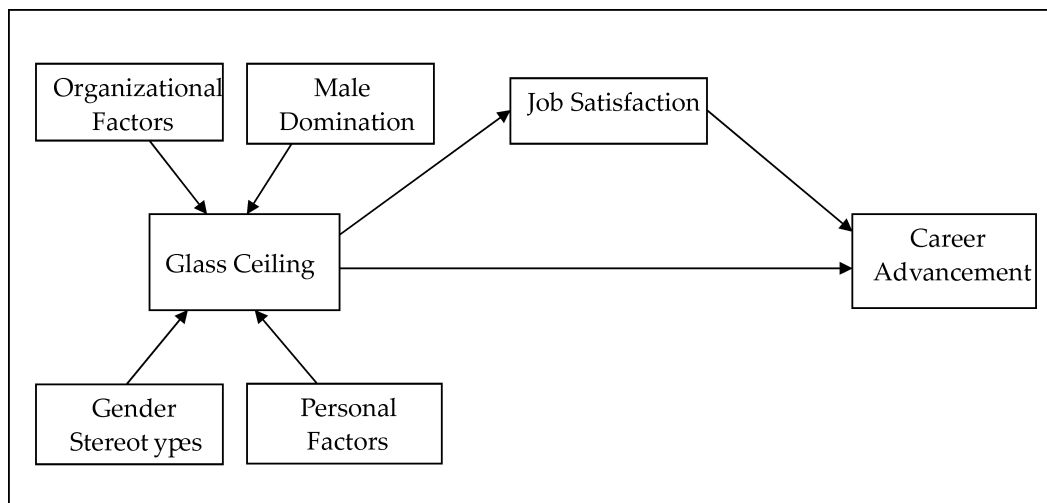
Based on the literature review, it is formulated that:

H₂: Job satisfaction mediates the relationship between the glass ceiling and the career advancement of women.

Conceptual Model

Based on the discussion made in the above section, a conceptual model that explains the probable relationship between the glass ceiling, job satisfaction and career advancement is proposed. The relationship between the glass ceiling and career advancement is extended by incorporating the variable job satisfaction as the mediating variable.

Figure 1: Conceptual Model



Discussion

The prevailing glass ceiling barriers to higher-level positions with a special focus on India are well documented. Prevailing traditional cultural norms and unpaid household work make it more difficult for Indian women to compete with their male counterparts. There is also evidence of unequal remuneration policies and inequality in performance appraisal practices followed by male-dominated organizations which are clear examples of a glass ceiling (Duraismy & Duraismy, 2016; Khanna, 2012). When the senior most powerful positions in an organization are controlled by men, women become tokens and thereby limit their further advancement prospects. This male dominance can be reduced by increasing the number and percentage of women at each organisational level.

Negative perception and stereotypical attitude with respect to the ability and commitment of women by their superiors and colleagues restricts them from getting higher managerial positions. So, women's commitment towards work and careers has to be recognized and properly appreciated by the management. Finally, one's own personal inabilities, including lack of self-confidence, educational qualification, lack of experience in handling higher positions, risk-averse attitude and lack of leadership skills, restrain women from getting senior roles. Keeping in view the cultural norms and diverse traditions prevailing in India, even if it is impossible to wipe out these barriers at a single stretch completely, let us hope that these obstacles can be eliminated in the near future.

Women employees have to perform almost all household chores and the responsibility to take care of the children is fully vested in them. Research found that the Covid -19 situation also negatively affected the participation of women in the workforce. The pandemic has adversely affected women more than men. On account of increased Covid positive cases and nationwide lockdown, companies and institutions offered work-from-home arrangements to their employees. This has increased the burden of unpaid domestic work like child care, elder care and household work. Therefore, family-supportive policies like paid maternity leave, flexible work arrangements, overtime benefits etc., can be provided by the organizations to their women employees. In addition, organizations can consider the opinion of women employees while framing their work-life balance policies. As the continued exodus of women, most companies have not created a culture or managerial practices that overcome these barriers.

The glass ceiling practices prevailing in an organization negatively effect an employee's career advancement prospects. Every time she tries to climb the career ladder, an

invisible glass ceiling keeps her from getting to the top. Men, on the other hand, move forward without noticing any such barrier. To better understand the consequence of the glass ceiling, the construct job satisfaction was adopted from the literature. In an organization where the glass ceiling exists, job satisfaction goes down. Only in a gender-neutral organization, do the employees feel satisfied and thereby can achieve career prospects in a fair manner.

As India anticipates more female managers in the future, policymakers must first determine the specific variables that contribute to glass ceilings in each organizational sector. This study also gives insights and inputs to future job holders as to which all barriers they may encounter and ways to defeat these obstacles in the workplace. Because these barriers, even though they are commonly applicable, may have differences across sectors.

The present study has limitations. The study did not evaluate the prevalence of the glass ceiling and its effects in each industrial sector separately. It is possible to conduct further empirical research to determine the awareness of both men and women about the glass ceiling. Furthermore, the study can be extended to women-centric and men-centric industries. In the near future, it is hoped that women will break the glass ceiling and utilize their capabilities and skills in the most effective manner to conquer career heights.

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MGNREGA: A Social Protection Gimmick or A Substantial Opportunity for the Labour Market

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Abstract

The paper will try to identify the gap between the intentions of social protection of the exposed groups and the labour market opportunities with regards to parameters i.e. Valid existence, Agriculture, Migration, Income, Rural Economy, Women & Vulnerable group's economic empowerment, and Fiscal Activity. The parameters were analysed from the data taken from government sources and opinions from published literature. It was observed that despite good implementation and providing ample opportunity to work; various dynamics are playing as a hindrance in employment. This paper also shows that in the case of providing employment, it is consistent rather than increasing; villages that have more opportunities for agriculture tend to have high wage rates; availability of MGNREGA declined migration; women and vulnerable groups tend to gain more empowerment through this statute, it appears that the features of social audit make it more transparent and impair able. Thus, if all the dimensions are worked on, then there is the scope of increasing employability and elevating rural India in the long run. The findings of this study will guide policymakers and to social workers.

Keywords: Agriculture; Education; Employability; Migration; Transparency

Introduction

The country witnessed for the first time an act that promised to give an employment opportunity to the provincial individuals. This act is considered one of the most remarkable interventions of the Indian government. These acts ensure the people's hundreds of day's employability significantly go to foremost factors like hunger and underprivileged people of the rural society. This act came with the highly challenging purpose of providing employment and social protection. Soon after the launch of the act, the impact of it can be seen with the bare eye; also it diversified in different states of India. This act came with the view to directly supplement the poor people with wage-employments. This act worked as a replacement for many of the acts presently

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run by the Government of India, namely, the National Rural Employment Programme (NREP), and Jawahar RojgaarYojna (JRY) for wage-employment of the rural people.

MGNREGA creates employment opportunities for the livelihood of the rural people for a minimum wage threshold for the upliftment of society by creating assets, natural disaster protection, and alleviation from poverty. This act has got a lot of money invested by the Government of India which creates livelihood opportunities for the threshold peoples. The mere fact that this program is one of a kind, the government always saw bragging themselves for the huge demand and immense growth of it. The promises have been made on the concrete features of the act which provide a hundred days of compulsory work and the unemployment remuneration. The government of India has a budget of Rs 55,000 Crores for the FY 2018-19 (Government of India, Ministry of Rural Development, 2018). In the year 2018-19, the Government of India has a budget of 86 lakh crores (approx.) for the country, i.e. 0.64 percent of the budget is allocated for MGNREGA. (Press Information Bureau, Ministry of Finance, 2018).

MGNREGA bound the government to provide work, which is often quoted by the governments as well. Several times people have condemned the quality, types, and pattern of work going under MGNREGA and estimated the productivity of work done. The pace of work, administration glitches, and gram panchayat channel irregularities are the most enquired questions, which should be justified by the governments. The government is claiming the providence of various types of unskilled work for the MGNREGA job card holders giving them regular remuneration and a predefined stipulated amount is being distributed as daily wages. But many adult workers claimed to not have 100 days of wages (Maheshwari & Gangwar, 2011).

This act started with 200 districts, expanded to 130 districts in the country in the year 2007-08, and soon after in the year 2009-10 it expanded to the whole of India. The accomplishment of this statute is remarkable, and this is assessed by national as well as on a global dimension also. The government of India, later on, decided to put all it had into the program and make it more concrete and established. This programme suffered numerous times between the years 2012 to 2015 and there were speculations to shut it down by the government. During the last decades, a lot has been happening in MGNREGA. Women participation is constant at 49-51%, increment in the wages has around 110%, government expenditure has been 5.2 lakh crores, around 2828 person-days has been generated, wages are protected, increasing and reflected into the transparent system of the programme. A total of 1.74 crore households is enrolled in 691 districts. The overall performance of the program is given in below table 1.

Much basic investigation of this program has been done and professed to be a substitute for agriculture when in the offseason. Production of physical resources have dependably been addressed on the quality and necessity of the equivalent. Numerous beneficial alternatives are additionally being given by the government, yet MGNREGA is as still standing and taking a shot at the usage of the asset made under the program. Frequently, claims of not reaching the marginalized group and then not following up on the proper filtration channel of the payment system have always raised questions about its transparency.

This program has been the prime topic for many economists and a fair review, and an open discussion is on the worth of spending a huge amount on this program every year. The objective of this paper is to assess the performance of MGNREGA in aspects of various parameters. Thus, in this paper, we try to study with a vision to justify the integrated critiques of MGNREGA and associate it with the objectives of the paper. This paper's justification will only prolong the vision of the program and evaluate the transparency of the paradigm shift. In this paper, we critically analysed the secondary data from various authentic government sources and reviewed enough elite research papers.

This paper is conceptual, and the purpose of this study is to evaluate the impact of MGNREGA on selected parameters i.e. Valid existence, Agriculture, Migration, Income, Rural Economy, Women & Vulnerable group's economic empowerment, and Fiscal Activity. To achieve these objectives, we analyzed the data taken from government sources and opinions from published literature. We try to study with a vision to justify the integrated critiques of MGNREGA and associate it with the objectives of the paper. This paper is structured; the dynamics of MGNREGA is divided into two sections further divided into various subsections in the first subsection the brief description of valid existence, followed by the impact of MGNREGA on Agricultural work and growth, then the migration status and its indirect impact on children's education, Economic Empowerment including women, vulnerable groups and review of fiscal activity due to availability of MGNREGA. In the second section the study of maintaining transparency in the overall system of MGNREGA.

The Outcome of this study will provide insight into the performance of MGNREGA on the basic idea on which this statute has been made and the other most important part is the transparency maintained by this statute. The findings of this study will provide guidance to policymakers and to social workers. On the basis of the analysis of the factors, the limits can be overcome, and strength can be more emphasized. In this paper, authors reviewed relevant literature on the topic. And then analysed it on every parameter and attempted to know the impact of MGNREGA.

TABLE 1: MGNREGA: At a Glance

	2019-20				
Total No. of Districts	691				
Total No. of Blocks	6,920				
Total No. of GPs	2,62,629				
Total No. of Job Cards issued [In Cr]	13.13				
Total No. of Workers [In Cr]	25.76				
	Financial Year				
	2019-20	2018-19	2017-18	2016-17	2015-16
Approved Labour Budget [In Cr]	258.21	256.56	231.31	220.9274	239.112
Person days Generated so far[In Cr]	28.55	267.95	233.74	235.6458	235.1465
Total Individuals Worked[In Cr]	2.35	7.78	7.59	7.6693	7.2261
	Expenditure Incurred				
Total centre release (In Cr.)	18,060.6	62,248.9	55,659.93	47,411.72	35,974.64
Total Availability (In Cr.)	18,308	69,349.8	64,985.89	57,386.67	43,380.72
Total Exp. [In Cr]	7,168.69	69,595.6	63,649.48	58,062.92	44,002.59
Percentage Utilization	39.16	100.35	97.94	101.18	101.43
Wages [In Cr]	6,039.81	47,151.3	43,128.49	40,750.72	30,890.96
Material and skilled Wages [In Cr]	895.15	19,465.5	18,100.68	14,428.24	10,748.28
	Administrative Expenditure				
Total Adm. Expenditure [In Cr]	233.73	2,978.75	2,420.31	2,883.97	2,363.36
Admin Expenditure (%)	3.26	4.28	3.8	4.97	5.37
Average Cost Per Day Per Person (INR)	219.39	271.28	223.71	221.23	202.46
Percentage Total Exp. through EFMS	99.86	99.02	95.86	92.33	91.19
Percentage payments generated within 15 days	98.57	90.48	84.5	43.43	36.92
Performance since inception:	Person days Generated (In Cr.):				2828.02
	Total expenditure (In Cr.):				523120.78

Source: www.nrega.nic.in/netnrega/home.aspx (Official MGNREGA Website)

Dynamics of MGNREGA

MGNREGA was criticised in many aspects by the people who are researching or involved in the process in any manner it can be twofold:

A. Existence only for the dole Nomic?

(a) *Validation on Existence of the programme*

It has always been the question of the hour that MGNREGA is working on a pattern that is anyway rejecting the mere idea of any program strengthening the economic condition of rural India. It has been more than a decade since the launching of this program and yet people are only debating it to be a non-performative scheme by the government.

Economist Surjit Bhalla (2016) has quoted MGNREGA as the fourth largest corrupt program after FIFA, BCCI, and FCI and a non-performative Act of the government of India, he said that money is no more available to the needy and it can be said as a dole program. The disbursement ratio is five rupees for one rupee transfer to the beneficiary. It is an inefficient instrument for the poor to shift the income of the poor (Jagdish & Arvind. 2016). The expenditure incurred by the administrative authority of the statute is unable to disburse the same amount to the needy people; instead, the amount is being leaked to the upper section of the rural poor people. (Fox, 2015) there is no guarantee of the clear transparency of the system of disbursement of the payment. Also, the unavailability of the scope of allowing the rural poor people to lodge the complaints or suggestions is always being oppressed by the people who are being responsible for the same.

Das (2019) and Fox (2015) argued that although transparency is the prime factor for the sustainability of this program, the link has not been access by the people of rural India. The data are claimed to be based on MIS but as per the rural villagers, the information is being given to them verbally or written on the wall of the village. The payment slip is a handwritten piece of paper being given to the needy only with the seal and signature of the authority. The basic framework of transparency is to deliver the same to the needy and hence there is no proper accountability for the same.

The most important aspect of this statute is the creation of the asset. There has always been question about the qualities of the assets being produced under the programme. For Instance, people who have claimed to have money for the asset

they have created are often being denied on the basis that their name has not been mentioned on the list and hence the payment for the same cannot be made. Subsequently, the funding to MGNREGA by the GOI is being increased but the same is not reflected in the beneficiary account. MGNREGA plays a significant role in giving employment opportunities (Sharma & Karim, 2017).

The study of Das (2019) also suggested that the major target of MGNREGA is the pro-poor group category. Further, he also commented in his paper that the educated head of the house is more likely to obtain the various available benefits. Thus, the effluent money transfer by the government is not being properly utilized by the needy people of this program results in mediocre performance and justifies the fact that poor people are becoming poorer. Potentially, we can see decentralized planning held by the scheme and has a lot more to offer (Shah, 2016). The mandatory condition of social audit has put in a public system of transparency and accountability.

(b) Impact on Agriculture

It has been a decade since the launch of MGNREGA and a lot of attempts have been made to give the proper opportunity to the agricultural sector of rural India. Since the launch of the statute, it has been believed that MGNREGA has ample opportunity to shift the interest from the agriculture sector. People have minds made up that agriculture is more of seasonal work and does not demand whole-year engagement. This thought initially promoted the 100-day employment concept of MGNREGA. In the study of Gadgil & Gadgil (2006), it was also found that severe drought is the prime reason for declining GDP due to agriculture. The point to be noted is that the prime work of MGNREGA is to create the ponds and those assets that are required to enhance rural conditions.

MGNREGA has a major role in increasing the wages of other daily wage work which contributes majorly to agriculture. The study conducted in a district of Tamil Nadu (Maheshwari & Gangwar, 2011), suggested increasing the wage rates given under MGNREGA because allotment of work during peak time influences badly the agricultural and Dairy farmers. It has been argued that most of the poor population live in villages or rural areas and are working in the agriculture sector for daily wages; rural poverty includes potentially important anti-poverty policy tools (Berg et al. 2012).

MGNREGA can be the best possible option to adopt for performing agriculture-related activities and the best alternative option to deal with a labor shortage in MGNREGA (Pal, 2014). The government can look at it as a better available option to attain the desired level of participation and enhancement in participation. The tightening of the labor market has offered the power to bargain about the wages presently available and for better treatment at the workplace. (Das, 2019; Reddy, Reddy, & Bantilan, 2014). Alongside that, it has also been observed that the MGNREGA scheduled calendar has also been changed during peak agriculture hours. Often, MGNREGA also plays an adverse role in the attainment of the agricultural goal (Jeet, 2015).

(c) *The Migration Status*

The prevention of migration is majorly stopped by MGNREGA; this is the ideal theory being put up by many researchers. Government of India. The Planning Commission, (2012) in their Twelfth FYP has claimed to be eight times increased in the opportunity of work after the introduction of MGNREGA. The impact of MGNREGA is huge and can be seen in other wage employment works available in rural areas. One of the major problems is rural out-migration which leads to less participation in the scheme (Pal, 2014).

Since the inception of the MGNREGA, it has average household person-days working of less than 60 days (approx.) only. Also, Person-days generation declines during the agricultural seasons. (July-December). The comparative analysis between wages under MGNREGA and agriculture is being done and affected as well. Many researchers observed the positive impact of migration. Higher wage opportunities offered can lead to less migration from rural to urban (Kadiya, Parashar, & Vatavwala, 2016). They state the availability of hundreds of days of work and agriculture is enough to keep them occupied for the whole of the year and they are also able to earn the stipulated amount of money to sustain. The reduction in migration results in increased health services and access to market wage rates especially for women participants (Jakimow, 2014; Khera & Nayak, 2012).

MGNREGA is very successful in giving to the rural communities and the vulnerable groups (Tiwari et al., 2011). Research also suggested that though the man is more concerned about earning the lump sum amount, on the other hand, women are more likely to stay in one place and avoid migrating (Pellissery & Jalan, 2011). However, whenever a male migrates potentially the whole family

undertakes the migration; which directly affects the children's education. (Jakimow, 2014; Khera & Nayak, 2012; Pellissery & Jalan, 2011).

In the first place, it ensures the foremost right to Work and it is based on the simple ideology to stopping the flow of population from rural to urban (Kumar & Chakraborty, 2016). The mere fact is that MGNREGA is only available for 100 days in a year. Thus, the lower-income group is migrating because it is hard for them to generate employment rest of the days of years (Kumar & Chakraborty, 2016).

(d) Economic Empowerment

The pattern of this program is such that it is able to build up economic capacity and development; the right to work is one of the prime and major factors which are responsible for continuous employment (Jyoti poonia, 2012). The process of empowerment starts within them and often it becomes hard to justify it in terms of economic parameters. People show a lack of interest in work provided under MGNREGA rather than the work being provided outside MGNREGA (Sharma, Karim, & Khanuja, 2017). The status of economic empowerment can be observed in the expenditure pattern. Most of the People in rural India have things of basic amenities and things that are becoming necessities i.e., Motorcycle, Smart Phone, and televisions. Where on the other side people do not have gas and electricity connections which certainly raises the question of empowerment (Pamecha & Sharma, 2015). Hence, MGNREGA has ample opportunity in it and policy makers should work on improving the features of providing economic independence. The unavailability of basic amenities in one home will ultimately bring an adverse effect on the life and health family members as well.

Economic rights and schemes in India are somehow related to the caste scheme (Thorat & Newman, 2007) and the clear picture of the same can be seen in previous research. A study conducted by (Kadiya et al., 2016) commented that the more the states are economically independent the unemployment rate will be less. Thus, we can say that one dimension of the wage rates of the rural workers depends upon the economic status or performance of the state. Economic empowerment of women, SCs, and STs Participants is also very relevant to analyze the economic impact of MGNREGA (Keshlata & Fatmi, 2015). The existence of MGNREGA leads to women's participation in the statute (Agarwal, 2015), this act has the potential to visualise the participation of women (Khera & Nayak, 2012). The

only factor that can turn the scenario into negative is the delayed wage payment (Agarwal, 2015).

The scope of empowerment through MGNREGA is not only confined to the women or Tribal participants rather it is also successful in employing the BPL people who are majorly unskilled (Farooqi & Saleem, 2015). The strength of empowerment can be improved by introducing skilled work under MGNREGA to broaden the scope of women's employment and empower vulnerable rural women (Farooqi & Saleem, 2015; Farooquee, 2013).

(e) *Fiscal Activity and Educational Segment*

The capability of this statute is always been questioned when it comes down to the fiscal activity performed or influenced by MGNREGA. The fund's allocation under MGNREGA is legally obligatory nor subject to budgetary allocation (Ranjan, 2016). The topic has been justified in various research papers, and many economists have already researched the same. Thus, based on the same, the following points could be stated:

- Due to the availability of employability, the people are earning regularly, and the results can be seen in the expenditure pattern they are occurring with. The nearby retailers claimed to have an increase in sales and the frequency of purchasing.
- Regular earning results in continuous availability of employability, i.e. decrease in the amount of migration which can be directly proportional to the child education rate. This statement can be demonstrated as:

Let, us suppose there are two segments, Employability (E) and Migration (M), in a Rural Economy. These make the output of XE and XM and require PE and PM no. of person. The total unit of labour in the rural economy is P. Thus,

$$P_E + P_M < P, P_E, P_M > 0$$

If persons are divided into two categories i.e. Migrated (P_M) and Non-Migrated (P_N),

$$P_M + P_N = P, P_E, P_M > 0$$

OR

$$P_M + P_N \leq P$$

If we assume no migration then,

$$P_M = 0 \quad \text{OR} \quad P_N = P$$

In the above case if all the candidates are not migrating then that rural area is considered to have a full person available in that area and zero migration (assumed) leads to stability and has an indirect impact on the education of the children.

The validity of this statute is the sustainability and efficiency of the objectives, also the pattern of following upholds enough importance to the success of the implementation of this program. The program works on various parameters and the result can vary. This program is balanced and equivalent for both males and females and for various categories viz; STs, SCs, BPL, and other backward classes.

B. Transparency is only one-sided story?

(f) Critical Analysis of Transparency

The prime justification for transparency is given by the feature of the social audit of this program. As per the Government of India. Ministry of Rural Government. MGNREGA (2019) in the year 2019-20, 27964 Gram panchayats are proposed to undergo social Audit. Out of which 20 GPs are supposed to undergo Social Audit twice in the financial year 2019-20. Numerous platforms are available for accessing the information being processed by the job card holders.

Janta Information system, Jan MGNREGA (Mobile Application), and the reports of social audits. All the platforms are freely available for the people to access information but there is a lot of Pitfall in the accessing of the information available. The Data displayed through such a medium was believed to be insufficient for the amount of accessibility of the data. Those workers who lack access to the Internet, Smartphones, and other necessary devices to access the concerned platform will always have the drawback of working in vain.

The information displayed for the people should be lucid and self-explanatory to the job cardholders at least. The pattern of work demanded the pattern of work done and the pattern in which they are ready to perform the work accomplished. There should be a proper linkage between the voice of the workers and the transparency system of the concerned. This should be directly reflected in the Accountability of the system. Here the major role can be played by the system of grievance redressed system that is unparalleled in development practice (Shah,

2016). The Government claimed to have the toughest and most precise transparency and the various accountability measures by banning outside contractors, reducing the role of political brokers (Maiorano, 2014). It has given the name of 'Post-clientelist' Policy (Manor, 2013); i.e. scheme which is insulated from the intervention from the government. In the other context, the transparency of this statute also allowed the participants to know their rights.

There are provisions of social audit in MGNREGA that are conducted by the city itself for both aspects i.e., financial and non-financial (Aakella & Kidambi, 2007). The social audits are conducted by the SSAAT which is permitted by the legislative assembly. The study conducted by them can be of many folds; firstly, they must ensure to access the documents. It has been noticed that the local officials do not give access to full documentation (Maiorano, 2014) which reveals that they are afraid of the practice of social audit. Also, the safety of the officers who are perusing social audits is not assured. None the less it can be said that the entire pillar of transparency of the statute is based on the social audit (Vij, 2011).

The transparency is based on the diverse efforts of the very fact that we have access to the available information, the online updated repository, and the unbiased collected primary data (Fox, 2015). Although the judgment is made on the filtered data collected during the social audit process but then also there are proportionate chances of not reaching into an appropriate judgment.

(g) *MGNREGA: A paradigm shift!*

MGNREGA has become a powerful tool for the government and authority to claim the changes it can be made, and its impact on the social growth of the rural poor people. Despite having features of transparency and accountability, the statute has an add-on advantage of authenticity and can be taken as a platform for a fair and suitable opportunity (Konch, 2013). The unique features of this act have a separate advantage:

- It is claimed that, unlike other employment programme, MGNREGA is a demand-driven program. Also, the transfer of resources from central to state is based on the demand made by rural people.
- The provision of compensation, employment, and unemployment remuneration is legal and bound by the MGNREGA Act. However, the non-employment allowance and the regular allowances are not properly distributed amongst the job cardholders.

MGNREGA: A Social Protection Gimmick or A Substantial Opportunity for the Labour Market

- It is designed to bring up the bottom-lined holders of Job-Cards Viz. SCs & STs Workers. It has also empowered women workers by giving them equal wages as compared to male.
- The other feature of acknowledgment is the feature of social audit. Social Audit authenticates the work done also the accountability and transparency of the programme.
- The job is done by unskilled labours, and the cost is borne by the central and state governments in 75:25 ratios respectively.

(h) Does Bureaucracy dominate the demand driven scheme?

The fight has always been about, whether Is MGNREGA a demand-driven program or the bow is always in the hands of the government. In states like Andra Pradesh, Karnataka, Telangana, Rajasthan, and Maharashtra this program is going well, and the working days have been extended to 150 working days. Instead of increasing the number of working days, Mr. Chaudhary Birendra Singh has said that people are claiming that the ministry is holding back the funds and not paying attention to releasing them for MGNREGA (Outlook, 2016).

As per Union Minister of Rural Development, Chaudhary Birendra Singh, the Ministry has already allocated the funds for the scheme and 93% of the funds have been released to the respective channels The Union government is equally concerned regarding the same. He also started to decrease the amount of corruption and leakages while in transferring funds. Thus, the crucial question is the expenditure in MGNREGA. To understand this we have to know the channel flow of MGNREGA and the process of fund transfer. The Channel includes Job Cardholders at the village level, Gram panchayat also intermediate panchayat, then we have a Programme officer (PO) at the Block Level, and at the district level, we have a District program coordinator (DPC).

The monetary authority also performs their work at the state and central levels which are ultimately regulated by the Ministry of Rural Development. The process is when a job card holder demands work, then the authority is bound to provide work within 15 days if the default happens then the job cardholder is liable for the unemployment allowance. Also, the government restricted the number of working days to 100 days (except in a few states as discussed earlier).

If the demand for the jobs provided in MGNREGA exceeds then it provides, then the government is subject to provide the job to the job cardholders who are demanding the work or they are bound to provide them with the unemployment allowance (Stahlberg, 2012). The MGNREGA provides the work to the people who are wage seekers. However, in most states, it is Supply-driven instead of demand-driven. Although there is ample influence of politicians working behind the curtain (Maiorano, 2014). The program which is based on the features of demand-driven is more target-oriented (Joshi, Desai, Vanneman, & Dubey, 2017) but the shortcoming on the other hand, is the work provided is the work that is merely available to the job providers.

Discussion

MGNREGA is successful in generating employment. Firstly, this statute is acting as a strong pillar in the whole country. Theoretically, we find that the implementation failure is in this statute, eligible participants are shifting towards this statute instead of retaining themselves in agriculture (Ranaware & Das, 2015; Reddy et al., 2014). Secondly, the magnitude of migration is discouraged amongst the women participants and the family as a whole. However, the male members are still migrating for a better opportunity. The infrastructure of the urban area is dependent upon the migrant rural people (Ranjan, 2016). Thirdly, we observe that due to the delay in the wage payments, no clear support is given to the participants leading to a decline in the participation rates. Another perception depicts that the wage rate of MGNREGA is serving as a benchmark for agriculture and other rural activities.

Whereas MGNREGA is also considered anti-farmer as it has the potential to change the labour market (Maiorano et al., 2018; Ranaware & Das, 2015). Fourthly, the prolonged perception that MGNREGA is not enough to economically empower the workers is only exaggerated instead it has a three-fold impact; (i) the direct impact on the participants employed; (ii) the other beneficiary is the villagers utilizing the assets created; and (iii) the indirect beneficiaries are the businessman or the shop holders, whose earning increased due to adequate wage payments and declined migration ratio (Joshi et al., 2017; Kumar & Chakraborty, 2016; Ranjan, 2016). Fifthly, Social audit is one of the benchmark features of MGNREGA.

It also involves volatile components that risk the life of social audit officers, the documentation process, and compression from influential persons (Gulzar & Pasquale, 2017; Maiorano, 2014). Sixthly, the significant vehicle for reinforcement of decentralization, the ultimate demand-driven scheme, the employment is now legal,

and women workers and vulnerable group's empowerment are a few variables that make MGNREGA the biggest social protection tool. Seventhly, the only debatable expanse of MGNREGA is the extent of involvement of bureaucracy. The flow of money released for the program is direct and transparent though, the ground-level reality is somewhat indistinct and suspects to be influential (Narayanan., 2017).

Where the government has always claimed it to be the prime statute for the social protection of the rural people and the graph is radiantly increasing. Despite this many hands are raising the question that this statute is a mere 'dole nomic' with no productivity. The instance is supposed to be admissible; dealing with the huge population; their employment and the providence of work. The labour workforce has always been dissatisfied with their social protection with any employment opportunity. Thus, it is more important to analyse the hidden factors that are driving the life cycle; also, study can be conducted on the unexplored dimension of skilled employment opportunity through MGNREGA.

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Perceived Impact of Gender Equality Based Practices on Affective Commitment of Employees

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Abstract

As Covid-19 pandemic continues to affect everyone around the world, its regressive effect on livelihood and economy can be observed without a hitch. Globally, women constitute 39 percent of employment but accounted for 54 percent of job losses during this pandemic. This can be attributed to many factors like the burden of unpaid care and looking after the family during lockdown, etc. Whether it is about earning bread or raising the family, there has always been an inequality around distribution of roles and responsibilities between males and females in India. This inequality and equality have been a matter of concern for researchers all around the world. This paper tries to examine the relationship between perceived impacts of gender equality at the workplace on the affective commitment of employees. The research shows a significant relationship between the affective commitment of employees and their perception towards gender-based practices at the workplace.

Keywords: Gender Diversity, Gender Inequality, Organizational Commitment, Talent Acquisition, Talent Retention.

Introduction

As Covid-19 pandemic continues to affect everyone around the world, its regressive effect on livelihood and economy can be observed without a hitch. Globally, women constitute 39 percent of employment but accounted for 54 percent of job losses during this pandemic. This can be attributed to many factors like burden of unpaid care in the pandemic and looking after the family during lockdown, etc.

Gender is one of the most important factors in Indian Labour Market. Gender equality signifies that both men and women should get equal opportunities and can make choices. Nobel Laureate Amartya Sen indexed various types of gender inequalities

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viz. inequality in mortality inequality, natality, employment, ownership, special opportunity, basic facility and household inequality. In India stereotyped ideologies and male dominance led to inequality in all the spheres of life like politics, employment and opportunities.

Women could be seen heading leadership positions in a lot of organizations across all the sectors of Indian economy. Even the male dominated sectors like Banking and Information Technology have seen various women heading corporations. This is a breakthrough for all those agencies including governments, unions, and researchers who have constantly been working towards the transparent barriers called glass ceiling preventing women to reach the top. However, these success stories are too few to abandon the glass ceiling from the list of potential barriers.

Another side of the story is that the World Economic Forum's 2022 report on the Global Gender Gap ranked India 135th with a sub ranking of 107 in Economic Participation and Opportunity criteria from a total of 146 countries. It is understandable to a point that there might have multiple reasons for this. Female participation and employment is not solely dependent on national & organisational policies. It is a matter of society & societal drivers in a country like India. Nevertheless, organisational practices play a major role in extending a support to female participation in the labour market.

International Labour Organisation has developed various laws and conventions to protect women in the field of work from gender-based discrimination. From equality in wages to equality in treatment and opportunities, most of the things have been covered in these conventions. However, actions at these elevated stages are not sufficient to overcome the issue of gender discrimination at ground level. In developing countries like India, nine out of ten employment opportunities come either from private organizations or self-employment. Hence, it is critical to address the issue of gender inequality in these organizations as well.

Since the rise of women in workforce participation rate, researchers have increased emphasizing gender issues in organizational research. The area that has been overlooked is the difference of male and female employees' perception towards work environment and how it impacts their commitment to organization. India has been in the top most slot of the fastest growing economies in the world for a while. Apart from being the largest market for organisations worldwide it certainly has the benefit of demographic dividend. Demographic dividend is going to fetch advantages only when the talents and skills are not discriminated based on gender, caste, religion, race and sexual performances.

Indian subcontinent is characterized specifically on its multi-cultural trait, where women are worshipped as goddesses also face hostility, violence, sexual harassment, dowry and female infanticides. It may also be noted that Indian men and women have different levels of exposures and experiences with the organizations and their cultures. This eventually influences their perspectives toward organizational policies. Gender based practices of companies may perceived to be different for employees based on their gender and their level of working in the organization. This brings us to an opportunity of understanding how different employees perceive gender sensitive issues and practices in their organizations.

At present India is also seen as possessing a highly skilled labour force and a well-educated middle social class population. Eventually, organisations operating in India are being pressurized to face several transformations and challenges due to turbulent global environment and India's newly found position. Therefore, our study would be significant in understanding the global changes required for inclusiveness in terms of suggesting Indian IT companies more non-discriminatory workplace practices to get highly committed pool of talent as their competitive advantage.

The present study aims to explore this issue through the investigation of various hypotheses relating the perception of employees towards gender equality-based practices and affective commitment of employees which will be discussed in the forthcoming sections. This study promises to make significant contributions towards this sensitive issue of gender discrimination at workplace, to fill the existing research gaps, provide purposeful direction in relevant field of theory and practice for companies.

Review of Literature

Blau (1964) established in his research that mutual dependency between partners which lead to repetitive exchanges that produce reciprocal and equivalent social obligations. It means, the perceptions of employees towards their firms are shaped by firm's policies and actions for their employees. Gender discrimination penetrates various processes in IT organizations (Armstrong et al., 2012). Also, one out of four women employees working on technical positions are often perceived as having less intrinsic capability than men (National Centre for Women & Information Technology, 2020). Same set of research were conducted in the year 2006 as well as in 2012 which studied the perceptions of female employees working in the IT/ ITES industry. It was concluded that subtle discrimination existed toward women that may lead to various serious

outcomes like stress, deteriorating commitment towards organization and labour turnover (Armstrong et al., 2012).

Many studies have taken place which shift the focus from power and control to gender differences in collaborative-ness, leadership, emotional intelligence and nurturing nature of the leader (Goleman, 1995). Thus, forced the organisations to rebalance their focus on inclusive talent acquisition and retention instead of prioritizing only gender biased diversity (Mukherjee and Singh, 2014). NASSCOM 2021 report also stated that only 36% of women formed a part of Indian IT ecosystem in 2020-2021 in total. Having said that, it is the societal influences and philosophies that impact create the discrimination in the acquisition and development of talent based on gender (Silverthorne, 2002).

Organizational commitment is the clout that directs a course of action towards any target (Meyer, 2001). As per the definition given by (Meyer, 2001), it refers to an employee's psychological attachment towards his organization. Three component model presented by (Meyer and Allen, 1997) is the most widely used model of organizational commitment. They accentuated on three components of organizational commitment. These three components are affective commitment, continuance commitment and normative commitment.

Affective commitment refers to the emotional attachment of employee towards his employment organization (Meyer and Allen, 1997). Organizational commitment is one of the crucial factors which impacts job involvement and job satisfaction of employees (Meyer and Allen, 1997). (Meyer and Allen, 1997) also discussed about the probability of emotional component present in commitment wherever feelings like stress and biasness are concerned. Thus, the chances are that gender equality-based talent management practices influence affective commitment of the employees towards their organization.

It has also been found that task orientation is a significant predictor of affective commitment for male employees while relationship orientation is a significant predictor of affective commitment of female employees. Therefore, it can be deduced from this study that men and women have different predictor variables for affective commitment towards their organization. The results of another study conducted by Scheller and Harrison (2019) reveal the effect of pay transparency and distributive justice on the affective commitment of employees. The study also confirmed an interaction between pay transparency policies, gender and race on pay satisfaction. Scheller & Harrison (2019) also suggest a significant relationship between salary and

affective commitment of employees based upon their study on 105 employees in Nigeria.

Another research from Shanghai, China indicates that perceived investment in employee development and perceived organizational support are also significant predictors of affective commitment of employees belonging to different categories. Gender discrimination and lack of gender equality based human resource practices pose problems for most of the workplaces. Specifically, to those organizations which are dominated by one gender (National Centre for Women & Information Technology, 2009). It has also been indicated that the perceived work environment is positively correlated with the affective commitment of employees towards their organization (Marques et.al., 2015). The same study reveals that these results are stronger for female employees than for male employees.

The results from Taiwanese research based on the employees from hotel and hospitality industry indicate that gender moderated the relationships between perceived diversity and job satisfaction, affective commitment and the relationships between job satisfaction and turnover intentions (Hsiao et.al, 2019). It has also been revealed that though commitment positively mediates the relationship between pay satisfaction and manager-related task performance. Pay satisfaction has an indirect positive correlation with task performance through continuance and affective commitment (Khalid, 2020).

Objectives of the Study

Considering the gaps between studied literature and lack of researches correlating and assessing the impact of gender equality and emotional commitment of employees towards their organisations, the present study aims to further aim. Therefore, the objective of the present study can be stated as:

- To determine the perceived impact of Gender equality on the Affective Commitment of employees in ITES Companies.

It is also important to note here that any belief in an organization is determined by its practices and so is gender equality. Therefore, this study takes into consideration the practices that are based on gender equality for all the stated objectives and assess their impact on affective commitment of workers.

These perceived gender discriminations often lead to psychological stress and decreased commitment. Meyer and Allen (1997) also discussed the probability of

emotional component present in commitment wherever feelings like stress and biasness are concerned. Thus, the chances are that gender equality-based talent management practices influence affective commitment of the employees towards their organization. Therefore, the studies discussed in the previous section helped us in reaching to hypothesize the following:

Hypothesis 1: There exists a positive relationship between perceived Gender equality in organizational practices and affective commitment of employees.

Hypothesis 1a: There exists a positive relationship between perceived Gender equality in talent acquisition practices of organization and affective commitment of employees.

Hypothesis 1b: There exists a positive relationship between perceived Gender Balance in the organization and affective commitment of employees.

Hypothesis 1c: There exists a positive relationship between perceived Gender equality based talent retention practices of organization and affective commitment of employees.

Hypothesis 1d: There exists a positive relationship between perceived work life balance practices of organization and affective commitment of employees.

Hypothesis 1e: There exists a positive relationship between perceived gender equality based remuneration policies of organization and affective commitment of employees.

Research Method

The purpose of this study was to assess the perceived impact of gender equality on affective commitment of employees. In order to identify and evaluate gender equality, it is important to identify the practices based on gender equality belief of any organization. This intends to provide an understanding of the gender inclusive practices that influence the affective component of organizational commitment of employees. The study was based on data collected using a closed ended questionnaire developed using Likert scale for both dependent and independent variables. It was tested through pilot study and reviewed by the HR experts. A combination of exploratory and descriptive research design has been used in this Study- considering the explorative nature and complexity of the research problem (Malhotra and Dash, 2011).

Keeping the stated objectives and hypotheses in mind, a closed ended, well-structured questionnaire was used for collecting the relevant data from primary sources. The questionnaire was tested before final data collection. After going through a lot of related literature and relation of variables, the items in the questionnaire were drafted. A total of 54 questions were asked from the respondents in three sections. 10 questions were asked in the beginning to understand the demographic profile of the employee. The second section consisted of 28 items related to 5 factors of gender equality based practices (GEP). All the possible items were included such as attracting employees, selection tests, recruitment and selection policy, gender balance at different levels, work life balance, remuneration policy, performance appraisal training etc.

The third section consisted of 16 items related to organizational commitment. Six out of these questions were for affective commitment, six were for normative commitment and four were for continuance commitment. Six items for affective commitment were considered for this research and taken as the basis of findings and results for our study. As per the purpose of the study, ITES companies operating in National Capital Region were considered for primary data collection. Indian companies, as well as Multinational Companies, were a part of the survey. For the case of collecting data, top 50 ITES companies operating in NCR Region were selected with the help of official government and industry associations like India based Equity Foundation and NASSCOM.

The method of Convenience Sampling was employed after considering the selection of the top fifty ITES companies operating in NCR. Out of the distributed questionnaires, 501 filled questionnaires were established and used for this study.

Results

The current section investigates the relationships existing among selected variables using correlation and regression analysis.

Table 1: Demographics of the Respondents

VARIABLES	CATEGORIES	NUMBER	%
1. Gender	Male	302	60.3
	Female	199	39.7
	Total	501	100
2. Education	Under Graduate	16	3.2
	Graduate	201	40.1
	Post Graduate	250	49.9
	Doctorate	34	6.8
	Total	501	100
3. Age of Employee	20-30 Years	191	38.1
	31-40 Years	269	53.7
	41-50 Years	37	7.4
	51-60 Years	4	0.8
	Above 60 Years	0	0
	Total	501	100
4. Job Position	Managerial	106	21.2
	Supervisory	171	34.1
	Operational	224	44.7
	Total	501	100
5. Work Experience in the Current Organization	0-3 Years	170	33.9
	4-6 Years	275	54.9
	7-10 Years	49	9.8
	11-15 Years	5	1.0
	More than 15 Years	2	0.4
	Total	501	100

Source: Primary Survey

Research Variables: This research work surrounds the perceived gender equality of an employee working in ITES sector in Delhi- NCR and its impact on affective commitment of employees. These two research variables i.e. Perceived Gender Equality and Affective commitment are highly qualitative and complex variables.

Gender Equality Based Practices (Independent Variable): On today's professional stage, women can be seen holding more positions of authority and power than at any time all over the world (Chaudhary and Gupta, 2010). Yet women hold few positions and comparatively lower positions to men. The patriarchal patterns of society restricted women progress in almost all spheres of life. A lot of variables influencing talent retention were identified in the study of Rasmussen, Boxall and Macky (2003). These variables were nature of work, wages and salary. Dockel (2006) also suggested that compensation in monetary and non-monetary form influences the talent retention. As far as work life balance is concerned, supervisor support system and balanced work environment were given due recognition in being responsible for employee retention (Fitz-enz, 1990).

Affective Commitment of Employees (Dependent Variable): So far in the literature studied and reviewed employees' perception towards gender equality practices is not effectively linked with their commitment towards their organization. Therefore, the study tried to relate the employees' perceptions with organizational commitment. The three component model of organizational commitment of Meyer and Allen has been a widely used model. The three established Components i.e., affective commitment, normative commitment and continuance Commitment were used as three dependent variables. As per Meyer (2001), commitment is a force that kinds the individual to an action or course of action that is relevant to one or more of his targets.

As far as employees' commitment is concerned, they feel commitment in three forms; affective, normative and continuance. Affective commitment reflects the emotional bonding, normative commitment reflects the perceived obligation and continuance commitment reflects the perceived need to be with the organization because no other equivalent option is available.

Hence, the statements from organizational commitment scale of Meyer & Allen (1997) have been used in measuring affective commitment for the study.

Control Variables: Review of Literature suggested the impact of demographic variables on affective, normative and continuance commitment (Meyer & Allen, 1997). Therefore,

Perceived Impact of Gender Equality Based Practices on Affective Commitment of Employees

demographic characteristics like gender, age job level, income, etc. were also used for statistical control up to a certain extent to increase the internal validity of the research.

Multiple Regression: This section is concerned with understanding the extent of relationships between various gender equality based practices and Affective Commitment of employees. Preceding that, correlations were used to discern the relationship among different variables of the study, followed by regression analysis to appraise the effects of gender equality-based practices on affective commitment.

As represented in Table 2(a) and Table 2(b), there exists a significant relationship between gender equality based practices (GEP) and variables of affective organizational commitment. The significant bivariate correlations ranged from 0.101 to 0.54 were observed to support the hypothesized relationships between various gender equality and organizational commitment. A high correlation was found amongst few variables which generates the possibility of multicollinearity. This can influence signs and significance of regression coefficients.

Table 2 (a): Means, Standard Deviations and Correlations Related to Perceived Gender Equality and Affective Commitment

	n	Mean	S.D.	Gender	Marital Status	Education	Age	Income	Job Level	Work Exp.	GETA
Gender		0.40	0.49	-							
Marital Status		0.76	0.71	0.001	-						
Education		1.60	0.66	0.11*	0.588***	-					
Age		0.71	0.64	0.001	0.689***	0.537***	-				
Income		2.34	1.28	0.162***	0.444***	0.774***		-			
Job Level		1.24	0.78	-0.110*	-0.363***	-0.625***	0.507***	-0.730***	-		
Work Experience		0.45	0.59	0.144***	0.443***	0.490***	0.672***	0.527***	-0.504***	-	
GETA	10	1.69	0.95	0.008	-0.091*	-0.060	0.037	0.034	-0.090*	0.213***	-
GB	5	3.19	1.86	-0.053	-0.329***	-0.225**	0.147***	-0.184***	0.110*	-0.114*	0.484***
GETR	4	4.36	1.85	-0.164**	0.038	0.084	-0.102*	-0.141**	0.178***	-0.171***	0.165***
WLB	4	1.72	0.96	0.026	0.155***	-0.115*	-0.023	0.008	-0.073	0.132**	0.694***
GER	5	3.04	1.10	0.007	0.263***	0.095*	0.095*	0.079	0.012	-0.032	0.495***
Affective Commitment	6	4.90	1.53	0.058	-0.037	-0.074	0.027	0.172***	-0.185***	0.051	0.181***

Notes: *** p < 0.001, ** p < 0.01, * p < 0.05

Source: Primary Survey

Table 2 (b): Means, Standard Deviations and Correlations Related to Perceived Gender Equality and Organizational Commitment

	GB	GETR	WLB	GER	Affective Commitment
1. Gender					
2. Marital Status					
3. Education					
4. Age					
5. Income					
6. Job Level					
7. Work Experience					
8. GETA					
9. GB	-				
10. GETR	0.381***	-			
11. WLB	0.419***	0.101*	-		
12. GER	0.277***	0.092*	0.473***	-	
13. Affective Commitment	0.185***	0.365***	0.151***	0.239***	-

Notes: *** p d" 0.001, **pd"0.01, *pd"0.05

Source: Primary Survey

Tolerance Values and variance inflation factors (VIFs) were also examined to determine the extent of multicollinearity in regression equation. The Values of VIF statistics were observed within the range of 1.12 and 2.21, within acceptable limits which is less than 10 (Hair et.al.1998). Tolerance values were also found to be greater than 0.30, which indicates that these statistics were not the sources of the multicollinearity in specified equations (Menard, 1995).

Table 3 encapsulates the results of regression analysis. Regarding, the effect of gender equality based practices on affective commitment, Model 1a was taken as the base model that included all the control variables like gender of the employee, marital status, Education of the employee, Income of the employee, Age of the employee, job

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level and total work experience. This model was found significant considering F statistics, explains 15.6 percent of the total variance in affective commitment. As far as control variables are concerned, education ($\beta=-0.558$, $p<0.001$), income ($\beta=0.456$, $p<0.001$) and job level ($\beta=-0.206$, $p<0.001$) revealed significant impact on the affective commitment of employees. Model 2a to 6a showed the direct effects of gender equality based practices on affective commitment. All the models were found significant on the basis of F-statistic.

Table 3: Regression Results for Testing the Relationship between Perceived Gender Equality and Affective Commitment

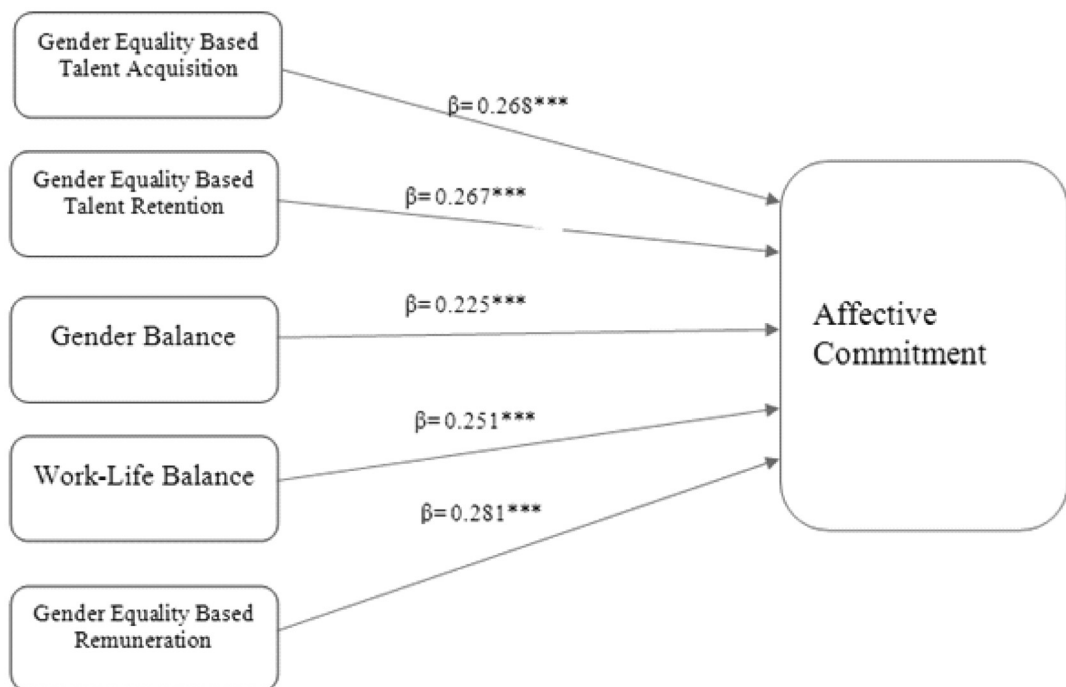
Independent Variables	Affective Commitment					
	Model 1a	Model 2a	Model 3a	Model 4a	Model 5a	Model 6a
Gender	0.029	0.019	0.020	-0.008	0.026	0.021
Marital Status	0.034	-0.002	-0.057	0.045	-0.008	-0.072
Education	-0.558***	-0.612***	-0.565***	-0.415***	-0.623***	-0.536***
Age	-0.009	-0.027	0.031	-0.034	-0.022	-0.001
Income	0.456***	0.463***	0.436***	0.372***	0.474***	0.411***
Job Level	-0.206***	-0.234***	-0.215***	-0.158**	-0.240***	-0.239***
Work Experience	-0.032	0.063	-0.033	-0.062	0.034	0.016
GETA		0.268***				
GB			0.225***			
GETR				0.267***		
WLB					0.251***	
GER						0.281***
R ²	0.156	0.220	0.201	0.215	0.213	0.227
Adjusted R ²	0.144	0.208	0.188	0.202	0.200	0.214
F- Statistic	13.062***	17.383***	15.441***	16.858***	16.644***	18.021***
N	501	501	501	501	501	501

Notes: *** p d" 0.001, **pd"0.01, *pd"0.05

Source: Primary Survey

Similarly, model 3a showed the effect of gender balance on affective commitment. The coefficient of gender balance was found to be positive and significant ($\beta=0.225$, $p<0.001$) for affective commitment and explained 20.1 percent of the total variance. This supported hypothesis 1b. Further, in model 4a, coefficient of gender equality based talent retention was found to be positive and significant ($\beta=0.267$, $p<0.001$) for affective commitment and explained 21.5 percent of the total variance. This supported the hypothesis 1c. Model 5a also, was found to be positive and significant ($\beta=0.251$, $p<0.001$) which showed that work life balance practices were also positively related with the affective commitment that supported hypothesis 1d.

Similarly, in model 6a, coefficient of gender equality based remuneration was observed as positive and significant ($\beta=0.281$, $p<0.001$) and explained 22.7 percent of the total variance. This supported the hypothesis 1e.



Notes: *** p d" 0.001, **pd"0.01, *pd"0.05

Figure 1: Model Depicting the Relationship between Affective Commitment and Perceived Gender Equality

Also, looking at the correlation and regression results of the research, the factors determining affective commitment and gender equality were directly and significantly correlated. All the factors of gender equality i.e. talent acquisition, talent retention, gender balance, work life balance and remuneration practices were found to be significantly related with affective commitment of employees. This showed a very significant relationship between different variables of gender equality and affective commitment. Hence, it can be said that both the variables are directly and significantly related to each other. Further, the results and implications of the entire statistical analysis have been discussed in the forthcoming sections.

This study aims at analyzing the impact of perceived gender equality on affective commitment of employees. As a belief, gender equality exists in the policies and practices of organization towards employees. It would only be justified if this belief is tested through organizational practices. Therefore, gender equality has been assessed through organizational practices based on gender equality using the 'Gender Equality based Practices (GEP)' Scale.

Similarly, Affective Commitment of employees have been assessed using a scale developed by Meyer and Allen (1997). In this study, relationship between gender equality and affective commitment has been assessed using both these scales. Looking at the correlation and regression results of the research, the factors determining affective commitment and gender equality were directly and significantly correlated. All the factors of gender equality based practices i.e. talent acquisition, talent retention, gender balance, work life balance and remuneration practices were found to be significantly related with affective commitment. This showed a very significant relationship between different variables of gender equality and affective commitment. The findings could be summarized as under:

- Gender equality-based talent acquisition practices of the organization were found to be positively related to the affective commitment of employees.
- The findings of the study supported that gender equality based talent retention practices were also positively related with the affective commitment of employees
- A fair gender balance was also found to be strongly and positively related with the affective commitment of the employees. Therefore, organizations must focus on maintaining a fair gender balance.
- The findings also indicated that 'work life balance' is highly correlated with the affective commitment and positively influence the emotional attachment of employees towards their organization.

- Further, it was also found that 'wage and salary' policies of the companies positively influence the affective component of employees towards their organizations.

Conclusion

Any kind of discrimination that existed between male and female employees lead to stress, deteriorating commitment and turnover. (Armstrong et al., 2012). Affective commitment is the emotional commitment of an employee towards his organization. Biasness in gender based discriminatory practices often lead to stress that is an outcome of extreme feelings and emotions. However, no study in specific explored the relationship between affective commitment and gender equality based organizational practices. However, in the study conducted through present survey of respondents resulted in a positive relationship between affective commitment of employees and gender equality. It implies that more positive the employees feel equally treated under fair and unbiased approach of organization's talent management, higher will be their emotional attachment with the organization.

Implications of the Study

Talent management practices are significant in keeping the companies in the ways of development. Biasness of any kind may hamper the growth of the entire organization. Therefore, companies must practice fair and unbiased human resource practices. The present study was based on a sample of 501 respondents from top 50 ITES companies.

As per the analysis, top factors that contribute in the gender equality in the workplace practices from the perspective of employees are gender equality based talent acquisition, gender equality based talent retention, gender balance, work life balance and gender equality based remuneration policy. Advancing further, the study correlated the affective component of organizational commitment with gender equality in the company. All the practices like talent acquisition, talent retention, gender balance, work life balance and remuneration policies of the organization were found to be positively related with affective commitment of employees.

Therefore, organizations will have to channel all their practices regarding talent acquisition, retention, gender equality, work-life balances and wages through gender sensitivity if they want their employees to be completely committed with them. Not only would it make the 'organization- employee' bonding stronger but also would help in directing the human resources closer to being competitive advantage.

It can be constructively interpreted that employees can be made more emotionally, committed with the organization by making these practices more non-discriminatory with regards to gender of the employee and more gender sensitive. Adding more to the implications of this 'commitment-practices' relationship, an employee would be self-directed and self-motivated to work for the firm if he strongly feels committed with it, which is the foundation of developing human resources as organizational competence.

As implied through the findings of the study, it becomes irrefutable for the organizations to not to link commitment with the job satisfaction, productivity and involvement. More the employees feel positive towards gender equality based practices of the organization, higher will be their commitment towards it.

Limitations of the Study and Scope for Future Research

The limited geographical area of survey is a major point of concern that limits the study as the survey has been conducted on the employees working in ITES sector based in NCR only. Another point of concern is the sensitivity of the topic. Talking about gender discrimination and sexual stereotyping is still not as navigable as it seems. Even after assuring the confidentiality, the employees were reluctant to answer the questions.

Another limitation of this study is that it studies the impact of gender equality on the variables of affective commitment solely. The study is limited only to the extent of its impact on affective commitment of employees. Whereas, it would have been equally beneficial to study its impact on other factors like normative and continuance commitment of employees etc. Therefore, future research might be conducted taking into consideration these dependent variables also.

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Preferences for Colour, Shape and their Interactive Effects: An Empirical Study

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Abstract

Colours and Shapes are an essential component of nature and our lives which will add more meaning or in other words complete our interaction with our surroundings. It has been observed that gender-based colour preference in children has been done but a very limited study has been done in India. Secondly, their (colour) relation and their preference with respect to age have not been studied thoroughly. Moreover, many studies need to be designed to explore the preference for shapes in children with respect to their age. In this context, the study has been conducted on colours of the Rainbow i.e., VIBGYOR. Flash cards were shown to children of different age groups (3-5 years) and (9-12 years). 50 girls and 50 boys were interviewed in a comfortable atmosphere where they told about their preferred colour and then 4 shapes namely circle, square, rectangle, and triangle were shown in the respective preferred colour. Further, the findings have been discussed in relation to the theories based on the origins of colour and shape preference.

Keywords: Asian communities, Growth of brain, Muscular reaction, Unique wavelength, Vascular reflex.

Introduction

Child development specialists have been researching how young children learn and think about age and gender for more than 50 years (Kohlberg, 1966; Martin & Halverson, 1981; Bussey & Bandura, 1999; Trautner et al., 2003; Zosuls et al., 2009). A child's existence revolves around colour in a big way. Goldstein in 1939 asserted that particular hues trigger specific emotional reactions. It has the potential to reduce stress for everyone. Color can elicit psychological reactions since it can be physiologically and emotionally perceived. There are hues everywhere. To picture our existence without colour is not just difficult, but also inconceivable. Like diverse shapes, shapes or forms, practically everything we see around us has a variety of shapes. Because colour carries energy, it has an impact on the body and the mind. The alterations

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brought about by colour in our eyes have an impact on our muscles, minds, and nerves (Dagget et al., 2008). It is true that non-verbal communication of all kinds can be transferred most quickly through colour.

Colour Psychology

One must have some understanding of how colours can affect child's brain development in order to comprehend the fundamental concepts of colour psychology. With the energy from the sun, colours largely influence how the human body, mind, and emotions work. Many studies carried out by the best psychologists conclusively demonstrate the advantages of colours, particularly when it comes to growth of brain, creativity, productivity, and learning. The impacts of colour on people can precipitate a range of emotions in children and adults, including enthusiasm, tranquilly, inspiration, and an increase in tension or stress. Therefore, it is simple to research these impacts in children.

Colour psychology has a significant impact on our mood, emotions, and behaviour in addition to the general atmosphere of any area, no matter how large or little, warm or cold. Kids typically utilise colours as a method to creatively expressing themselves, including their moods and mental processes. It is crucial to teach kids the benefits of colour psychology to help them develop their imagination and creativity. According to scientific research, children's sight development begins during the sixth month and lasts until they are ten years old. As is well known, one of the most crucial senses for establishing a connection with the environment is sight. Light and colour can also have astonishing effects on children.

The visible spectrum of light has 150 different colours that the human eye can distinguish. This means that someone with normal vision may readily distinguish between millions of different colours. Because they can easily use their senses to communicate with their surroundings, children are incredibly intelligent and creative. They can efficiently communicate by using their sense of sight to perceive light and colour. Also, colour psychology is crucial for kids since it helps them develop their cognitive and physical skills, according to several studies (Eliot, 2015).

Shape Psychology

Many years ago, specialists researched how various shapes can impact people's behaviour and determine the viewer's persona because each form has a unique significance and effects people in different ways. This is known as the psychology of Shapes.

Squares and Rectangle: Squares and rectangle are the most typical shapes. Straight lines and right angles create square shapes, which give off an air of dependability and security that makes people feel contained. A square or rectangle can convey dullness and a lack of inventiveness if the proper use of colour, shading, and effects is not made as observed by Lenz (2022).

Triangles: They stand for mobility, equilibrium, and steadiness. Triangles are frequently described as vibrant and energising shapes. They are made to indicate motion and direction through their properties. Triangles that are oriented to the left or right indicate progression either forward, as in continuing on, or backward, as in going backward or spending more time in the past (Borgstrom & von Hofsten, 2019).

Circles, Ovals and Ellipses: Some of the most traditional shapes in design are circles and other circular shapes like ovals and ellipses. Circles look softer than other shapes because they lack sharp edges, in contrast to other geometric shapes. Often, they stand for both protection and solidarity. When it comes to containing other images, circular shapes are far more accommodating than the others. When looking at circles, the eye never stops, which gives them a whimsical quality. Circles, ovals and ellipses are from the same family, but they have their own characteristics. It is very interesting to understand their properties individually.

Effect of Colours on Different Age Groups

Children's physical responses to colors are also present. The light entering the Hypothalamus, which regulates the nerve centres as well as the heart rate and respiration, is the reason for this. Each hue has a unique wavelength and energy that has a different impact on youngsters (Black, 2013). The fact that blue light is used to cure infant jaundice serves as a reminder that even babies respond to light. By causing perspiration to increase, eye blinking to speed up, and inducing a significant muscular reaction, colour causes a vascular reflex activity. According to this experiment, the hue blue lowers blood pressure. Orange, red, and yellow elicit the same reactions, and violet elicits the same response as blue. Many children may react differently to warm colors; although some children may find them soothing, others may find them exciting. Similarly, cool hues may both calm and energize people (Eliot, 2015).

Pink can come in tranquil and exciting variations. Although blue violet is a mystical and spiritual colour, for some groups of college students, it evoked feelings of drowsiness and melancholy. Also, this pupil considered "cool green" to be upsetting and perplexing (Giles, 2015).

Effect of Shapes on Different Age Groups

Soon after birth, people begin to perceive objects. Babies can easily distinguish between familiar items from the time they are very young until they are around 18 months old. For example, they can easily distinguish between mother and father and between a dog and a cat. Infants can distinguish between distinct object types; they can tell that something is a plate or a cup even when they don't know their names or can't explain what the main differences are. Moreover, infants are able to recognise objects even when they are in a different place. For example, a mother can be recognised whether she is close or far away, lying down or standing, or partially or completely visible.

By the end of infancy, children can navigate the real world since their object perception is comparatively well-developed. They still have a lot to learn, especially when it comes to analysing forms and identifying their key characteristics. It's simple to pick up the shape names. But dissecting them is far more difficult. Hence, analysis and comprehension should be the main areas of early geometry instruction as stated by Igor (2016).

Table 1: Age Intervals

S.NO.	AGE GROUP	CATEGORY
1.	0-15 DAYS	Neonate
2.	15-2 YEARS	Baby
3.	2-6 YEARS	Early childhood
4.	6-12 YEARS	Later childhood
5.	12-13 YEARS	Pre- Adolescent
6.	14-19 YEARS	Adolescent
7.	19-21 YEARS	Post-Adolescent
8.	21-40 YEARS	Adult
9.	40-60 YEARS	Middle Age
10.	60 YEARS AND ABOVE	Senescence

Objectives of the Study

The aim of this study is to examine the effect of gender and age of children on the preferences for colours and shapes. The following objectives were formulated to carry out the study.

- To identify the most and least preferred colours irrespective of age and gender.
- To identify the relationship between children's tendencies towards certain colours with respect to their gender.
- To identify the relationship between children's tendencies towards certain colours with respect to their age.
- To identify the most and least preferred shapes irrespective of age and gender.

Review of literature

The way that distinct children's social, mental, emotional, and psychological behaviours are affected by different colours, the mechanisms by which children will respond to various colours, and the use of colours in educational institutions and schools are all of particular significance (Mohebbi, 2013). The research has shown that shapes in addition to colours are crucial for a child's growth. Smith (2003) claimed that growing shape identification skills and the emergence of a shape bias are linked to infants' concurrent vocabulary size.

Colors influence our emotions in addition to providing information about the surroundings (Bilgin, 2008). There have been reports of two distinct perspectives. Some researchers agreed that people's emotional responses to colours are completely innate, while others believed that learning is the only cause of this (Sasaki, 1991). When designing graphic tools, the emotional effect of design on children should be considered. Choosing a colour could therefore be a big issue. Color enlightens, arouses feelings, and modifies our vision. The preferred colour can improve cognitive functions, so studying children's colour preferences may provide crucial guidance for developing visual materials about cancer risk (Boyatzis & Varghese, 1993).

Most researchers tend to concur that blue is the favoured colour among other hues, and that overall colours with the highest saturation and brightness are preferred (Fillingham, 2008). However, boys favoured bright, bold hues of yellow, red, and blue and soft, muted tones of yellow, green, and purple (Zlotkowska, 2010). Girls, on the other hand, favoured light hues of yellow, green, and purple as well as soft tones of red and blue. Wright (2013) observed that there are different gender preferences for colour which are used in free drawings regardless of age and suggest that even after puberty and into adulthood, there are still significant gender differences in colour use and drawing context. Infants did not significantly favour any particular colours or shapes, regardless of their gender (Jadva et al., 2010). This finding supports earlier research showing gender-typed preferences in infants, but it also indicates that these

gender differences are not caused by colour or shape. Infants' preferences for colours and shapes exhibit gender similarities, which suggests that any later gender variations in these preferences may result from socialisation and cognitive development rather than inborn characteristics.

Wang & Wong (2015) stated that factors affecting gender-typed colour preferences and gender-typed toy and activity preferences differ in some ways, provided additional support for these results. His results imply that toddlers' preferences for gender-specific colours are influenced by socio cognitive factors and play with gender-specific toys that also happen to be made in those colours. According to LoBue & Deloache (2007), infants may not exhibit preference, but children between the age of 7 months and 5 years do exhibit choice. According to their findings, by the age of 2, females preferred pink objects over those that were blue or green, and by the age of 2.5, they had a sizable preference for pink over other colours.

Method

The Study: This research work is based on 'Field Study' where colours and shapes are dependent variables and gender and age are independent variables. Flash cards of VIBGYOR (violet, indigo, blue, green, yellow, orange, red) were prepared on AutoCAD along with their wavelength as per following specifications:

Violet	-	380-450	nanometres
Indigo	-	420-440	nanometres
Blue	-	450-495	nanometres
Green	-	495-570	nanometres
Yellow	-	570-590	nanometres
Orange	-	590-620	nanometres
Red	-	620-750	nanometres

It was ensured that each card is uniform. They were properly cut in 15 cm x 10 cm in size so that children have no distractions. Colour cards of four shapes were made on AutoCAD i.e., square, triangle, rectangle and circle.

The Design: The study was carried out with a bi-variate design for exploring the impact of independent variables on dependent variables. Early childhood comprised of age

group 2-6 years and later childhood comprised of 7-12 years. Thus, 3-5 and 9-11 age groups of boys and girls were chosen for study.

The Sample: Sample size: Boys and girls of the specific age groups were selected from various schools based in Indore. A sample of 100 respondents was equally distributed in boys of 3-5 years, boys of 9-11 years, girls of 3-5 years and girls of 9-11 years. Thus, each sub group having 25 respondents.

Sampling Procedure: Each child was exposed to 7 colour cards (VIBGYOR) from which their preferred colour was chosen and then four shape cards of that particular colour were shown to the child so that a specific choice of the shape could be chosen. The study was conducted in a comfortable environment and in a child friendly manner. All the answers were properly recorded for further analysis.

The Tools: The details of tools used for data collection and data analysis are given as under:

Tools for Data Collection: Flash cards of seven colours and four shapes of specific size were used as a tool to collect data from respondents of different age groups. The responses were tabulated in Microsoft excel in four columns representing name, age, preferred colour and preferred shape.

Tools for Data Analysis: Descriptive statistics was used in terms of mean, percentage, Degree of freedom, expected frequencies and p value. Chi-Square was used for further analysis.

Results

Two experiments were conducted consisting of 12 hypotheses.

Experiment 1: This experiment is based on preferences for colours in early childhood years and later childhood years in both genders.

H_{01} The study groups do not differ in their preference for colours.

Chi square = 30.75, Degree of freedom =18

P value from the table at 0.05 is 28.87

As Chi square value is greater than P value, H_{01} stands rejected.

Thus, study groups differ in their preference for colours.

H₀₂ The study groups of boys (early childhood and later childhood) do not differ in their preference for colours.

Chi square =7, Degree of freedom =6

P value from table at 0.05 is 12.59

As Chi square value is smaller than P value, H₀₂ stands accepted.

Thus, study groups of Boys (early childhood and later childhood) do not differ in their preference for colours.

H₀₃ The study groups of girls (early childhood and later childhood) do not differ in their preference for colours.

Chi square = 8.71, Degree of freedom =6

P-value from table at 0.05 is 12.59

As Chi square value is smaller than P value, H₀₃ stands accepted.

Thus, study groups of Boys (early childhood and later childhood) do not differ in their preference for colours.

H₀₄ The study groups of boys and girls (early childhood) do not differ in their preference for colours.

Chi square =13.16, Degree of freedom =6

P value from table at 0.05 is 12.59

As Chi square value is greater than P value, H₀₄ stands rejected.

Thus, the study groups of Boys and girls in early childhood differ in their preference of colours.

H₀₅ The study groups of boys and Girls (later childhood) do not differ in their preference for colours.

Chi square =9.35, Degree of freedom =6

Pvalue from table at 0.05 is 12.59

As Chi square value is smaller than P value, H₀₅ stands accepted.

Thus, the study groups of boys and girls in later childhood do not differ in their preference of colours.

Experiment 2: This experiment is based on preferences for shapes in early childhood years and later childhood years in both genders.

H_{06} The study groups do not differ in their preference for shapes with respect to the violet colour.

Chi square = 8.775, Degree of freedom = 9

P value from the table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{06} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to the violet colour.

H_{07} The study groups do not differ in their preference for shapes with respect to indigo colour.

Chi square = 0.41, Degree of freedom = 9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{07} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to indigo colour.

H_{08} The study groups do not differ in their preference for shapes with respect to blue colour.

Chi square = 9.38, Degree of freedom = 9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{08} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to blue colour.

H_{09} The study groups do not differ in their preference for shapes with respect to green colour.

Chi square = 11.25, Degree of freedom = 9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{09} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to green colour.

H_{010} The study groups do not differ in their preference for shapes with respect to yellow colour.

Chi square =10.18, Degree of freedom = 9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{010} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to yellow colour.

H_{011} The study groups do not differ in their preference for shapes with respect to orange colour.

Chi square =7.5, Degree of freedom =9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{011} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to orange colour.

H_{012} The study groups do not differ in their preference for shapes with respect to the red colour.

Chi square =6.5, Degree of freedom =9

P value from table at 0.05 is 16.92

As Chi square value is smaller than P value, H_{012} stands accepted.

Thus, the study groups do not differ in their preference for shapes with respect to orange colour.

Figure 1 represents the overall preferred colour amongst both age groups and gender.

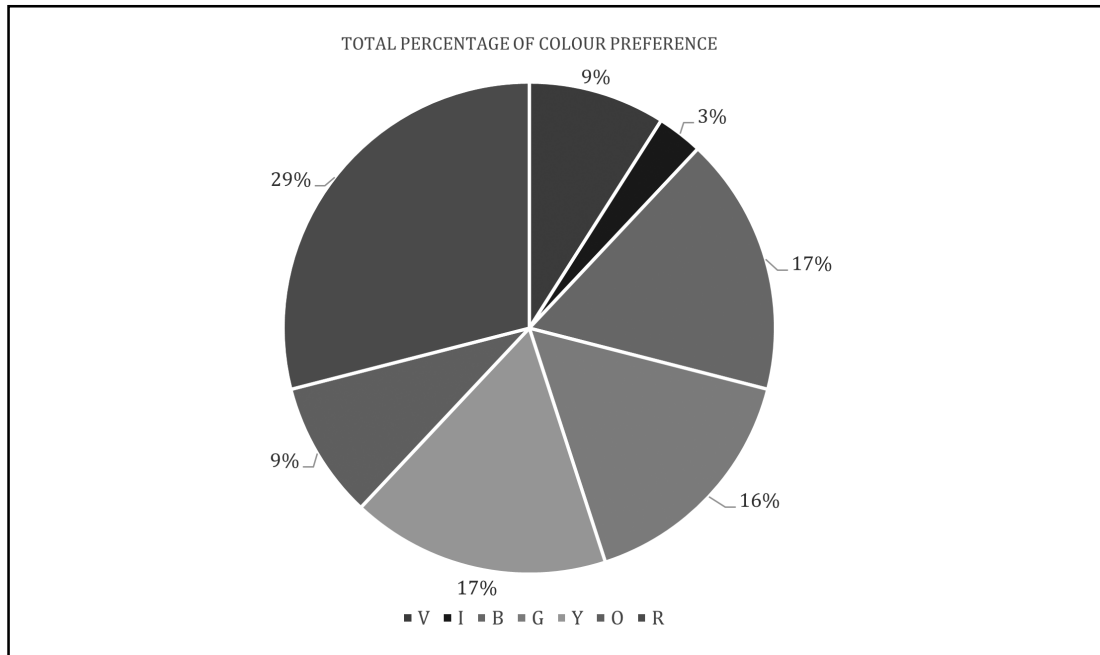


Figure 1: Preferred Colours among both Age Groups and Gender.

Summary of the results

1. Red is the most popular colour across all age categories, with 29%.
2. With only 3% of all age groups choosing it, indigo is the least popular colour.
3. It was noted that 42% of the girls favoured the colour red.
4. Indigo was shown to be the least popular colour among girls.
5. The most popular colour among girls in the 3-5 age range was red.
6. Yellow was the colour that girls aged 3-5 found least appealing.
7. Red was the colour that females aged 9 to 11 preferred the most.
8. In the 9–11 age range, indigo was the least popular colour for girls.
9. Contrary to the girls, who clearly favoured the colour red, 26% of the boys liked blue, and 22% selected yellow.
10. Indigo was also found to be boys' least favourite colour.
11. Boys between the ages of 3 and 5 favoured the colour yellow the most.

12. Indigo was least liked by boys in the 3-5 age group (12).
13. Boys between the ages of 9 and 11 favoured the colour blue.
14. Indigo was the least popular colour among boys aged 9 to 11 years old.
15. According to the observation, triangle with the blue colour is the most popular.
16. Rectangle is the least recommended shape
17. Girls of all ages prefer triangles in the colour red.
18. Girls continue to dislike rectangle the least.
19. The red triangle is the one that females between the ages of 3-5 prefer the most.
20. The triangle in the colour red is the one that females between the ages of 9 and 11 prefer the most.
21. Boys of all ages prefer triangles in the colour blue.
22. Square continues to be girls' least preferred shape.
23. The circle in yellow is the most popular option for boys between the ages of 3-5.
24. The blue triangle is the one that boys between the ages of 9 and 11 enjoy the most.
25. The preference in colour of liking i.e., red doesn't change in girls as they grow up where as preference of colours in boys' changes from yellow to blue as they grow from early childhood to later childhood.
26. On the contrary, the disliking of the colour preference change in girls from yellow to indigo as they grow from early childhood to later childhood whereas in boys disliking remains same i.e., indigo colour.
27. According to Chi-Square test, it can be concluded that the study groups differ in their preferences for colour.
28. It can also be concluded that Boys and Girls (early childhood) differ in their preference for colours according to chi-square test performed.

Discussion

Colour Preference, Gender, Age, Society: Baby boys and girls are frequently given pink and blue outfits by their parents, respectively. There is no proof that girls or boys specifically liking the above colours, despite data suggesting that kids (regardless of gender) prefer the colour red to other colours. As this research clearly demonstrates,

youngsters between the ages of 3 and 5 only exhibit significant differences in their preferred colours. It is believed that everyone should consider why this happened as infants do not exhibit any preferences. If this age group is displaying such differences, perhaps society is to be blamed. Young children rely on kind people to explain the norms of society to them and help them form a solid sense of self. When children feel valued and like they belong, they are more likely to be resilient and successful (AAP Healthy Children, 2015; Kohlberg, 1966; Ramsey, 2004). It is responsibility of everyone towards this developing country to not encourage this.

Shape preference, gender, age, learning, development: Geometric shapes are everywhere, including square window panes, circular tables, and rectangular wall art. Even neonates can generate perceptual categories for open and closed forms. Babies can categorise visual inputs such dot patterns arranged as geometric shapes (Quinn & Eimas, 1986). Infants can distinguish shapes from simple patterns by the time they are 3 to 4 months old, and they can also classify simple geometric forms (e.g., circle, triangle; Quinn, Slater, Brown, & Hayes, 2001). They can also produce prototype representations using different forms seen in dot patterns (Quinn, 1987). So, it appears that children have the skills necessary to start learning shape names and correctly using them by the age of two. Children can categorise shapes throughout their second year with relatively little exposure to them (Heibeck & Markman, 1987), and by age three they seem to know some basic shape names (Clements et al., 1999).

Triangles are the most popular form across all age groups, which is evident from the fact that shapes are closely related to linguistic development (Borgstrom & van Hofsten, 2019). In India, triangles are often associated with the letter A's triangle shape, which is always the first shape a child recognises. Regarding other nations and their learning styles, this field might be further researched.

Colour preference, shape preference, culture: Boys' preference for blue and girls' predilection for pink have been found to occur in urban Asian communities as well as Western societies, according to researchers in Hong Kong. This isn't quite accurate, in my opinion, as we can see that there is a difference between gender preferences for colours, but only throughout early development. According to the study, gender differences in colour preferences are not totally true, particularly in Indore. Boys in this age group were found to prefer the colour yellow over blue. Whereas red was the colour of choice for girls in both age groups. My research shows that the most popular shape is a triangle, whereas the most popular form worldwide is a circle. Children pick up on cultural and adult norms regarding gender's social connotations. "Gender norms"

are beliefs about the hues, shapes, activities, pursuits, and behaviours connected to gender, and they differ slightly depending on the culture.

Conclusion

Conclusions have been drawn keeping in mind the objectives which were framed for the study.

Objective 1: To identify the most and least preferred colour irrespective of age and gender. A proper survey was conducted of 100 students by random sampling and results were recorded manually and excel sheets were prepared. By preparing proper graphs we could clearly see that Red emerged as the most preferred colour and indigo turned out to be least among girls in both age groups. Whereas, among boys' blue was the favourite with least favourite being violet.

Objective 2: To identify the relationship between children's tendencies towards certain colours with respect to their gender. After proper data collection, Chi-square test was applied as my data was categorical in nature and a relation had to be established. After the data was analysed, it was established that boys and girls in age group of 3-5 years showed major difference in their preference of colours whereas in 9-11 years of age group no major difference was observed.

Objective 3: To identify the relationship between children's tendencies towards certain colours with respect to their age. After further analysis, it was observed that girls had a major liking for colour red irrespective of age group i.e., preference of colour in girls doesn't change with change in their age whereas, in boys their preference of colour changed from colour yellow to blue i.e., their choices change as they grow older. On the other hand, disliking of colour for girls changes as they grow older i.e., yellow was the least appealing colour in age group 3-5 for girls where as it changes to indigo. On the contrary disliking of colour indigo remains constant for boys in both age group.

Objective 4: To identify the most and least preferred shape irrespective of age and gender. After using chi-square test, it was identified that triangles in colour blue is the most preferred choice whereas rectangle is found to be least appealing in all age groups irrespective of colours.

Suggestions

The study has certain limitations which can be overcome while designing research studies in future.

1. This study was limited to only VIBGYOR and four shapes i.e., triangle, circle, rectangle and square. There are wide range of colours one can explore and conduct study on along with various shapes.
2. According to the stipulated time, the study was majorly conducted in Indore, M.P.

More research can be done if samples can be collected from various places which can add cultural perspective to the work.

3. Same economic background children were considered for the study but adding economic factor in the study can take study to all together another level.
4. Basically, two age groups were targeted but further division of the age groups can get even more defined results.

Implications

Implications for Researchers: Nearly all kids exhibit interest in a wide variety of hues, forms, and pursuits, including ones that people could connect with either gender. The investigation of male and female genders may be included in children's toy, game, and activity options. Kids may use their outward appearance, name or nickname choice, social interactions, and imitating adults to convey their own developing gender identification. Encourage all children to make their own decisions regarding how to display their gender to show support for each child's gender expression. Children may behave in ways that others classify as feminine or masculine, regardless of whether they are boys or girls: they may be assertive, aggressive, reliant, sensitive, demonstrative, or gentle (Giles, 2015). Boys are more likely to be applauded for being leaders when they act assertively compared to girls, who are more likely to be called "bossy" (Martin & Halverson, 1981; Martin & Ruble, 2004,). As researchers, we need to raise awareness about this form of unintended gender stereotyping so that future generations won't have to deal with it. We can do a phenomenal amount to help society become bias-free.

Implications for Marketing Professionals; Trends in colour preferences aid in product sales. Marketing professionals, fashion designers, and auto manufacturers are aware that colour affects consumers' opinions of products and services, either positively or negatively. Based on research and market tests, marketing specialists employ colour preferences in products and advertising. The traditional meanings and effects of colour, in addition to individual preference, are taken into consideration while developing and promoting products. These markets are leveraging all these features to even

strengthen the notion that girls like pink and boys prefer blue. This is truly a very large market where perception is playing a very significant role. This opens a sizable market for the apparel, home goods, and toy industries. The results of this study can be of direct benefit to these businesses.

Implications for Policy Makers: By play and creativity, as well as via observation, imitation, questioning, and interactions with other children and adults, children make understanding of the world (Vygotsky & Cole, 1978). Here are a few items that need to be really polished and given extra attention. Provide children with a wide variety of toys, books, and games that introduce them to various gender roles. For instance, pick pursuits that feature men in nurturing or caring positions or females in roles that are often associated with men, like fire fighters or construction workers. Give kids the flexibility to explore and create their own concept of gender and gender roles by providing them with dramatic play materials. Understand that certain service providers, educators, and parents may find this to be uncomfortable. Be prepared to engage in discussions about the importance of this type of play.

Don't assume that just because something is traditionally connected with one gender or the other, girls or boys aren't interested in it. Invite boys to take care of baby dolls and invite girls to operate dump trucks in the sand table. Instead of saying "Good morning, boys and girls," use inclusive greetings to address your class, such as "Good morning, everyone." To avoid forcing a child to self-identify as one gender or another, avoid splitting the class into "boys vs. girls" or "boys on one side, females on the other." Children gain the impression that they are respected as people regardless of their gender as a result. Also, it fosters a sense of inclusion for all kids, regardless of their affiliation with a particular gender.

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Communication 01

From Policy to Practice: A Study of India's LiFE Mission

*Rattan Sharma**

Introduction

"Environment is one thing that we all commonly share," is a popular quote that comes across people in everyday life. Everything that surrounds humans, including their anatomy, is a part of the environment. LiFE Mission stands for Lifestyle for Environment Mission, launched by the Government of India at COP26 in Glasgow on 1st November 2021. The Mission was started as an attempt to promote mindful consumption of resources and change the current state of irresponsible utilization.

Breaking Down The Title: LiFE Mission

The name of this mission is Lifestyle for Environment, which consists of two major terms: lifestyle and environment. According to Oxford, the word *environment* stands for "the natural world, as a whole or in a particular geographical area, especially as affected by human activity." If taken at face value, the environment consists of everything that surrounds human beings and is deeply affected by their actions. The second term is *lifestyle*, which, according to Oxford, means "the way in which a person lives." People's behaviour, actions, and consumption are essential components of their everyday lives that combine to form their lifestyle. In simple terms, lifestyle is the style or way of living life.

When both definitions are united, a new idea is formed. Whether people are sleeping, cooking, talking, or simply existing in a certain manner, their actions affect the environment. For example, a person named *ABC* begins their day by brushing their teeth. In this moment, they choose to let the tap water run constantly. Here, *ABC* is doing a simple action yet consuming multiple resources such as water, toothpaste, toothbrush, etc. However, their minor habit, which people often consider harmless, of letting the tap water run as they brush, leads to wastage of this indispensable resource. Such habits form a person's lifestyle, and this is how it leads to environmental harm.

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As per a research paper published in the International Journal of Medicine Research, about 220 thousand tons of water is wasted annually in the arid land of Konya, Turkey, when people keep the tap water running as they brush their teeth (Karaibrahimoğlu et al., 2017). Another report conducted by the Department of City, published in the Deccan Herald, claims that about 16 litres of water is wasted in the city of Bangalore during the minor act of brushing teeth. (DHNS).

Aim of LiFE Mission

As per the official website of the Government of India, the mission was designed to inculcate the values of responsible consumption and utilisation of resources among the populace. It puts forth a 21-day LiFE challenge to the people to bring a change in their lifestyle by adopting an environmentally friendly practice and pursuing it for the next 21 days, to turn it into a permanent habit. In other words, the purpose is to get rid of the common practice of “use and throw” and shift the focus to circular utilisation of resources. To put it simply, the emphasis is on reducing and reusing resources instead of disposing of them after the first use.

Current Plan of Action

Under the current plan of action regarding the LiFE initiative, the concept of P3 has been introduced by the government. This idea aims to establish as well as strengthen social networks whose work would align with sustainability and environmental betterment. P3 stands for “Pro-Planet People,” or groups who would share a commitment to propagate an environmentally friendly lifestyle. With this plan of action in mind, the aim is to try a “trickle-down” effect. The responsibility associated with the LiFE Mission begins with the government of the nation and will trickle down to the people of the country, as it will become their duty to adopt lifestyle changes. This ensures that policy and practice go hand in hand, creating a clear pathway from governance to grassroots. The idea is to make sustainability accessible, practical, and relatable for every citizen.

Challenges Associated

While the initiative aims to bring out the best results for the environment, it is extremely difficult to change the lifestyle of people.

1. Awareness Gap

While the initiative began earlier in 2021, not much information about it is available on the internet. In order to carry out an intense initiative such as this one, creating

awareness among people about the 21-day LiFE challenge becomes essential. While it will be easier to make people aware of it in urban areas, informing people about adequate consumption of resources in rural areas will pose a greater challenge. As per a survey conducted by Ipsos in India in 2024, about 41% of the “Busy Bystanders” were too caught up in their lives to worry about the environment. About 24% of people believed that environmental problems do not need much attention. In such circumstances, it becomes very important to spread awareness about the dire condition of the environment in various parts of the world. (Ipsos)

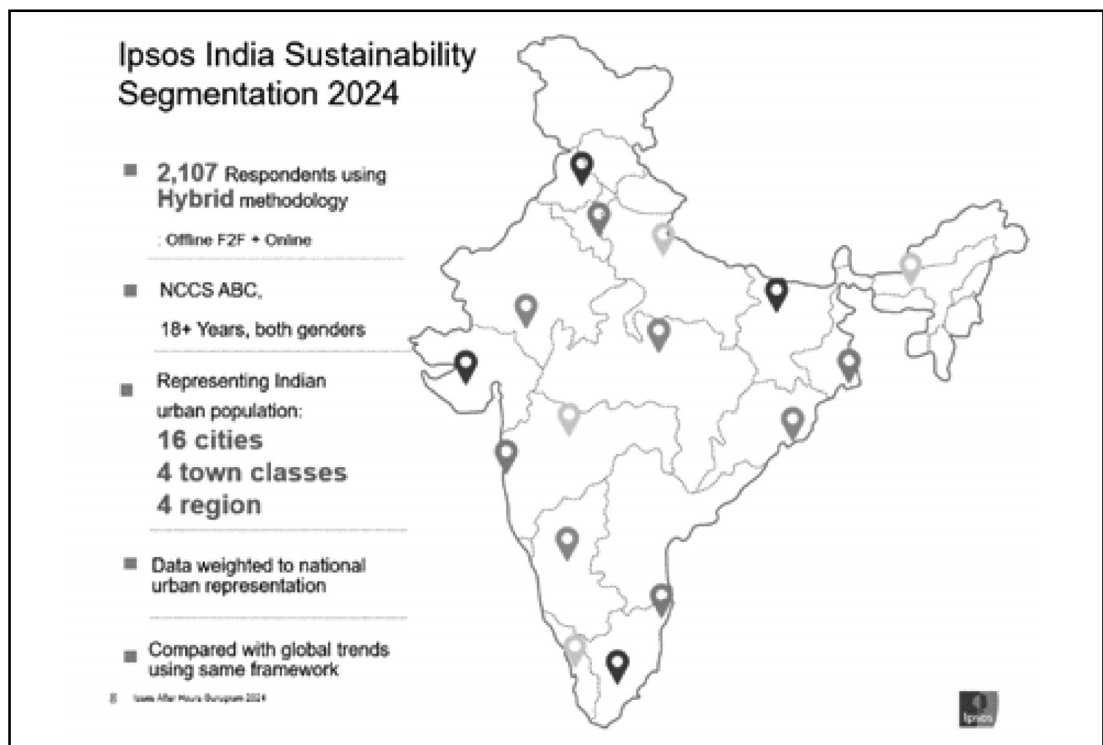


Image Source: Ipsos

2. Economic Constraints

In order to adopt the 21-day LiFE challenge on a larger scale, such as using environmentally friendly options, people need to spend more. This higher cost often discourages participation, especially among middle- and lower-income groups. Without affordable green alternatives, the mission risks becoming limited

to a privileged section of society. However, on a positive note, as per an article published by Business Chief, EY says consumers in India are the most environmentally conscious. About 70% of consumers in India are willing to pay more for products if they help in saving the planet. (Birch)

3. *Gap in Policy Implementation*

Even though the policy is an interesting take on sustainable practices, what really matters is the proper implementation of the scheme. Without strong monitoring and accountability, the mission may remain only on paper. Ensuring participation at the grassroots is key to its success. However, it is important to note that people in India believe that addressing environmental issues is primarily the government's responsibility. According to a report by the GfK Global Consumer Life Study, about 51% of the surveyed people consider that it should be the government's duty to ensure that environmentally friendly actions are being taken. This lack of accountability on the part of the populace can be problematic for the proper implementation of the scheme. (NIQ)

4. *Global Connectedness*

In such initiatives, it is important to create a sense of global connectedness since environmental challenges are not limited by borders. Collaborative action and shared responsibility can make the LiFE Mission more impactful. It positions India as a contributor to worldwide climate solutions rather than an isolated actor.

Resolutions to the Challenges

In order to combat the challenges posed by the LiFE mission, it becomes important to consider some resolutions. Strengthening awareness, ensuring effective implementation, and encouraging collective participation are key steps. Building long-term commitment at both the individual and community levels will make the initiative more sustainable.

1. *Increased Outreach*

As the popular saying goes, "Awareness is the greatest agent for change." Enhancing people's knowledge about sustainability, increased environmental issues, and the consequences of their poor lifestyle habits will help in resolving the issue of accountability that people tend to overlook. Since everyone shares the environment they live in, it is extremely important for everyone to take a step

towards the betterment of the situation instead of imposing the responsibility solely on the government. As per an article published by Oban International, in 2020, India's per capita carbon dioxide equivalent (CO₂e) emissions were 2.4 tonnes, far below the global average of 6.3 tonnes. Moreover, India is witnessing the fastest growth in renewable energy capacity worldwide, increasingly relying on renewable sources to meet its energy needs. (International)

2. *Letting Go of Greenwashing*

While the challenges of LiFE are difficult to counter, one of the biggest problems arises with *greenwashing*. To put it simply, it is a deceptive marketing technique that fools people into buying expensive items in the name of sustainability. To resolve this issue, the government has already asked the Bureau of Indian Standards to regulate the prices of products being marketed as environmentally friendly and ensure that the products are up to the mark. Moreover, as per a research titled "Coupling responsible consumption and sustainable production using consumers' green purchase behaviour," nearly two-thirds of consumers across the world are willing to pay extra for sustainable products and services and are open to practicing responsible consumption. Keeping this in mind, there is hope for the successful implementation of LiFE. (Narassima et al.)

3. *International Connection*

For the LiFE Mission to succeed on a larger scale, India cannot act alone. Climate change is a global challenge, and building international networks makes the mission stronger. By collaborating, countries can share technologies, financial resources, and practical solutions that make sustainable lifestyles easier and more affordable. The IEA's Breakthrough Agenda Report (2022) highlights that international cooperation in clean energy sectors such as power, steel, cement, and transport can speed up the global shift to sustainability. If such coordinated efforts are linked with LiFE, India's people-centric approach could inspire other nations to integrate behavioral change into their climate policies. In this way, LiFE becomes not just a national mission but a global movement for mindful living.

Changing the Grassroots

To tackle the challenges and to bring large-scale changes in terms of the provided resolutions, it is important to deal with the grassroots level. To bring a major change is to change the individuals. Individuals can start by adopting small, consistent changes

in daily habits. This can include using less plastic, conserving energy and water, choosing public transport or walking, and buying sustainable products. Self-reflection and mindfulness help people understand the environmental impact of their choices. Setting personal challenges, tracking progress, and celebrating small achievements can make change motivating. Over time, these small adjustments become natural lifestyle habits that align with the goals of the LiFE Mission.

Conclusion

The LiFE Mission is an important step by the Government of India to encourage people to live in a more sustainable way. It focuses on changing daily habits and making small actions count, showing that even simple choices can have a big impact on the environment. The 21-day LiFE challenge helps people turn mindful practices, like saving water or reducing waste, into lasting habits. The mission does face challenges. Many people are not aware of it, eco-friendly options can be expensive, and policies need to be implemented properly. Greenwashing is also a problem, as some products claim to be sustainable without actually helping the environment. To overcome these challenges, it is important to spread awareness, make eco-friendly alternatives affordable, involve communities, and encourage personal responsibility.

Changing individual behavior is key. Simple actions like walking instead of using a vehicle, conserving electricity, and using sustainable products can make a big difference. By combining these individual efforts with international cooperation and strong policy support, the LiFE Mission can guide India towards a cleaner, greener future and inspire other countries to do the same.

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Challenges, Benefits and Concerns of Integrated Teacher Education Programme

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Abstract

Teacher education is very important; it plays a vital role in creating effective school teachers who shape the future of the next generation. They must be well versed with Indian ethos, values, rich culture of our country with their subject command. The Integrated Teacher Education Programme (ITEP), is proposed by NEP-2020, is a significant initiative in reforms of teacher education program. ITEP is a uniquely designed 4 years integrated programme which offers B.A. B.Ed and B.Sc. B.Ed. The Integrated Teacher Education Program (ITEP) is a comprehensive approach to teacher training that aims to enhance teacher quality and student outcomes. This paper explores the challenges and benefits of implementing ITEP, highlighting its potential to transform teacher education and improve student learning.

Keywords: ITEP, NEP-2020, Teacher Education Challenges, Opportunity.

Introduction

Teachers are considered to be true architects of Nation, as they have ability to influence and motivate the young minds by their knowledge, wisdom, intellect, experience and of course by their personality. We are blessed to have extra ordinary educationists like Chanakya, Panini, Aryabhatta, Patanjali, Gargi, R.N. Tagore, Swami Vivekanand, Sir Aurobindo, Sarvapalli Radhakrishnan and Dr. APJ Abdul Kalam etc. in our country who have enlightened not only India but also the world. At the same time we are lucky to have Rigveda, Upanishad and epics like Ramayan and Mahabharat as guiding force to us.

There is high degree positive correlation between quality education and effective teachers which makes teacher education as a integral part of school education system. Teacher training institutions should design the program which shall help teachers to

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execute their knowledge in heterogeneous classroom to make teaching learning process enjoyable. Teaching profession is considered as noble profession among all other professions. Investment in education always generates high return and education can only bring social and economic development. India's Educational Institutions have existed since the emergence of civilization (Keay, 1972).

After independence Government of India took many initiatives to improve the quality of education and setup different education commissions like Mudliar Commission, Kothari Commission, University Grant Commission, NEP 1968, NEP-1986, Sarva Siksha Abhiyan, R.T.E. and NEP-2020. Teacher education is a critical component of educational reforms as high quality teachers are essential for student success. In the context of teacher education reform ITEP is a newly launched teacher education programme by NCTE, as per recommendation of NEP-2020. ITEP is a holistic approach that integrates academic and clinical training providing teachers with the skills, knowledge and support needed to excel in the class room. ITEP is a combination of general studies (Science/Humanities) and foundation of education, pedagogy of schools subjects and practicum related to the functions of school teacher.

According to NCTE the duration of ITEP will be of 4 years i.e. 8 semesters. The intake will be maximum of 2 units each of 50 students. Admissions for ITEP will be through National Common Entrance Test (NCET) which will be conducted by National Testing Agency (NTA). NCTE has proposed the curriculum of ITEP which enables student to get degree in education with a specialized discipline. The curriculum is multidisciplinary where student will learn about rich culture of our country with Indian ethos and knowledge.

Challenges

1. *Implementation complexity:* ITEP requires significant changes in teacher education programs, which can be difficult to implement, especially in a large and diverse country like India.
2. *Resource constraints:* ITEP requires substantial resources, including funding, infrastructure, and technology, which may not be readily available with all institutes and in all parts of India. Infrastructure and lack of resources is a significant challenge to implement ITEP. It includes inadequate physical infrastructure such as class rooms, tutorial rooms, activity rooms, modern labs for practical class, smart classrooms, playgrounds, educational equipment, digital library, access to technology, internet facilities and shortage of qualified teachers.

3. *Teacher resistance to change:* Some teachers may resist the changes brought about by ITEP, which can hinder its effective implementation. As no one wants to come out of comfort zone.
4. *Curriculum alignment:* ITEP requires alignment with the curriculum, which can be a challenge given the diversity of languages, cultures and different education boards. The ITEP curriculum advocates for a multidisciplinary approach that includes subject matter and pedagogy. Discrepancy between curriculum ideals and instructional practices may hinder the effective implementation of ITEP.
5. *Scalability:* ITEP needs to be scaled up to reach a large number of teachers and students, which can be a challenge in terms of resources and logistics.
6. *Recruitment criteria:* ITEP promotes multidisciplinary approach and student teacher is allowed to take admission in ITEP irrespective of foundational, preparatory, middle or secondary stage however different recruiting agencies often require specific subject combination to teach at different levels.
7. It is being expected that by the end of 2030 school student strength will be more than 250 million. It's big challenge for educational institutes to educate such big population.

Benefits

1. *Improved teacher quality:* ITEP can lead to better-trained teachers, which can improve student learning outcomes. ITEP emphasis on practical classroom experience and allows student teacher to use concepts in real world situation under the guidance of experienced teacher which will foster their confidence to face classroom challenges effectively.
2. *Enhanced student outcomes:* ITEP can lead to improved student performance due to multi and interdisciplinary academic environment.
3. *Personalized learning:* ITEP can help teachers tailor instruction to individual students' needs, leading to more effective learning. Integration of subject and pedagogy makes the course more comprehensive.
4. *Technology integration:* ITEP can help teachers effectively integrate technology into their teaching practices, innovative methods to enhance student learning outcomes. It will provide platform to leverage digital tools to engage students.
5. *Collaboration and community building:* ITEP can foster collaboration among teachers, schools, and communities, leading to a more supportive educational environment.

ITEP will be able to create synergy between theories of education and practical teaching experiences through partnership with schools, student teacher will get classroom experience while schools will benefit from expertise of new teachers and ITEP will remain relevant and updated as per the need of school education.

6. *Due to implementation of ITEP*, teaching will become profession of choice instead of profession of chance. As students after XII will take admission in ITEP are the students who wish to become school teacher in future by choice.
7. Students can obtain graduation degree with B.Ed. in 4 years in this way student can save one year.
8. NCTE recommends that by 2030 ITEP will be minimum qualification for school teachers.

Concerns

1. Equity, Access and Cultural sensitivity: ITEP may not reach all teachers and students, especially those in disadvantaged areas, which can exacerbate existing inequities. NCERT, NUEPA and NCTE should work jointly to develop the curriculum of ITEP keeping in mind about the cultural diversity, local demand and regional aspirations.
2. Teacher workload and stress: ITEP may add to teachers' workload and stress, which can negatively impact their mental health, well-being and effectiveness.
3. Assessment and Evaluation: ITEP requires effective assessment and evaluation methods, which can be a challenge in the Indian context. Continuous and Comprehensive Evaluation (CCE) of both pedagogical and content knowledge together will be difficult and tedious task.
4. It is difficult to get 125 working days in a semester as prescribed by NCTE for ITEP.
5. Sustainability and funding: ITEP requires sustained funding and support, which can be a challenge given the competing demands on educational resources.
6. Teacher education institutes must appoint trained, qualified faculties as per norms of NCTE. Institutions must also pay good salaries so that talent can be attracted in the educational field.
7. Teacher education institutes must encourage faculties to join capacity building programs, refresher courses, training's, seminars and webinars to update themselves with best practices and perform their best in classroom.

8. Integration of basic subject courses and education courses are to be taken very seriously, so as to keep the identity of each discipline.
9. An exploration can be made to understand the attitude of Higher Secondary students towards ITEP.

Conclusion

ITEP is unique in nature and revolutionary in the field of teacher education program hence it has the potential to transform teacher education in India. While challenges exist, the benefits of ITEP outweigh the costs. Addressing concerns and ensuring equity, cultural sensitivity, and sustainability are crucial for successful implementation. It is expected that ITEP will play vital role for the development of teacher education programme, will scale new heights and also change present scenario of teacher education. Multi and interdisciplinary academic environment helps student teacher to impart more knowledge in different subjects. By investing in ITEP, educators and policymakers can empower teachers to provide high-quality instruction, leading to improved student outcomes and a brighter future for all.

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Case Study 01

Transforming Verification into Business Intelligence*

In 1997, a group of college friends founded a company with a vision for verification services. One of the founders, whose father was a Chartered Accountant working in a verification department, often travelled to different states for stock audits. During these audits, they discovered an innovative insight, companies often suffered losses due to high stock expirations. For instance, in 1997, Distributors of Brightcream, a leading FMCG company, faced significant product expirations, leading to losses since expired stock was not eligible for credit. This realization led to the development of a unique module for certified damaged stock, which became the foundation for Verimax's growth. Verimax began its journey as a verification service provider, recruiting and training professionals to conduct stock verification following the organization's standard operating procedures. The company established a structured process to ensure the proper disposal of expired stock.

The verification process extended to market surveys, particularly for product displays. Reputed FMCG companies outsourced their display verification needs to Verimax. Trained professionals visited different stores to assess the product display, measuring factors such as eye-level positioning, shelf space percentage occupied by the product, and photographic documentation for validation. These photographs served as concrete proof of fieldwork, addressing potential objections to survey results. Verimax converted this data into comprehensive reports, enabling companies to refine their sales strategies and optimize stock management to reduce product expiration losses. Verimax had six different business verticals, including verification audits of damaged goods, surveys for product display verification, employee verification processes, goods and stock verification, vehicle bank loan and physical verification at dealer sites, and cheque verifications along with life insurance verification for special cases.

** This case was developed by Rohit Yashwant Salunke, Chetan Eknath Khedkar (Dr. D. Y. Patil School of Management, Pune), Jayant Brahmane (SGPC's Guru Nank Institute of Management Studies, Mumbai), Yogita Dinesh Patil and Nikhil Pradip Thakur (G.H Rasoni College of Engineering and Management, Jalgaon) during 13th Online Case Writing Workshop organized by the Association on Indian Management Schools (AIMS) from March 27-29, 2025 .*

Verification Audit of Damaged Goods

Verimax Enterprises conducted comprehensive verification audits to assess and validate damaged inventory, ensuring accurate reporting and proper resolution of stock-related issues. The process began with a detailed inspection of damaged goods, where auditors meticulously identified and documented the extent and nature of the damage. Each case was analyzed to determine the root cause, whether it was due to transit mishandling, supplier defects, poor storage conditions, or other operational inefficiencies.

To support their findings, auditors gathered and reviewed critical documentation, including delivery notes, inspection reports, supplier invoices, and warehouse records. This verification process helped confirm the legitimacy of damage claims and ensured that all reports were backed by concrete evidence. Compliance with company policies, supplier agreements, and industry regulations was also reviewed to identify any procedural lapses or contractual breaches. Based on the audit findings, Verimax Enterprises recommended appropriate corrective actions. In cases where the damage was attributable to supplier faults, the company advised returning the goods for replacement or seeking compensation. If the damage was due to transportation issues, insurance claims were initiated to recover losses. For unsalvageable stock, proper disposal methods were suggested to prevent further financial or environmental risks.

Beyond damage assessment, Verimax Enterprises focused on preventive strategies to minimize recurring issues. The company provided detailed recommendations for improving packaging standards, enhancing handling procedures, and optimizing storage conditions. It also suggested process modifications to reduce the likelihood of future inventory damage. Through these audits, Verimax Enterprises helped businesses maintain inventory accuracy, reduce financial losses, and improve overall supply chain efficiency.

Survey for Product Display Verification

Verimax Enterprises provided product display verification services to ensure that retail outlets adhered to brand guidelines and maintained consistent visual merchandising standards. The verification process involved a thorough assessment of product placement, shelf positioning, branding visibility, and overall display condition. Field auditors conducted scheduled and surprise store visits to evaluate whether the products were displayed as per the company's requirements.

During these visits, auditors meticulously documented their findings through detailed photographic evidence, capturing product arrangements, shelf space allocation, and any deviations from the set guidelines. They then compared these findings against predefined benchmarks to measure compliance levels. Any inconsistencies, such as misplaced products, insufficient branding visibility, or improper shelf positioning, were flagged for review. Compliance levels were scored based on the collected data, and retail outlets that failed to meet the required standards received specific recommendations for corrective actions. These corrective measures often included repositioning products for better visibility, adjusting shelf space allocations, and ensuring branding elements were displayed prominently.

Employee Verification Process

Verimax Enterprises conducted thorough employee verification processes to authenticate credentials and background information, ensuring that organizations hired trustworthy and qualified individuals. The process began with the collection of essential identity documents, including government-issued identification proofs, educational certificates, and past employment records. Each document was carefully examined to verify authenticity and detect any irregularities.

To ensure a comprehensive verification, Verimax Enterprises carried out background checks to confirm academic qualifications with educational institutions, validate previous employment details with former employers, and, when necessary, conduct criminal background screenings through law enforcement agencies. These checks were essential for identifying potential risks, such as misrepresented qualifications, falsified work history, or undisclosed criminal records. In addition to official document verification, the company reviewed personal and professional references provided by candidates. This step involved direct communication with former supervisors, colleagues, or mentors to assess the candidate's work ethic, reliability, and overall character. Any discrepancies, such as forged documents, conflicting employment history, or unexplained gaps in work experience, were flagged and reported to the employer for further investigation.

Verimax Enterprises also ensured that all verification activities were conducted in strict compliance with labor laws and data protection regulations. The company adhered to confidentiality protocols to safeguard sensitive personal information and maintain ethical standards in the hiring process. By offering meticulous employee verification services, Verimax Enterprises helped businesses mitigate hiring risks, enhance workplace security, and build a reliable workforce.

Goods and Stock Verification

Verimax Enterprises conducted comprehensive goods and stock verification processes to ensure that physical inventory accurately matched recorded data, helping businesses maintain transparency and operational efficiency. This process involved both scheduled and surprise audits, allowing the company to identify discrepancies resulting from theft, loss, administrative errors, or inefficiencies in stock management. During the verification process, auditors meticulously counted stock using manual methods and barcode scanners to cross-check inventory levels against company records. This step was crucial in detecting variations between actual stock availability and documented inventory data. Any discrepancies, whether due to misplacement, theft, supplier shortages, or clerical mistakes, were carefully investigated to determine their root cause.

Once discrepancies were identified, Verimax Enterprises conducted in-depth analyses and collaborated with relevant departments to trace the source of errors. Significant variations were reported to management, and necessary adjustments were made following managerial approval. Corrective actions included updating stock records, revising procurement procedures, strengthening security measures, or improving inventory tracking systems.

High-value inventory items were often prioritized for verification due to their financial impact on businesses. Auditors ensured that these critical assets were accounted for and safeguarded against potential losses. Additionally, Verimax Enterprises provided strategic recommendations to optimize stock management, improve warehouse organization, and minimize future discrepancies. By implementing rigorous stock verification procedures, Verimax Enterprises helped businesses maintain accurate inventory records, reduce financial losses, and enhance overall operational reliability. Their verification audits played a key role in strengthening inventory control, streamlining supply chain processes, and ensuring compliance with industry best practices.

Vehicle Bank Loan and Physical Verification at Dealer Site

Verimax Enterprises provided comprehensive physical verification services for banks financing vehicle purchases, ensuring the authenticity and condition of the vehicles before loan disbursement. The verification process began with a thorough review of loan-related documents, including dealer invoices, registration certificates, insurance papers, and financing agreements. These documents were carefully examined to

confirm their legitimacy and ensure that all necessary paperwork was in order. As part of the verification process, Verimax Enterprises conducted on-site inspections at dealer locations, storage yards, or customer premises to physically verify the existence and condition of the vehicles. Auditors meticulously checked critical details such as chassis numbers, engine numbers, and Vehicle Identification Numbers (VINs) to ensure they matched the documentation provided. Any discrepancies between the records and the actual vehicle details were flagged for further investigation to prevent potential fraud or misrepresentation.

In addition to identity verification, the company assessed the physical condition of the vehicles, paying particular attention to used or pre-owned vehicles. Inspectors evaluated factors such as structural integrity, signs of damage or tampering, and overall roadworthiness. This step was crucial in preventing banks from financing vehicles that were in poor condition or unfit for use. Furthermore, Verimax Enterprises ensured that comprehensive insurance coverage was in place before loan disbursement to mitigate financial risks for both the bank and the borrower. If insurance documents were missing, expired, or insufficient, the company recommended corrective measures to secure appropriate coverage. By implementing a rigorous physical verification process, Verimax Enterprises helped banks minimize the risk of fraudulent transactions, reduce non-performing loans, and improve lending security. Their detailed verification services enabled financial institutions to make informed decisions, ensuring that vehicle financing was granted only for legitimate and properly documented assets.

Cheque Verification

Verimax Enterprises offered cheque verification services to help banks prevent fraud. The verification process included checking signatures, date validity, and consistency between numerical and written amounts. Security features, such as MICR codes, watermarks, and perforations, were also examined to ensure authenticity. If any irregularities, such as forged signatures, alterations, or tampering, were detected, the cheque was flagged for further investigation. Verified cheques were processed accordingly, while rejected cheques were returned with the appropriate reason, ensuring that financial institutions maintained secure and fraud-free transactions.

Life Insurance Verification (Special Cases)

Verimax Enterprises conducted life insurance verification for cases flagged as high risk, such as early claims filed within the first few years of policy issuance or claims

involving unnatural deaths. The verification process included reviewing death certificates, medical reports, and police FIRs where applicable. Investigators conducted field visits to verify the circumstances surrounding the claim, gathering firsthand information from relevant sources. In cases requiring further examination, forensic analysis, such as toxicology reports, was utilized to determine the exact cause of death. Based on the findings, the insurer decided whether to approve, reject, or escalate the claim for further review. These verification processes were particularly challenging for Verimax, as they often involved complex investigations, coordination with multiple authorities, and meticulous scrutiny of documents to ensure accuracy and prevent fraudulent claims.

Challenges faced by Verimax Enterprises

Verimax Enterprises faced numerous challenges across various verification processes, making it difficult to ensure accuracy, efficiency, and compliance. During verification audits for damaged goods, the company often struggled with the subjectivity involved in assessing the extent of damage. Fraudulent claims were another major issue, as some clients exaggerated or fabricated damages to claim financial compensation. Additionally, many cases lacked proper documentation, which delayed verification and created disputes. Time sensitivity added further pressure, as businesses expected swift resolutions to minimize financial losses. Accessibility also proved to be a challenge, particularly in remote or restricted areas, where physical inspections were difficult to conduct.

When Verimax Enterprises conducted surveys for product display verification, it often faced conflicts with store owners and employees. To ensure an accurate assessment, Verimax conducted surprise visits and captured real-time photos of product displays. This approach provided companies with a clear and unbiased view of how their products were positioned on store shelves.

Employee verification processes also presented several difficulties. Verimax Enterprises often dealt with forged documents, as some applicants submitted fake employment records, identification proofs, or qualifications. Verifying past employment was a time-consuming task, particularly when previous employers delayed responses. Additionally, privacy and legal constraints complicated the process, as the company had to comply with data protection regulations that restricted access to crucial verification details. Remote verification was another hurdle, as confirming an individual's identity without their physical presence proved to be challenging. Many

candidates also provided false information in their resumes and references, necessitating thorough background checks.

Goods and stock verification posed its own set of challenges. The company frequently encountered discrepancies caused by theft and pilferage, leading to mismatches between recorded and actual inventory. Manual counting errors further complicated stock assessments, making it difficult to maintain accurate records. In some instances, Verimax Enterprises found that system data did not match physical stock, resulting in disputes. Vehicle bank loan verification and physical verification at dealer sites also proved to be challenging. Verimax Enterprises frequently dealt with fraudulent loan applications, where applicants misrepresented vehicle ownership, condition, or valuation. In certain cases, the company discovered that dealers themselves were complicit in fraudulent activities, making it harder to detect irregularities.

Cheque verification was another area where Verimax Enterprises faced obstacles. Insufficient funds in payer accounts led to bounced cheques despite initial verification. Time constraints added to the difficulty, as financial institutions and businesses required quick verification to avoid transaction delays. Differences in verification protocols among banks created inconsistencies, making the process less streamlined. Life insurance verification, particularly in special cases, presented some of the most complex challenges. Verimax Enterprises frequently had to investigate fraudulent claims involving fake death certificates, forged medical records, or misrepresented health conditions. Identity fraud was another issue, where individuals attempted to claim benefits under someone else's name. The verification process was often delayed due to missing or incomplete documents from hospitals, legal entities, and family members.

Each of these verification processes presented unique challenges that Verimax Enterprises had to overcome. Ensuring accuracy, preventing fraud, and maintaining operational efficiency required continuous improvements, technological advancements, and strict verification protocols.

Verimax Enterprises: Empowering Lives Through Training, Service, and Social Impact

Verimax Enterprises hired a large number of individuals and provided them with rigorous training to enhance their skills and professional competence. The training programs focused on improving communication, fostering proper etiquette with clients, understanding complex business processes, and ensuring accuracy in

verification tasks. By equipping employees with these essential skills, Verimax significantly enhanced their reliability and efficiency. This comprehensive training not only strengthened the company's workforce but also created new career opportunities for many employees, with some securing better job prospects as a direct result of their professional development.

In addition to its business operations, Verimax Enterprises actively collaborated with the Rotary Club, leveraging this platform to make a meaningful impact on society. The company firmly believed that community service was as essential as the flow of blood in the body - an integral part of life that sustained communities. Their philosophy centered on the idea of giving back to society, fostering collective growth, and ensuring that success was shared among all. They strongly advocated that when others prospered, the entire community benefited, thereby eliminating the need for greed. By sharing prosperity, inspiring people, and contributing to social causes, Verimax directly supported nation-building efforts and long-term societal progress.

The company also embraced the belief that happiness generated a positive ripple effect, creating a more harmonious and balanced environment. This principle fueled their commitment to various social initiatives. During the devastating Kerala floods, Verimax played a crucial role in disaster relief efforts by spearheading the construction of 1,000 houses, providing shelter and security to displaced families. Their support extended beyond housing to essential services, including access to clean water, sanitation projects, and waste recycling initiatives aimed at promoting sustainability and long-term environmental well-being.

Beyond disaster relief, Verimax took significant steps toward social rehabilitation. The company worked closely with young prisoners, providing them with opportunities for reintegration into society. Through structured programs, Verimax taught them English, vocational skills, and martial arts, instilling self-discipline and mental resilience. These initiatives were designed to transform lives, offering individuals a second chance to become productive members of society. Verimax's philanthropic efforts also extended to senior citizens, ensuring their well-being and improving their quality of life. Additionally, the company actively supported animal shelters, particularly those dedicated to the care of stray dogs, demonstrating its deep commitment to animal welfare. Through its association with the Rotary Club, Verimax championed these causes, reinforcing its dedication to service and creating lasting social change.

Questions

- What were the six main services provided by Verimax Enterprises?
- Why did Verimax create a special verification process specifically for damaged stock?
- Imagine you're running a retail store facing frequent product expirations. How would you use Verimax's verification methods to reduce your losses?

Teaching Note

Transforming Verification into Business Intelligence

1. A synopsis of the case

Verimax Enterprises began in 1997 in Chennai when a group of friends saw how businesses were losing money due to expired stock. They created a verification and auditing service to tackle the issue and quickly expanded as companies recognized the value of their work. Verimax became a trusted name across India, offering services like damaged goods checks, display audits, employee background screening, vehicle and stock verification, and claim validations. Their goal was to help businesses prevent fraud, reduce losses, and run more efficiently. But Verimax went beyond business, they were deeply committed to social impact. From providing job training and supporting senior citizens to aiding disaster relief and rehabilitating prisoners, their work touched many lives. They even built 1,000 homes after the Kerala floods. With partners like the Rotary Club, Verimax continued to blend purpose with progress proving that a company could thrive while making the world a little better along the way.

2. The target learning group: Management Students, UG & PG, Academicians, Management executives, Industrial professionals.

3. The learning/teaching objectives and key issues

- To understand the Role of verification process in organization
- To explore verification practices
- To understand the Strategic Importance of verification
- To learn best practices nurturing product display
- To learn how to support a social event

4. The teaching strategy

1. Case-Based Learning

- Method: Introduce the case study as a narrative for students to analyze. Divide them into small groups and ask each group to identify key processes used in the verification process and the challenges faced, and how to overcome them.
- Goal: Encourage students to critically think about the business contexts.
- Activity: After group discussions, ask each group to present their findings on one specific aspect (e.g. background verification, stock verification).

2. Role-Playing

- Method: Assign students roles such as clients, or employees. Ask them to simulate key moments like benefit of verification process to stakeholder.
- Goal: Help students understand the human dynamics behind verification processes
- Activity: Create scenarios from the case, sources to valid employee verification

3. Group Discussion: How to achieve better shelf space

- Method: Organize students into small groups to discuss the role of product display. Ask them to identify the benefits and challenges of product display.
- Goal: Help students explore the strategic use of understanding business scenario with respect to expiry of product.
- Activity: Each group should develop a short presentation on how product expiry can affect company's business model and what are the innovative solutions to overcome this.

4. SWOT Analysis Exercise

- Method: Have students conduct a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis for Verimax.

- Goal: Develop strategic thinking and decision-making skills.
- Activity: After completing the SWOT analysis, students present their findings and propose strategic recommendations for Verimax.

5. Tentative timeline

Time frame	Steps for Teaching strategy
This case is intended for a 50 to 60 minutes discussion for identifying business issues and offering solutions using best practices. What kind of verification management systems are required in different industries Another 20 minutes for Question and Answer session.	
10 to 20 mins	Chalk out the outline by discussing the factors for contributing business practices.
15 to 20 mins	Identifying the key issues and offering appropriate solutions
10 to 15 mins	Understanding the business problem and the process which can reduce cost and improve performance
20 mins	For related question-and-answer sessions.
05 mins	Conclusion with key leanings

5. Questions for discussion

1. **List the key steps Verimax auditors followed while conducting verification of damaged goods**
 1. Check the items closely and note what's damaged.
 2. Review important documents like delivery notes and supplier bills.
 3. Find out why the damage happened (e.g., bad handling, transport issues).
 4. Suggest solutions, such as returning items, claiming insurance, or properly disposing of damaged stock.
 5. Give practical advice to avoid similar damages in the future, like improving packing or storage methods.

2. Explain how Verimax Enterprises' verification process helped businesses minimize financial losses related to expired or damaged stock.

Verimax Enterprises helped companies save money by managing their damaged or expired stock better through a clear and effective verification process. First, their auditors personally checked the products to carefully identify and document the exact damage or expiration issues. Next, they reviewed essential documents like delivery records, invoices, and warehouse reports to make sure the claims were accurate. After understanding what went wrong, whether the issue was due to supplier errors, transportation problems, or poor storage practices, the auditors offered practical solutions.

They suggested actions like returning defective items for replacement, filing insurance claims if goods were damaged in transit, or safely disposing of unusable items. Additionally, Verimax provided advice on how businesses could prevent similar issues in the future, including tips for improving packaging, handling, and storage procedures. This approach allowed companies not only to fix current problems but also to prevent them from happening again. Overall, Verimax's thorough verification and practical recommendations helped businesses keep better control of their stock, save money, and operate more efficiently.

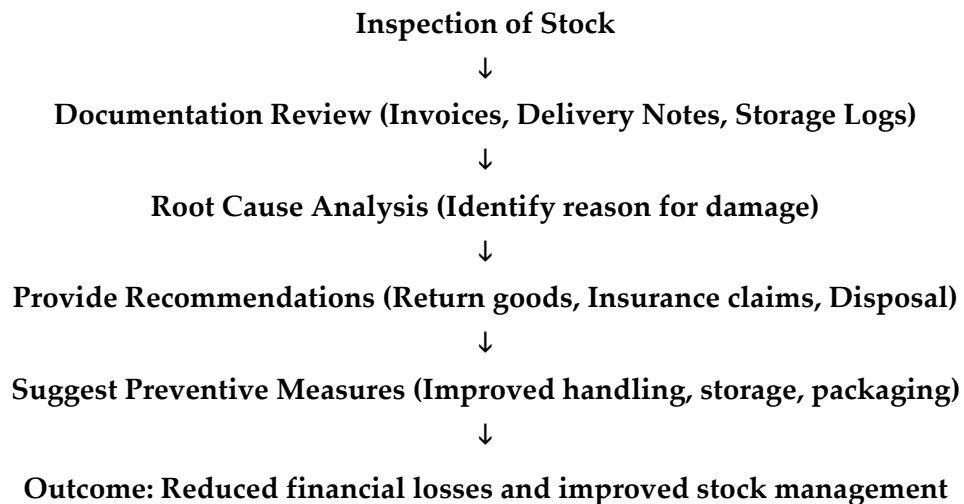


Fig. 1: Process Flow diagram

3. Describe why employee background verification by Verimax was strategically important for client organizations.

Employee background checks done by Verimax were crucial for companies because they helped reduce hiring risks and prevented potential problems like fraud or misconduct. By carefully checking each candidate's personal details, educational background, and work history, Verimax made sure businesses hired trustworthy, skilled, and honest people. The process included reviewing essential documents such as IDs, educational certificates, and previous job records to confirm accuracy and prevent false claims. Verimax didn't stop there, they also directly contacted previous employers, schools, and personal references to double-check candidates' experience and character.

Additionally, criminal record checks were performed to uncover any hidden legal problems that could threaten workplace safety or damage the company's reputation. All these steps helped companies keep their hiring standards high, ensuring a safe and reliable working environment. Strategically, this meant businesses avoided potential future losses or issues, such as theft, internal fraud, or harm to their reputation caused by hiring the wrong person. By thoroughly verifying candidates, Verimax helped businesses build strong, ethical, and dependable teams. Ultimately, these efforts made workplaces safer and more productive, giving organizations peace of mind and a competitive advantage.

4. If you managed a retail outlet, how would you apply Verimax's product display verification practices to enhance product visibility and sales?

If I were running a retail store, I'd use Verimax's ideas to make sure our products were displayed attractively to boost visibility and sales. First, I'd regularly walk through the store myself, checking if products were displayed at eye level and positioned according to our guidelines. Occasionally, I'd make surprise visits to see if staff consistently maintained the displays correctly. I'd also take quick photos during these checks to document how products were actually placed on shelves. These pictures would help me clearly show the team what needed fixing and how to improve. If I found problems like misplaced products or poor visibility, I'd immediately talk to the team, explain the issues, and show them exactly how to fix things. To encourage the team, I would set up a simple scoring system based on display

standards, letting them clearly see their progress and motivating them to improve. By regularly reviewing these scores, I could identify common issues and provide focused training to solve them. By following this practical and proactive approach, our displays would look consistently great, attract more customers, and ultimately help the store sell more products.

5. How would you apply Verimax's collaborative approach with organizations like the Rotary Club to organize effective social impact events in your community?

Inspired by Verimax's collaborative approach with organizations like the Rotary Club, we would adopt a structured, practical, and inclusive method to organize impactful community events. Initially, I would focus on identifying and partnering with reliable local organizations that align closely with our vision of positive social change, such as community charities, youth associations, schools, environmental groups, and local clubs. By joining forces with these groups, we could effectively share resources, exchange expertise, and significantly amplify our collective efforts. Once strong partnerships are established, our next step would be conducting regular meetings to clearly understand and prioritize the most pressing needs of the community.

These discussions would specifically focus on challenges like poverty alleviation, education disparities, limited healthcare access, environmental concerns, and effective disaster response. Clearly identifying these needs would enable us to design targeted initiatives for maximum positive impact. Our first practical step would involve organizing a cleanup and environmental sustainability campaign immediately after local festivals, Ganesh Visarjan, community-wide cleanliness drives would follow, restoring public spaces and safeguarding local water bodies from pollution. During the Christmas season, we would plan and carry out a thoughtful "Secret Santa" event, distributing meaningful gifts and essential items to underprivileged students, thereby spreading joy and support during the festive period. Concurrently, we'd organize donation campaigns to gather essential resources such as clothes, educational supplies, and food for those in need.

Alongside these drives, electronic waste collection initiatives would be implemented, offering community members a safe and eco-friendly way to dispose of old electronics. Further deepening our long-term impact, I would

initiate free skill-based training workshops tailored specifically for rural students. These workshops would equip them with practical and marketable skills, significantly enhancing their employability and future career opportunities. Additionally, recognizing limited healthcare accessibility in rural areas, we would introduce mobile healthcare vans to provide vital medical checkups, health awareness sessions, basic medications, and hospital referrals as needed. Finally, effective communication would be consistently maintained through local media channels, community meetings, and social media platforms to encourage active participation, increase public awareness, and celebrate collective successes.

6. Background reading

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7. Experience of using the case

This case study was conducted with MBA students, providing them with a valuable opportunity to engage with real-world business concepts through an interactive and practical approach. By participating in this study, students were able to bridge the gap between theoretical knowledge and its application in dynamic business environments. They actively engaged in discussions, contributing diverse perspectives and insights on the questions posed, which enriched the learning experience. The primary objective of this case study was to help students explore the concept of verification, particularly in the context of

various business verticals. Throughout the study, students examined the verification process across different industries, analyzing its significance in maintaining quality, compliance, and efficiency. They explored how businesses implement verification protocols to meet regulatory standards and enhance operational reliability.

As the case study unfolded, students were able to draw connections between verification processes and evolving market demands. They recognized that in rapidly changing business landscapes, robust verification mechanisms are essential for organizations to maintain credibility and competitive advantage. Discussions revolved around the critical role verification plays in sectors such as manufacturing, pharmaceuticals, retail, and logistics, helping students understand its widespread applicability. A key learning outcome of this case study was the significance of proper disposal of expired materials. Students examined the importance of adhering to standardized disposal procedures and the potential risks associated with improper handling. They explored various industry-specific disposal methods, regulatory requirements, and sustainable practices that ensure environmental safety and regulatory compliance. By understanding these aspects, students gained a comprehensive perspective on how businesses can implement effective verification and disposal strategies to maintain operational integrity and sustainability.

Through this case study, students not only grasped the technicalities of the verification process but also developed a deeper appreciation for its role in ensuring business efficiency, compliance, and long-term success. The study reinforced the importance of rigorous verification and disposal protocols in safeguarding consumer trust, minimizing risks, and upholding industry standards.

Case Study 02

Automating Education for a Smarter Future*

Introduction

CleverGround Technologies Pvt. Ltd. is a forward-thinking educational technology (edtech) company founded in 2018 by Swapnil and his co-founder, both graduates of the University of Southern California (USC). The company was established with the vision of revolutionizing the Indian education sector by integrating advanced digital solutions into schools, colleges, and universities. Education is one of the most crucial sectors for national development, yet many institutions in India still rely on outdated, manual processes for teaching, administration, and record-keeping. Managing student data, tracking attendance, handling finances, and maintaining accreditation reports are time-consuming and prone to human errors. These inefficiencies hinder the overall learning experience and make it difficult for institutions to meet quality and regulatory standards.

Recognizing these challenges, CleverGround Technologies embarked on a mission to bring **digital transformation** to Indian education by offering affordable, efficient, and easy-to-use technological solutions. The company aims to help educational institutions automate routine tasks, enhance operational efficiency, and improve academic quality through its innovative digital platforms. The company offers a range of technology-driven solutions that cater to different aspects of educational management:

1. *For Teachers and Students*

- Digital classrooms for conducting live and recorded sessions.
- Online assessment tools for quizzes, assignments, and grading.
- AI-powered student performance analytics to help teachers track progress.

2. *For College Administrations*

- A centralized system to handle admissions, fee collection, and faculty management.

* *This case was developed by Prachi Jagwani and Pratiksha. V. Jain (GH Raisonni College of Engineering & Management, Jalgaon, Maharashtra) during the 13th Online Case Writing Workshop organized by the Association of Indian Management Schools (AIMS) from March 27-29, 2025.

- Automated attendance tracking using QR codes and biometric systems.
- Accreditation support tools to help institutions meet regulatory requirements.

3. *For Medical Institutions*

- Digital logbooks for tracking clinical training and student progress.
- AI-based analytics to monitor academic and practical performance.

CleverGround started with a vision to modernize education in India by leveraging technology and data-driven solutions. Over the years, it has faced multiple challenges, including resistance to digital adoption, budget constraints in institutions, and the need for extensive training for faculty members. However, the company has successfully navigated these hurdles through strategic changes, continuous innovation, and strong customer support. This case study delves into the company's journey, detailing its challenges, successes, innovations, and future roadmap in the rapidly growing edtech industry.

Background of the Founders: CleverGround Technologies Pvt. Ltd. was co-founded by Swapnil, the CEO, along with his business partner. Both completed their Master's degrees at the University of Southern California (USC), where they were exposed to some of the most advanced educational technologies in the world. During their time at USC, they experienced how seamlessly digital tools were integrated into the learning process. Online assignments, automated grading, real-time student performance tracking, and efficient administrative systems were all part of their education. This exposure made them realize how much technology can enhance education by reducing manual work and improving learning outcomes. When they returned to India, they saw a huge gap in how educational institutions functioned. Many universities and colleges still relied on traditional, outdated methods such as:

- Paper-based student records that could easily be misplaced.
- Manual attendance systems that were time-consuming and prone to errors.
- Cumbersome accreditation processes, requiring institutions to maintain large amounts of paperwork.

These inefficiencies slowed down administrative work and affected the overall quality of education. Seeing this gap, Swapnil and his co-founder decided to take action. They founded CleverGround Technologies Pvt. Ltd. in 2018 to bring modern digital solutions to Indian educational institutions.

Need for Digital Transformation

For decades, universities and colleges in India have relied on manual processes to handle everything from student admissions to faculty management. This traditional approach has several drawbacks like Time-consuming processes, High chances of human errors, Difficulties in accreditation, Lack of real-time insights. Recognizing these challenges, CleverGround Technologies introduced innovative digital solutions that could streamline educational management and enhance learning experiences. The company's core offerings include:

CleverGround LMS (Learning Management System)

A comprehensive digital platform designed specifically for degree colleges to enhance online learning. It offers:

Digital Classrooms that enable teachers to conduct live and recorded lectures.

Attendance Tracking that automates attendance with biometric, QR code, or online tracking.

Assessment & Grading Tools that help teachers assign tests, quizzes, and generate reports automatically.

CleverGround Accreditation Management System

A specialized tool to simplify and automate the accreditation process for institutions applying for NAAC (National Assessment and Accreditation Council), NIRF (National Institutional Ranking Framework), NBA (National Board of Accreditation), and AICTE (All India Council for Technical Education). This system ensures organized documentation, quick report generation, and compliance tracking, making accreditation much easier.

CleverGround Institute Management System

A smart administration tool designed to help colleges and universities manage all aspects of their operations, including *Student Lifecycle Management* (From admission to graduation, all records are stored digitally), *Faculty Tracking* (Monitors faculty schedules, performance, and workload), and *Administrative Decision-Making* (Provides data-driven insights for better governance).

CleverGround AI Analytics

An AI-powered analytics platform that provides valuable insights into:

Student Performance – Tracks learning progress, identifies weak areas, and offers personalized recommendations.

Faculty Efficiency – Monitors teaching effectiveness and workload distribution.

Institutional Growth – Helps management make data-driven decisions for continuous improvement.

By introducing these cutting-edge solutions, CleverGround Technologies is transforming the Indian education sector, making institutions more efficient, data-driven, and future-ready.

Problem Statement: The Indian education sector has been slow to adopt digital solutions, with many institutions preferring traditional teaching methods. As a result, investing in Learning Management Systems (LMS) was not a priority for most educational institutions. The founders of CleverGround faced significant challenges in convincing schools and colleges of the benefits of digital learning, especially in the company's early years.

Journey & Evolution of Clever Ground

Early Struggles (2018-2020): When CleverGround was launched in 2018, it encountered strong resistance from educational institutions. Many colleges questioned the need for digital tools, especially since mobile phones were banned in many classrooms, and online learning was still a niche concept. Additionally, schools and colleges were hesitant due to budget constraints and an overall reluctance to change from traditional teaching methods.

COVID-19 – A Turning Point (2020-2021): The COVID-19 pandemic dramatically changed the education landscape, forcing institutions to shift to online learning. As a result, the demand for LMS solutions surged, and many colleges and universities actively sought ways to continue education remotely. During this time, CleverGround experienced a sharp rise in inquiries and onboarding requests, leading to rapid expansion.

Key Challenges & Strategic Changes

1. Low Adoption of Free LMS Access

Initially, CleverGround offered free LMS trials for three years to 80 institutions. However, it was observed that most institutions did not actively use the system. Free solutions often led to a lack of commitment. To address this issue, the company introduced a one-month trial model, ensuring that only serious users engaged with the platform. This change improved user retention and allowed for better feedback collection.

2. Outsourced Development Limitations

Initially, CleverGround outsourced its product development but faced challenges in making rapid updates and meeting customer demands. In 2021, the company built an in-house technology team, replacing outsourced developers overnight. This shift allowed greater control over product improvements and better integration of customer feedback.

3. Data Management for Accreditations

Many educational institutions struggled with managing accreditation data, often maintaining information in Excel sheets. CleverGround developed an Accreditation Management System to centralize data storage and automate report generation, ensuring compliance with NAAC, NIRF, NBA, and AICTE requirements.

Business Growth & Market Expansion

CleverGround secured its first major client in late 2020, a group of institutes from Pune. By providing seamless digital infrastructure, the company gained the trust of educational institutions, leading to expansion across 11 states and over 80 institutions.

Key factors driving growth

- Strong customer support, ensuring clients stayed beyond the crucial 13-month renewal period.
- Organic growth through word-of-mouth referrals from satisfied institutions.
- Strategic collaborations with universities to streamline accreditation processes.

Product Innovations & Impact

1. Faculty Portfolio & Accreditation Automation

To reduce administrative work for faculty, CleverGround introduced 'My Portfolio,' a feature where professors can store achievements such as publications, patents, awards, and fellowships. This system integrates seamlessly with accreditation reports, ensuring compliance with minimal manual effort.

2. AI-Powered Student Analytics

Institutions can track student performance in real time, allowing faculty to identify struggling students and provide targeted support. AI-powered insights help colleges make informed decisions about curriculum development and academic planning.

3. Digital Attendance & Academic Bank of Credits

CleverGround introduced multiple attendance tracking options, including QR codes, OTP-based verification, and roll number selection, offering flexibility for faculty. The Academic Bank of Credits (ABC) feature aligns with NEP 2020 guidelines, allowing students to transfer credits between institutions.

Initial Challenges

- 1. Market Resistance:* Institutions were skeptical about adopting LMS, questioning its necessity when traditional methods were still in use.
- 2. Technological Barriers:* Many institutions had strict policies against mobile phone usage, hindering digital adoption.
- 3. Outsourcing Issues:* The reliance on external developers led to delays and unmet customer needs, affecting product quality.

Challenges & Lessons Learned

1. Faculty Resistance to Digital Adoption

Many professors were used to paper-based processes and resisted digital platforms. CleverGround addressed this by offering extensive training and dedicated support teams for smooth onboarding.

2. *Need for Institutional Coordinators*

Colleges without dedicated LMS coordinators struggled with implementation. CleverGround now emphasizes the importance of appointing an internal LMS coordinator to facilitate faculty engagement.

3. *Pricing & Service Expectations*

Institutions expected unlimited support despite budget constraints. Initially, CleverGround absorbed additional support costs to retain clients. Over time, the company structured its pricing to include training and onboarding in premium packages.

Strategic Shifts

1. *Target Market Change*

In 2020, the company shifted its focus from higher education institutions to Jilla Parishad schools and private schools, as these institutions were more open to digital solutions.

2. *In-House Development*

To overcome outsourcing limitations, CleverGround built an in-house team, enabling better responsiveness to customer feedback and product improvements.

3. *Free Trials*

The company initially offered free trials to attract clients, but many institutions did not engage with the product. CleverGround learned that charging a small fee ensured better commitment and usage.

COVID-19 Impact

The pandemic created an opportunity for Clever Ground as institutions needed digital solutions. The company quickly adapted to market needs, leading to increased inquiries and rapid adoption of its products.

Product Development

1. *Learning Management System (LMS)*

The LMS was designed for online lectures, assignment submissions, and grading, offering a seamless learning experience for students and faculty.

2. *Accreditation Management System*

Developed to help universities efficiently manage accreditation data and reporting, addressing a significant challenge for institutions.

3. *E-Log Book for Medical Colleges*

CleverGround created a digital logbook for medical students to record clinical experiences, aligning with regulatory requirements.

Customer Engagement & Support

1. *Building Trust with Clients*

CleverGround emphasized strong customer support and responsiveness to build trust, leading to high customer retention and positive word-of-mouth referrals.

2. *Training & Onboarding*

Comprehensive training ensured faculty and administrative staff could use the software effectively, maximizing its benefits.

Results & Achievements

- Successfully onboarded multiple educational institutions, including a group of nine colleges in Pune.
- Developed a reputation for excellent customer support, leading to contract renewals.
- Helped a university achieve an A++ accreditation rating through its solutions.

Financial Management & Growth

- CleverGround faced challenges with cash flow and timely payments from clients, a common issue in the Indian education sector.
- Despite this, the company maintained financial stability and met all operational expenses without delays.

Prospects

1. *Product Enhancement*

CleverGround plans to continuously improve its LMS and Accreditation Management System based on user feedback and evolving accreditation requirements.

2. *Market Expansion*

The company aims to expand partnerships with more institutions and government bodies to increase market penetration.

3. *Investment in Marketing*

CleverGround plans to invest in marketing strategies to raise awareness and attract new clients.

Conclusion

CleverGround Technologies has transformed from a startup facing resistance to a trusted provider of digital solutions for educational institutions. By focusing on customer support, innovation, and adapting to market needs, the company is poised for continued growth. As the education sector becomes more digital, CleverGround is well-positioned to help institutions transition smoothly into the future.

Future Vision & Industry Impact

CleverGround aims to become India's leading digital education infrastructure company by:

- Expanding ERP solutions for institutional operations.
- Enhancing AI-driven insights for predictive student performance analysis.
- Adapting to evolving accreditation requirements.
- Strengthening university partnerships to drive national education reforms.

By bridging technological gaps and automating accreditation processes, CleverGround is making education more accessible, efficient, and future-ready.

Teaching Note

Automating Education for a Smarter Future

1. **Synopsis of the Case:** The case study on CleverGround Technologies explores its journey as an innovative startup in the technology sector. It examines the company's strategic financial management, market positioning, funding challenges, and operational hurdles. Through this case, students will understand how startups navigate financial constraints, leverage technology for growth, and position themselves in a competitive landscape.
2. **Target Learning Group:** This case study is intended for:
 - Undergraduate and postgraduate students of Business Administration (BBA/ MBA)
 - Students specializing in Strategic Financial Management, Entrepreneurship, and Technology Management
 - Professionals and researchers interested in startup financing and business strategy
3. **Learning Objectives and Key Issues**
 - Understand the financial management challenges faced by startups.
 - Explore strategic decision-making in the technology sector.
 - Analyze funding options, investment risks, and financial sustainability.
 - Examine the role of innovation and competition in business growth.
 - Develop problem-solving skills by evaluating business scenarios.
4. **Key Issues**
 - Funding constraints and investment decisions.
 - Strategic financial management for growth.
 - Market positioning and competitive strategy.
 - Risk assessment and mitigation.
 - Operational and technological challenges.

5. Teaching Strategy

- *Pre-class Preparation:* Students should read the case study and relevant background materials.
- *Classroom Discussion:* Initiate discussions on startup challenges, financial constraints, and strategic growth.
- *Group Work:* Assign groups to propose alternative financial strategies for CleverGround Technologies.
- *Role-Playing Exercise:* Students act as investors, company executives, or financial analysts.
- *Case Analysis Presentation:* Groups present their solutions and recommendations.
- *Wrap-Up:* Instructor provides insights and industry examples.

6. Case Study Questions

- 1: **Discuss the SCOT analysis of CleverGround Technologies and its impact on the company's strategic decisions.**

<p>Strengths:</p> <ul style="list-style-type: none"> • Strong technological foundation and innovative product offerings. • Agile and adaptable business model. • Passionate and skilled founding team. • Niche market potential with scalability. 	<p>Challenges:</p> <ul style="list-style-type: none"> • Limited financial resources and reliance on external funding. • High operational and R&D costs. • Competitive pressure from well-established companies.
<p>Opportunities:</p> <ul style="list-style-type: none"> • Growing market demand for tech-based solutions. • Potential for strategic partnerships and collaborations. • Expansion into global markets through digital channels. • Government grants and incentives for technology startups 	<p>Threats:</p> <ul style="list-style-type: none"> • Economic downturns affecting investor sentiment. • Rapid technological changes leading to product obsolescence. • Legal and regulatory hurdles in different markets. • Cybersecurity threats and data privacy concerns.

2: How does the company's strategic financial management influence its growth?

Answer: Strategic financial management plays a crucial role in shaping the growth trajectory of CleverGround Technologies Pvt. Ltd. by ensuring financial stability, optimizing resource allocation, and driving long-term profitability. The company's financial strategies impact its expansion, innovation, and market leadership in the following ways:

- **Capital Structure & Funding Strategy:** A well-planned capital structure enables the company to sustain operations, invest in growth, and reduce financial risks.
- **Cost Optimization & Operational Efficiency:** Efficient cost management helps CleverGround to maximize profitability while maintaining competitive pricing.
- **Pricing Strategy & Revenue Growth:** An effective pricing strategy ensures affordability for customers while maintaining profitability.
- **Investment in Technology & Innovation:** Technology investments enhance product value and keep the company ahead of competitors.
- **Risk Management & Financial Sustainability:** A strong risk management strategy protects against market fluctuations and ensures long-term stability.

3: What funding options are available to startups like CleverGround Technologies?

Answer: Startups like CleverGround Technologies Pvt. Ltd., which operate in the EdTech and SaaS (Software as a Service) sector, have multiple funding options to support their growth and expansion. The most suitable funding strategy depends on factors such as business model, revenue stage, scalability potential, and risk appetite. Below are the key funding options available:

- **Bootstrapping (Self-Funding):** Bootstrapping involves using personal savings, revenue reinvestment, or funds from friends and family to finance the startup.
- **Angel Investors:** Angel investors are high-net-worth individuals who provide capital in exchange for equity or convertible debt. They also offer mentorship, industry connections, and strategic guidance.

- **Venture Capital (VC) Funding:** VC firms invest in high-potential startups in exchange for equity. They provide large-scale funding and strategic growth support.
- **Government Grants & Startup Programs:** Governments offer funding programs, grants, and incentives to support startups in sectors like technology, education, and digital innovation.
- **Corporate & Strategic Investors:** Large EdTech companies or technology firms invest in promising startups to expand their portfolio, acquire technology, or create synergies.
- **Bank Loans & Venture Debt:** Banks and financial institutions provide collateral-based loans, while venture debt firms offer funding to startups with strong revenue traction.
- **Revenue-Based Financing (RBF):** Startups receive funding in exchange for a fixed percentage of future revenue rather than equity.

4: How can the company differentiate itself from competitors?

Answer: The company can differentiate itself from competitors as follows:

- **Leveraging Innovation:** Innovation is a crucial driver for differentiation in the EdTech and SaaS industry. By incorporating cutting-edge technologies and unique solutions, CleverGround Technologies can offer a more engaging, efficient, and effective learning experience.
- **Strong Branding:** Building a strong brand presence is essential to differentiate from competitors and establish trust in the market.
- **Superior Customer Service:** Providing an exceptional customer experience can set CleverGround Technologies apart from competitors who may focus only on selling products.
- **Strategic Partnerships:** Collaborating with academic institutions, corporations, and technology providers can create a competitive advantage for CleverGround Technologies.

5: What role does technology play in the company's sustainability and scalability?

Answer: Technology is a key driver in ensuring the long-term sustainability and scalable growth of CleverGround Technologies Pvt. Ltd. By leveraging

advanced digital tools and automation, the company can enhance product development, operational efficiency, and market expansion, making the business more resilient, adaptable, and competitive.

- **Enhancing Product Development:** Technology enables CleverGround Technologies to continuously improve its product offerings, enhance user experience, and introduce innovative learning solutions.
- **Improving Operational Efficiency:** Automation and digital transformation play a crucial role in streamlining internal operations, reducing costs, and increasing productivity.
- **Enabling Market Expansion:** Technology allows CleverGround Technologies to scale its operations globally, reach diverse audiences, and create new revenue streams.
- **Strengthening Business Resilience:** Technology ensures business continuity and adaptability even in challenging economic conditions.

7. **Analysis of the Case:** SWORT/SCOT Analysis can be used to initiate discussion in the class.

8. **Background Reading**

- Chandra, P. (2020). *Strategic Financial Management*. McGraw-Hill Education,
- Case studies of successful tech startups (e.g., Tesla, Google, and Infosys)

In addition, students can be encouraged to explore reading materials related to the financial and technological aspects of startups, like Startup Financing, Strategic Financial Management, Industry Connectivity Programs, Technology and Business Growth, Field Work & Market Analysis, etc

9. **Experience of using the Case**

While administering the case of CleverGround Technologies Pvt. Ltd. to BBA/ MBA students, it was observed that they could effectively analyse the company's growth strategy through various finance, marketing, and technology management concepts they had studied. Students identified key elements such as funding options for startups, strategic financial management's role in business growth, differentiation strategies, and the impact of technology on scalability and sustainability. However, a slight challenge was noticed among students who were unfamiliar with startup ecosystems and financial decision-making, particularly

those without prior exposure to entrepreneurship or financial modelling. To bridge this gap, the class was divided into groups with a mix of students from finance, marketing, and technology backgrounds, facilitating peer learning and knowledge exchange.

The students engaged actively in discussion and came up with insightful perspectives on how CleverGround Technologies could secure funding, position itself against competitors, and leverage technology for expansion. Most responses aligned with the expected analytical frameworks, though certain areas such as the role of AI in business sustainability and the complexities of venture capital financing required additional explanation. The case kept students engaged and helped them to connect theoretical concepts with real-world business challenges. They particularly appreciated the case as a success story of a tech-driven startup navigating competitive markets, which enhanced their understanding of strategic decision-making in the dynamic EdTech and FinTech landscapes.

Case Study 03

The Intrapreneurial Rise*

Introduction

FINOVA India, a subsidiary of the globally renowned Financial Services Organisation, is a leader in consumer financing and digital banking partnerships. While the company is known for its product innovation and strategic retail collaborations, its true strength lies in its nurturing of intrapreneurship, especially among women leaders within the Indian operations.

In today's competitive and digitally evolving business landscape, companies increasingly recognise the value of intrapreneurs—employees who act like entrepreneurs within the organization, taking initiative, solving problems creatively, and generating new value streams. Among these, women intrapreneurs bring unique perspectives shaped by empathy, resilience, and inclusive decision-making, and play a critical role in driving both innovation and cultural change.

At the heart of this transformation is Lakshmi, the Assistant Vice President – Customer Experience & Innovation at FINOVA India. A dynamic professional with more than a decade of experience in the financial services sector, Lakshmi has emerged as a woman intrapreneur who has consistently introduced impactful internal initiatives that have reshaped customer engagement, team collaboration, and digital transformation.

This case explores the story of Lakshmi, a bold and compassionate leader, Lakshmi embodies the spirit of People-First intrapreneurship. In a traditionally male-dominated industry, she has broken barriers not by force, but by fostering trust, collaboration, and strategic thinking.

** This case was developed by Surekha Adiki (ICBM-School of Business Excellence, Hyderabad, Telangana), Kiranmayi Patel (Siva Sivani Institute of Management, Hyderabad, Telangana), Saroj Patil (G H Raison College of Engineering and Management, Jalgaon, Maharashtra) and Pankaj Nandurkar (Thakur College of Engineering and Technology, Mumbai) during the 13th Online Case Writing Workshop organized by the Association of Indian Management Schools (AIMS), Hyderabad from March 27-29, 2025.*

The Need and Importance

Women Intrapreneurs brings diversity in decision-making leads to more creative, customer-centric solutions. Women leaders often foster inclusive cultures, leading to higher employee engagement and retention. Intrapreneurship by women bridges the gap between execution and innovation, especially in service-oriented industries. Empathetic leadership styles build trust and psychological safety in teams, critical for navigating crises and change.

S. B. Dangayach, an Indian intrapreneur, played a key role in shaping Sintex through his intrapreneurial skills. He identified new business opportunities within the company and led the development of products like plastic water tanks and prefabricated structures. His innovative thinking and leadership helped Sintex grow into a well-known and trusted brand in India.

Organizations like 3M (with their famous *Post-it Note* innovation by intrapreneur Art Fry) and Google (with *Gmail* and *AdSense* born from employee-driven 20% innovation time) highlight the global power of intrapreneurship. FINOVA India represents how this spirit is taking shape in the Indian context, especially under the leadership of rising women professionals like Lakshmi.

Brief Introduction on Lakshmi

Lakshmi, a bioscience graduate with a passion for numbers, chose an unconventional career path by venturing into corporate finance. Her curiosity and analytical mindset drove her to pursue an MBA in Finance. Despite having no practical experience in the field, she secured a role at a financial services firm through off-campus placement, marking the beginning of a transformative journey.

Starting with only theoretical finance knowledge, she worked hard to establish her credibility in corporate finance. Along the way, she faced numerous challenges—adapting to a new industry, relocating for career growth, and proving herself as a remote employee. Through resilience and adaptability, she emerged as a finance leader. Over the years, she built a strong professional reputation, successfully managed a growing team, and thrived in high-impact roles.

Early Challenges Faced by Lakshmi

a) Transitioning from Biosciences to Finance

Entering corporate finance with only bookish knowledge was a daunting challenge. She had to bridge the gap between theory and real-world financial

operations, mastering industry-specific terminologies, tools, and processes. Despite the difficulties, she never hesitated to ask other even the basic questions when needed. Understanding the financial metrics was a struggle, but she remained focused to learn and adapt.

b) Relocating for Career Growth

After a year of dedicated service in her first company, Lakshmi encountered a critical challenge that tested her confidence. After marriage, commuting 500 kilometres from Puttaparthi to Hyderabad for work became increasingly difficult. During a casual coffee conversation with the CFO, she courageously spoke up about her struggles, advocating for a more sustainable work arrangement. Her dedication and assertiveness were recognized, and she was granted a permanent work-from-home (WFH) option—showcasing her ability to negotiate effectively and stand up for her needs.

c) Proving Visibility as a WFH Employee

Working remotely posed the challenge of reduced visibility and career progression barriers. Unlike on-site employees, she had to find ways to make an impact without being physically present. Through consistent performance, strategic communication, and data-driven decision-making, she ensured that her contributions were recognized by leadership.

Milestones Achieved

a) Multi-Functional Expertise (2016-2020)

Lakshmi spent the first 4-5 years as a supporting employee to the Finance Manager, taking on multiple roles and responsibilities:

- Assisted in financial planning, budgeting, and analysis.
- Engaged with cross-functional teams, expanding her knowledge beyond finance.
- Gained credibility and trust, setting the foundation for leadership.

b) Transition to Finance Leadership (2021-Present)

Stepping into Assistant Vice President FP&A role, she took full ownership of budgeting and collaborated with functional leaders. Her responsibilities grew:

- Managed budgeting and financial planning for different business units.
- Expanded her team from 3 to 8 employees reporting her.
- Played a crucial role in financial planning and analysis, making strategic decisions.
- Successfully balanced two roles every single year.

c) Leadership in Action: Standing Up for Her Team

- **Fighting for a Team Member's Promotion.** When three employees were assigned under her leadership, she noticed that one of them had been overlooked for a promotion. Without hesitation, she confronted senior leadership, questioning the delay. As a result, the employee was promoted immediately, showcasing her commitment to her team's growth.
- **Supporting an Employee in Crisis.** One of Lakshmi's team members, who had been working with the organisation for nearly a decade, faced a severe health crisis. While on a call with Lakshmi, the conversation was abruptly cut off. The next day, she learned that the employee had been hospitalized and was on a ventilator. She frequently travelled to Hyderabad to check on her condition and offer support.

Rather than accepting the company's decision to put the employee on sabbatical leave (unpaid time off), Lakshmi personally intervened, ensuring that the company continued paying her full salary during recovery. Eventually, the employee returned to work and remained a valuable part of Lakshmi's team. This incident solidified her reputation as a compassionate and action-driven leader.

SWOT Analysis of Lakshmi's Leadership Journey

Strengths and Opportunities:

- She possesses strong analytical and financial acumen by proactive approach and go-getter attitude. Her dynamic and empathetic leadership allows her to advocate effectively for her team, making her a valuable asset in the organisation.
- She also aligns with the organisation's shared values, embracing a people-centric approach, gaining trust, demonstrating honesty, and showing empathy towards others.
- She has numerous opportunities for growth, including potential to take on higher leadership roles, expanding cross-functional expertise, and mentoring future

finance leaders. She also has a chance to enhance organizational impact through strategic finance initiatives.

Weaknesses and Threats

- Lakshmi undergone into few challenges, when she joined a corporate finance world as a non-corporate finance person i.e., challenges due to lack of finance experience and also struggled in gaining visibility as a remote employee. Balancing multiple responsibilities simultaneously every single year and setting high expectations for herself led to increased work pressure.
- Beside various opportunities for growth, she has some external threats like market fluctuations, increased competition in corporate finance, and evolving regulatory policies. Additionally, she has to maintain a healthy work-life balance which remains a continuous challenge as she progresses in her career.

Leveraging Human Resources and Motivating Employees

- *Talent Identification and Development*
 - ▶ Lakshmi firmly believed that consistent effort leads to success and positive results.
 - ▶ She identified key talent needs and skill gaps.
 - ▶ Developed workforce planning strategies to support team growth.
- *Supporting Underperforming Employees*
 - ▶ Lakshmi emphasized the importance of career development by providing training to employees for better results.
 - ▶ She encouraged open communication and ensured employees do not hesitate to express themselves or seek growth opportunities.
- *Career Development and Mentorship*
 - ▶ Having a mentor at every stage is crucial for the growth and networking with mentors helps individuals learn and progress.
 - ▶ Provided training programs to enhance employees' skills.
- *Creating a Positive Work Culture*
 - ▶ She fostered a positive and inclusive work environment, promoting teamwork and innovation while aligning company values with employee engagement strategies.

- ▶ Advocated for health and wellness benefits, conducted performance appraisal, and provided constructive feedback.
- *Promoting Transparency and Collaboration*
 - ▶ Lakshmi asked questions when needed, ensuring clarity in work, which creates a culture of trust and collaboration.
 - ▶ Kept employees informed and involved in decision making; setted clear objectives and measurable goals while providing regular feedback and guidance.

Leadership Highlights - Lakshmi

1. People-First Approach during Employee Crisis

During a phase when one of her key team members faced a critical illness, Lakshmi chose empathy over efficiency. Even when the employee could contribute only 50% of their capacity, she ensured the full salary was paid, offered flexible hours, and restructured team workflows to prevent burnout. This act of compassion not only built loyalty but created a culture of psychological safety.

2. Handling Regulatory Crisis with Strategic Calm

When the Indian regulatory authority slashed the fine for credit card defaulters from 3,200 (approx. \$40) to just 650 (approx. \$8), FINOVA India faced an unexpected revenue shortfall. While many panicked, Lakshmi led from the front. She collaborated cross-functionally to launch:

- Digital financial literacy tools to reduce delinquency,
- Microservice charges for reminders and notifications,
- A loyalty-based late fee structure with value-added features.

3. Creating Alternate Revenue Streams

With a keen eye for opportunities, Lakshmi initiated alternate revenue strategies such as:

- Launching co-branded EMI cards with retail and e-commerce partners,
- Monetizing data analytics services to help partner brands understand consumer behaviour.

Introducing fintech APIs to third-party loan marketplaces, generating B2B income.

Adoption to Technology

When asked Lakshmi about how the adoption to technology helped her in her journey as a leader, Lakshmi mentioned that after gaining experience in working with big corporates, she has always been learning on the job. Lakshmi started her career with basics of word and excel which were extensively used in her first job as per the requirement. As she grew up in the ladder of her career, she started equipping advance excel using complex formula. Actively embraced technology throughout her career in Financial Planning & Analysis (FP&A), working with Fortune 500 companies. She transitioned from traditional finance methods to AI-driven, enabling more accurate financial forecasting of expenses in line with budget.

Lakshmi integrated data visualization tools like Tableau and Power BI to transform financial reports into interactive dashboards for better decision-making. She also mentioned about adoption of Hyperion Financial Management which provides financial consolidation and reporting that enables her to quickly consolidate and report financial results, meet global regulatory requirements, also reduce the cost of compliance, and deliver confidence in the numbers. Easily conduct in-depth analysis of key performance and operational metrics. Deliver timely results - internally and externally. She advocates adoptability for the use of diverse technological tools to gain broader perspectives, increase creativity, and improve performance. She emphasized the importance of integrity and empathy, suggesting that these values, combined with technological proficiency, are essential for success in the modern workplace.

Lakshmi's career exemplifies a proactive adoption of technology to enhance financial analysis, foster innovation, and promote continuous learning within the financial sector. She actively promotes a tech-driven culture, encouraging professionals to upgrade their skills in automation, AI, and data analytics. She believes that continuous learning is essential to stay ahead in the evolving financial landscape. Her contributions have helped organizations optimize financial planning, enhance efficiency, and improve strategic decision-making. By integrating emerging technologies into FP&A, she has set a benchmark for digital transformation in finance.

Success Mantra for New Entrants in the Industry

When asked about her suggestions to the new entrants into the industry, Lakshmi says that Mastering fundamentals help for a solid understanding of financial statements, budgeting, forecasting, and reporting. Strong technical skills form the

backbone of a successful career. She suggests being Data-Driven as finance today is not just about numbers; it's about insights. Learn to use Power BI, Tableau, and AI-driven financial tools to make data-backed decisions and present complex data in a clear, impactful way to stakeholders, embrace technology as automation and AI are reshaping finance. Acquaint tools like Oracle Hyperion, SAP to stay ahead. Stay Agile and Adaptable keep up with regulatory changes, new financial models, and global market trends to remain relevant and try to understand the bigger picture of cross functional environments. Connect with industry professionals, seek guidance, and never stop learning especially ask questions even if it's a small issue.

Conclusion

Lakshmi as an intrapreneur inspired and motivated her team, set clear goals and expectations, provided guidance, support and inculcated customer-centric approach. She understood the importance of building strong relationships with her team and delivered exceptional experiences. With her deep understanding of the market, industry trends, and customer needs, made informed decisions based on data and insights thus communicated her vision effectively to the entire organization.

Encouraging the team to think outside the box, take calculated risks, and learn from failures. She created an environment where ideas are valued, and everyone is empowered to contribute to the organisation's success.

Her prioritization to talent management and development, recruiting top talent, providing training and development opportunities, and creating a clear career path for her employees. She clearly understood that her success is directly linked to the skills and capabilities of her team. Created a transparent environment communicating openly with the team, encouraging feedback, listen to different perspectives and involve all team members in decision-making processes. She also fostered a culture of collaboration and teamwork, where everyone's contributions are valued and recognized.

The success of Lakshmi is not a result of luck or chance, it is a culmination of strategic planning, effective leadership, innovation, and a strong value. She has mastered the art of balancing short-term performance with long-term growth, adopting a growth mindset, and staying ahead of the competition and succeeded in ever-evolving business landscape.

Questions

1. How did intrapreneur Lakshmi's empathetic leadership contribute to business success and employee engagement at FINOVA India?
2. Based on SWOT analysis in the case, what do you think was Lakshmi's biggest strength?
3. What key takeaways can be drawn from Lakshmi's approach to fostering diversity, equity, and inclusion in the workplace?

Teaching Note

The Intrapreneurial Rise

1. Synopsis of the Case

The case highlights the inspiring journey and challenges faced by an ordinary woman who was not willing to settle down for something mediocre. The situations described herein demonstrate the various intrapreneurial qualities of the protagonist, like go – getter mind set, creative problem solving, cross functional and global teams and a top/bottom-line orientation, risk taking, flexibility, networking, meticulousness, passion and hard work which made the protagonist a successful leader. The case further delves on the importance of a mentor in early stages of intrapreneurship to develop self-efficacy in the intrapreneur. Furthermore, the case discusses how the protagonist became a successful leader in fortune 500 companies.

2. Target learning group

This case is suitable for:

- UG and PG students of Management (Finance, Leadership, Business Analytics)
- Aspiring leaders and early-career managers
- Corporate professionals transitioning into finance
- HR professionals focusing on leadership development and WFH policies
- Management Development Programs (MDP)

3. The Teaching/Learning objectives and key issues

The Objective of this case is to ignite leadership spirit and the positive attitude to face challenges and never to give up in life and always be ready to adapt to the ever-changing world. The Key Objective of the Case:

By the end of the Case discussion, students will be able to:

1. Understand the difficulties faced by a leader in tiding through rough waters.
2. Identify the key areas for building trust and gain employee loyalty, especially in difficult times.
3. Analyse work-from-home challenges and identify ways to maintain visibility in a remote setup.
4. Develop strategies keeping the common well-being of all stakeholders.
5. Explore leadership styles and decision making through Lakshmi's experiences.

The Key Issues in the Case:

- Overcoming career transition hurdles.
- Proving oneself in an industry without prior experience.
- Navigating leadership responsibilities in a growing team.
- Advocating for employee rights and ethical leadership.
- Achieving work-life balance while handling multiple roles.

4. Teaching Strategy

Session Activity	Time Duration
Introduction to the Case	10 minutes
Group Discussion on Key Challenges	15 minutes
Leadership & WFH Visibility Discussion	15 minutes
Case Analysis (SWOT & Strategy)	20 minutes
Questions for Discussion & Wrap-Up	20 -30 minutes
Total Time	80 - 90 minutes

5. Questions for Discussion

- 1. What strategies did Lakshmi use to transition successfully into finance despite having no prior background?**

Lakshmi's Transition into corporate finance was driven by her strong analytical mindset, curiosity, and determination to learn. Although she had only bookish knowledge of finance, her MBA in business Analytics provided her with strong foundation in numerical analysis, which she leveraged to understand financial concepts. She actively sought opportunities to work on financial tasks, gradually building her expertise through hands-on experience. She established credibility by proving her commitment through her go-getter attitude enables her to contribute effectively delivering results consistently in the organisation.

- 2. How did Lakshmi maintain visibility as work-from-home (WFH) employee?**

Being a remote employee posed challenges in terms of visibility and career progression, but Lakshmi strategically ensured that her contributions were recognized. She proactively communicated with her leadership team, regularly updating them on her progress and achievements. She made her presence felt by actively participating in virtual meetings, taking ownership of critical finance responsibilities, and positioning herself as a key decision-maker.

- 3. What leadership traits did Lakshmi exhibit, and how does they contribute to her growth?**

Lakshmi displayed multiple leadership traits that significantly contributed to her career progression. Her Empathy & Advocacy- stood up for a team member's promotion on her first day as a leader; Resilience & Problem-Solving - managed multiple responsibilities while growing in her role; Ethical Leadership - ensured financial security for an ailing employee through intervention; and Strategic Negotiation - boldly communicated her needs to the CFO, securing a permanent WFH option. By balancing people management with strategic decision-making, Lakshmi established herself as a trusted leader within the organization.

6. Analysis of data

The case study provides qualitative data on Lakshmi's leadership journey and experiences, offering a foundation for applying tools and techniques like Concept Mapping and SWOT analysis.

7. Background Reading

Suggested reading:

- Bernard M Bass (1985). *Leadership and Performance Beyond Expectations*. New York: The Free Press.
- Brene Brown (2018). *Dare to Lead: Brave Work. Tough Conversations. Whole Hearts*. Random House. ISBN -13: 978-0399592522
- Gerald F. Davis & Christopher J. White (2015). *Changing Your Company from the Inside Out: A Guide for Social Intrapreneurs*. Harvard Business Review Press. ISBN-13: 978-1422185094
- Human Resources & Equity (2020). *Best Practices for Leading & Managing Remotely*. University of Toronto. <https://people.utoronto.ca/wp-content/uploads/sites/15/2020/05/Best-Practices-for-Leading-and-Managing-Remotely-Version-1-Final.pdf>
- Simon Sinek (2011). *Start With Why: How Great Leaders Inspire Everyone to Take Action*. Portfolio Publisher. ISBN: 978-1-59184-280-4 (Originally printed on 2009).
- Stephen R. Covey & Jim Collins (2013). *The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change*. Publisher Free Press. ISBN: 978-1-4767-4005-8 and ISBN: 978-1-4516-3961-2(*pbk*)

8. Experience of using the case

Students gained valuable insights from this case by exploring Lakshmi's transition from a biosciences background to a leadership role in corporate finance. Her story helped students understand key concepts like career adaptability, self-leadership, and learning agility. The practical application of tools such as SWOT analysis and concept maps enhanced their analytical thinking.

The emotional and ethical dimensions of the case – such as empathetic leadership and standing up for team members – encouraged students to reflect on the softer aspects of managerial roles. Overall, the case inspired students to embrace non-linear career paths and emphasized the importance of resilience, visibility, and people-centric leadership in today's dynamic work environment.

Case Study 04

Aman's Evolution from Banker to Entrepreneur*

This case study explores the journey of Aman who runs a consulting firm - Prizm Solutions, a financial entrepreneur who identifies the gaps in the financial and organizational advisory space and leveraged his long-drawn industrial experience to offer personalized solutions. The case highlights the challenges faced by the entrepreneur—from navigating complex regulations and securing investor funding to building trust in a highly regulated industry. The case also delves into the strategies adopted by Aman to achieve scalability, foster customer adoption, and maintain a competitive edge in an ever-evolving market.

The Entrepreneur's Vision and Business Idea

Aman Verma while standing in front of the big factory of a well-known pharmaceutical company in the monsoon month of July in Hyderabad, after an exhausting MDP in the year 2024, started reminiscing about his lifetime career journey of 35 years. What a rollercoaster ride it was! Aman, a well-known sought-after consultant by companies of many industries, such as green energy, pharmaceuticals, technology, and construction that were keen to engage him in different roles as a Coach, Consultant, Trainer to enhance the overall performance of their respective companies. On that particular day, after completing an exhaustive training programme, for the middle and frontline executives, in that rainy season, he was wondering if his entrepreneurial journey could have taken a different trajectory if he didn't quit his safe job in the year 1997 from DCL Finance. This company gave him plenty of opportunities to grow as a merchant banker.

** This case was developed by C. Babu (Durgadevi Saraf Institute of Management Studies, Mumbai), Ritu Bhattacharyya (GNVS Institute of Management, Mumbai), Sarita Trimbakraj Aurangabadkar (Gokhale Education Society's, JDC Bytco Institute of Management Studies and Research, Nashik), Padma Singhal (Chetana's Institute of Management and Research, Mumbai. ORCID: 0009-0007-2242-9261), Jyoti Shekhar Jakhete (GH Raisonni College of Engineering and Management, Jalgaon. ORCID : 0000-0003-1825-9312), and Shriya Gaurav Kogta (GH Raisonni College of Engineering and Management, Jalgaon during the 13th Online Case Writing Workshop organized by the Association of Indian Management Schools AIMS), Hyderabad from March 27-29, 2025.*

Founder's Background

Aman, who was raised with middle-class values by his parents, was very keen to plunge into the finance industry as a portfolio manager, after completing his MBA from Gitam Institute of Management, Vizag, Andhra Pradesh. As a young adult, Aman was given an internship opportunity with a company called Ace Growth in the year 1992. Though his journey as intern started very well, the company was destined to be closed shortly because of various internal and external reasons, and thereby Aman was compelled to go to Bombay to seek better prospects. As a keen MBA graduate, in the beginning, he was fascinated by the charm of portfolio management job; and was seeking job opportunities in Mumbai. the bustling city which was quite new for him.

He received interview opportunities after many visits to different corners of the city after submitting his resume. However, his dream of becoming a portfolio management executive was snuffed out at the very beginning because these financial companies of Mumbai expected highly experienced experts for that position; and therefore Aman had to compromise on his career aspirations and decided to take an offer from an upcoming finance company as a merchant banker. With a great zeal to prove his mettle, he took that challenge and started working hard round the clock. As a budding merchant banker, he was mandated to crisscross the entire Mumbai meeting different people from the investing community, banking community brokers, lenders and many more.

Aman, in the beginning, struggled a lot. But eventually became a promising employee for the company he was working for. Having realized his potential, his company offered him a different role. In the new role. Aman had to recover pending dues from the loans that were given to different companies of Mumbai in many sectors such as construction, interior, computer, breweries, cardboard manufacturing, etc. Recovering large pending amounts from these companies was of paramount importance to Aman. Since other executives of the company failed to pressurize borrowers of those industries, Aman work had to work innovatively. His uncanny approach enabled him to recover large pending loan amounts from the borrowers, which earned him a reputation as a worthy employee who was dependable.

Challenges Faced in Market Entry

Everything was not hunky-dory though. Aman had to face many hardships while working as an executive trying to recover unpaid loan amounts. At one instance, a senior official from the commissioner of police summoned him for lending money to

a fraudulent company. Eventually, Aman decided to quit his company in 1993. He decided to go back to his hometown Hyderabad and joined a financial company known as Mack Solutions. He had a smooth journey as a promising executive and in the year 1995, he found a break in another company called DCL Finance. By then, Aman became proficient in many functions - portfolio management, merchant banking, and business development. And he could deliver what was mandated by his seniors with these at one point of time. One day, Aman was struck by an entrepreneurial bug.

Entrepreneurial Dream

In the year 1998, he took a surprising decision to leave DCL Finance to pursue his entrepreneurial journey. By then he developed a fair amount of skills in business development, branding, training, venture capital finance among many other things. Entrepreneurial journey had its own struggles. For Aman there was no exception. With a strong resolve to become successful, he relentlessly approached many companies in and around Hyderabad where he developed a fair amount of networking and started to offer his services as organizational development consultant. Initially, the companies that were approached by Aman engaged him because of his ability to bring in capital from different institutions. Aman was seen by many new and old companies as a means to source funds for their capital or working capital requirements. But in due course, Aman, through his well-rounded consultancy work, enabled his clients to overcome not only their financial issues, but also many other issues, thereby, helping them to mitigate many risks that were involved in their business growth.

Aman became a sought-after consultant for his clients who were seeking his consultancy services in the areas of organizational development. Aman, by then, had a good 15 years of all-round experience and earned credibility among his peer group. Over a period of time, his consultancy work got momentum and he plunged into consulting intervention, coaching, mentoring etc. He started offering services to his client companies for different levels of employees starting from CXO to middle management and frontline executives.

Trust and Credibility

Aman eventually became a specialist in organization development, where he advised his client companies on structured planned growth. He could earn the confidence of his participants and develop a short-term and long-term roadmap for them through regular interventions as a consultant. Aman ensured that their clients reached their desired growth. Word of mouth about his commitment and capability grew among

the business community, and he started getting business. He was particularly known to develop resilience among his participants, which was a strong ingredient to remain successful. In the due course, he started getting offers from other companies to play different roles as mentor, coach and OD consultant. He was even invited by companies to conduct short-term training programs for even inducting new employees. On many occasions he used to take his participants on outbound training programs. His outbound training programs were always different and appreciated by the participants because of his innovative training methods.

Aman's Journey and Conundrum

The 35 years of his journey had many ups and downs. Had Aman continued with his corporate career, he would have become a CXO in a well-known company earning millions. Was it a good decision to become an entrepreneur at a point where his career trajectory was to go to the next higher orbit? When he became a consultant, Aman had to go through many ordeals, including managing his regular flow of income, which remained a problem for entrepreneurs because the source of income was always limited. As an entrepreneur, he had to win the confidence of his clients, as well as his own family members, particularly his wife. A consultant job for an individual was always a challenge since the client companies were demanding more and paying less, and at their will, they stopped the contract. For a person like him in his early 40s, he had to take care of the growing financial needs of his family - like his daughter's education, his aging parents' medical requirements and many more.

Big consulting companies always have reputation and networking capabilities and big bargaining power, which Aman indeed lacked. So for him to establish his consultancy firm in the market, which was full of independent consultants, was a herculean task. By his sheer resilience and dedication and result-oriented approach, he managed to convince his clients to engage with Prizm Solutions and offered solutions on various fronts. But continuing that momentum was indeed a big question mark. At that moment, on that particular evening, after an exhausting, but satisfying day, for a short while he reminisced about his 35 years of career journey and started wondering whether he was on the right path?

Questions

1. Aman quit his secured job at DCL Finance to pursue entrepreneurship. What could have been the consequences if his venture had failed?

2. Evaluate the impact of big consulting firms on independent consultants like Aman. What strategies can small-scale consultants adopt to compete with larger firms?
3. Aman struggled with income inconsistency during his entrepreneurial journey. Propose a financial strategy to mitigate such challenges.
4. In the context of Aman's story, discuss the importance of adaptability and resilience for entrepreneurs in the financial consulting industry.

Exhibit 1: Timeline of Aman's Entrepreneurial Journey

Timeline of Mr. Aman's Entrepreneurial Journey

Sr. No.	Years	Description
1	Early 1990	Completion of Graduation in Commerce and MBA in Financial Management along with Internship
2	1993	Joined as a Full time Employee at a SEBI Registered Category 1 Banker
3	1998	Quit Job and forayed into Entrepreneurship
4	1998-2008	Engaged in Consultancy in the area of Portfolio Management. Met numerous experts in the field at Mumbai and gained knowledge and exposure
5	2009-2015	Relocated to Hyderabad. Started teaching Finance and other related subjects at business schools along with consultancy services in the financial sector.
6	2015 -2025	Ventured into organizational development as an area of consultancy with effective feedback from the clients. Built and nurtured a personal Brand woven around trust, and competency
7	2025 onwards	The journey continues...

Exhibit 2: Scope of consultancy work

The consultancy services were structured into various categories to ensure a comprehensive approach. The table below summarizes the key services:

Service Category	Description
Financial Consulting	Included financial planning, investment strategies, risk management, and budgeting.
Management Consulting	Focused on business process improvement, organizational restructuring, and leadership training.
Strategy Development	Assisted clients in long-term planning, competitive positioning, and market expansion strategies.
Technology Consulting	Helped businesses integrate digital solutions, optimize operations, and implement automation.
Operational Excellence	Provided lean management, process optimization, and cost-reduction techniques.

Exhibit 3: Revenue Generation Model

The consultancy firm had adopted a multi-revenue stream model to ensure financial sustainability. The revenue generation model included:

Revenue Stream	Description
Project-Based Fees	Charged clients based on specific project deliverables and milestones.
Retainer Model	Engaged clients on a long-term basis with a fixed monthly or annual fee.
Training & Workshops	Conducted paid training sessions, workshops, and seminars.
Subscription Model	Offering premium consulting content and resources for a recurring fee.
Commission-Based Advisory	Earned commissions on successful deals, mergers, or financial arrangements.

Teaching Note

Aman's Evolution from Banker to Entrepreneur

1. Synopsis of the case

This case study explores the journey of Aman who runs a consulting firm - Prizm Solutions, a financial entrepreneur who sets about identifying the gaps in the financial and organizational advisory space and leveraged his long-drawn industrial experience to offer personalized solutions. The case highlights the challenges faced by the entrepreneur—from navigating complex regulations and securing investor funding to building trust in a highly regulated industry. The case also delves into the strategies adopted by Aman to achieve scalability, foster customer adoption, and maintain a competitive edge in an ever-evolving market.

The consultant had successfully developed a business consulting model that was dynamic, adaptable, and result-driven. The structured approach had enabled businesses to achieve financial stability, operational efficiency, and strategic growth. The revenue model had ensured sustainability while maintaining flexibility in service delivery.

The case highlights Aman's bold career pivot, exploring themes of risk-taking, entrepreneurial resilience, and the strategic challenges of entering the consulting industry. It serves as a valuable study for aspiring entrepreneurs, shedding light on the transition from corporate security to self-employment, along with the risks and rewards associated with this leap.

2. Target learning group

- Undergraduate students enrolled in Management Programs
- Postgraduate students in management/commerce Degree programs
- Participants in Management Development Programmes (MDPs)
- Entrepreneurs & Career Counsellors

3. Learning/teaching objectives and key issues

- To understand the various phases of Mr. Aman's career entrepreneurial journey, from early aspirations in the corporate sector to transition into academia, and how to manage significant career shifts.

- To explore the challenges and choices individuals face in balancing personal aspirations and professional needs
- To analyze how adaptability skills enable an individual to excel in diverse fields of Consultancy
- To discuss the importance of continuous learning and setting long-term career goals.

4. Teaching Strategy

A group of 4 to 6 students/participants are formed. They must read the case in advance and do individual review and analysis. Before final discussion, students discuss various issues mentioned and answers among all group members.

Case Delivery

Introduction and Context Setting (15 minutes)

Case Presentation (30 minutes) Group Discussion (20 minutes)

Discussion (15 minutes) Reflection and Application (20 minutes)

Q&A and Conclusion (10 minutes)

5. Discussion Questions

- Critically comment on the challenges the entrepreneur encountered in his journey's first decade.**

Answer: In the first decade of his entrepreneurial journey (1998–2008), Aman faced several critical challenges that tested his resilience and adaptability. Transitioning from a structured corporate role to independent consulting, he struggled with the absence of institutional backing, making market entry and trust-building difficult. Initially, he was involved only as a funding facilitator. The broader consultancy services evolved over a period of time. Due to this, Aman was initially had limited scope of work. The strategic impact was noteworthy, and the business gained momentum once he started offering multiple organizational development-related consultancies. Financial instability further increased his stress, with inconsistent income streams amidst personal responsibilities. Operating without the scale or brand power of larger firms, Aman had to rely solely on personal credibility, persistent networking, and value delivery to gradually establish his position in a highly competitive market.

- b. What are the factors that emerge out of this case matter for a successful business consultancy model?**

Answer: The case study of Aman Verma highlights several key factors critical to building a successful business consultancy model. He had domain expertise and diverse experience across portfolio management, business development, and organizational training. These strengths formed the foundation of his credibility. He believed that trust and client relationship management is of utmost importance for the success of any business. He managed to build a reputation in these areas over time through consistent value delivery. His determination and resilience motivated him to successfully face the challenges of income instability, shifting client demands, and the competitive pressure from larger firms. Further, a multi-revenue stream model worked for him wherein he charged project fees, training fee, and commissions.

- c. Discuss the various aspects that the case deliberates upon with respect to Merchant Banking and Portfolio Management.**

Answer: The case study delves into various aspects of Merchant Banking and Portfolio Management through Aman Verma's professional journey. In the domain of merchant banking, Aman gained significant early career exposure by engaging with investors, lenders, and brokers, which actually formed the groundwork for his financial expertise. His role in recovering unpaid loans from diverse industries made him an expert in credit risk analysis and strategic negotiation. For portfolio management, he integrated portfolio advisory into his consulting services.

He offered clients investment strategies, budgeting, and risk mitigation, thus aligning portfolio management with broader financial consulting objectives. His ability to acquire practical knowledge through continuous field exposure and his client-centric approach allowed him to evolve into a well-rounded advisor, broadening his services to overall organizational development consultancy services. The case thus illustrates how core experiences in merchant banking and portfolio management, combined with strategic insight and adaptability, are crucial for building a credible and effective consultancy practice.

d. Considering the current technological trends, how could Aman leverage AI and data analytics to offer better financial consulting services?

Answer: AI and data analytics could significantly help Aman in enhancing his overall consulting services and operations. AI-powered tools could help predict market trends, identify potential risks and offer data-driven investment options, thus giving cutting-edge predictive financial analysis solutions. Further, AI software can help create detailed financial models with greater accuracy and speed, improving decision-making efficiency.

These tools can analyze client's investment patterns, spendings and financial behavior, thereby helping gain customized recommendations. Machine learning algorithms can also be used to manage risk efficiently. This may help assess creditworthiness, detect fraud, and optimize risk assessment strategies for clients. AI-driven chatbots and virtual assistants could provide financial advice, schedule consultations, and handle routine client queries, enhancing efficiency and client satisfaction by providing smooth customer interaction and experience. By integrating AI and data analytics, Aman could offer more precise, efficient, and scalable consulting services, giving him a competitive edge over traditional firms.

6. Case Analysis

The case highlights the journey milestones of Aman as adaptability, striking a balance between personal and professional growth, and a journey from employee to entrepreneur.

7. Background reading

- **Books:**

New Venture Creation: Entrepreneurship for the 21st Century. by Stephen Spinelli. Paperback ISBN13: 978-0077862480. 10th Edition.

Million dollar consulting: The professional's guide to growing a practice by Alan Weiss. Publisher: McGraw-Hill. ISBN: 9780071622101. (2010) 4th edition

The Lean Startup by Eric Ries-Crown Business (USA)-ISBN 0307887898

- **Websites**

<https://www.mckinsey.com/featured-insights/themes/how-innovation-is-driving-a-new-generation-of-entrepreneurship> retrieved on 28 March 2025

<https://www.forbes.com/lists/best-management-consulting-firms/> retrieved on 28 March 2025

- **Articles**

<https://economictimes.indiatimes.com/industry/services/consultancy/-audit/big-4-in-india-outshine-mnc-parents-combined-revenue-seen-at-over-rs-45000-crore-in-fy25/articleshow/117003184.cms?from=mdr> retrieved on 28 March 2025

8. Experience of Using the Case

To get the firsthand feedback, the case was administered in the postgraduate management class. The journey of Aman has been an engaging and captivating one which has multiple facets. It is cross-functional in nature touching the domains of Finance, Strategy and Human Resource Management.

Case Study 05

Performance versus Organizational Justice*

Introduction

Excel University at Surat in Gujarat was set up in 2012. The university was promoted by a renowned education society, Excel Education Society, having a legacy of 73 years. The university began with 10 various disciplines with 52 undergraduate and postgraduate programs. The admissions were made based on merit, and all the programs were able to get students almost up to the approved intake. The university enhanced the number of programs annually and appointed the faculty and non-teaching staff as per norms of various regulating agencies. The university was able to achieve good reputation and had more than 5000 students enrolled across disciplines by the time it completed the existence of five years. In November 2017, the admissions of three years were analysed, and it was found that despite good admissions in certain programs offered by some university teaching departments, the admissions in a few programs were continually less than approved intake. Thus, Heads of concerned departments were notified and requested to take necessary action to attract more students on merit.

The Challenge

By 2017, five years into operations, the review revealed that some departments were consistently unable to attract students up to their approved intake. Concerned by this trend, university leadership alerted the Heads of Departments (HoDs) to take proactive steps to attract more students on merit and use outreach initiatives. At the end of further two years i.e., 2019, though university had gained good reputation in western part of the nation it was observed that admissions had not enhanced in the departments where deficiency was observed earlier. All these departments were having full teaching staff for the sanctioned intake, and excess faculty was assigned teaching duties in

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other departments to keep them engaged while protecting their interest so that they don't lose their jobs.

The Heads of departments were once again advised to take further steps, market the accomplishments and approach the potential students to enhance admissions. One more review was done after next two years, i.e., 2021, when university had completed nine years of existence. It was observed that departments with deficiency could not improve admissions and smaller number of students were admitted. Thus, teaching load of the faculty was not justified. Despite this, university was paying salary as per norms and it was felt that university might not be able to bear the financial burden of these departments in the long run. In a meeting of the review committee, the decision was taken to retrench some of the faculty members in such departments and retain only those who shall be required to teach the existing students.

The Decision

Heads of Departments were asked to identify the faculty whose student feedback was not up to mark and they had not improved over the period of time. Further, the faculty members who didn't improve over the period of time and were not having good feedback were requested to resign and leave the institution. They were assured that all the terms and conditions given in their appointment letters will be fulfilled. Twenty-two faculty members were asked to complete the semester while serving the notice period.

Authorities kept on thinking about the consequences of this decision in terms of organizational justice. Was it right to ask people to leave. On the other hand, when admissions were not improving in certain departments, why didn't faculty think of looking for jobs elsewhere in the span of four years since 2017. It appeared that faculty of the affected departments had taken it for granted and continue irrespective of the status of admissions. Many of them were not even PhD and were not showing any interest in good quality publications. The decision on the part of the authorities appeared to be rational but painful.

However, the implementation was smooth. The entire separation process took couple of months from December 2021. All the retrenched faculty left peacefully. Notice period was waived off for those who found jobs before completing the stipulated notice period. By May 31, 2022, the process was completed. The process was gradual with no resistance, argument or grievance from any employee, because commitments made in their appointment letters were invariably fulfilled.

The Ethical Dilemma

While the decision made business sense in terms of financial sustainability and operational efficiency, it raised a significant question of organizational justice. Was it fair to ask faculty to leave after years of service? The answer is yes, because university did not say no to the commitments made by it. The outcome of the review was shared with the employees. Why only these 22 faculty members were chosen out of the total strength of 320? They were chosen based on their performance, as self-appraisal system was adopted by the university right from the beginning. The Heads of Departments were advised to suggest the names of faculty members after studying their self-appraisal record of last three years. The heads were given freedom to suggest the names and after approval convey the message of separation to the concerned faculty. Did these 22 faculty members engage in quality publications or were they having PhD degree? The answer is no. So, did performance really matter? The answer is yes.

From another perspective, why had these faculty members who were aware of declining admissions in their departments since 2017 not made efforts to seek alternate employment or upgrade their skillsets? Did they upskill themselves using MOOCs in the relevant domains? Did the provision of internal transfer of faculty members exist to retain the surplus faculty? The answer to these questions is no. The institution was perceived to be too generous due to the legacy of the charitable trust behind the university, thereby creating an unreasonable sense of complacency among some of the faculty members. The leadership of the university had to ensure survival of the institution while losing some faculty members of the departments having consistently declining trend of admissions.

Questions

1. Were the retrenchments (resignation of faculty) fair in view of ongoing decline in admissions and limited teaching load in some departments?
2. Was the process of identifying the faculty for retrenchment fair and transparent?
3. Were the affected faculty members treated with fairness?
4. How can institutions balance financial sustainability with employee well-being and morale?
5. How could the concept of organizational justice guide future HR policy decisions in similar situations?

Teaching Note

Performance versus Organizational Justice

1. Synopsis

Excel University in Surat, Gujarat is a self-financed institution established in 2012. The university grew rapidly and gained a strong reputation. It crossed the figure of 5000 students enrolled in various programs by 2017. However, despite having full strength of students in some departments, it was found that admissions were consistently low in some other university teaching departments. The departments not doing well in terms of admissions consistently failed to fill the sanctioned seats even though faculty appointments were as per the norms. Repeated efforts to boost visibility and outreach did not improve the situation. By 2021, the problem had worsened, with minimal teaching load for faculty in underperforming departments, and programs creating financial strain.

In 2021, the university decided to rationalize faculty in these departments based on student feedback and faculty performance. As a result, 22 faculty members were relieved, following proper protocols and with full settlement of their dues.

This decision to relieve the faculty members sparked an ethical dilemma among the stakeholders. While it was financially and operationally justified, questions arose about fairness to long-serving faculty who may not have had clear targets or support. It also raised concerns about the possible staff complacency and the balance between institutional sustainability and employee justice. Was the University not able to manage the crisis well or was it the fault of the faculty who were fired or was the separation between the institution and the staff not transparent and congenial.

2. Target learning group

The case study is designed for use by a postgraduate student for subjects such as Human Resource Management, Organization Behaviour and Strategic Management. Students will understand the concept and theories of Organizational Justice and associated keywords specific to an educational setup. The case study provides an opportunity to discuss and decide how the various theories of HRM, OB, Strategy and Organizational justice affect an organization's performance and employee behaviour.

3. Teaching objectives and key issues

This case study will help business management students learn the dynamics of Organizational Justice and Human Resource Management in the context of an Educational Institution. After working through the case and assignment questions, the students will be able to

1. Understand the concepts of Equity Theory to evaluate the perceptions of retained employees in view of the termination of their colleagues.
2. Apply Vroom's Expectancy Theory to assess the role of goal clarity and reward expectancy in shaping employee motivation in an organization.
3. Measure the impact of procedural and distributive justice in organizational decisions that are related to employee retention and retrenchment.
4. Examine the effectiveness of Lewin's Change Management Model to facilitate organizational change and prevent adverse outcomes during crisis.

4. Teaching Strategy

- The case must be shared as a pre reading material at least a day or two prior to the scheduled discussion.
- At the commencement of discussion, learners may be encouraged to share some facts and observations (success stories or otherwise), about some leadership styles they have known about, from their immediate or extended circle of acquaintance.
- For the same the discussants are expected to have a preliminary understanding of organisational justice and how it impacts the decision making. This discussion may help stimulating interest and lead to introducing relevant keywords and underlying assumptions like perceived success drivers or limitations.
- The teacher serving as facilitator may encourage discussion around new age leadership styles. The case study session can be done in the classroom with student groups brainstorming on various discussion questions in both offline and online modes. They may be asked to give a suitable rationale for defending their views. For any discussion mode, the facilitator may disseminate the case before the scheduled session so that the students can come prepared with various related concepts and models.

- A 90-minute teaching plan is proposed as it seemed feasible by the authors during the mock run in class. However, the facilitator can alter the timings according to the size and level of the class. On the day of the in-class offline case discussion, the facilitator may conduct a quick review session of the concepts and divide the class into three or four groups. Each group can consider one alternative that Excel university can take for the way forward and discuss the pros and cons of each.

5. Analysis of the data

Question 1: According to Equity Theory, employees compare their input-output ratio with others. How might the retained faculty perceive the termination of their colleagues in terms of fairness and equity?

Answer: Equity Theory by J.S. Adams postulates that employees judge fairness by comparing their relative efforts and rewards with that of others. The faculty retained at Excel University would judge the retrenchment of their colleagues as being fair or unfair based on how they interpret input-output balance. If the remaining members of faculty perceive that the released members worked less and were paid the same or more, they will see the move as restoring fairness. But if they perceive that the terminated faculty members are dedicated but under-supported, they will interpret the move as unfair. Perception in this manner can manifest through lower morale, distrust of management, and even disaffection, impacting organizational climate and collaboration.

Question 2: Did the faculty in underperforming departments lack motivation due to unclear goals or weak link between performance and rewards, as explained by Vroom's Expectancy Theory?

Answer: Expectancy Theory, proposed by Victor Vroom, says that motivation is the result of three factors: expectancy (effort results in performance), instrumentality (performance results in reward), and valence (how valuable the reward is). In the instance of Excel University, instructors in underperforming departments might not have been motivated because of a tenuous connection between these factors. If the efforts of the faculty members were not directly connected with outcomes such as recognition, promotions, or departmental achievement, their expectancy and instrumentality would be low. Moreover, if rewards (e.g., job security, career advancement) were not openly valued or visible (low valence), their motivation would be low. Without clear goals and organized

accountability, it is likely that their belief that additional effort would result in significant outcomes was undermined.

Question 3: Was procedural justice (fair processes) and distributive justice (fair outcomes) adequately maintained during the decision to let go of faculty?

Answer: Organizational Justice encompasses procedural, distributive, and interactional justice. Procedural justice is the fairness of the decision-making processes, and distributive justice is the perceived fairness of the outcomes themselves. In the case of Excel University, procedural justice was maintained - a review committee was established, feedback and performance were considered, and due process (notice period, final settlement) was adhered to. Distributive justice, however, was questionable. Professors were requested to leave although they might not have had precise KPIs or improvement goals, which questions whether results were accurately matched with expectations and assistance rendered.

6. Background Reading

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2. Robbins, S. P., & Judge, T. A. (2022). *Organizational Behavior* (19th ed.). Pearson.
3. Cropanzano, R., & Ambrose, M. L. (Eds.), (2015). *The Oxford Handbook of Justice in the Workplace*. Oxford University Press.
4. Vroom, V. H. (1995). *Work and Motivation* (2nd ed.), Jossey-Bass.
5. Kotter, J. P. (2012). *Leading Change*. Harvard Business Review Press.

7. Experience of using the Case

This case was discussed in two different classes

1. The case was attempted in MBA classes, and the students have focussed on several Organizational justice and HR issues. When this case was discussed in an MBA class studying Principles of Management, a group of 30 students was divided into smaller discussion groups of 4–6 members. The students primarily explored various schools of thought in management. To assess broader prospects at the macro level, they referred to Fayol's Principles of Management. While earlier discussions included tools like SWOT analysis to evaluate organizational opportunities and limitations, the conversation evolved to focus on the concept of organizational justice - analyzing how

fairness in processes, outcomes, and interpersonal treatment affects management practices. The discussion also reflected on the mindset and approaches of second- and third-generation business leaders, particularly in the Indian context.

2. When this case was discussed with BBA students studying Organizational Behaviour, the focus was predominantly on leadership styles and behaviors. Students debated the effectiveness of traditional versus modern management styles. The discussion ultimately shifted toward the idea of organizational justice, examining how perceptions of fairness within the organization influence employee attitudes, motivation, and overall performance.

Case Study 06

AMC at Crossroads!*

Introduction

Vishal has been pondering his phone conversation yesterday with the new managing director of the processing unit based in Mangalore. This issue has been brewing for quite some time now. The processing unit in Mangalore has imposed several restrictions on the purchase quantity and timeframe. This has put the future of the organic tribal farmers at risk. Vishal was born in 1963 in a quaint village in the Salcette taluka of Goa. The town was predominantly home to the Velip and Dessai communities and had a modest population of around 20-25 houses. Most houses were made of mud and followed the joint family tradition. The villagers were primarily involved in farming and animal husbandry, with limited access to education. Children had to trek 3 km to a neighbouring village to attend school. For higher education, students had to venture to other places.

From an early age, Vishal witnessed his family and neighbours' challenges. He recognized that education and an in-depth market understanding were crucial to overcoming these difficulties. As a youngster, he spent time gathering cashew nuts in the fields and was acutely aware of the toil involved, but the compensation he received was meagre. He observed his family members' strenuous efforts and how intermediaries exploited them. Consequently, after completing his education, he resolved to make a difference in his community. With the support of his companions, he plans to make their aspirations a reality when they reach adulthood. Vishal has devoted his life to social activism since his teenage years. His passion for creating positive change in the community ultimately led him to a political career.

Background

A cluster of boys from the tribal community shared a vision of establishing a Cooperative Society. Among them was Vishal, the leader of the United Tribal Alliance Association (UTAA) movement, who envisioned an organisation that would unite

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cashew producers and empower them economically through collective bargaining. AMC was formed in 1993 to combat the exploitation of cashew farmers in Southern Goa. These tribal communities rely heavily on agriculture, animal rearing, and cashew plantation for their livelihoods in the area's hot and humid agro-climatic conditions. As the ideal cash crop for these communities, cashew cultivation requires minimal care and expenditures. AMC was established under the Maharashtra State Co-operatives Societies Act in 1993 at Balli, Quepem, Goa. Its objective was to encourage the adoption of modernised farming techniques in rural regions while guaranteeing that farmers are compensated fairly and paid on time.

AMC at a Glance

AMC operates in 37 centres across Goa, engaging in 18 business activities. These activities involve purchasing and selling a range of horticultural and agricultural commodities such as raw cashews (both organic and non-organic), copra (dried flesh of the coconut), paddy, ottoma sola (Monkey fruit or Monkey Jack), areca nuts, and other agricultural products. However, after facing financial difficulties for five to six years, AMC realised the need for proper working capital to survive. The revenues earned by AMC were being depleted to pay off the loan interest for its business. AMC ventured into banking activities and offered various schemes. It started accepting deposits and providing loans and advances to ensure its survival.

In addition to its primary business operations, AMC goes above and beyond to serve its members and the local community. Micro-insurance policyholders can take advantage of AMC's insurance coverage offerings, while vehicle owners can benefit from their comprehensive vehicle insurance options. AMC also provides remedial coaching classes and a Personality Development training centre to help members' children improve their skills and knowledge.

Organic Cashew Project of AMC

Organic farming is a natural method that avoids the use of chemical fertilisers and pesticides, and it has a rich traditional history. The AMC operates an impressive organic cashew project spanning 8365 hectares of land, with cultivation in 94 villages and involving 3586 cashew farmers as organic members. The cashews produced by these farmers are exported to six countries, and AMC is the first cooperative society in India to receive FLO-CERT certification for organic cashew farming. This certification is only provided by FLO International, the world's only certifying agency for FLO certification. Its main objective is to offer farmers the fair-trade or market price,

whichever is higher, to give them maximum support. Meeting various standards is essential to obtain an Organic Cashew certificate, which allows finished cashew products to be exported to countries such as the US, Germany, Switzerland, Korea, Japan, and Canada.

In 1994, AMC established a partnership with AILtd. in Mangalore for the processing and export of organic cashews to international markets. AILtd. functions as the sole purchaser of organic cashews from AMC. Farmers receive an additional premium for organic cashews, a practice that originated in the Netherlands in the 1950s.

Supporting activities for organic cashew project: AMC is engaged in a range of initiatives aimed at aiding organic farmers. These efforts include organising educational and environmental protection programs, providing consultancy and training on organic farming practices, and conducting workshops on farm management, crop management, pest control, and disease prevention to improve productivity. The society also facilitates farmer Melavas (gatherings) and tree planting drives and assists with managing cashew shoots and root borer. AMC also distributes agricultural equipment, offers support prices to farmers, and provides extra premiums above market price to organic members. AMC has also acquired a Kubota Mini JCB to assist with excavating pits and contouring trenches for crops such as cashews, coconuts, and other fruit-bearing trees. The machine is also used for levelling excavated soil mounds, digging wells, constructing water retention ponds, and installing water storage tanks.

Global scenario: India, Brazil and Vietnam are the world's three leading producers and processors of cashew nuts. India leads the sector by producing 25% of all raw nuts, followed by Vietnam (19%) and Brazil (16%). The export of processed cashews from India has experienced a sharp decline, decreasing by over 50% from \$873.66 million in the financial year 2017-18 to \$332.87 million in the financial year 2022-23, which is a significant drop. India was once a leading producer and exporter of cashew nuts. However, India now faces fierce competition from other countries.

Indian Scenario: Cashew is one of India's primary foreign exchange earners. Until recently, India had a virtual monopoly in the world's supply of cashew kernels and nutshell liquid. However, with the development of domestic industries in some East African countries, India has increasingly faced stiff competition from these sources in its export market. Apart from processing the cashew grown in the country, India imports raw cashew and processes it. 2022-23, India saw record imports of 1.3 million tonnes of raw cashew. Raw cashew production in the country for the same period stood at 0.78 million tons. Also, the cashews from Mozambique, Tanzania, Kenya,

and other countries are affecting the Indian domestic market, as domestic producers prefer to buy the cashews from these countries due to their cost-effectiveness.

Goan scenario : Goa has the largest area of land committed to cashew farming in India. Initially, the Portuguese introduced cashew farming to the region as a soil erosion control measure, but it has since become a significant cash crop. Every year, Goa produces 27020 tons of raw cashew nuts. As the demand for organic goods grows in the global market, so does the demand for organic cashew nuts and their derivative products.

AMC began as a business focused on agricultural products but has since expanded to encompass various agriculture-related projects. AMC has united 33000 farmer members passionate about continuing their agricultural pursuits and conducting numerous activities, including Ganv Bazaar (village market), Krishi Ghar (agri products home), and a credit bank. It boasts a committed and capable leadership team with strong relationships with government entities. Furthermore, AMC is highly adaptable to market shifts and renowned for its meticulous planning and attention to detail.

AMC has undertaken several initiatives to support farmers, but unfortunately, some of these projects have resulted in losses. This has created a situation where funds are blocked, which could be detrimental to the overall health of the cooperative. The reliance on a single company for cashew processing has hindered AMC's expansion. Additionally, the absence of essential infrastructure like dry yards, cold storage houses, and packhouses, coupled with the market's uncertainties, has forced farmers to sell their produce at reduced prices, leaving them vulnerable to exploitation. Reducing labour costs is also crucial. A lack of awareness about cooperative principles and government schemes is a significant obstacle to active participation in management.

AMC has completed 31 years since its inception. It has dramatically supported and inspired the tribal communities, especially the cashew farmers. Organic cashew farming was the icing on the cake, which bore them the fruits of their hard work. However, due to circumstances beyond AMC's control, the cashew farming business needs help.

Questions

1. Prepare SWOC matrix for the case
2. Discuss AMC's primary objective. Was AMC able to achieve its objectives? Is it possible for a cooperative to succeed in this intense competition?

3. What strategies did AMC employ to ensure its survival, and were they effective and appropriate?
4. What strategies do the students feel will be appropriate and effective for AMC for the continuation of the Organic cashew farming project?

Exhibit 1: Net profit and net income of AMC from 1993 to 2022-23

Year	Net Profit (Rs)	Net Income (Rs)	Year	Net Profit (Rs)	Net Income (Rs)
1993-1994	47,936	154,856	2008-2009	306,242	10,741,006
1994-1995	53,271	475,664	2009-2010	393,519	11,190,000
1995-1996	164,088	560,074	2010-2011	3,781,419	16,489,590
1996-1997	-379,532	837,796	2011-2012	-8,598,746	16,196,814
1997-1998	-1,612,900	384,837	2012-2013	5,099,701	26,043,893
1998-1999	-599,719	1,116,917	2013-2014	4,172,371	33,238,931
1999-2000	-1,229,937	1,229,937	2014-2015	4,853,293	39,651,713
2000-2001	920,043	4,133,409	2015-2016	2,386,173	48,726,456
2001-2002	1,277,477	4,628,364	2016-2017	8,039,745	61,585,427
2002-2003	282,869	4,781,718	2017-2018	4,407,160	69,936,284
2003-2004	-137,894	5,290,012	2018-2019	9,843,557	85,242,356
2004-2005	-1,758,729	5,939,075	2019-2020	6,510,207	88,606,432
2005-2006	-3,456,619	6,053,004	2020-2021	9,466,888	99,575,072
2006-2007	224,918	9,874,887	2021-2022	5,127,375	95,801,490
2007-2008	974,603	8,124,436	2022-2023	8,261,574	99,196,004

Source: Audited reports of AMC

Exhibit 2: A Business Overview.

Particulars	As of March 1994 (Rs)	As of March 2022 (Rs)	As of March 2023 (Rs)
Paid-Up Share Capital	47,500	2,91,70,000	3,43,09,000
Reserves and Surplus	1,075	6,74,12,000	7,12,31,000
Agricultural Business	3,43,121	257,53,40,000	419,93,72,597
Working Capital	2,12,005	93,45,70,000	115,03,15,204
Net Profit	210	51,27,300	82,61,000
Net Income	1,54,856	958,01,490	991,96,004

Source: Audited reports of AMC

Exhibit 3: Purchase and sale of cashews for the last seven years

Particulars		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Non -organic cashews	Purchase & Sales in tons	665	566	858	1181	439	401	502
Organic cashews	Purchase & Sales in tons	1415	1034	1428	1612	1415	1124	1667

Source: Audited reports of AMC

Note: Purchase and sales figures remain the same, as whatever is purchased is sold in the market

Teaching Note

AMC at Crossroads!

Synopsis

This case explores the narrative of AMC, founded by a tribal community in South Goa, India, in 1993. As a social enterprise launched by an underprivileged segment of society, AMC encountered numerous obstacles in its early days. To ensure its longevity, the organisation recognised the importance of effective resource management and diversified its operations beyond social initiatives.

AMC is currently exploring new projects, but they are encountering a new hurdle with their organic cashew farming initiative - one of their core activities. While AMC can proceed with its Banking project alone, this raises a crucial question. The organisation was established to eradicate the exploitation of cashew farmers by serving as a mediator.

Intended Audience and Course

This case is intended for graduate and post-graduate management and marketing students. It focuses on the strategies implemented by an organisation to ensure its sustainability. Students need analytical and academic reading skills to comprehend the cooperative's vision, mission, passion, and tactics.

Teaching Objectives and Topics covered

This case study explores an organisation that began with a commendable mission of serving the community and its constituents. However, it faced the challenging reality of operating in a competitive market over time. To achieve sustained growth, the organisation must enhance its management abilities and develop strategies to ensure long-term viability. The students are required;

- To learn about the management of cooperative organisations and the principles governing them.
- To know the challenges faced and Opportunities available for cooperative organisations by conducting a SWOC analysis.
- To understand the strategies (based on its strengths) that the cooperative organisations adopt for survival and growth.

- To develop analytical skills in evaluating the survival strategies adopted by cooperative organisations

Questions for discussion

1. Prepare a SWOC matrix for the case

	OPPORTUNITIES	CHALLENGES
STRENGTHS	<p>SO – Strengths to Take Advantage of Opportunities</p> <ul style="list-style-type: none"> • Expanded scope from promoting agricultural goods to multiple agriculture-linked initiatives. • Initiative to promote organic cashew farming across 94 villages in Goa. • Strong leadership with government connections, enabling farmer support through dedicated cells for government benefits. • Significant bargaining power in the national market due to large cashew production (organic and non-organic). • Flexible planning and adaptability to market changes. • Strong financial base to invest in infrastructure (cold storage houses, dry yards) for member benefits. 	<p>SC – Strengths to Overcome Challenges</p> <ul style="list-style-type: none"> • Strong base of united members from the same community working collectively. • Potential threat from Mangalore-based company highlights the need for client diversification; AMCS should seek multiple quotes. • Aim to increase awareness of Krishi schemes and promote farming as a primary occupation among youth. • Encourage member participation in meetings and management, leveraging strong leadership. • Strengthen communication and use social media/training colleges to address shortage of technical staff.
WEAKNESSES	<p>WO – Opportunities to Overcome Weaknesses</p> <ul style="list-style-type: none"> • Need to provide farmers access to dry yards, cold storage houses, and packhouses to prevent distress sales. • Create a separate department to assist farmers in accessing government benefits and build trust in AMCS management. • Establish a well-organized supply chain to explore export markets and counter domestic market price fluctuations. 	<p>WC – Weaknesses and Challenges That May Lead to Retrenchment, Divestment, or Closure</p> <ul style="list-style-type: none"> • Reliance on a single Mangalore-based company for cashew processing and sales poses risks; recent restrictions could cause major losses. • Shortage of technical personnel has stalled specific projects. • Lack of youth interest in agriculture may result in land conversion into commercial spaces, especially in Goa's tourism-driven real estate market. • Over-diversification of capital into too many activities with insufficient staff; urgent decisions needed on which activities to continue.

2. Discuss AMC's primary objective. Was AMC able to achieve its objectives? Is it possible for a cooperative to succeed in this intense competition?

AMC is successful in realising its goals. Today, the farmers from South Goa are assured of a steady market with stable prices for their agricultural and horticultural products. The government provides support prices in case of extreme price fluctuations. AMC offers additional support by giving farmers farm products, equipment, training, and counselling. The Cooperative Banking Counter, with all banking facilities and various schemes, provides a platform for their economic upliftment. The society has started with many community-based projects that have helped this community achieve social upliftment.

Many examples of successful cooperative organisations can be given in India itself. Cooperatives are voluntary collaborations of like-minded people from weaker social sections. They come together for their upliftment and, in the process, are instrumental in improving society. The students need to do more reading to understand the principles governing cooperative organisations, their challenges, and the success stories of such organisations. The Dabbawala system of Mumbai and Amul are excellent examples of collective efforts.

Note : This can be supported with figures given in exhibits 1 and 2

3. What strategies did AMC employ to ensure its survival, and were they effective and appropriate? Map the strategies as per Mintzberg's framework.

Collective bargaining strategy: The society started to purchase and sell agricultural products, primarily cashews, to benefit from collective bargaining. However, another strategy of organic farming supports its strategy of collective negotiation of cashews, which succeeded in getting a reasonable price for cashews.

Organic cashew Project: The farmers were exploited and not getting a reasonable price. Organic cashews have a tremendous market; however, they must be certified. The society took the initiative and collaborated with Achal Industries Ltd. Mangalore for processing these cashews. The society also created awareness about organic cashew farming and its benefits.

Sale of agricultural, horticultural and agricultural-related products: A cashew farmer, while doing cashew farming, would also do the agricultural activities. Other agricultural and horticultural products like paddy, ottoma sola, coconut copra, areca nut, and rice varieties are also bought and sold by AMC. A farmer is in

constant need of agricultural-related products and would have to go to the farming departments or vendors selling these products. The AMC opened shops of fertilizers (chemical and organic), seeds, plastic, and agro implements and recently procured a license for Adarsh Nursery to sell plants and grafts to farmers at subsidized rates.

Support farmers by providing agricultural-related machinery: AMC has bought a KUTOBA mini JCB excavator for the farmers' help. The JCB is rented out to farmers for various agricultural purposes, and so far, many members have benefited.

AMC bazaars, AMC Krishi Ghars, and AMC Ganv bazaar: The AMC society started with Adarsh bazaars to sell grocery items along the lines of superstores to expand their business. AMC Krishi Ghars and AMC Ganv Bazaars began to buy and sell agricultural products like vegetables, fruits, and other locally grown products.

Community service activities: AMC, keeping with the principle of community service, has started and continued with various projects, which include remedial coaching and tuition classes for children of farmer members, an English medium school for tribal people, a personality development and training centre, utility bill payments and the Community Hall.

Diversification of activities: AMC runs at thirty-seven centres and has rightly put its eggs into different baskets. Diversified activities have given it scope for expansion and growth.

Mapping the Strategies as per Mintzberg's Framework of Strategy Formulation

Mintzberg and Waters commented that it is tough to find organisations that implement only deliberate or Emergent strategies. The strategies move between one and eight, wherein they explain eight types of methods that involve some elements of intentional and some elements of emergent strategy.

1. Ideological Strategies

- Major feature: Shared vision rooted in organisational culture; deliberate strategies, resistant to change.
- **AMC:** Formed with a collective vision of uplifting tribal farmers; strategies aligned with the community leaders' vision; deliberate and proactive.

2. Umbrella Strategies

- Major feature: Leadership sets boundaries while local actors have freedom; partly deliberate, partly emergent.
- **AMC:** Credit centres, bazaars, and outlets operate under set rules/goals but managers adapt strategies to local environments within boundaries.

3. Consensus Strategies

- Major feature: Strategies emerge from mutual adjustment and agreement rather than central control.
- **AMC:** Branch managers and directors share progress, adjust practices, and converge on common strategies through consensus.

4. Planned Strategies

- Major feature: Led by leadership with clear intentions; actions follow rigid plans with minimal deviation.
- **AMC:** Controlled by the board of directors; the managing director executes strategies with strict adherence to rules and systems.

Note: Students can also apply Porter's generic competitive strategies or Ansoff's matrix to understand the case better.

5. What strategies do the students feel will be appropriate and effective for AMC for the continuation of the Organic cashew farming project?

AMC has a solid financial base. It has constructed a cashew processing unit that is kept on hold due to technical reasons. Significant infrastructure is ready. A large number of cashew farmers are certified organic farmers. The certification process is three years long, with controls and checks at every stage. The farmers have made efforts to take this certification. A lot of organic cashews are produced. The only problem AMC faces is "Cashew processing". AMC can restart its Cashew processing unit with additional investment and increase its capacity. Guidance from other processing units or even 'The Mangalore-based company' could be sought.

The students can also explore the other options of finding another purchaser or exiting the organic industry.

Teaching Plan

Outline of teaching plan for a 90-minute class session

Time required	Session content
20 mins	Discussion on the overview of the case. Its strengths and weaknesses
20 mins	Discussion on the challenges and the opportunities available to AMC
15 mins	Can this cooperative organization successfully continue the organic cashew farming project? If yes, why? If not, why?
20 mins	What strategies does AMC adopt for its survival? Appropriateness of the strategy to be discussed.
15 mins	Strategies that the student would have suggested to AMC for the continuation of the organic cashew farming project with justified reasoning.

Typical classroom methods of teaching through case studies can be adopted. The students should be given the case to read with relevant reading references in advance. The students should be divided into groups and may be asked to put down their points on paper. The teacher can initiate a discussion on strategies adopted and the success of a cooperative organisation, and allow for a debate among the students.

Conclusion and Key Learnings

Cooperative organisations are the torchbearers of the weaker sections of society. These organisations must balance the individual members' interests and the organisation's benefit. Being a social organisation, there are many limitations. This case provides an excellent opportunity for the students to learn about these cooperatives' challenges: financial constraints, lack of professional management, market competition, and social pressure.

Relevant Readings

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Book Review

Design Your Thinking: The Mindsets, Toolsets and Skill Sets for Creative Problem-Solving

(Author: Pavan Soni. Penguin Random House India. Year of Publication: 2020.
ISBN: 9780670094097). Pages: 384, Price: Rs. 599.

P. Narayana Reddy*

You may die accidentally, but you can't afford to live accidentally. You must try to live with intent and a design to achieve it. Research suggests that if you live till the age of 75, you will spend at least 25 years sleeping. Working and preparing to work would come a close second. Increasingly though, both eight hours of sleep and eight hours of work are becoming rarity. What you may not be realizing is that life is long, and you must learn to pace it well. There is no point in hurrying through the journey, feeling exhausted early in the game and then wondering what just happened. You need to design your life and career consciously. This book is suitable to address this very basic issue of life of everybody.

There are many authors, researchers and practitioners who have attempted to present various models of problem solving in the society. As more and more solutions are offered to the problems, challenges in the form of problems too are emerging innovatively. Therefore, this situation demands more and intensive research in finding better solutions to the problems. From Tim Brown to Pavan Soni, there are number of scholars who come out with better problem solving techniques in the form of design thinking. This topic is ever green in its field. Pavan Soni's latest book on *Design Your Thinking: The Mindsets, Toolsets and Skill Sets for Creative Problem-Solving* is one of its kind.

The core intention of the book is how to solve the problems innovatively and creatively. The author has also tried to demolish the myth that problem solving abilities are not the right of a particular section of the society. He has tried to establish that by following the principles of design thinking, anybody can be an innovative problem solver,

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whether he is a teacher, public servant, student or a businessman. This approach is very much essential in the present environment in India where majority of the youth and others prefer to be independent thinkers and also problem solvers in the society.

1. Why a book on career? Today, you are confronted with a lot of compelling career options, but with little guidance. A generation ago, retiring from your first job was perfectly legitimate. Today, it is an exception. And in a generation from now, the very notion of jobs would undergo a drastic change. The new age engagement models, such as working-from-home, freelancing, gig-workforce, moonlighting, co-working spaces, solopreneur, and entrepreneur-in-residence, have ushered significant flux in both the formal and informal work settings. There are opportunities, and the democratization of technology has only exacerbated your quest for the most suitable career. It begets that the external search must follow a deep internal search. That's what the book offers - a guide for searching within.
2. The author of this book clearly states that he realized in his journey of engaging thousands of working professionals across levels and industries over a period of 20 years. The distillation of his 550 workshops at over 175 organizations across 5 countries made him learn that human talent is grossly underutilized and there is nothing worse than a wasted talent. Organizational politics, a culture of mistrust, an urge to please superiors, a constant struggle to be relevant, a sense of self-doubt, and frequent organizational restructuring result in a cardinal waste of talent. The least that could be done is to offer some hope and clarity to individuals who feel helpless amid all the chaos and to give them the appropriate tools and frameworks to guide their careers towards fulfillment in this book. In other words, this book is a humble attempt in that direction.
3. The author explicitly states that this book is for everyone who is interested in building a career. The reason is that a student, an entrepreneur, a working executive, a teacher, a freelancer, a business leader, a homemaker and even a politician would be keen on a well-designed utilization of time and talent in the pursuit of a worthwhile goal. Essentially, a career is a means of marshalling your precious time and talent towards a meaningful outcome - meaningful not just to self, but also to the larger milieu. And this invokes the difficult task of thinking through. Alas, we don't pay much attention to thinking, for it's assumed that we get better at thinking with more of it. But certainly, akin to any other skill, thinking can also be honed effort fully. The book helps everyone to think better to make more conscious choices in life and career.

4. This book is for everyone who intends to absorb this discourse from a holistic perspective, you would make an individual a better thinker but also a highly valuable asset, irrespective of place and position. This book coaches individuals on how to discover their interests, systematically analyse their options, take tough decisions, navigate uncertainties, course correct, and inspire others to follow their passions meaningfully.

Contents of the book

The book has six chapters, each offering a specific insight on how to shape one's thinking and harness it to build a rewarding career - as an individual contributor, as a manager, and as a leader. Each chapter has sub-sections detailing key concepts with associated models and relevant examples.

The first chapter - **Life is Long, Pace it Well** - sets the tone of this book. The popular media has hurried us into thinking that if one doesn't arrive in life by the age 40 and retire thereafter, may not be good people. But the author hasn't come across anybody who's retired happily at 40. Most people continue to work for a meaningful career. Therefore, this chapter offers insights on how to know your prime movers in life, means slowing down, focusing on the vital few, major on the major things, and shrinking your zone of concern to elevate your impact on things that count. It will help individuals realize that while a year may pass by, a lot can be achieved in a decade, provided the individual keep walking.

The second chapter - **Deserve before your Desire** - pushes people into thinking about the future and if one has got the competence and attitude to remain relevant over the long haul. Of greatest importance is the preservation of one's own attention. The chapter elucidates the significance of compassion and empathy, while building a case of bounded empathy. The future belongs to those who can create and not just manage, this calls for sharpening curiosity, fluid identity, and being disciplined. One needs to have a rich life outside of our working hours which can offer meaning, emotional stability, social relevance, personal vitality, and a knack of connecting the dots in different dimensions.

The third chapter - **Own your Career, or Somebody else Will** - nudges into taking care of body and mind and treating it as an asset to be nurtured instead of a resource to be exploited. What's the fun of dragging an ailing body through a long life? There is a call for identifying one's passion, creating a portfolio of enterprises, working hard but tinkering along the way, the pursuit of financial freedom, and how to hone an

enterprising attitude. Of special importance is the choice of when and how to pursue entrepreneurial dreams with courage. In a career spanning over 40 years, one can't leave much to chance. And while things may not always go as per the plan, but you can't afford not to plan. Because plans can fail, but planning doesn't.

The fourth chapter - **Focus on High Leverage Activities** - brings to the heart of personal and professional excellence. A high leverage activity is one which, if done today, would offer you exponential returns in the future. By relooking at the time-tested Urgency-Importance Matrix, one would understand how to steal time from the busy matters to create enduring assets, whereby reclaiming your time. You would learn that knowledge is not power and that time is not money. That technology is a great slave, but an awful master. And if you know how to tame technology to your strategy, then only you can create a significantly superior future. You learn how to delegate effectively, solve complex problems well, and narrate stories to move minds and hearts.

The fifth chapter - **Think Strategically, Act Decisively** - reminds that the quality of life is defined by the quality of thinking. There are people who get confused about the smallest of the matters, and then there are those who make life-defining moves without a second thought. The latter have trained their heuristics through the rigor of thinking slow and deep. The chapter presents research backed and practically grounded insights on how to think big picture, and to take a future-back, outside-in approach to decision making.

The last chapter - **Leadership is a Choice, Not Everyone Can Make** - raises the discussion from leading self to leading others and establishments. Just because one got promoted in ones career doesn't mean that thinking also got promoted. You may still be thinking very much about where you started. Leaders have a soul in the game and not just their skin. They offer their teams air cover while they experiment vigorously. They focus on honing climate of innovation by designing asymmetric incentives and yet are vulnerable by choice. These and a lot more practices on how to lead high talent-density teams, whether as entrepreneurs or corporate leaders. Leadership is not a title; it's a way of life.

Unique features of the book

1. **Indian examples:** The book offers a treasure trove of examples, case studies from the Indian market. Dr Pavan has presented each stage of design thinking with many examples ranging from Maruti to Myntra.

2. ***Comparison with other techniques:*** While giving problem solving techniques in comparison with other approaches, the author has clearly expressed the contrasting issues with other approaches like Lean, Six Sigma, Critical and Lateral Thinking.
3. ***Techniques of individual Creative Skills:*** Dr Pavan has offered individuals that how to apply these techniques in challenging situations while solving their own problems so as to become experts in design thinking.
4. ***Course outlines for practitioners:*** This book will be immensely useful to the practitioners to structure the training programmes on design thinking very clearly and honestly. In general, authors of this kind may not like to give the course outlines for others.
5. ***Design thinking map:*** **At the end of the book, the author has presented a summary in the form of a poster. Those who find it difficult to go through in one go may find right solution at the end of the book in the form of a poster.**

One more book? Despite extensive coverage of various examples, techniques and references, in 384 pages still we need to find more incidents and examples from different sectors of the Indian business and industry. This may be a hint to come out with one more book on the same title with a different perspective.

In nutshell, this book is a must read not only for individuals to understand the problem-solving techniques, but also for the practitioners and trainers a suitable manual. Interestingly, the entry of this book in the market is timely and relevant at a time when the international business environment is in turmoil and also Indians are seriously introspecting and looking to have creativity and innovation in their own country. Finally, I recommend that this book is good read for people in all walks of life. It is worth keeping it in personal library.

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