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Editor's Desk

There are continuous reports that India features in the list of the worst air quality, causing breathing problems, respiratory and cardio-vascular diseases. Urban and rural development and sustainability in India is possible only when there is clean air, safe water, transport, electricity and sewage management. To improve the situation action is required in two important areas, mitigation of present harmful emission as well as adaptation and transition towards green growth. World Statistics show that China has emissions that are higher than both the United States and India combined in total emissions. The U.S. ranks second and India is a close third in annual emissions. Green growth has become very essential in the daily life of our country. France has taken the lead through energy transition towards green growth. It has adopted energy saving measures through nuclear energy and renewable energy. It is reported that Europe is trying to reduce gas emissions by 40%, increase energy efficiency by 27% and improve renewable energy by 27% by the year 2030 in comparison with its position in 1990. They are also planning waste treatment and converting waste into energy. USA has pledged to bring down its emissions by 17% by 2020 based on 2005 level. India has committed itself to a 20-25 per cent reduction in intensity of carbon emissions by 2020. Prime Minister Manmohan Singh released India's first National Action Plan on Climate Change (NAPCC) in 2008 addressing climate mitigation and adaptation. The plan identifies eight core "national missions" running upto 2017.

The present Prime Minister Narendra Modi and President Barack Obama in his recent visit agreed to a "new and enhanced strategic partnership on energy security, clean energy, and climate change" this also includes the joint cooperation on developing "Energy Smart Cities" focusing on energy efficient infrastructure through cooperative efforts to increase renewable energy in India's power grid and to take steps to promote investment in efficient innovative and clean power projects. They even signed a Memorandum of Understanding to make \$1 billion available through the Export-Import bank for bringing US renewable technology to India. A new International agreement is likely to take place in Paris in the UN Climate Change Conference in December 2015 to curb global warming. One of the methods that India can adopt for clean pure air is to use natural gas instead of diesel for commercial vehicles and farm automated systems. Clean transport should be a priority. Natural gas (CNG) should be promoted as it is cheaper than diesel and gasoline. It requires very little water for processing and it can be processed in inexpensive refineries. Natural gas is easy to clean and less noisy than diesel engines. It can be sourced from renewable sources like landfills, sewage farm waste and, biogas. It has the double benefit of empowering the agricultural sector workers for creating natural gas and using it for farm automation.

We can also improve air quality by installing solar energy plants in India. Its capital and operational expenses are low. It is pollution free unlike conventional thermal power generation from coal and is a very attractive energy resource available throughout the day during peak load demand time. It generates pure clean energy. Our country is giving a lot of attention to energy and climate change. We as members of the Indian society can also contribute to bringing awareness towards green behavior and personal wellness. Let each one of us help to promote a green tomorrow through team commitment, social engagement and begin to take small steps towards understanding how we can mitigate green house emissions and adapt ourselves to cleaner greener environment through the adaptation of cleaner devices.


(Preeti Singh)

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EMPLOYEE PERCEPTIONS ON LEADERSHIP STYLES IN PUBLIC AND PRIVATE SECTOR A STUDY IN LIC AND RELIANCE INSURANCE

H. Hema Lakshmi ★

Leadership is a process involving interactions between a leader and followers usually subordinates of a company, profoundly affecting the company: It defines or approves the mission or goal of the organisation. This goal setting is a dynamic process for which the leader is ultimately responsible. A strong visionary leader presents and convinces followers that a new course of action is needed for the survival and prosperity of the group in the future. Once a goal is set, the leader assumes the role of ensuring successful accomplishment of the goal. Another vital role of leadership is to represent the group/organisation and link it to the external world in order to obtain vital resources to carry out its mission. When necessary, leadership has to defend the organisation's integrity. The role of leaders in both public and private sectors has been changed in recent years. The stakeholders in both public and private sectors at all levels are riddled with series of problems such as poor performance and attitude of the employees and their cheating. The leaders are blamed for non-performance of their duties and their failure to exhibit appropriate leadership behavior to solve these perennial problems besieging both public and private sector organizations. For analyzing the leadership styles in both public and private sector weighted mean is used and in order to discriminate the public and private sector based on the leadership styles, the discriminant analysis has been employed.

In the words of Robert, F. Kennedy, 'Progress is a nice word; but change is its motivator.' Leadership is about raising the aspirations of followers and enthusing people with a desire to reach for the stars. For instance, Mahatma Gandhi created a vision for independence in India and raised the aspirations of our people. Leadership has been described as the "process of social influence in which one person is able to enlist the aid and support of others in the accomplishment of a common task."

Need for the Study:

The differences in leadership in both public and private sectors would pave the way to identify the different leadership styles and differences between them in both public and private sectors. The differences in leadership styles as perceived by the employees in public and private sectors would be helpful to understand the perceptions of leadership styles and differences in their perceptions about leadership styles in both public and private sectors.

Objectives:

1. To study the perceptions of employees regarding the leadership styles of their superiors in public and private sector.
2. To discriminate the public and private sector based on the leadership styles.

I. Review of Literature

The leadership style and the effectiveness of interactions between leaders and their subordinates were important determinants of team success in any hierarchical organisation. Dependent on the way in which leaders exercised their authority, they identified two major leadership styles: an autocratic and a democratic style. (Rotemberg and Saloner 1993)

The word "style" is defined as a pattern of regularities in the act of leading. However, in the early twentieth century, researchers tend to expand their studies by examining all the traits of styles that leaders should possess. Shinha (1995)

The participative leadership was more related to making supportive comments to group members than directional leadership. One of the appropriate conditions to use this style of leadership was when the leader had all the information to solve problems through participation approach or when the employees were well motivated and involved in decision making. (Kahai and Sosik 1997)

The preferred styles of Malaysian managers were participative and consultative. This study had come up with

★ **Associate Professor, Department of Business Administration, St. Ann's College of Engineering & Technology, Chirala, Andhra Pradesh.**

a new leadership style, which was named by the researcher as involvement leadership style, which reflected the extent to which the leader got involved with the activities of the employees. (Govindan 2000)

The variations in leadership styles came from the different workforce ideas and also leadership styles varied culture to culture. The leadership style and its impact on culture found that transactional leaders operated in a boundary of existing culture, while transformation leaders operated to align the culture of the organization with vision of the organization. (Dorfman and Hanges 2004)

The factors like race, gender, age, educational level, institutional size, career expectations, security level, knowledge, attitude, behavior and experience were influencing the leadership styles. (Santiago 1999)

The five factors in Big Five Model as (a) Assurgency, (b) Agreeableness, (c) Adjustment, (d) Conscientiousness, and (e) Openness to Experience which were significantly influencing the leadership styles and functioning of leaders. (Lussier 2000)

The management education should adopt further soft skills development in intra-personal and interpersonal skills to complement traditional hard skills development in business analysis to better respond to rapid technological change and impacts from globalization. (Elmuti 2004)

The leader's emotional skills, employee's emotions, work attitude and political skill had affected the leadership styles. Emotional intelligence, however, was a multifaceted construct that comprised several different abilities and skills and these factors were also influencing the leadership styles. (Bono, et. al., 2007)

Profile of LIC

Life Insurance Corporation of India is one of the successful public sector organization in India with 80% market share in life insurance sector. On January 1956, in keeping with the then prevailing political and economic philosophy of socialism, 245 Indian and foreign insurers and provident societies operating in India were taken over by the Central Government by an Act of parliament. Today LIC functions with 2048 fully computerized branch offices, 109 divisional offices, 8 zonal offices, 992 satellite offices and the corporate office

Profile of Reliance Insurance (RI)

The life insurance sector in India was opened to private players in 1999. Reliance Life Insurance is a Reliance Capital Company and is part of Reliance Group.

Reliance group has entered into Indian general insurance with equity of Rs.2 billion through its financial arm Reliance Capital Ltd. It is the first insurance company in India without a foreign tie-up. It is also the first private nonlife insurance product company to be licensed to operate.

II. Research Design & Methods

The primary and secondary data are collected from the sources of the selected organizations in public and private sectors, in this study, namely LIC and Reliance Insurance and their employees covering the districts of Coastal Andhra in Andhra Pradesh. The LIC in public sector and the Reliance Insurance in private sector are purposively selected for the study due to familiarity of the researcher.

Sampling

Among the different districts of Andhra Pradesh, the Coastal Districts of Guntur, Krishna, Nellore and Prakasam have been purposively selected for the present study. LIC has 34 branches in Guntur, Krishna, Nellore and Prakasam districts with 2300 employees working in all these branches. Reliance Insurance has 29 branches in Guntur, Krishna, Nellore and Prakasam districts with 2290 employees working in these branches. The employees of both LIC and Reliance Insurance have been selected by adopting stratified random sampling technique. The sample size for the present study is determined by using the following formula:

$$n = [t^2 \times p (1-p)] / m^2$$

The 13.04 per cent of the employees of LIC and 13.04 per cent of the employees of Reliance Insurance have been selected for the present study. The data and information have been collected from 300 employees of public insurance sector and 300 employees of private insurance sectors. Thus, the total sample size for the present study is 600.

Tools for Data Analysis

The leadership styles are measured in the five point scale ranging from almost always true to almost never true.

Hypothesis:

Null Hypothesis: There is no significant difference in leadership styles as perceived by the employees in public and private sectors.

Alternate Hypothesis: There is significant difference in leadership styles as perceived by the employees in public and private sectors.

Null Hypothesis: There is no significant leadership style

that discriminate public and private sectors

Alternate Hypothesis: There is significant leadership style that discriminate public and private sectors

III. Results & Discussion

Socio-Economic Characteristics of Employees

Table 1 shows the socio-economic characteristics of employees of LIC and RI

Perception of Leadership Styles

The perceptions of the leadership styles of employees in LIC and Reliance Insurance are analyzed and the results are discussed in Table 2:

In LIC, employee's suggestions are not considered and there was no time for them. Employees are informed about what has to be done and how to do it, new hires are not allowed to make any decisions unless it is approved by leader. Leader closely monitors employees to ensure they are performing correctly, like the power that his leadership position holds over subordinates, uses his leadership power to help subordinates grow. Employees must be directed or threatened with punishment in order to get them to achieve the organizational objectives and they seek mainly security as perceived by the employees in the LIC. E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. Employees are then expected to act upon the information. Leader delegates tasks in order to implement a new procedure or process when there are differences in role expectations, works with them to resolve the differences. Employees have the right to determine their own organizational objectives and can lead themselves just as well as leader can as perceived by the employees in the LIC.

The results indicate that it is always tried to include one or more employee in determining what to do and how to do it. Employees always vote whenever a major decision has to be made. Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate. Workers know more about their jobs than the leader, so leader allows them to carry out the decisions to do their job. When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one. Leader allows employees to set priorities with his guidance, employees will exercise self-direction if they are committed to the objectives and employees know how to use creativity and ingenuity to solve organizational problems and are occasionally true as perceived by the employees in the LIC.

From the table, it is observed that it is always retained the final decision making authority within the department or team, employee ideas and input are sought for upcoming plans and projects, for a major decision to pass in the department, it must have the approval of each individual or the majority. When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice. Environment is created where the employees take ownership of the project and allow them to participate in the decision making process. Employees are allowed to determine what needs to be done and how to do it. Each individual is responsible for defining their job and leader likes to share his leadership power with his subordinates are seldom true as perceived by the employees in the LIC.

In Reliance Insurance, the results indicate that employee ideas and input are sought for an upcoming plans and projects, they are informed about what has to be done and how to do it. Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate. Leader delegates tasks in order to implement a new procedure or process, closely monitors employees to ensure they are performing correctly, leader likes the power that his leadership position holds over subordinates, likes to use his leadership power to help subordinates grow and employees seek mainly security are almost always true as perceived by the employees in the Reliance Insurance.

From the results, it is observed that the final decision making authority is always retained within the department or team. One or more employees are always included in determining what to do and how to do it. When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, and a meeting is called to get employee's advice. Employees are allowed to determine what needs to be done and how to do it. New hires are not allowed to make any decisions unless it is approved by leader, workers know more about their jobs than the leader, so leader allows them to carry out the decisions to do their job. He allows employees to set priorities with his guidance. When there are differences in role expectations, he works with them to resolve the differences. Employees must be directed or threatened with punishment in order to get them to achieve the organizational objectives; they will exercise self-direction if they are committed to the objectives.

Employees have the right to determine their own organizational objectives, they know how to use creativity and ingenuity to solve organizational problems and can lead

themselves just as well as leader can are frequently true as perceived by the employees in the Reliance Insurance. Employees always vote whenever a major decision has to be made and for a major decision to pass in the department it must have the approval of each individual or the majority, E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. They are then expected to act upon the information. Environment is created where the employees take ownership of the project and allow them to participate in the decision making process. When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one. Each individual is responsible for defining one's job and leader likes to share his leadership power with his subordinates are occasionally true as perceived by the employees in the Reliance Insurance and employee's suggestions are not considered and there was no time for them is seldom true as perceived by the employees in the Reliance Insurance.

The t-value of 84.146 is significant at one per cent level indicating that there is a significant difference in perception of leadership styles among the employees in LIC and Reliance Insurance. Hence, the null hypothesis of there is no significant difference in perception of leadership styles among the employees in public and private sector is rejected.

DISCRIMINANT ANALYSIS FOR LEADERSHIP STYLES

In order to discriminate the public and private sector based on the leadership styles, the discriminant analysis has been employed and the results are hereunder discussed.

Selection of Discriminating Variables

In order to determine the leadership styles which significantly contribute to the differentiation of public and Reliance Insurance, F-test is used for Wilks' Lambda. The ANOVA results are presented in Table 3

Estimation of Discriminant Function

In this study, the discriminant analysis is carried out for LIC and Reliance Insurance and it results one discriminant function and consequently one eigen value and the results are presented in Table 4. The eigen value of 1.669 corresponds to the discriminant function, which shows that it has the strongest power of discrimination of LIC and Reliance Insurance. The canonical correlation coefficient, measuring the relation between discriminant factorial coordinates and the grouping variable shows that 76.21 i.e., $(0.873)^2$ of the total variance accounts for the differences among the LIC and Reliance Insurance through

the discriminant function.

5.2.3 Standardized Canonical Discriminant Function Coefficients

The standardized coefficients for the discriminant function are calculated and the results are presented in Table 5. The discriminant function coefficients are used for calculating the discriminant score for each case in particular.

The discriminant function is:

$$Z = 0.661 Z_1 - 0.629 Z_2 - 0.125 Z_3 - 0.192Z_4 + 0.133Z_5 + 0.651 Z_6 + 0.574Z_7 + 0.645Z_8 + 0.253Z_9 - 0.382Z_{10} - 0.651Z_{11} - 0.135Z_{12} + 0.137 Z_{13} + 0.069Z_{14} + 0.143Z_{15} + 0.655 Z_{16} - 0.288 Z_{17} + 0.280 Z_{18} - 0.129 Z_{19} - 0.160Z_{20} - 0.177 Z_{21} + 0.122Z_{22} + 0.011Z_{23} + 0.323Z_{24} - 0.592Z_{25} - 0.176Z_{26} - 0.041Z_{27} + 0.105 Z_{28} + 0.077Z_{29}$$

The Z_1 to Z_{29} are standardized X_1 to X_{29} variables.

The size of the coefficients indicates that the final decision making authority is always within the department or team. It is always tried to include one or more employees in determining what to do and how to do it. For a major decision to pass in the department it must have the approval of each individual or the majority, employees are informed about what has to be done and how to do it.

When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice, employees are allowed to determine what needs to be done and how to do it. Leader allows employees to set priorities with his guidance and they will exercise self-direction if they are committed to the objectives discriminate best between the LIC and Reliance Insurance.

Structure Matrix

The structure matrix coefficients are presented in Table 6. From the table, the results indicate the correlation between each predictor measures and the discriminant function.

For the discriminant function, it can be seen that correlation coefficients have high values for its always retain the final decision making authority within the department or team, it is always tried to include one or more employees in determining what to do and how to do it, for a major decision to pass in the department, it must have the approval of each individual or the majority, employees are informed about what has to be done and how to do it. When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice and are allowed to determine what

needs to be done and how to do it. Leader allows employees to set priorities with his guidance which means that these measures are most strongly correlated with the discriminant function. These measures would probably characterize best division of public and private sector based on the leadership styles. Hence, the null hypothesis of there is no significant leadership styles that discriminate the public and private sector is rejected.

Efficiency of Discriminant Function

The efficiency of discriminate function is presented in Table 7. Based on the discriminant function, 90.67 per cent of the measures have been correctly classified.

IV. Conclusion

The above study concluded that both public and private sectors though in similar business differs from each other and owned their own style of leadership. The researcher has taken only the operational activities of the organization and not strategic activities which may confer many more differences in taking decisions and implementation in both the sectors. Further research may be extended on impact of leadership styles and practices on motivation, employees' welfare and work-life balance of employees in both public and private sectors.

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Table 1

Variables	Respondents(N=300)		Variables	Respondents(N=300)	
	LIC	RI		LIC	RI
Gender			Educational Qualification		
Male	240 (80.00)*	272 (90.67)	Secondary	20 (6.67)	18 (6.00)
Female	60 (20.00)	28 (9.33)	Higher Secondary	30 (10.00)	32 (10.67)
Age(years)			Graduates	88 (29.33)	107 (35.67)
21-25	20 (6.67)	56 (18.67)	Post Graduates	142 (47.33)	132 (44.00)
26-30	40 (13.33)	84 (28.00)	Diploma	8 (2.67)	3 (1.00)
31-35	48 (16.00)	72 (24.00)	Professional	12 (4.00)	8 (2.66)
36-40	100 (33.33)	28 (9.33)	Monthly Income(Rs.)		
41-50	80 (26.67)	56 (18.67)	10001-15000	14 (4.67)	20 (6.67)
>50	12 (4.00)	4 (1.33)	15001-20000	24 (8.00)	28 (9.33)
Designation			20001-25000	64 (21.33)	100 (33.33)
HGA	100 (33.33)	-	25001-30000	76 (25.33)	68 (22.67)
AAO	68 (22.67)	89 (29.67)	30001-35000	72 (24.00)	18 (6.00)
AO	36 (12.00)	58 (19.33)	>35000	50 (16.67)	66 (22.00)
Assistant	84 (28.00)	92 (30.67)	Marital Status		
DO	8 (2.67)	-	Married	268 (89.33)	180 (60.00)
BM	4 (1.33)	16 (5.33)	Unmarried	32 (10.67)	120 (40.00)
RM	-	24 (8.00)			
SM	-	21 (7.00)			

Source: Primary Data (*figures in parentheses are percentages)

Table 2: Perception of Leadership Styles of Employees in LIC and Reliance Insurance

Leadership Styles	LIC		Reliance Insurance		t-Value	Sig
	Weighted Mean	Status	Weighted Mean	Status		
It is always retained the final decision making authority within the department or team.	1.56	ST	3.58	FT		
It is always tried to include one or more employees in determining what to do and how to do it.	2.89	OT	3.92	FT		
Employees always vote whenever a major decision has to be made.	3.42	OT	3.46	OT		
Employee's suggestions are not considered and there was no time for them.	4.64	AAT	2.24	ST		
Employee ideas and input are sought for an upcoming plans and projects.	2.44	ST	4.62	AAT		
For a major decision to pass in the department, it must have the approval of each individual or the majority.	2.04	ST	3.26	OT		
Employees are informed about what has to be done and how to do it.	4.64	AAT	4.72	AAT		
When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice.	2.42	ST	4.48	FT		
E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. Employees are then expected to act upon the information.	3.62	FT	3.46	OT		
Environment is created where the employees take ownership of the project and allow them to participate in the decision making process.	2.24	ST	3.02	OT	84.146	0.01
Employees are allowed to determine what needs to be done and how to do it.	2.35	ST	3.82	FT		
New hires are not allowed to make any decisions unless it is approved by leader.	4.56	AAT	3.94	FT		
Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate.	3.02	OT	4.62	AAT		
Workers know more about their jobs than the leader, so leader allows them to carry out the decisions to do their job.	3.12	OT	3.62	FT		
When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one.	3.44	OT	3.42	OT		
Leader allows employees to set priorities with his guidance.	3.22	OT	4.38	FT		
Leader delegates tasks in order to implement a new procedure or process.	4.04	FT	4.62	AAT		
Leader closely monitors employees to ensure they are performing correctly.	4.82	AAT	4.92	AAT		
When there are differences in role expectations, leader works with them to resolve the differences.	3.86	FT	4.44	FT		
Each individual is responsible for defining their job.	2.16	ST	3.52	OT		
Leader likes the power that his leadership position holds over subordinates.	4.92	AAT	4.96	AAT		
Leader likes to use his leadership power to help subordinates grow.	4.64	AAT	4.58	AAT		
Leader likes to share his leadership power with his subordinates.	2.01	ST	3.18	OT		
Employees must be directed or threatened with punishment in order to get them to achieve the organisational objectives.	4.92	AAT	4.02	FT		
Employees will exercise self-direction if they are committed to the objectives.	3.32	OT	4.18	FT		
Employees have the right to determine their own organisational objectives.	3.68	FT	3.64	FT		
Employees seek mainly security.	4.68	AAT	4.62	AAT		
Employees know how to use creativity and ingenuity to solve organisational problems.	3.42	OT	4.02	FT		
Employees can lead themselves just as well as leader can.	3.56	FT	4.16	FT		

Source: Primary & Computed Data

Note: AAT=Almost always True if Weighted Mean is 5.00 FT= Frequently True if Weighted Mean is 4.00

Table 3: Tests of Equality of Group Means

Leadership Styles	Wilks' Lambda	F	df1	df2	Sig.
It is always retained the final decision making authority within the department or team.	.882	79.627	1	598	.000
It is always tried to include one or more employees in determining what to do and how to do it.	.958	26.286	1	598	.000
Employees always vote whenever a major decision has to be made.	.999	.501	1	598	.479
Employee's suggestions are not considered and there was no time for them.	.962	23.613	1	598	.000
Employee ideas and input are sought for an upcoming plans and projects.	.998	1.377	1	598	.241
For a major decision to pass in the department, it must have the approval of each individual or the majority.	.912	57.491	1	598	.000
Employees are informed about what has to be done and how to do it.	.971	18.087	1	598	.000
When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice.	.950	31.457	1	598	.000
E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. Employees are then expected to act upon the information.	.872	88.011	1	598	.252
Environment is created where the employees take ownership of the project and allow them to participate in the decision making process.	.995	3.228	1	598	.073
Employees are allowed to determine what needs to be done and how to do it.	.968	20.084	1	598	.000
New hires are not allowed to make any decisions unless it is approved by leader.	.985	9.011	1	598	.323
Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate.	.907	61.291	1	598	.344
Workers know more about their jobs than the leader, so leader allows them to carry out the decisions to do their job.	.991	5.402	1	598	.320
When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one.	.983	10.056	1	598	.402
Leader allows employees to set priorities with his guidance.	.873	86.820	1	598	.000
Leader delegates tasks in order to implement a new procedure or process.	.998	1.055	1	598	.305
Leader closely monitors employees to ensure they are performing correctly.	.926	47.857	1	598	.425
When there are differences in role expectations, leader works with them to resolve the differences.	.978	13.459	1	598	.457
Each individual is responsible for defining one's job.	.985	8.955	1	598	.503
Leader likes the power that his leadership position holds over subordinates.	.999	.402	1	598	.526
Leader likes to use his leadership power to help subordinates grow.	.965	21.975	1	598	.000
Leader likes to share his leadership power with his subordinates.	.993	4.119	1	598	.243
Employees must be directed or threatened with punishment in order to get them to achieve the organisational objectives.	.855	101.089	1	598	.382
Employees will exercise self-direction if they are committed to the objectives.	.987	7.914	1	598	.005
Employees have the right to determine their own organisational objectives.	.893	71.361	1	598	.240
Employees seek mainly security.	.992	4.717	1	598	.234
Employees know how to use creativity and ingenuity to solve organisational problems.	.998	1.427	1	598	.233
Employees can lead themselves just as well as leader can.	.920	51.809	1	598	.346

Table 4: Eigen Values

Function	Eigen value	% of Variance	Cumulative %	Canonical Correlation
1	1.669	100.00	100.00	.873

Table 5: Standardized Canonical Discriminant Function Coefficients

Leadership Styles	Function 1
It is always retained the final decision making authority within the department or team.	0.661
It is always tried to include one or more employees in determining what to do and how to do it.	-0.629
Employees always vote whenever a major decision has to be made.	-0.125
Employee's suggestions are not considered and there was no time for them.	-0.192
Employee ideas and input are sought for an upcoming plans and projects.	0.133
For a major decision to pass in the department, it must have the approval of each individual or the majority.	0.651
Employees are informed about what has to be done and how to do it.	0.574
When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice.	0.645
E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. Employees are then expected to act upon the information.	0.253
Environment is created where the employees take ownership of the project and allow them to participate in the decision making process.	-0.382
Employees are allowed to determine what needs to be done and how to do it.	-0.651
New hires are not allowed to make any decisions unless it is approved by leader.	-0.135
Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate.	0.137
Workers know more about their jobs than the leader, so leader allows them to carry out the decisions to do their job.	0.069
When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one.	0.143
Leader allows employees to set priorities with his guidance.	0.655
Leader delegates tasks in order to implement a new procedure or process.	-0.288

Table 6: Structure Matrix

Leadership Styles	Function 1
It is always retained the final decision making authority within the department or team.	.498
It is always tried to include one or more employees in determining what to do and how to do it.	.494
For a major decision to pass in the department, it must have the approval of each individual or the majority.	.492
Employees are informed about what has to be done and how to do it.	.482
When things go wrong and there is a need to create a strategy to keep a project or process running on schedule, calls a meeting to get employee's advice.	-.467
Employees are allowed to determine what needs to be done and how to do it.	.448
Leader allows employees to set priorities with his guidance.	.440
New hires are not allowed to make any decisions unless it is approved by leader.	.228
Employees have the right to determine their own organisational objectives.	.219
Each individual is responsible for defining their job.	.178
Employees seek mainly security.	.162
Leader delegates tasks in order to implement a new procedure or process.	-.154
Employees will exercise self-direction if they are committed to the objectives.	.148
Employees always vote whenever a major decision has to be made.	-.142
Leader likes to use his leadership power to help subordinates grow.	.135
Employees can lead themselves just as well as leader can.	.116
Leader closely monitors employees to ensure they are performing correctly.	.100
When something goes wrong, leader tells employees that a procedure is not working correctly and he establishes a new one.	.095
Employees know how to use creativity and ingenuity to solve organisational problems.	.095
E-mails, memos or voice mails are sent to get the information and the meeting is called very rarely. Employees are then expected to act upon the information.	.089
Leader likes to share his leadership power with my subordinates.	.074
Employee's suggestions are not considered and there was no time for them.	.069
Leader likes the power that his leadership position holds over subordinates.	.064
Leader asks employees for their vision of where they see their jobs going and then use their vision where appropriate.	-.057
Employee ideas and input are sought for an upcoming plans and projects.	.038
Environment is created where the employees take ownership of the project and allow them to participate in the decision making process.	.037
Workers know more about their jobs than the, so leader allows them to carry out the decisions to do their job.	.033
Employees must be directed or threatened with punishment in order to get them to achieve the organisational objectives.	.022
When there are differences in role expectations, leader works with them to resolve the differences.	.020

Table 7: Efficiency of Discriminant Function

Sector	Predicted Group Membership		Total
	LIC	Reliance Insurance	
Public	276	24	300
Private	32	268	300
%			
Public	92.00	8.00	100.00
Private	10.67	89.33	100.00

Note: 90.67 % of original grouped cases correctly classified

Source: Primary & Computed Data

AN EMPIRICAL STUDY ON FAMILY'S BUSINESS CULTURE WITH REFERENCE TO WOMEN ENTREPRENEURS

A. Somalingam★ R. Shanthakumari★★

The important question of this research paper is how values of business culture of a family influence entrepreneurial activities of a woman during "start-up" stage of entrepreneurial venture? This paper tries to find out linkages between women entrepreneurs and their family support. It is perceived that though many factors are influencing women entrepreneurial development, traditional cultural and family's business culture are having a major supporting factor in formation and management of small and medium retail business (SMRB). Family's business culture refers entrepreneurial intent, business start-up support, socialization for business contacts and risk-taking attitude etc. As it is an empirical study, 25 women entrepreneurs/managers from SMRB were interviewed with a view to understand some specific attributes of women entrepreneurs hailing from family's business culture. This study has several theoretical and practical implications, particularly, many suggestions to policy makers, NGOs, retail professionals and other stakeholders.

In developed countries, women own 25% of total businesses and are starting up new ones at a faster rate than men (Woldie and Adersua, 2004). But, in Asia and Africa, the women entrepreneurship has been associated with poverty alleviation programs (Woldie and Adersua, 2004) and they are motivated by a combination of push factors (e.g. poverty and unemployment) and pull factors (e.g. the need to be independent) (Jamali, 2009). Women entrepreneurship plays vital role in both domestic and global business environment. Women entrepreneurship development has been recognized as an important untapped source of economic growth. There are about 190 million women entrepreneurs in 59 countries (ILO, 2010). Their performance outcome is exemplary in many ways by creating new jobs and socio-economic solutions to modern organisations. The women entrepreneurs' contribution has been very encouraging in terms of numbers and in volume of revenues to the organizations. It has been making a positive impact in the modern business activities. Apart from contribution of economic growth, female entrepreneurs add diversity and choices in the business environment (Verheul et.al., 2006). Most of the women entrepreneurial programs were conducted in India as poverty alleviation program to rural areas which do not require specialised skills and knowledge, innovation or superior technology. But small and medium retail business require moderate amount of technology and leadership qualities. Many attributes and management styles pertaining to women entrepreneurship have been discussed by researchers. Though business culture of the family has been making greater impact in retail business entrepreneurship, research regarding the values of family's

business cultural with regard to women entrepreneurs is scarce. Research studies (Anveshi, 2003) and common experiences have shown that women rarely walk into institutions without the support of their family and community elders. Hence, this paper tries to explore the impact of family's business culture on women entrepreneurship in retail business context.

Need for the Study

Women are having lower participation rate of entrepreneurship as in case of other employment opportunity. Society's support and family support are important parameters of women entrepreneurial success. It is also emphasised by many researchers that social and cultural norms are greater level of barrier to women self-employment intervention. The researcher tries to find out the possibilities of family's support by way of family and societal business culture. For example, some of the social groups, namely chettiar families, nadar families are interested in retail business. Most of the Muslim people and marvadis have also been named after successful retail business makers in India. India has become a fast developing economy and the opportunity in retail business is growing faster than any other developing countries. The fast developing urbanization programs and the innovative projects of many industries including IT, construction, automobiles, ancillary industries etc. have made retail

★Assistant Professor, Kanchi Sri Krishna College of Arts & Science, Kanchipuram, Tamil Nadu.

★Research Supervisor, Department of Management Studies, Bharathiar University, Coimbatore, Tamil Nadu.

business opportunities more than the usual. Most of the women entrepreneurship programs are restricted to village and cottage industries in India. Due to the recent dynamic business environment and globalization, greater amount of attraction is prevailing in the modern retail formats. New ventures founded by women are more prevalent in retail than in any other industry except service (Clark & James, 1992). Woman in family business is a different concept. In this study it decided to test the values and support of family's business culture with regard to women entrepreneurs. Hence, this study is conducted on small and medium retail units (SMRUs) owned by women entrepreneurs who came from families of business culture.

Women entrepreneurship is linked with family's business culture because of the following reasons;

1. The character and behaviour of the Indian women are basically moulded by good old customs and cultural norms; and
2. The values of family's business culture often support the future players i.e. sons/daughters, grandsons/granddaughters etc.
3. The cultural studies are integral part of Indian business management.

Objectives of the Study

This study is to explore important aspects of women entrepreneurship during initial stage, during the formation of an organization or establishment of a retail business. The linkage between entrepreneur and formation of retail shop involves many factors such as education, demographic factors, access to capital, age of the entrepreneur, size and scope of the business, business culture of the family by way of entrepreneurial intension, support of start-up activities, resource mobilization etc. 'Risk taking attitude' is one among the essential characteristics of an entrepreneur in which women lack confidence due to conventional thinking. But, the values of family's business culture may support and encourage the women entrepreneurs for their entrepreneurial success. Hence, the objectives this study raise following research questions:

1. Whether business culture of the family is having any impact on the successful women's "entrepreneurial behavior pattern"?
2. Whether the values of family culture is having significant relationship with entrepreneurial start-up activities?
3. Whether business culture of the family is having any influence in the "socialization" and "business contacts"

of the women entrepreneurs?

4. Whether "risk taking attitude" is supported by the family's business culture?

Hypotheses of the Study

Keeping in view of the above objectives, the following hypotheses are designed;

H1: Business culture of the family is having significant relationship with women entrepreneurial behavior including entrepreneurial intention.

H2: The values of family culture are having significant relationship with entrepreneurial start-up activities including resource mobilisation.

H3: The business culture of the family is having greater influence with regard to socialization and business contacts of the women entrepreneurs.

H4: Risk taking attitude of the women entrepreneurs is strongly supported by the family's' business culture.

I. Review of Literature

The entrepreneur is a person who is willing and able to convert a new idea or innovation into a successful practice. The term "entrepreneur" is basically a French word *entreprendre* which means to undertake (Mamede and Davidsson, 2003). The "entrepreneur" has been defined as a person who habitually creates and innovates to build something of recognized value around perceived opportunities (Kotelnickov, 2005). Majority of Indian women continue to paid work and the percentage of entrepreneurship is very limited. Despite the role of attributes in exploiting entrepreneurial opportunity for a new business or business diversification by women entrepreneur, recent studies have shown that business environmental factors such as economic, financial, and social culture play a greater role in exploiting entrepreneurial activity (Kuzilwa 2005). Hisrich, (1985) found that women entrepreneurs were having more supportive parents and husbands. It is also observed in samples in Indian context (Iyer, 1995) that women entrepreneurs were comparatively late starters; 76% were married and 17% were divorced, separated & widowed.

Considering recent success of entrepreneurial ventures in China and other eastern countries, it is felt that culture plays vital role in entrepreneurship (Hofstede (2003). Muller Tomas (2001) commented that culture effects the will of people including willingness to work for someone and or indulging in business. Weneckers S & et.al. (2007) also

reviewed on the demographic factors and cultural influence with regard to entrepreneurship. A country's entrepreneurial activity cannot be explained by institutional and economic variables (Davidsson and Wiklund, 1997). A substantial part of these differences have been attributed to culture, which may influence entrepreneurship through main mechanisms (Davidsson, 1995). Family's business culture is a part of traditional culture and its practices. Women entrepreneurs in Asia are constrained mainly by cultural values and social expectations which are manifested through a lack of educational and career opportunities (Tambunam, 2009). The entrepreneurship development is based on number of values an individual possess. Family's business culture is one among the values where women entrepreneurs can conveniently depend upon. Differing economic, cultural and political circumstances abroad also suggested the need for better understanding of entrepreneurship with local context (Asel, 2003). For example, large number of small IT entrepreneurs, retailers' electronic and electrical appliances, and retailers of auto spare parts etc. These retail entrepreneurs came into existence due to science and technology innovations, financial capabilities and conducive foreign policies of advanced countries. The expanding private equity market and the vast awareness of the microfinance is also a new culture to intervene into entrepreneurship. Cultural values are different from other capabilities of women entrepreneurs.

Start-up Activities and Family's Business Culture

Start-up stage is very important stage where the women entrepreneur has to convince the family members and has to mobilise resource for the firm. It is perceived that a woman from family of business culture finds easy access to start-up activities whereas women from 'non-business' background finds difficulty to form entrepreneurial venture. Researchers suggested that performance differential result from women having fewer resources or assets with which to create a firm (Cromie & Birley, 1991), less access to opportunities, different managerial styles and intentions (Brush, 1992), and less beneficial social networks to assist the start-up process (Reese, 1992). Tigges and Green (1994) suggested three reasons for disadvantage position of women entrepreneurs in capital markets, which are a) they tend to have less experience and equity in their businesses than men; b) they may be discriminated against by resource lenders on the basis of outmoded gender role beliefs; and c) their belief that they will get differential treatment may reduce the rate of lending applications among women business owners. It is also further researched that women entrepreneurs have access to less external financing, weaker collateral positions, and believe that they

have been discriminated against or received unequal treatment by financing institutions or other resource providers (Goffee & Scase, 1983). With reference to start-up finance, men often enlist bank loans, personal loans in addition to personal funds, while women entrepreneurs solely depend on personal assets and savings (Hisrich, 1985). Though the scarcity of resources for women entrepreneurs is well known, not every one sees it as major economic problem. Despite evidence that women loan repayment rates are higher than men women still face more difficulties in obtaining credits (UNIDO). Under these situations, women entrepreneurs can enjoy the "start-ups" support if they are rooted through a family with business culture. Many studies found that family culture is a barrier to women entrepreneurs whereas this study tries to explore the values and support of family culture.

Socialisation and Family's Business Culture

In Asia, women entrepreneurs appear to be constrained mainly by cultural values and social norms. Men and women entrepreneurs have different social norms and socialization patterns. As per the Indian customary practice, men have more decision making power in autonomy in deciding their occupations and employment opportunities, whereas women have limited access to occupation and autonomy of job. Entrepreneurial venture is a profession with more autonomy and freedom of job than the role as employee. Hence, it is perceived that the women who gain family support or are from a business family can get advantage of socialization and good business contacts which facilitates product selection, marketing, communication & network, technology adoption, service delivery, and customer relationship management. In terms of support groups, men tended to enlist outside advisers (lawyers, accountants etc.) but women entrepreneurs usually enlist their spouse first, close friends second and business associates third. Individual's network provides emotional support, social persuasion and vicarious experience. Social network theory has its objective to explain how status is attained in society or society can be utilized to achieve personal goals. A rich heritage of business culture of an entrepreneur's family will extend this social network support to women entrepreneurs.

Risk Taking Attitude and Family's Business Culture

Kilhlstrom and Laffont's (1979) contribution was on risk taking attitude of entrepreneurship. According to them, risk taking people should self select entrepreneurship because entrepreneurship is more risky than working as employee for a fixed salary. There are many numbers of risks that women entrepreneurs have to face, namely creativity and

innovation risk, finance risk, market risk, commercialization risk, product risks, management of employees risk, customer handling risk etc. It is also researched (Iyer, 1995) that the fear of success was cited by 79% women entrepreneurs as compared to only 8% men. A good family culture not only facilitates mentorship, but also increases self confidence, autonomy & professional choice and develops problem solving techniques to new women entrepreneur.

II. Research Design & Methods

The methodology for the study is sample survey and semi-structured interview schedule was used as a tool for the survey. The research area of the study is the Union Territory of Pondicherry where retail business potential is high and most of the small and medium business units are traditional business makers. A considerable volume of women retail entrepreneurs exist in the region. The segment selected for the study is Textiles, Hotels & Restaurants and Electronics & Home Appliances. The interview was collected in the respondents' native language (Tamil). The selection of respondents for the survey was based on qualitative aspects rather than quantitative. The aim of the study was to identify the values and support of the family's business culture in developing women entrepreneurship in retail business context.

Structure of the Scale

The structure of the scale instrument is classified under four categories, namely,

1. The values of family's business culture and behavioural pattern of women entrepreneurs (4 items such as business knowledge, leadership, motivation and entrepreneurial intension);
2. Business culture of the family and "start-up" support (6 items such as, selection of business, selection of location, capital arrangement, government permissions & license formalities, procurement of manpower and other infrastructure facilities);
3. Business culture of the family and its link with socialisation and business contacts (6 items like product selection, marketing, communication & network, technology adoption, service delivery, and customer relationship management); and
4. Business culture of the family and its influence on "risk taking attitude" (4 items such as self confidence, autonomy, problem solving techniques, and mentorship).

Convenient sample was used to pick the samples of women retail entrepreneurs. A five point Likert-scale was used to judge the responses. The scale response is valued as 5-Strongly Agree; 4-Agree; 3-Neutral; 2-Disagree; and 1-Strongly Disagree.

Data Collection

Data were collected from 29 women entrepreneurs who hailed from family's business culture, in which only 25 samples were chosen for the study on the basis of suitability and reliability of the information required. The average age of the 25 respondents were 37.72 (Mean: 37.72; SD: 7.591). The minimum and maximum age of the retail business are 1 to 6 years respectively (Mean: 3.92; SD: 1.412). As it is semi-structured interview schedule, the researcher could gain reliable sources of information as per the demand of the study.

Data Analysis

With a view to find out the relationship between family's business culture and entrepreneurial variables, Pearson correlation and regression analysis were employed for data analysis. Please refer Tables 1 & 2.

Testing of Hypotheses

H1: Relationship between family's business culture and entrepreneurial behavior

The results of the correlation analysis between family's business culture and entrepreneurial behaviour including entrepreneurial intention were supported by positive and significant Pearson's coefficient ($r=0.9577$, $p<0.01$) and regression analysis also computed a positive relationship ($\beta=0.9577$, $p<0.01$). Hence, the hypothesis H1 is accepted.

H2: Relationship between family's business culture "Start-up" Support including resource Mobilisation

The results of the correlation analysis between family's business culture and start-up support including resource mobilisation were supported by positive and significant Pearson's coefficient ($r=0.9814$, $p<0.01$) and regression analysis also computed a positive relationship ($\beta=0.9814$, $p<0.01$). Hence, the hypothesis H2 is accepted.

H3: Relationship between family's business culture and socialisation including business contacts

The results of the correlation analysis between family's business culture and entrepreneurial behaviour including entrepreneurial intention were supported by positive and significant Pearson's coefficient ($r=0.8783$,

$p < 0.01$) and regression analysis also computed a positive relationship ($\hat{\alpha} = 0.8783$, $p < 0.01$). Hence, the hypothesis H3 is accepted.

H4: Relationship between family's business culture and "risk taking attitude"

The results of the correlation analysis between family's business culture and entrepreneurial behaviour including entrepreneurial intension were supported by positive and significant Pearson's coefficient ($\hat{\alpha} = 0.9231$, $p < 0.01$) and regression analysis also computed a positive relationship ($\hat{\alpha} = 0.9231$, $p < 0.01$). Hence, the hypothesis H4 is accepted.

III. Results & Discussion

This research paper is based on theoretical as well empirical framework which best fit to the perceptions of the researchers that all the four hypotheses were significantly correlated to entrepreneurial characteristics during start-up stage of the retail business. The variation in R Square shows that family's business culture has strong impact on women retailers' entrepreneurial behavior, start-up support, socialisation and risk taking attitude. The values of family's business culture are having high impact in the entrepreneurial venture of the women entrepreneurs. Women are more family-oriented than men because of the social, cultural and natural tie-ups. Hence, it is duty of the policy makers, advocates of gender studies, and government agencies to identify supporting elements with regard to women entrepreneurs and its development.

IV. Conclusion

Indian society is molded with lot of family business experiences. Most of the retail business units have been rooted through many traditions. Women are often socially and economically weaker section. The barriers to women entrepreneurs are numerous, starting from social boycott to capital constraints. Start-up stage of entrepreneurial venture is a crucial task for women entrepreneurs. Under these circumstances, it was decided to test the assumption whether family's business culture is having significant relationship with women entrepreneurship development. During the testing, all the four hypotheses were accepted and the strong support of family' business culture during the start-up stage of the women entrepreneurs was proved.

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Table 1: Mean, Standard Deviation and Pearson Correlation

Variables	Mean	Standard Deviation	N	Pearson Correlation (r)
Entrepreneurial Behavioural	4.08	1.18743	25	0.9577**
"Start-up" Support	3.68	1.21518	25	0.9814**
Socialisation & Business Contacts	3.72	1.27541	25	0.8783**
"Risk-taking Attitude"	4.12	1.1299	25	0.9231**

* Correlation is significant at the 0.05 level (2-tailed)

** Correlation is significant at the 0.01 level (2-tailed)

Table 2: Beta (b) and R Square

Variable	Beta (b)	R Square
Entrepreneurial Behavioural	0.9577***	0.9171
"Start-up" Support	0.9814***	0.9631
Socialisation & Business Contacts	0.8783***	0.7714
"Risk-taking Attitude"	0.9231***	0.8521

*** Correlation is significant at 0.01 level

A STUDY ON ATTITUDINAL BEHAVIOR AND PURCHASE INTENTION WITH REFERENCE TO CAUSE RELATED MARKETING

Kota Neela Mani Kanta★ P Srivalli★

This paper is intended to understand the factors influencing the attitude towards company and purchase intention in Cause Related Marketing context, when a firm is associated to a cause or charity programme. The study establishes that corporate motive, level of acceptance of cause-brand alliance and corporate credibility are the antecedents of positive attitude towards company and purchase intention contributes key to the success of cause related marketing. It is assumed that attribution of corporate motive can be categorized as altruistic and corporate centric motives. The public assuming cause related marketing campaign initiated by the company as corporate centric motive becomes negative to the company image rather than perceiving altruistic motive. Furthermore, attribution of corporate motive as altruistic will enhance level of acceptance of cause-brand alliance. Higher level of acceptance can enhance corporate credibility and in turn positively influence attitude and purchase intention. The study has made an attempt to understand the relationship between the factors like corporate motive, level of acceptance of cause-brand alliance and corporate credibility influencing attitude towards company and purchase intention.

The Public Affairs Council's 2012 consumer pulse survey showed that a strong majority of Americans not only desired, but expected companies to be involved in improving communities (Public Affairs Pulse Survey 2012). That is why increasingly global corporations are rethinking their approach to corporate responsibility, evolving toward a model in which traditional donations are supplemented by innovative programs and initiatives that tap into the core strengths of the business. Marketing communication and promotion with a social dimension is a response to the consumer expectation of corporate philanthropy. Cause Related Marketing (CRM) is an integration of philanthropy in marketing strategy. CRM is defined as a strategy developed by the organization in supporting a cause, self or through nonprofit organization, with creation of a fund when a customer participates in revenue generating activities of the firm. CRM is a partnership between a commercial enterprise and a not-for-profit organization in which the business entity uses the name and logo of the not-for-profit agency in advertising and selling its products, and pays the not-for-profit for the right to do that. This type of marketing has the potential to raise significant funds for not-for-profit work, and to increase bottom-line profits for businesses. CRM is becoming popular in response to its success in enhancing the brand image in the public and customers.

However, the success of cause related marketing is critical to the organization. The company should ensure that association with a not-for-profit organization will have a

positive impact on the company's desired customer demographics and it should bolster or at least not alienate the company's customer base. Although one may expect that consumers would respond favorably when a brand engages in an alliance to raise money and awareness for a social cause, it is often difficult to predict consumers' reactions to such marketing campaigns. In this regard, attribution of corporate motive, level of acceptance of cause-brand alliance, corporate credibility are the factors influencing the success of CRM campaign (Michal Strahilevitz, 2003). It is understood from the literature that there are two possible ways in which a CRM association between the corporate and the not-for-profit may be looked at by the customers/ publics – corporate-centric motive (profit motive) or altruistic motive (out of interest). CRM campaigns attributed as corporate-centric may hinder the success as skepticism creeps in, whereas, attribution of altruism enhances the long term image of the organization.

Furthermore, attribution of corporate motives as altruistic will enhance level of acceptance of cause brand alliance (CBA). Higher level of acceptance increase corporate credibility and positively influence attitude towards company and purchase intention. This study has been made to understand the relationship between the above said variables.

★Assistant Professor, Vikrama Simhapuri University, Nellore, Andhra Pradesh.

★Assistant Professor, KSRM College of Management Studies, Kadapa, Andhra Pradesh.

I. Review of Literature

Research on CRM in the past has identified that it does not automatically guarantee a favorable evaluation by customers in all the cases. The benefits of CRM differ depending on the nature of the product or service being promoted (Strahilevitz and Myers 1998), the fit between the specific cause and charity chosen (Lafferty 1996), the perceived quality of the product being promoted (Folkes and Kamins 1999), as well as the size of the donation (Holmes and Kilbane 1993). Bloom et al (2006) have observed that companies have been able to use cause-related marketing to help distinguish their brands from competitors in consumers' minds and get desirable effects including greater efficiency for other marketing efforts, an ability to charge higher prices, increased market share, greater brand loyalty and better manage its stakeholders. Sometimes this may also result in a negative manner as the consumer tries to understand the logic and changes his mind. The success of CRM is found to be an outcome of consumers' perception of the corporate motive (cause-oriented vs. profit-oriented) behind the campaign (Baron et al., 2007). Sheikh and Zee (2011) have revealed in their study that, concepts like CSR and CRM do have an effect on customers' attitudes. They have also stated that CRM might be more cost-efficient, its positive effect is limited to customers with high cause affinity. In contrast, CRM has a negative effect on customers with low cause affinity, or who oppose the cause. According to Endacott (2004), consumers from different countries have different perceptions of CRM. Many Spanish consumers regard CRM as egoistic, and clearly demonstrated that they will not tolerate the mercantilist abuse of the CRM strategy.

Attribution theory addresses the processes by which individuals evaluate the motives of others and explains how these perceived motives influence subsequent attitudes and behavior. When consumers attribute marketing actions to firm-serving motivations, negative reactions to the sponsoring firms often ensue (Andreasen, 1996; Drumwright, 1996; Ellen, Gurin, 1987; Webb & Mohr, 1998). Although this effect is well documented, the process that produces these negative reactions is not completely clear. One explanation of this finding is that consumers use the existence of firm serving motives as a cue to their attitude toward the firm. Ellen et al. (2000) use attribution theory to explain how consumers evaluate companies' CRM campaigns. They state that consumers evaluate and respond to CRM campaigns by making inferences about company's underlying motives of engaging in such a campaign and argue that consumers respond more positively to CRM programs that are altruistically motivated.

The review of literature shows that consumer perception of the corporate motive is a crucial factor that determines the success of CRM campaign. There are few studies to understand the preceding variables influencing the success of CRM Campaign. This study assumes attitude and purchase intention are key variables of success of CRM campaign, influenced by corporate motive, level of acceptance of cause-brand alliance and corporate credibility.

Factors affecting Attitude towards Company and Purchase Intention

Corporate Motive

The family of attribution theories and the concept of elaboration can be used to predict which cause brand alliance will elicit greater elaboration and therefore a greater tendency to judge or attribute a corporation's intent for creating a cause brand alliance. Consumer attributions can then be used to predict behavioral outcomes. Applying these concepts to CRM it is suggested that when there are no cognitive elaborations about alliance, consumers are less likely to make attributions of corporate profit as the reason for creating the cause brand alliance. When consumers make fewer or weaker profit-related judgments about the cause-brand alliance, corporations can expect consumers to be resistant to a CRM persuasion attempt and more accepting of a cause brand alliance. Consumers, then, would be more likely to resist the persuasion attempt and reject an alliance if their elaboration about the alliance have been triggered, and they had the opportunity to judge or attribute the corporate motive to desire to profit from the alliance.

In the present context, consumer perceptions about a company's motivation to support a social cause may influence the degree to which CRM strategies affect consumer choice. These strategies should be more likely to generate choice of the sponsoring brand when consumers infer that the primary motivation for marketers' use of CRM is positive or not risky rather than negative or risky. Consumers are likely to accept attributions of values-driven motives because they consider the firm to be acting from sincere and benevolent intentions. They believe firms design CSR actions because they care, and view CSR activities as deriving from a company's moral behavior. On the other hand, consumers are likely to view attributions of stakeholder-driven motives negatively, as they believe the company is acting to avoid retribution from stakeholders and fear that a company's worthy programs may disappear in the next business downturn (Franklin 2008). Consumers are likely to know that firms have ulterior motives, such

as profit or image management, and may be more distrustful of firms that profess purely public-serving motives as a consequence. The consumer is induced to purchase a product, when they have high degree of acceptance towards cause-brand alliance. The acceptance of cause-brand alliance can be originated from the perception of firm motives. In this regard the study assumes, the consumer with perception of ulterior motives of organization may not accept the association of brand with a cause programme. Following is hypothesized relationship:

Hypothesis 1: Corporate motive attributed corporate-centric motive (profit motive), will have less level of acceptance of Cause Brand Alliance than motive attributed altruistic.

Level of Acceptance of CBA

Corporate credibility is one aspect of corporate reputation which refers to the degree to which consumers, investors and other constituents believe in the company's trustworthiness and expertise. Moreover, when evaluating corporate credibility in a CRM campaign, the consumer seeks to know the motives that associate the brand to the social cause. Most research has shown that in the CRM context, the attribution of brand altruistic motivations can generate more credibility (Klein and Dawar, 2004; Ellen et al., 2006; Du et al., 2007), because there is greater congruence between what the brand is transmitting, social commitment vocation and the motives that have led to this behavior (altruistic motives). Consumer attribution of brand altruistic motivation requires perception of a similarity between what the brand it is trying to transmit and its true motives; this will inhibit a possible sensation of deceit and manipulation by the brand. Please refer Figure 1.

One study examined relationship between consumer attribution and their outcomes and compared different types of sponsorship linked marketing (Rifon et al 2004), Researchers found that when consumers credited corporations with altruistic motives for sponsorship behaviors, perception of corporate credibility were stronger. The attribution of altruistic motive was more likely to happen when the sponsorship partnership was congruent. As a result of this, it is hypothesized as follows:

Hypothesis 2: Higher the level of acceptance of Cause Brand Alliance, the stronger will be the perception of corporate credibility

Corporate Credibility

Corporate credibility is one important stimulus that marketers use to build and enhance consumer's attitude toward an advertisement, their attitude toward brand, and

their purchase intention (PI). Consumer attitudes regarding the brand and the company are predicted to be more favorable in a high corporate credibility context than in a low one. CRM programs could result in favorable consumer attitudes toward the firm, its products and the NPO involved with a corporate credibility. Keller and Aaker (1992) define corporate credibility as the extent to which consumers believe that a firm can design and deliver products and services that satisfy customer needs and wants. They also identify three dimensions of company credibility: company expertise, company trustworthiness, and company attractiveness. Participants in a high corporate credibility level show a more favorable attitude toward the brand than those in a low corporate credibility level. Attitude toward the brand is more favorable for firms with high credibility than for those with low credibility except for when the firm is supporting a cause related to the risk of a product. When firms support a cause consumers perceive as cause being related to the product's direct risk, not only can attitude toward the brand become less favorable compared to when a non-risk related cause or unrelated cause is supported, but the positive effect of CRM actually backfires. In the background of the forgone discussion the following hypothesis is formulated:

Hypothesis 3: Corporate credibility has positive influence on attitude towards company.

Purchase intention of subjects would be influenced equally by perceptions of endorser credibility and corporate credibility. Positive corporate credibility is one of the important stimuli marketers use to build and enhance consumers' attitudes toward an advertisement, brand, and purchase intention (PI). The corporate credibility influences purchase intention (PI) because consumer perceptions of the trustworthiness and expertise of a company are part of the information they use to judge the quality of the company's products. In other words, corporate credibility is said to have a direct relationship with purchase intention. Lafferty and Goldsmith (1999) verified that positive corporate credibility leads consumers form positive attitudes and purchase intentions. Their study examined the joint effects of endorser and corporate credibility on attitude towards the ad, the brand, and the purchase intentions. Hence, it is hypothesized as follows:

Hypothesis 4: Corporate credibility has positive influence on purchase intention

According to Assael (2004) a positive attitude towards a brand leads to a higher purchase intention of the brand. Consumers having prior experience with CRM, and already made a CRM purchase before are likely to have favorable

attitudes towards CRM products as well; otherwise, they would not have bought a CRM product in the first place. As a result, consumers with prior CRM experience may still have elevated attitudes towards CRM and higher purchase intentions of CRM endorsed products. A positive relationship between assigned public serving motives and consumers' attitudes towards companies actively engaged in CRM and purchase intentions of CRM products is also expected in this study. The effect of attitude toward the company-cause fit on customer intent to purchase the sponsored product will be moderated by company-customer congruence. The positive influence of high attitude toward the company-cause fit on consumer purchase intent will be stronger when company-customer congruence is high than when it is low. It is important to note that what consumers say when asked for a reaction to a hypothetical situation may not be an accurate reflection of their consequent ultimate market behavior. However, it can be presumed that the success of CRM campaigns reflects, at least in part, the favorability of consumer responses to a company's support of a cause, culminating in the choices of that company's products or services (Barone et al., 2000). Hence, the following hypothesis is framed:

Hypothesis5: Attitude towards company has positive influence on purchase intention

II. Research Design & Methods

Experimental design of after only without control group is adopted with five experimental groups. The experimental groups were named as "V-ray Corp", "Indian Electronics", "db drive", "Bread India", and "Horse Breweries". These names are given after the names of the hypothetical CRM campaigns involving these companies and some hypothetical non-profit organizations. Advertisements were designed for each CRM campaign. These advertisements give enough details of the corporate as well as the non-profit organization associated. The experimental groups were presented with the brief outline of company profile, performance in the industry and the cause attributes supported by the company along with the advertisement depicting the CRM campaign. Please refer Figure 2.

A structured questionnaire was designed to elicit the responses from the 846 sample respondents belonging to different parts of India. The respondents were reached through research enumerators (research scholars, faculty members, students) in different parts of India. Questionnaires were sent to these members and after collecting the opinions of the respondents, the questionnaires were sent back to the researcher for further

analysis. The questionnaire was designed to capture the perceptions of the respondents towards the variables – corporate motive, level of acceptance of cause-brand alliance, corporate credibility, attitude towards company and purchase intention.

Corporate motive in supporting a charity or cause can be categorized as, either corporate centric or altruistic. If the individual assumes cause campaign as corporate-centric motive, it means he perceives company is supporting a charity for increasing its profits; otherwise an individual assumes motive as altruistic, i.e. he assumes company is supporting a cause voluntarily and without expectations in return from society. This variable is treated as both dependent and independent variable, influencing acceptance of cause-brand alliance. This variable is measured with items adopted from the work of Szykman, Bloom & Blazing (2004), are as follows: "Impure"/ "Pure", "unselfish"/ "Selfish", "Caring"/"Uncaring", "Self servicing"/ "Society serving", "Uninvolved"/ "Involved", and "reactive"/ "proactive. These items are rated on 7- point Likert scale

Cause-brand alliance pertains to the relationship between the company and cause which can be through company owned foundation or external organization like NPO. Here the variable is about the acceptance of the relationship by the respondents. The acceptance from the public on alliance is important for positive credibility; higher the acceptance, higher will be the credibility. This variable is measured by the items as follows: "I agree with the alliance between the cause and the v-ray corp."; "I feel alliance between the cause and "v-ray corp." is a bad idea", "I don't have any problem with the alliance between the cause & v-ray corp.", "More companies should do something like the alliance between the cause & v-ray corp.", "I reject the alliance between the cause and v-ray corp.". "I approve of the alliance between the cause & v-ray corp." For avoiding the bias the manipulative questions have also been added in the questionnaire. The questions are rated from "strongly agree" to "strongly disagree" on 7-point Likert scale.

Corporate credibility measures perception on trustworthiness and expertise of a company. It is significant to the marketer to have consumers positive perception on credibility toward the company. Corporate credibility has two sub scales, expertise and trustworthiness. The expertise subscale consists of the following four items adopted from the work of Newell, Guld & smith (2001) which are as follows: "The Company has a great amount of experience"; "The Company is skilled in what they do", "The Company has great expertise"; "The company doesn't have much experience". Trustworthiness scale

consists of four statements, "I trust the corporation"; "The company makes truthful claims"; "The Corporation is honest"; "I don't believe what the corporation tells me". All items are rated on 7-point Likert scale "strongly agree" to "strongly disagree".

Attitude toward the company is the degree of being favorable or unfavorable toward the company/product. Attitudes once formed are relatively stable and enduring (Fishbein and Ajzen 1975). To measure the attitude a four items were adopted from the work of Mitchell and Olson (1981). The items are: "Bad"/"Good", "Dislike"/"Like", "Unfavorable"/"Favorable" and "Negative"/"Positive" on seven point Likert scale. Customer willingness to purchase a product of company purchase intention is significant factor in customer purchase decision process It is important to understand the antecedents of successful CRM campaign. In this study purchase intention is dependent variable. The variable is measured by following items: "I think this Campaign is a good idea"; "I would be willing to participate in this campaign by purchasing a product of the company"; "I would consider purchasing "db Drive Solutions Ltd" in order to provide help to the cause"; "It is likely that I would contribute to this cause by getting involved in this campaign". All the items are rated on 7 point Likerts scale from "strongly agree" to "strongly disagree".

III. Results & Discussion

846 respondents participated in the study from different regions of India, among the respondents 294(34.8%) are between 20-30 years, 368(43.5%) are between 31-40 years, 109(13.0%) are between 51-60 years, and 36(4.3%) are between 61 and above. 476 respondents are male and 370 respondents are female. The data is qualified and internal consistency among the items of different variables is found to be good (Cronbach's alpha above 0.8).

H1 is: Corporate motive attributed as corporate-centric or profit motive, will have low level of acceptance of Cause Brand Alliance than the one attributed as altruistic motive. To test the hypothesis independent sample test is run to test for significant difference between group mean scores of level of acceptance of CBA. The dependent variable level of acceptance, is categorized based on individual mean scores of altruistic motive (Mean = 4.96) and corporate-centric motive (Mean = 2.11) of the subjects. Please refer Tables 1 & 2.

Results incorporated in table: 1&2 indicate the effect of corporate motive on level of acceptance of CBA is significant ($F = 541.094$; $p\text{-value} = .000$) thus supporting

H1. The mean scores of level of acceptance of CBA is high in the altruistic motive subjects (Mean= 5.3), and low in the corporate centric motive (Mean =4.3) subjects; the difference between the mean scores being significant ($t= 9.48$, $p\text{-value} = 0.000$). It is proven in the study that the respondents with attribution of altruistic motive have high degree of acceptance of cause-brand alliance than those with corporate-centric motive.

H2 is: Higher the level of acceptance of cause-brand alliance, the stronger will be the perception of corporate credibility. To test the hypothesis, Independent sample t-test is run, considering perception of corporate credibility as dependent variable and level of acceptance of CBA as the grouping variable. The subjects individual mean scores of acceptance are grouped into high (above the mean = 5.66) and low (below the mean = 2.69), as well as the respective individual mean scores of credibility are measured. The mean scores and the significance of difference in mean scores of credibility of the two groups are tested through independent sample t – test. Please refer Tables 3 & 4.

As can be seen from the tables: 3&4 indicate the effect of level of acceptance of CBA on corporate credibility is significant ($F = 24.867$; $p\text{-value} = .000$), thus supporting H2. The mean scores of corporate credibility is higher (Mean=4.88), when level of acceptance is high, and lower (Mean = 3.37) when acceptance is low and the difference in mean scores of credibility being significant ($t = 14.064$, $p\text{-value} = 0.024$). It can be concluded that, the respondents having high degree of acceptance of cause-brand alliance have perceived greater corporate credibility, than those with low degree of acceptance of CBA.

H3 is: Corporate credibility has positive influence on attitude towards company. To test the hypothesis, correlation technique is used to know extent of co- linearity between corporate credibility, and attitude towards company. To estimate, as explained understand the magnitude of variance in the dependent variable attitude towards company / product, as explained by the independent variable, corporate credibility, a regression equation is run. Please refer Tables 5 & 6.

As can be observed from the tables: 5&6 the credibility has a positive relationship with the attitude towards company/product (.583, $p\text{-value} = 0.23$) and would explain significant variance (34%, $p\text{-value} = 0.00$) in attitude towards company, thus supporting H3. Relationship between credibility and attitude towards company /product is moderate. The study has proven that perceiving higher credibility have exhibited favorable attitude toward the

company.

H4 is: Corporate credibility has positive influence on purchase intention. To test the hypothesis, correlation is employed to find degree of co-linearity between corporate credibility, and purchase intention. To estimate the magnitude of variance in the dependent variable as explained by the independent variable, regression is run. Please refer Tables 7 & 8.

The results as shown in tables: 7&8 substantiate that the credibility has positive relationship (.364, p-value = 0.00) and could explain significant variance (13.1 %, p-value =0.00) in purchase intention, thus supporting H4. The relationship between corporate credibility and purchase intention is found moderate. The respondents who perceive high degree of corporate credibility towards organization have favorable intention to purchase.

H5 is: Attitude towards company has a positive influence on purchase intention. To test the hypothesis, correlation is calculated between attitude, and purchase intention. To understand the magnitude of variance in purchase intention dependent variable as caused by attitude towards company, the independent variable, regression is run. Please refer Tables 9 & 10.

The results as shown in tables: 9&10 demonstrate attitude has positive relationship with purchase intention (.303, p-value = 0.24) and could explain moderate variance (9.2%, p-value =0.00) in purchase intention, thus supporting H5. The correlation relationship between attitudes toward company and purchase intention is moderate and could relatively explain low variance in purchase intention.

IV. Conclusion

It is postulated more the cognitive elaboration of consumers about the alliance, the less likely their attribution of corporate profit as the reason for creating the cause-brand alliance. When consumers perceive fewer or weaker profit-related judgments about the cause-brand alliance, anticipation is that consumers are less resistant to CRM and more inclined to accepting cause-brand alliance. Otherwise, consumer's would be more likely to resist the persuasion attempt and reject an alliance. Consumers perceiving participation of corporate in CRM campaigns as corporate centric motive will resist accepting the cause-brand alliance. In contrast, consumers perceiving corporate motive as altruistic motive will have a higher acceptance of the alliance. A few studies have reported that consumer acceptance of cause-brand alliance leads to more positive attitudes toward the corporation and stronger perceptions of corporate

credibility (Trimble and Rifon, 2006). Attitudes toward a company are a function of perception of corporate credibility. Therefore, the positive response cause-brand alliance generates must be measured as perception of corporate credibility. Corporate credibility in turn influences attitude toward the corporations.

Weaving all the preceding postulates together this study states that consumers with perception of altruistic motives would have a higher acceptance of cause-brand alliance. The independent t-test is performed between the variables of corporate motive and acceptance of cause-brand alliance. The sample is categorized into respondents' perceiving altruistic motive (respondents with mean scores higher than average mean score) and those perceiving corporate centric motive (respondents with mean scores lower than average mean score). It is found that respondents with perceptions of altruistic motive have higher mean scores of acceptance of cause-brand alliance (CBA) with significant main effects.

To understand the influence of acceptance of cause-brand alliance on corporate credibility an independent sample t-test is performed between acceptance of cause-brand alliance (CBA) and corporate credibility. It is evident from the results that, the respondents with higher level of acceptance of cause-brand alliance have higher perception of credibility than respondents with lesser acceptance. To gain understanding of the relationship between corporate credibility and attitude towards company, a correlation analysis is performed. The results show that there is positive correlation between credibility and attitude. To know the extent of variance in attitude towards company as caused by credibility, regression analysis is run. There is a significant variance in attitude towards company as explained by perceptions of credibility.

Marketers and academicians can draw in knowledge from the perceiving process of customers leading to success of CRM campaign. The marketer while designing and communicating CRM campaign, should factor in altruistic motives which can make consumers accept the alliance. The acceptance of cause-brand alliance can enhance the corporate credibility and customers perceiving higher level of corporate credibility develop positive attitudes toward company.

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Table 1: Effect of Corporate Motive on Level of Acceptance

	Corporate Motive (Grouping variable)	N	Mean	Std. Deviation	Std. Error Mean
Level of Acceptance	Altruistic Motive	475	5.3500	.89005	.04084
	Corporate centric Motive	371	4.3012	1.97982	.10279

Table 2: Independent Samples Test of Level of Acceptance

		Levene's Test		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Level of	Equal variances assumed	541.094	.000	10.2	844	.000	1.04879	.10191
	Equal variances not assumed			9.4	486.5	.000	1.04879	.11060

Table 3: Effect of Level of Acceptance on Perception of Corporate Credibility

	Level of Acceptance (Grouping variable)	N	Mean	Std. Deviation	Std. Error Mean
Perception of Corporate Credibility	High	626	4.8836	1.26911	.05072
	Low	220	3.3790	1.39723	.09420

Table 4: Independent Samples Test: Effect of Level of Acceptance on Perception of Corporate Credibility

		Levene's Test		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Perception of Corporate Credibility	Equal variances assumed	24.867	.000	14.7	844	.000	1.50	.10217
	Equal variances not assumed			14.0	353.9	.024	1.50	.10699

Table 5: Correlation between Attitude towards Company and Perception of Corporate Credibility

		Attitude towards Company	Perception of Corporate Credibility
Attitude towards Company	Pearson Correlation		.583**
	Sig. (2-tailed)		.023
	N		846
Perception of Corporate Credibility	Pearson Correlation	.583**	
	Sig. (2-tailed)	.023	
	N	846	

**Correlation is significant at the 0.01 level (2-tailed).

Table 6: Regression of Perception of Corporate Credibility on Attitude towards company

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.583 ^a	.340	.339	1.38279	.340	434.065	1	844	.000

Table 7: Correlation between Perception of Corporate Credibility and Purchase Intention

		Perception of corporate credibility	Purchase intention
Perception of corporate credibility	Pearson Correlation	1	.364**
	Sig. (1-tailed)		.000
	N	846	846
Purchase intention	Pearson Correlation	.364**	1
	Sig. (1-tailed)	.000	
	N	846	846

Table 8: Regression Analysis of Perception of Corporate Credibility on Purchase Intention

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.364 ^a	.133	.131	1.34614	.133	128.916	1	844	.000

Table 9: Correlations between Attitude towards company and Purchase Intention

		Attitude towards Company	Purchase Intention
Attitude towards company	Pearson Correlation		.303**
	Sig. (2-tailed)		.024
	N		846
Purchase Intention	Pearson Correlation	.303**	
	Sig. (2-tailed)	.024	
	N	846	

Table 10: Regression of Attitude towards Company on Purchase Intention

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.303 ^a	.092	.091	1.62136	.092	85.621	1	844	.000

Figure 1: Antecedents of Attitude and Purchase Intention

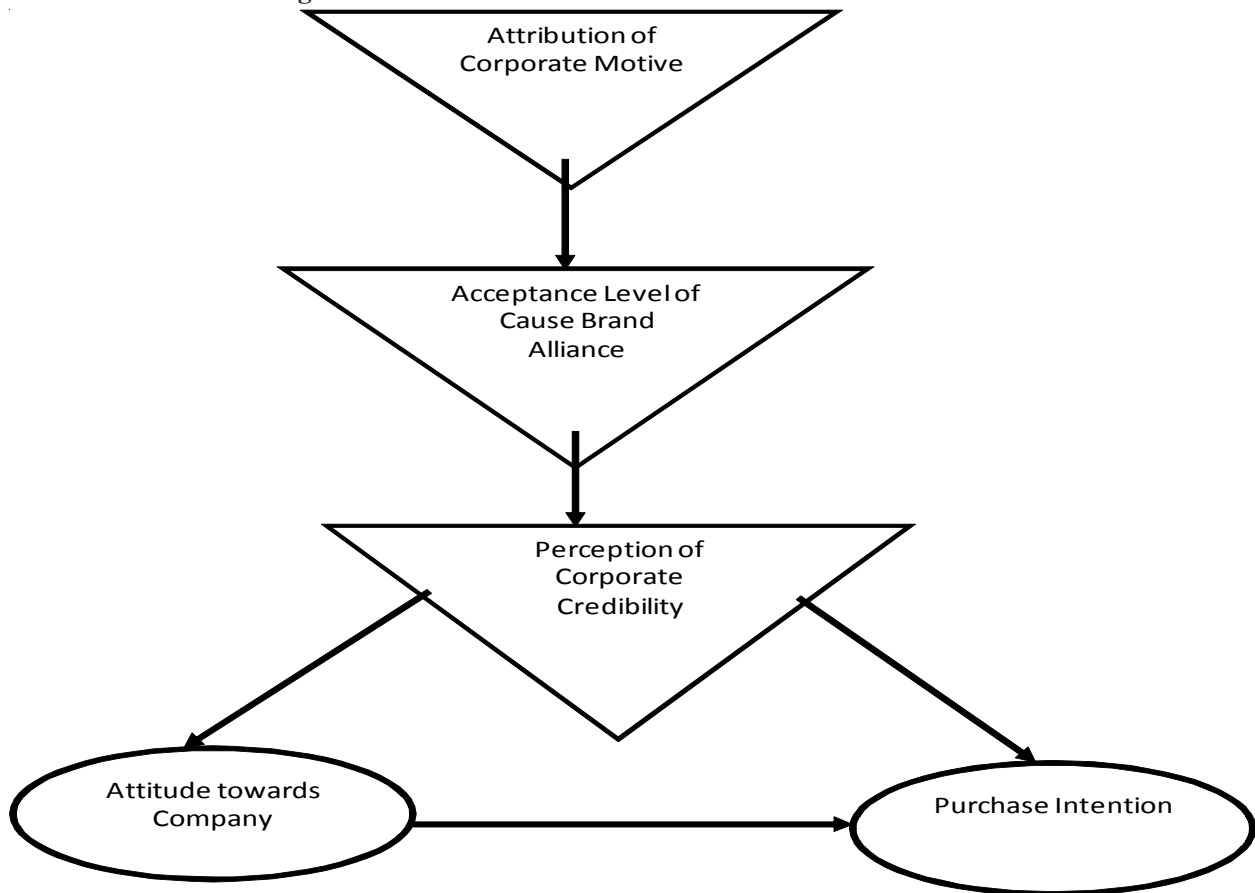


Figure 2: An advertisement of V-ray Corp shown to a group of respondents



RELATIONSHIP BETWEEN ORGANIZATIONAL STRATEGY AND ORIENTATION: A STUDY ON SELECT NON-GOVERNMENTAL ORGANIZATIONS OF ASSAM

Papori Baruah ★ Bhaskar Jyoti Barthakur ★★

While strategic planning is a common concept in the Non-Governmental Sector (NGO) literature, organizational strategy is conspicuous by its absence. The purpose of the study was to understand the nature of the relationship between organizational strategy and its orientation. Organizational strategy was conceptualized as the intended and realized strategies directed toward the accomplishment of NGO mission. In order to measure intended and realized strategies, a survey instrument was used to collect information about strategic plan implementation (intended strategy) and the strategic orientation (realized strategy). The measure of strategic orientation was based on Miles and Snow's self-typing paragraph method. The study indicated that having a strategic plan (intended strategy) has value, though no association was found between the way strategy was initially formulated and the strategic orientation that emerged in the organization.

There is substantial agreement in the organization and management literature that organizations need a strategy if they are to be able to effectively and efficiently achieve the mission for which they are created (Ansoff, 1988; Miller, 1998; Mintzberg, 1994; Quinn, 1988). The field of strategic management developed as an applied field of management theory with a focus on organizational strategy and the responsibility of senior management for creating and managing effective organizations. Since the emergence of strategic management in the 1960s, strategic management researchers have concerned themselves with helping chief executives and senior managers understand the importance of strategy to organizational success and work to develop concepts, principles, frameworks, and models that managers can use to formulate and deploy strategy throughout the organization.

Within the field of strategic management, organizational strategy has been described as the means for not only coordinating the internal activities of an organization, but also for aligning the organization with its external environment (Porter, 1991; Schendel & Hofer, 1978). The focus of this study was to develop an understanding of organizational strategy in the selected NGOs in the state of Assam.

Purpose of the Study

Strategy development efforts in NGOs date back to the mid-1980s when directors of some renowned NGOs and other senior leaders first embraced strategic planning as a tool for organization change (Conley, 1993). Two of the

leading strategy consultants offer similar definitions of strategic planning. McCune (1986) defined strategic planning as a process for organizational renewal and transformation. Cook (1990) suggested that strategic planning is a means by which an organization continually recreates itself to achieve extraordinary purpose.

I. Review of Literature

Strategic planning is one element in the strategic management process (Brady, 1999; Hertz, 2004; Miller, 1998; Vinzant & Vinzant, 1996). In the text, Strategic Management, Miller (1998) identified three major processes of strategic management: strategic analysis, strategy formulation, and strategy implementation. In the Harvard Business Review article, What Effective General Managers Really Do, Kotter (1999) suggested that effective general managers do two critical things: set agenda and build networks. A major agenda setting decision is finding specific initiatives that accomplish multiple goals. Pearce and Robinson (2003) defined strategic management as "the set of decisions and actions that result in the formulation and implementation of plans designed to achieve a company's objectives".

This study focused on the organizational change effort

- ★ Associate Professor, Department of Business Administration, School of Management Sciences, Tezpur University, Napaam, Sonitpur, Assam.
- ★★ Research Scholar, Department of Business Administration, School of Management Sciences, Tezpur University, Napaam, Sonitpur, Assam.

presumed by strategic planning. Does the use of strategic planning really lead to the discovery of viable organizational strategy? Or, do NGO leaders or boards develop their strategic initiatives outside the strategic planning process?

Research Questions

In order to become strategy-driven, an organization must accomplish a number of tasks. First, an organizational strategy must be formulated either through a formal or informal planning process. Next, the process of implementing the strategy involves decisions and policies to guide the organization towards the attainment of its vision and goals. Over time, a pattern of adaptation to environmental changes emerges as a result of the intended strategy and the policies and decisions designed to achieve organizational goals. Such thinking about organizational strategy led Mintzberg (1998) to propose five ways of thinking about strategy: plan, pattern, position, ploy, and perspective (Drucker, 1994).

This investigation is based on the idea that strategy is both a plan and a pattern or as Mintzberg also suggested intended and realized. During the strategic planning process an intended strategy or course of action is defined. However, during implementation organizational leaders learn and make choices that if successful lead to the attainment of organizational goals. The pattern of strategic choices is what Miles and Snow (1978) referred to as the organization's strategic orientation. These choices and actions lead to measurable organizational performance. Based on the foregoing, the following research questions will be verified:

Research Questionnaire

1. What is the nature of strategic plan implementation in the select NGOs in the state of Assam?

Existing strategic management literature suggests that the first step in strategic management is the formulation of a strategy. This process is accomplished through the analysis of the organization's internal and external environment, the generation of alternative strategies, and the choice of the most appropriate strategy in light of the organization's purpose, goals, and constraints.

2. What are the strategic orientations of studied NGOs?

Miles and Snow (1978) developed a typology of strategic orientations as well as the means for its measurement. Both the typology and instrument have received substantial research attention and evidence has accumulated to support their validity as tools for determining the strategic orientation of organizations in any industry (Gimenez, 1999; Jabnoun,

Khalifah, & Yusuf, 2003; James & Hatten, 1995; Shortell & Zajak, 1990).

The focus of Miles and Snow's typology is on the business level of organization as opposed to the corporate or functional levels. For the purpose of this study, an NGO is viewed as a single business unit (Gimenez, 1999).

The typology is based on three premises. The first is that over time, successful organizations develop a systematic, identifiable means of environmental adaptation, which represent what the authors called a general physiology of organization behavior. The physiology is based on homeostatic adjustments of the three domains of entrepreneurship, engineering, and administration in reaction to real and perceived changes in the environment.

The second premise is that there exist four types of strategic orientations that can be assumed by organizations in an industry. Labeled as defenders, prospectors, analyzers, and reactors, the differences between these orientations depend on the configuration of organizational change. Defenders are characterized by a tendency to want to hold on to lucrative industry positions that they have achieved. Prospectors survive through constant innovations. Analyzers represent a blend between defenders and prospectors. Reactors are organizations that seemed not to have a clear vision or strategy and tended to react to changes in their environment without a clear pattern of response. The final assumption is that when properly implemented, defender, prospector and analyzer strategies can lead to organizational effectiveness.

3. What is the relationship between strategic planning and strategic orientation?

This question sought to uncover the initial processes leading to the development of strategic orientation in studied NGOs and to identify if particular planning approaches are associated with specific strategic orientations. Not all NGOs use formal planning systems, some claim not to use strategic planning. It was thought important to know how planning systems relate to strategic orientation, if at all.

Context of the Study

This study is set against the background of NGO accountability reform begun in the mid-1990s. These accountability demands are forcing NGO leadership to either come up with new strategies for meeting standards or simply wait while emerging competition from other NGOs bids away both target groups and resources because of unable to cope with change. The study was conducted in top 20 NGOs in Assam. These NGOs were chosen for the

study because they were the predominant organizational form among other NGOs and faced the complex challenge of serving clients from different strata of society. An understanding of the strategic characteristics of these NGOs will contribute to service delivery improvement policy in NGO sector in the state.

II. Research Design & Methods

The study employed a mixed ex post facto design (Krathwohl, 1998) using survey research and analysis of archival data. According to Watson (2005), ex post facto design enables the researcher to explore possible causes for a behavior by comparing study participants in whom the behavior is present with similar participants in whom it is absent, after the independent variable has occurred. The ex post facto method is appropriate in situations where the experimental method is impossible or unethical. Ex post facto design does not provide conclusive causal evidence; at best it establishes relationships between variables.

The variables of interest were the strategic plan implementation status, strategic orientation of NGOs. Respondents' answers to a set of survey items used to measure the strategic plan implementation status of the sample NGOs. Miles and Snow's (1978) typology of strategic orientations was used to measure the realized strategy of the NGOs.

Sample/Participants

The sample for the study was a purposive sample (Trochim, 2002) of 52 board members of 9 NGOs in Assam.

Data Collection and Analysis

Survey Instrument

The survey instrument was comprised of three major segments. The first segment presented responding elements with four paragraphs constructed along the self-typing paragraph format developed by Miles and Snow (1978) to collect information for classifying NGOs along the typology of strategic orientation. After reading the paragraphs, the responding element was to identify the paragraph that best described organizational conditions in the NGO along three time frame work simply identified as (1) three to five years ago, (2) currently, and (3) three to five years in the future.

The second segment of the survey included four items dealing with whether or not there was a current strategic plan being implemented in the NGO, how long ago the plan was developed, the approach used in developing the plan, and the extent to which current NGO goals, policies,

decisions, and programs represented implementation of the plan.

Research Question #1

What is the nature of strategic plan implementation in NGOs?

The concept of strategic planning as used in this study refers to formal and informal efforts by the chief functionary and board members of a NGO to set the long-term goals and direction for the organization. In order to investigate this question, four related questions were included in the questionnaire. The four strategic plan implementation questions and the responses are summarized below.

Implementation Question No. 1: Is there a current board-approved strategic plan being implemented in your NGO? The responses were summarized using a frequency distribution. Please refer Table 1.

Implementation Question No. 2: How old is the current approved plan? The response options ranged from one year or less to more than five years. The responses were collapsed into two options: two or more years and three or more years to identify NGOs implementing a recently developed strategic plan and those implementing older plans. A chi square test was used to test for significant difference between recent plan implementers and older plan implementers.

Table II summarizes the data for the 38 board members of studied NGOs implementing a current strategic plan.

Implementation Question No. 3: How was the plan developed? The question included six response options including formal planning, leadership focus group, chief functionary's visioning, state reform-based design, a category of other approaches as defined by respondents, and absence of a current strategic plan. The possible responses were collapsed into three distinct options: formal, informal, and no planning. The informal category includes all planning systems other than the formal system discussed below.

Formal planning was defined as a systematic process involving multiple internal and external stakeholders working together over a period of time, typically less than a year, to develop an organization's mission, goals, strategies, and action plans. A trained or professional strategic planning facilitator guides the group. The most common formal

planning model used in NGOs is the Cambridge model developed by Cook (1988).

The result summarized in Table III shows that 79% of the respondents of studied NGOs implementing a strategic plan by formal planning process. It is interesting to note that none of the respondents indicated using the state reform-based planning option.

Implementation Question No. 4: To what extent do current NGO goals, policies, decisions, and programs represent implementation of the strategic plan? A four-point Likert-type scale with values ranging from limited extent to full extent was used to measure this item. The scale was collapsed into three levels by adding the lowest two scale values as low extent. The results are summarized in Table IV below. Two-thirds of the NGOs implementing a strategic plan indicated that current NGO goals, policies, decisions, and programs represented implementation of the strategic plan to a high extent.

In summary, analyses of the responses to the four plan implementation questions under the first major research question suggest that NGOs differed significantly in the use and implementing of strategic planning. While nearly 75% of the board members of studied NGOs claimed to have developed and implemented a strategic plan, about 79% of these used a formal planning process to develop the plan and 21% used an informal planning process. Of those implementing a formal or informal strategic plan, slightly less than a quarter asserted that they were implementing the plan to the full extent. Two-thirds were implementing the strategic plan to a great extent while 10% were implementing a strategic plan to a minimal or moderate extent.

Research Question #2

The second research question asked: What are the strategic orientations of NGOs? Several alternative methods were found in use in the literature for measuring the strategic orientation construct. Strategic orientation is also referred to as realized organizational strategy (Mintzberg et al., 1998). Of the four approaches identified by Snow and Hambrick (1980), the original self-typing paragraph method, the most popular of the four, was used in this research. The other approaches are typing by the investigator, independent assessment by experts, and empirical derivation using objective criteria.

Miles and Snow (1978) developed the original self-typing paragraph method. Shortell and Zajak (1990) conducted a validity study of Miles and Snow typology using both the self-typing paragraph and archival methods. They concluded

“perceptual measures are congruent with archival measures of Miles and Snow’s strategic types...” (p. 829). James and Hatten (1995) conducted a similar validity study using a sample consisting of organizations in the banking industry and found that the self-typing paragraph approach worked very well despite the limited number of predictor variables involved.

The self-typing paragraph method, as the name suggests, consists of four paragraphs describing the main characteristics of the four strategy types uncovered by Miles and Snow. In determining the strategic orientations of the sample NGOs, each board member was asked to choose one of four paragraphs that best described the strategic characteristics of the NGO along three time frames - three to five years ago, currently, and three to five years into the future. The paragraphs are listed as follows:

Paragraph 1. In this NGO, we offer a broad range of programs to meet the needs of our clients. Our programs undergo periodic review and redefinition as both target population and needs change. We take pride in ourselves as program innovators and try to be among the first to implement new, innovative programs. We anticipate environmental changes and develop action plans to cope with them in order to maintain our image as a highly effective NGO (Prospector).

Paragraph 2. In this NGO, we have programs that meet the needs of various segments of our clients. We strive to maintain these programs at a high level of quality. In order to ensure that we meet the needs of clients who are not well served by existing programs, there are professionals charged with the task of identifying, analyzing, and recommending programs for adoption. We typically move aggressively to implement these programs so as to expand our portfolio of effective programs (Analyzer).

Paragraph 3. Over the years, this NGO has developed the capability to offer high quality, standards-based core need based programs that serve all target groups well and ensure that nearly all clients are able to reach or surpass state proficiency standards. We do not experiment much with new programs but are committed to maintaining our current programs at the highest level of quality (Defender).

Paragraph 4. In this NGO, we offer standards-based program for all clients. In addition, we have a broad range of supplemental programs to enable greater access to the standards and experience for client success. When changes are necessary due to new reform programs introduced either at state or donor levels, we do the best to comply with these new mandates (Reactor).

The results shown in Table V indicate that NGO respondents could be classified using Miles and Snow's typology of strategic orientations. The dominant strategic orientation reported for the prior time segment (three to five years ago) was the reactor type representing nearly one-third of the NGO respondents.

The respondents of the studied NGOs appeared to be more or less evenly distributed across the four strategic orientations during the current time segments. NGO leaders ponder about the future of their organizations, they perceived a movement towards the prospector strategic orientation with all the other three categories expected to decline three to five years from now.

Research Question #3

What is the relationship between strategic plan implementation and strategic orientation?

To answer this question, cross-tabulation of data from sub-question one of the first research question and the data from the second research question were constructed and the relationship between strategic plan implementation (yes/no) and strategic orientation (prospecter/analyzer/defender/reactor) was tested using a chi square test of association for each of the time segments. Due to data limitations, strategic orientation categories were collapsed into two categories – prospecter and analyzer as one and defender and reactor as the other based on the findings by Pleshko, Stanwich, and Heiens, (1995) indicating that the order of performance from high to low is generally prospecter, analyzer, defender, then reactor.

The results of the 2 x 2 cross-tabulation are presented in Table VI. Note that actual cell counts and expected cell counts are very close indicating that there was no association between strategic plan implementation and strategic orientation for all time segments.

II. Results & Discussion

Research Question #1- What is the nature of strategic plan implementation in NGOs?

Nearly 75% of the sample NGO respondents were implementing a strategic plan while the other 25% claimed not to be implementing a strategic plan. This finding clearly establishes the popularity of strategic planning among NGOs. It was also found that about 80% of respondents of studied NGOs implementing a strategic plan developed the plan using a formal planning process while the remainder used a variety of informal approaches including leadership retreats or study sessions, chief functionary's vision and

insights for organizational improvement. Roughly half (53%) of the respondents reported implementing plans that were developed recently (no more than two years old) while 45% were implementing plans that were at least three years old. Nearly 66% of the respondents indicated that they were implementing the strategic plan to a great extent while less than a quarter of the NGO respondents indicated full implementation. Only about 10% said that the strategic plan was being implemented to a minimal or moderate extent.

As the results indicated, the use of strategic planning has grown in popularity among NGOs in general since the mid-1980s when NGOs first began to adopt the planning methodology. Despite the popularity of strategic planning among practitioners, the use of strategic planning remains controversial in academic circles due to probably doubts about its value. For example, Sagor (1992) saw the use of strategic planning in NGOs as an indication of "more ominous problems with our educational system" (p. 2). He held that strategic planning was not relevant to the context of planning in NGOs. There is actually no research in two decades of educational strategic planning that attempted to measure the impact of strategic planning on NGO performance with the singular exception of Basham and Lunenburg (1989). They examined the relationship between strategic planning and achievement in a sample of 27 Kentucky NGOs and did not find any significant relationships. Heller (1997) asked what impact strategic planning had on NGO performance in his study of Nebraska NGOs and only 25% agreed that strategic planning had some impact on performance.

Others are concerned about the quality of strategic planning in NGOs. McHenry & Achilles (2002) found poor, inadequate planning at the NGO level in a study of 7 NGOs in South Carolina. Upon evaluation of systematic plan documents from these NGOs, only 4% qualified as strategic plans in the broadest interpretation of the concept. After reviewing a national sample of 97 strategic plans, Conley (1993) found disconnect between the content of the plan and the action program. Meich (1995) wondered why NGOs were embracing a tool that was originally developed for business use at a time when businesses were abandoning it.

Both Mauriel (1989) and Murgatroyd and Morgan (1993) advocated the adoption of full-scale strategic management for NGOs. Shy (1992) was more optimistic about the role of strategic planning in NGOs noting that "strategic planning's direct effect on beneficiary may incorporate too many extraneous variables to quantify, what we do know from experience is that lack of comprehensive organizational planning, in a strategic context, will not only impede

efficiency of instructional delivery but also will waste precious resources that could be devoted to learning improvement, if only a plan existed”

Early strategic planning performance research among businesses turned out mixed results and this led to research that focused on the content of strategy. As strategy researchers understood the content of strategy through such studies that measure realized strategy or strategic orientation, they began to place strategic planning in perspective. For example, Roger, Miller and Judge (1999) concluded that the relationship between planning and performance is clarified when information requirements of a specific strategy are considered. For this reason, questions about the value of strategic planning and implementation may be more profitably directed at understanding the content of strategy (strategic orientation) and its relationship to planning.

Research Question #2- what are the strategic orientations of NGOs?

Miles and Snow (1978) proposed four strategic orientations that could be used to describe organizations in any industry and that three of the four strategic orientations, namely Prospector, Defender, and Analyzer orientations are viable long-term organizational strategies when well implemented. The fourth, Reactor orientation, is considered a non-viable strategy under normal industry conditions. However, research has shown that Reactor organizations do survive for a long time in regulated industries due to the fact that negotiation with regulators rather than competition determines their survival.

Using responses to four paragraphs designed to capture NGO strategic orientation following Miles and Snow (1978) methodology; it was found that top administrators perceived all four strategic orientation types in NGOs. When respondents looked back three to five years and described NGO strategic orientations, reactors, analyzers and prospectors were the prevalent ones. When respondents were asked to reflect on current NGO situations, the distribution moved closer to parity among the four strategy types, probably reflecting apprehensions or uncertainties about the just emerging regulations. Some of the NGOs seemed to move toward a defensive position, that is hanging on to what they thought was working.

Noteworthy was the fact that representation of Reactor NGOs stayed strong, moving from first place to second place despite the theoretical assumption that the reactor orientation is not a viable long-term strategy and reactor organizations are expected to be few or non-existent in any

industry. Snow and Hrebiniak (1980) noted that Reactor organizations tend to persist in highly regulated industries where response to environmental change and uncertainty is “only a matter of negotiation between organizations and relevant regulatory agencies, a form of interaction that typically does not require an active strategy”. There have been cases where reactor organizations outperform other organization types (Andrews, 2003).

The presence of Reactor NGOs follows the usual explanation in that the NGO sector is highly project implementing agency and poor performance has traditionally not resulted in any significant consequences. Under current reform, which incorporates two market-oriented initiatives (accountability and efficiency) designed to bring greater competition into the NGO sector, Reactor NGOs are likely to face more challenges should they fail to change course. The likelihood that there will continue to be a strong presence of reactor NGOs will depend on chief functionary’s expectations about the seriousness with which current accountability reforms will be pursued by state and other funding and supporting agencies. If chief functionaries believe that reform intensity will wane over time, they would be unlikely to take organizational strategy seriously, preferring to wait for directives from higher authorities.

As they look toward the future, respondents seemed to believe that the NGO environment will become more competitive and thus a strong preference for the prospector strategy emerged, with half of the NGOs being classified as prospector. The analyzer strategy kept its second place in each instance though with much lower membership. Both defender and reactor strategies also lost membership with the defender strategy becoming the least preferred strategic orientation. Comparing current and future distributions of NGOs among the four strategy types, it may be said that a good number of NGOs are anticipating increased competition while a few others seem to think that the reform ferment will soon ebb and things might return to the status quo. Alternatively, these latter NGOs may simply lack the capacity for strategic change.

Research Question #3 – What is the relationship between strategic plan implementation and strategic orientation?

There is no existing research that investigated the relationship between NGO strategic planning and implementation and the formation of strategic orientation. Waterman (1983) made a pre-emptive offer to anyone who could demonstrate that strategic planning as it was being done in the 1980s led to the discovery of effective strategy. Mintzberg (1994) noted that no one ever collected on the offer. According to Mintzberg, while the idea of strategic

planning is relevant to organizational processes, planning models are deficient and confusing. Mintzberg proposed that what was typically referred to as strategic planning – detailing of actions and implementation schedules, was really strategic programming, a process that should follow strategy formulation. Rodgers et al. (1999) found that planning played an informational role in strategy development.

In order to understand the role planning and implementation plays in the emergence of a strategic orientation, the data on plan implementation in NGOs were cross tabulated with the data on current strategic orientation and analyzed. The result indicated that there was no association between the two nominal variables. Based on the view expressed by Rodgers et al. (1999) above, one would expect to see some association between planning and strategic orientation. One possible explanation includes the fact that strategic planning in NGOs tends to be inward looking (Cooper, 1985) and may indeed be disconnected from the content of the NGO strategy that takes shape as NGO leaders cope with inevitable environmental challenges. Alternatively, NGOs may be engaged in what Mintzberg (1994) called strategic programming while believing that they are doing strategic planning.

IV. Conclusion

The present study, though exploratory, revealed the probable importance of attention to organizational strategy even among NGOs. The study also indicated that having a strategic plan (intended strategy) has value, though no association was found between the way strategy was initially formulated and the strategic orientation that emerged in the organization. Understanding the strategic orientation of NGOs is particularly important under the current reform climate that pressures NGOs for performance improvement as it points to possible directions that they can be reoriented toward.

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Table I: Implementation of a Current Strategic Plan (SP)

Response Type	Count	Percentage
Yes	38	73.1
No	13	25.0
No Response	1	1.9
Total	52	100.0

Table II: Age of the Strategic Plan

Response Type	Count	Percentage
Two years or less	20	52.6
Three years or more	17	44.7
No response	1	2.6
Total	38	99.9*

Table III: NGO Strategic Planning Approaches

Response Type	Count	Percentage
Formal	30	78.9
Informal	8	21.1
Total	38	100.0

Table IV: Extent of Strategic Plan Implementation

Response Type	Count	Percentage
Low	4	10.5
Great	25	65.8
Full	9	23.7
Total	38	100.0

Table VI: Distribution of NGOs by Perceived Strategic Orientation

Time Period	Prospector	Analyzer	Defender	Reactor	No Response
Prior	14 (26.9)*	15 (28.8)	6 (11.5)	16 (30.8)	1 (1.9)
Current	11 (21.2)	14 (26.9)	11 (21.2)	12 (23.1)	4 (7.7)
Future	26 (50.0)	9 (17.3)	5 (9.6)	8 (15.4)	4 (7.7)

Table VII: Cross-tabulation of Strategic Plan Implementation and Strategic Orientation

Time Segment	Plan Implementation	Strategic Orientation		
		Prospector/Analyzer	Defender/Reactor	Total
Prior	Yes	22 (21.8)	17 (17.2)	39
	No	6 (6.2)	5 (4.8)	11
Current	Yes	18 (18.6)	17 (16.4)	35
	No	7 (6.4)	5 (5.6)	12
Future	Yes	25 (25.3)	10 (9.7)	35
	No	9 (8.7)	3 (3.3)	12

TRADE COMPLEMENTARITY BETWEEN INDIA AND BRICS

Rajender Kumar ★ Vandana Sehgal Arora★★

India's global trade is increasingly diversified towards developing countries. The trend in total trade has shown the significant rise in both India's exports to and also India's imports from other BRICS countries, with the imports having risen faster than the exports, resulting in a negative trade balance of India with all other BRICS countries taken together. This study analyses trade opportunities between India and other BRICS countries on the basis of revealed comparative advantage. The study indicates that the trade structure between India and other BRICS countries is complementary; however there also exists competition between India and other BRICS countries in some sectors.

BRICS1 is a grouping acronym that refers to the countries of Brazil, Russia, India, China and South Africa. The BRICS alliance has existed as a concept since 2001 Jim O'Neill, a Goldman Sachs economist, identified the alliance of Brazil, Russia, India and China as rising economic powers. Trade is one of the most important indicators of how co-operation between the BRICS countries is evolving. BRICS trade bloc is an emerging feature of world trade. The potential that exists between India and the other BRICS nations can be assessed from the trends in trade witnessed in past years. This study analyses trade opportunities between India and other BRICS countries on the basis of revealed comparative advantage. Revealed comparative advantage helps in identifying the trade complementarity and future opportunities of intra-regional trade.

I. Review of Literature

Batra and Khan (2005) assessed the RCA index for India and China at the 2 and 6-digit level of HS classification for the years 2000 and 2003. Both, India and China enjoyed a comparative advantage in labour and resource intensive sectors. Burange and Chaddha (2008) assessed India's RCA in exports and imports in different type of goods categorized on the basis of their production, from 1996 to 2005 using the HS classification. These include, 'Ricardo', 'Heckscher-Ohlin' (HO), 'Product-cycle' (PC) goods and 'Others'. Results suggest that India enjoys a comparative advantage in the exports of Ricardo and HO goods. On the import front, it is essentially Ricardo goods where India enjoys comparative advantage. B.P. Sarath Chandran (2010) used Trade Intensity Index (TII) and Revealed Comparative Advantage (RCA) Index to see trade complementarity and Similarity between India and ASEAN countries. India had advantage in some manufactured items like chemicals, Iron and Steel, Gems and Jewellery and can export them to many ASEAN countries. ASEAN has comparative advantage in Electrical and Electronic components and India can import

them from ASEAN. Das and Pradhan (2014) analysed comparative advantage of India with the Gulf region using the SITC Classification. The RCA analysis suggests that India and the Gulf countries do not compete in many areas of merchandise trade except the petroleum and chemical sectors, and thus that there are potential economic benefits to be gained from specialization following bilateral trade liberalization. Bagaria Nidhi, Santra and Kumar Rajesh (2014) investigate the comparative advantage of India and China for the period of 2002-2012 using RCA based on SITC- 1. India is having comparative advantage as compared to China in chemicals, food and live animals, Mineral fuels, lubricants and related material, crude materials, inedible except fuel. In machinery and transport equipment, China has a comparative advantage over India. Manufacturing goods, miscellaneous manufactured articles China and India both are having comparative advantage, so they are basically competing with each other in the world market in these commodities.

The present study assesses the trade potential between India and other BRICS countries using the revealed comparative advantage index. The study helps in exploring the areas where the possibility of trade expansion exists. The analysis would help the policy makers in designing the trade policies to make regional integration more successful.

Objectives of the study

The main objectives of the study are:

- To analyze the trends in India's foreign trade with BRICS.
- To analyze the trade potential between India and other

★ Professor, Department of Humanities and Social Sciences, NIT, Kurukshetra, Haryana.

★★ Research Scholar, Department of Humanities and Social Sciences, NIT, Kurukshetra, Haryana.

BRICS countries on the basis of revealed comparative advantage.

II. Research Design & Methods

The data has been taken from UN COMTRADE and accessed through World Integrated Trade Solutions (WITS). In order to analyze the trends in India's trade with South Africa, graphical method has been used. Further, to analyze the trade potential, the RCA is estimated for all BRICS countries at different time points (1991, 1996, 2001, 2006 and 2013) based on Rev. 3 Standard International Trade Classification (SITC) at 1-digit level. Data for the year 1991 for China, Russia and South Africa is not available.

Revealed Comparative Advantage (RCA) developed by Balassa (1965) have been widely used to study how competitive is a product in the export of a given sector in a country with the export share of that sector in the world market.

$$RCA_j^i = \left[\frac{X_j^i}{X_w^j} \right] / \left[\frac{X^i}{X^w} \right]$$

Where,

X_j^i = i^{th} country's export of commodity j

X_w^j = world exports of commodity j

X^i = total exports of country i

X^w = total world exports

A value of less than unity implies that the country has a revealed comparative disadvantage in the product. Similarly, if the index exceeds unity, the country is said to have a revealed comparative advantage in the product. High RCA product can be exported to countries with low RCA. Countries with similar RCA profiles are unlikely to have high bilateral trade intensities unless intra industry trade is involved.

III. Results & Discussion

5.1 India's Trade with other BRICS Nations

Since, 1991, India's foreign trade has shown a significant increase. India's global trade is increasingly diversified towards developing countries. The trend in total trade has shown the significant rise in both India's exports to and also India's imports from other BRICS countries, with the imports having risen faster than the exports, resulting in a

negative trade balance of India with all other BRICS countries taken together. In the first decade of reforms, India's trade with other BRICS countries was not very high; it is only during the second decade of reforms that India's trade with other BRICS countries gained a momentum. Please refer Figure 1.

India's exports to other BRICS countries have risen almost 429 times, from US\$ 71.517 million in 1991 to touch US\$ 30690.09 million in 2013. India's total imports from other BRICS countries have also risen from US\$ 219.89 million in 1991 to US\$ 66633.16 million in 2013, showing a 303 times rise. India's trade balance with other BRICS countries has become negative.

5.2 India's Revealed Comparative Advantage in Merchandise Exports

The table-1 gives the Revealed Comparative Advantage (RCA) of India's exports for 9 product categories based on Rev. 3 Standard International Trade Classification (SITC), at 1-digit level.

At the most aggregated level of the Sections, one observes that India enjoyed comparative advantage in the exports of 4 out of the total 9 Sections in 1991. By 1996, the number of sections climbed up to 5. However, in the later years, the figure went up marginally to 6.

5.3 India's Comparative Advantage with BRICS Countries

Based on the statistics calculated above, India have shown comparative advantage in exports of food & live animals (S-0), crude materials, inedible, except fuels (S-2), manufactured goods classified chiefly by material (S-6), miscellaneous manufactured articles (S-8) throughout the period of the study. The new entrants essentially include chemical and related products (S-5), mineral fuels, lubricants and related materials (S-3). India is gradually gaining advantage in mineral products because of increasing refining capacity in the country. The RCA index of Animal and vegetable oils / fats (S-4) declined since 2006. beverages and tobacco (S-1), machinery and transport equipments (S-7), commodities and transactions (S-9) have shown comparative disadvantage throughout the period under study. Please refer Table 2.

Hinloopin and Van Marrewijk (2001) did extensive work on RCA index and divided into four classes.

Class a: $0 < RCA \text{ index} < 1$ (comparative disadvantage)

Class b: $1 < RCA \text{ index} < 2$ (Weak comparative advantage)

Class c: $2 < RCA \text{ index} < 4$ (Medium comparative

advantage)

Class d:4< RCA index (Strong comparative advantage)

On the basis of above classification, India possesses a weak RCA in several SITC categories at 1-digit aggregate level.

The table-3 reveals that among BRICS countries, Brazil, India and South Africa have shown comparative advantage in exports of food & live animals (S-0), while China and Russia have comparative disadvantage in this section. This means there is a scope to trade food & live animals between India and low RCA countries of BRICS such as China and Russia. Brazil and South Africa have shown comparative advantage in beverages & tobacco (S-1). On the other hand, India's RCA for beverages and tobacco exports was less than one, which implies that India has a comparative disadvantage in this section. A similar pattern has been observed in case of Russia and China also. Brazil and South Africa are the potential exporters of this section to other BRICS countries including India. In category of crude mater.ex food/fuel (S-2) the RCA values shows that the three BRICS countries India, Brazil and South Africa are having comparative advantage. However, the comparative advantage of Brazil and South Africa is very strong as compared to India. China and Russia have comparative disadvantage in this section.

Among BRICS countries Russia enjoys strong comparative advantage in mineral fuels & lubricants (S-3). India has gradually gained comparative advantage in mineral products (S-3) because of increasing refining capacity in the country. RCA values are also supporting this fact; RCA was below one in initial years of study, whereas since 2006, it was above one indicating increasing share of minerals and related material's share in India's export to world. (Table 1). This means there is an advantage to trade mineral products between India and low RCA countries of BRICS like Brazil, China and South Africa. In fact in 2013, approx. 49 percent of India's exports to Brazil and 35percent of India's exports to South Africa was of products relating to this section (S-3) only.

All BRICS countries except Brazil, experience a comparative disadvantage in export of animal and vegetable oils and fats (S-4). This reveals that China, India, Russia and South Africa are the potential importers of animals and vegetable oils and fats and Brazil is the potential exporter among BRICS group. The situation is reversed in case of chemical products (S-5). Except India, all other BRICS countries experience a comparative disadvantage in chemical products. India has an advantage in exporting chemical products to Brazil, China, Russia and South Africa.

In category of manufactured goods classified chiefly by material (S-6), India, China and South Africa had RCA above one where as Brazil and Russia got RCA below one. India posses a revealed comparative advantage in many industries within this commodity grouping, with strong RCA values. Pearls / precious stones is one of the top five sub-sections having maximum RCA in 2013. Besides this, India also have strong comparative advantage in textile yarn , made-up textile articles , cotton fabrics woven , man-made woven fabrics , floor coverings etc. India can be potential exporter of these products to the low RCA countries lo BRICS like Brazil and Russia. China has comparative advantage in machinery and transport equipments (S-7) while all other BRICS countries have comparative disadvantage in this category. The rapid growth of industrial sector in Chinese economy has made it the largest machinery producer in the world in terms of total output value, production capacity, number of enterprises, and the export volume (China Machinery Industry Yearbook, 2011). In category of miscellaneous maufactured articles (S-8) both India and China have shown comparative advantage however, China's comparative advantage in this category is more than India. On the other hand other three BRICS countries Brazil, Russia and South Africa have comparative disadvantage in this category. India's comparative advantage is indicated in a wide-range of products, prominent among them is jewellery. cine filed developed, Men/ women clothing woven, accessories, apparels, footwear have also shown comparative advantage within this commodity group. India can export these articles of miscellaneous manufactured articles to Brazil, Russia and South Africa. South Africa have comparative advantage in exports of commodities not else specified (S-9). All other BRICS countries are potential importers of goods relating to this section.

However, the pattern of comparative advantage may differ across different levels of dis-aggregation and it may happen that some sectors where India have disadvantage / advantage at one digit level ,but simultaneously reveals significant comparative advantage / disadvantage at more disaggregated level.

IV. Conclusion

India's global trade is increasingly diversified towards developing countries. The trend in total trade has shown the significant rise in both India's exports to and also India's imports from other BRICS countries, with the imports having risen faster than the exports, resulting in a negative trade balance of India with all other BRICS countries taken together. This study analyses trade opportunities between

India and other BRICS countries on the basis of revealed comparative advantage. Revealed comparative advantage helps in identifying the trade complementarity and future opportunities of intra-regional trade. All BRICS countries have export advantage in the sectors depending upon the factor endowment of each country.

There are certain complementarities among India and other BRICS countries. The complementarities of Indian exports to China and Russia lies in food products, live animals, mineral products, chemical products and miscellaneous manufactured products as they are having a comparative disadvantage in this areas. With Brazil and South Africa trade complementarity with Indian exports lies in mineral products, chemical products and miscellaneous manufactured articles. On the imports side, India's major imports consists of fuels, capital goods, chemicals etc. China's manufacturing and machinery sector can complement India's import requirements of industrial development. Energy sector is the primary focus of India's imports. The increasing political instability in Middle East countries has made it necessary for India to divert its sources of energy imports and Africa can be an important destination in this regard as the African continent contains 10% of the planet's oil reserves. Growing import of petroleum products necessitates the need for India to develop trade relations with BRICS. Brazil, Russia and South Africa are rich in mineral resources. Collaboration with them in this area can be very beneficial for India. On the basis of revealed comparative advantage, the study indicates that the trade structure between India and other BRICS countries is complementary, however there also exists competition between India and other BRICS countries in some sectors. But, there exist a great potential of trade expansion for India. Although India has liberalized its trade policies, still some comprehensive trade agreements should be made between India and other BRICS countries so as to enhance trade relations and trade development. There must be some institutional arrangements through regional trade agreement or free trade agreement among BRICS countries to increase trade and economic relations.

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Table 1: India's Revealed Comparative Advantage in Merchandise Exports at 1-digit level

SITC Code/ Product Description	1991	1996	2001	2006	2013
0-Food & live animals	2.1	2.4	2.1	1.6	1.6
1-Beverages and tobacco	0.7	0.6	0.5	0.4	0.5
2-Crude materials, inedible, except fuels	1.7	1.6	1.3	2.1	1.1
3-Mineral fuels, lubricants and related materials	0.3	0.2	0.5	1.1	1.4
4-Animal and vegetable oils, fats and waxes	1.0	1.2	1.5	0.7	0.6
5-Chemicals and related products, n.e.s	0.9	1.0	1.1	1.1	1.0
6-Manufactured goods classified chiefly by material	2.2	2.4	2.7	2.2	1.9
7-Machinery and transport equipment	0.2	0.2	0.2	0.3	0.4
8-Miscellaneous manufactured articles	1.7	1.5	1.6	1.4	1.0
9-Commodities and transactions n.e.s	0.8	0.6	0.7	0.3	0.5
No. of Sections with RCA>1	4	5	6	6	6

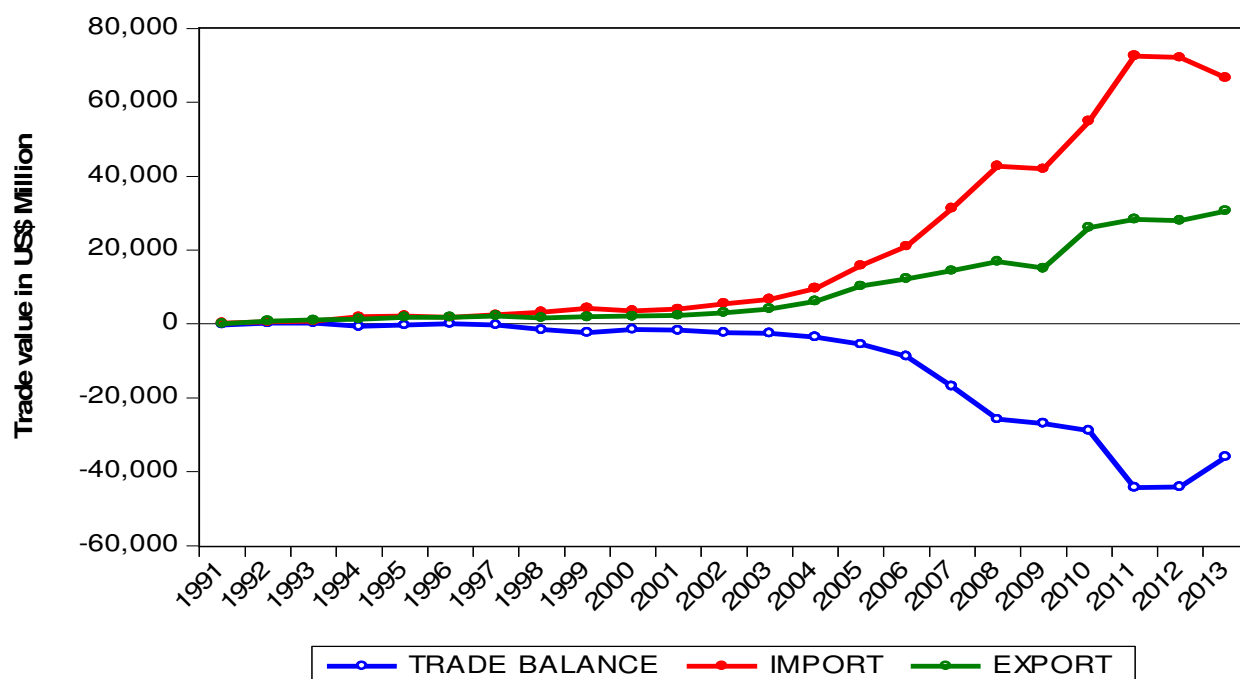
Table 2: RCA between India and other BRICS countries at 1-digit level

Country	Year	SITC-0	SITC-1	SITC-2	SITC-3	SITC-4	SITC-5	SITC-6	SITC-7	SITC-8	SITC-9
BRAZIL	1991	2.64	2.21	3.46	0.19	2.77	0.64	1.75	0.46	0.57	0.54
	1996	3.19	2.95	3.37	0.12	3.95	0.71	1.50	0.50	0.50	0.85
	2001	3.54	1.85	5.10	0.38	3.47	0.58	1.28	0.66	0.48	0.62
	2006	3.80	1.75	4.92	0.55	2.77	0.65	1.29	0.64	0.33	0.62
	2013	3.55	1.70	6.85	0.51	1.28	0.52	0.80	0.54	0.16	0.71
RUSSIA	1996	0.14	0.19	1.47	5.92	0.09	0.64	1.28	0.18	0.12	5.25
	2001	0.22	0.13	1.40	5.51	0.18	0.50	1.23	0.16	0.16	2.96
	2006	0.26	0.23	1.15	4.54	0.38	0.37	1.08	0.10	0.06	2.16
	2013	0.38	0.29	0.73	4.92	0.66	0.39	0.80	0.12	0.10	0.81
INDIA	1991	2.05	0.71	1.72	0.33	0.98	0.91	2.23	0.19	1.70	0.75
	1996	2.37	0.58	1.62	0.21	1.23	0.96	2.35	0.21	1.49	0.58
	2001	2.10	0.47	1.26	0.52	1.49	1.12	2.65	0.21	1.59	0.70
	2006	1.57	0.44	2.09	1.07	0.75	1.13	2.16	0.29	1.44	0.28
	2013	1.59	0.47	1.13	1.44	0.58	1.03	1.93	0.40	1.02	0.51
CHINA	1996	0.96	0.77	0.72	0.54	0.53	0.63	1.21	0.59	2.93	0.04
	2001	0.85	0.35	0.53	0.34	0.14	0.52	1.21	0.88	2.61	0.05
	2006	0.55	0.16	0.24	0.13	0.10	0.45	1.28	1.25	2.22	0.06
	2013	0.40	0.14	0.16	0.11	0.05	0.47	1.28	1.39	2.31	0.02
SOUTH AFRICA	1996	1.30	1.27	3.00	1.49	0.55	0.97	2.19	0.28	0.34	2.80
	2001	1.23	1.97	3.15	1.25	0.40	0.81	2.76	0.49	0.32	0.07
	2006	1.13	2.02	3.09	0.69	0.15	0.72	2.90	0.57	0.26	0.17
	2013	1.24	2.03	4.31	0.75	0.45	0.63	1.94	0.55	0.28	1.69

Table 3: Country Classification Based on RCA of Commodities for the year 2013

SITC CODE	Product Description	Comparative Disadvantage	Weak RCA	Medium RCA	Strong RCA
		$0 < \text{RCA index} \leq 1$	$1 < \text{RCA index} \leq 2$	$2 < \text{RCA index} \leq 4$	$\text{RCA index} \leq 4$
0	Food & live animals	China, Russia	India , South Africa	Brazil	
1	Beverages & tobacco	China, Russia, India	Brazil	South Africa	
2	Crude mater.ex food/fuel	China, Russia	India		Brazil, South Africa
3	Mineral fuel/lubricants	Brazil, China, South Africa	India		Russia
4	Animal/vegoil/fat/wax	China, India , Russia, South Africa	Brazil		
5	Chemicals/products n.e.s	Brazil, China, Russia, South Africa	India		
6	Manufactured goods	Brazil, Russia	China, India , South Africa		
7	Machinery/transp equipmt	Brazil, India , Russia, South Africa	China		
8	Miscellaneous manuf arts	Brazil, Russia, South Africa	India	China	
9	Commodities nes	Brazil, China, India , Russia,	South Africa		

Figure 1
India's Trade with other BRICS countries



CUSTOMER SATISFACTION IN HEALTH INSURANCE SECTOR

Gagandeep Kaur★ Silky Vigg Kushwah★★

Healthcare is one of India's largest sectors, in terms of revenue and employment, and the sector is expanding rapidly. The private sector accounts for more than 80% of total healthcare spending in India. When it comes to healthcare, there are two Indias: the country with that provides high-quality medical care to middle-class Indians and medical tourists, and the India in which the majority of the population lives—a country whose residents have limited or no access to quality care. A widespread lack of health insurance compounds the healthcare challenges that India faces. Although some form of health protection is provided by government and major private employers, the health insurance schemes available to the Indian public are generally basic and inaccessible to most people. For the small percentage of Indians who do have some insurance, the main provider is the government-run General Insurance Company (GIC), along with its four subsidiaries. While public sector health insurance has not fared well, the market for private health plans is expanding in India. With this background in mind, the main objective of this study is to compare the customer satisfaction between public and private sector medical insurance companies in India. The study is descriptive in nature as it seeks to describe in detail the state of customer satisfaction between public and private sector health insurance companies thus giving an in-dept understanding of the reality of customer satisfaction among medical insurance companies. The target population for the study comprises all individual customers having health insurance from all insurance companies that operate in India. The non probability sampling technique used in this study is convenience. A sample size of two hundred and fifty (250) customers has been used. To check the consistency of the questionnaire, item to total correlation has been used. Independent Sample T-test is used to compare the customer satisfaction between the public sector and private sector health insurance companies. The questionnaire is found consistent and it has been found that there is no significant difference in customer satisfaction between the public sector and private sector health insurance providers.

In the globalized and liberalized business environment, service sector is encountering stiff competition to meet the requirements of the profitable ways of business. This is reflected in an organization's survival in terms of return on investment, retention of customers, acceptance of service and service qualities, development and augmentation of brand image etc. The focus on customer-centric marketing philosophies has received considerable attention in the service sector.

Both practitioners and scholars are increasingly looking for ways to understand, attract, retain and build intimate long term relationship with profitable customers (Kotler, 2006; Gronroos, 1994). One of the key areas in the customer-centered marketing paradigm is ensuring that existing customers are satisfied. As a result organisations have been studying and developing strategies to satisfy customers and achieve customer delight. According to research, a very satisfied customer is nearly six times more likely to be loyal and to re-purchase and recommend a product/service to family and friends than a customer who is just satisfied. It is again believed that satisfied customers tell five other people about their good treatment, and that

five-percent increase in loyalty can increase profits by 25% -85%. Conversely, the average customer with a problem eventually tells eight (8) to ten (10) other people (SPSS White paper, 1996; Limayem, 2007).

Numerous studies have established the fact that customer satisfaction (CS) drives customer retention and loyalty (Heskett et al., 1997; Heskett et al., 1994; Reichheld and Sasser, 1990), It is believed that the average business spends six (6) times more to attract new customers than to retain old customers. Customer retention is, therefore, basically a product of customer loyalty and value which in turn is a function of the level of customer satisfaction or dissatisfaction (CS/D) (Reichheld, 1996). Organisations that have long-term perspective for growth are, therefore, increasingly developing measures to ascertain customer satisfaction/dissatisfaction. While effective customer

★ **Research Scholar, Faculty of Management Studies and Research, Aligarh Muslim University, Aligarh, Uttar Pradesh.**

★★ **Associate Professor, IILM Institute for Higher Education, Lodhi Road, New Delhi.**

complains could be used to ascertain, it has its own shortcomings since the average business firm never hears from 96% of their unhappy customers and 91% will never come back; they get back; only 4% of dissatisfied customers will complain (SPSS White paper, 1996). Consequently modern business organizations adopt rigorous qualitative and quantitative mechanisms to determine customer satisfaction (CS) for effective marketing strategy and decisions. In this regard, measuring customer satisfaction provides feedback on how successful an organization is at providing products and/or services to the satisfaction of customers at the marketplace and market space.

According to Pricewaterhouse Coopers (2007), in the service sector, the health care industry, one of India's largest sectors in terms of revenue and employment, is growing rapidly. In India, the service quality of health care is miserable and in general, the health outcome is far from satisfactory (Bajpai and Goyel, 2004). Therefore, government of India has adopted a policy of health care reform having two basic objectives to achieve health securities for all and to provide quality health facilities for all within every district in India (John, 2010). In the health care sector, customer satisfaction is also an important issue as in other service sectors (Shabbir et.al. 2010). A health care organization can achieve patient satisfaction by providing quality services; keeping in view patients' expectation and continuous improvement in the health care service (Zineldin, 2006).

Consumer choice continues to play a bigger role in the health insurance marketplace. To make smart healthcare decisions, consumers evaluate providers on cost, quality of network, and customer satisfaction from existing enrolled customers. As a result, health insurance companies must continue to focus on measuring and improving customer satisfaction.

I. Review of Literature

Customer satisfaction (CS) is a term that has received considerable attention and interest among scholars and practitioners perhaps because of its importance as a key element of business strategy, and goal for all business activities especially in today's competitive market (Anderson, Fornell, and Lehmann, 1994; Gronroos, 1984; Lovelock & Wirtz, 2007). The concept has been variously defined by many authors. "Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation" (Kotler & Keller, 2006 p. 144). Satisfaction

is a "psychological concept that involves the feeling of well-being and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service" (WTO, 1985). Customer Satisfaction is "as an attitude-like judgement following a purchase act or a series of consumer product interactions" (Lovelock & Wirtz 2007). Customer Satisfaction is "a consumer's post-purchase evaluation and affective response to the overall product or service experience" (Oliver, 1992). "Satisfaction is merely the result of things not going wrong; satisfying the needs and desires of consumers." (Besterfield 1994); CS is "an experience based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled" (Bruhn, 2003). According to Gyasi and Azumah (2009) satisfaction is "The process of customer overall subjective evaluation of the product/service quality against his/her expectation or desires over a time period."

Admittedly, satisfaction is more complex to define to accurately fit every context and measure. In the words of Oliver (1997), "everyone knows what [satisfaction] is until asked to give a definition. Then it seems, nobody knows". From marketing perspectives, customer satisfaction has multi-dimensionality. The object of customer satisfaction may be varied and can be related to different dimensions of multiple experiences with product/service provider (Surensch Chandar et al. 2002 cited in Satari, 2007). While most definitions relate customer satisfaction to quality of a product or service offering (Kotler & Keller, 2006; www.theacsu.org), satisfaction can as well be related to other non-quality dimensions (Singh 1991; Garland and Westbrook. 1989). It may be related to an on-going business relationship or with price-performance, satisfaction with the time or service delivery or the service experience, service context and satisfaction with entire reputation and outlook of an organisation. Even with the product or service quality there can be several dimensions (Gronroos, 2000, 2001; Bo Edvardsson 2005), such as what product offers, product or service reliability, timeliness, friendliness of the service providers, and the like. Therefore depending on the purpose one wants to achieve, one can relate satisfaction to any object of interest.

Satisfaction can be related to attribute-specific and overall performance. It is attribute specific where it relates to a specific product or service (Cronin & Taylor, 1992). On the other hand, customer satisfaction can be related to the overall performance of a product/service or the overall performance of an organisation's products/services (Cronin & Taylor, 1992).

More recent studies view satisfaction as an outcome or end result during the process of the consumption of a service; it is viewed as a post-purchase experience (Vavra, 1997). This view has its roots in motivation theories that postulate that people are driven by the desire to satisfy their needs (Maslow, 1954) or that their behaviour is directed at the achievement of relevant goals (Vroom, 1964). In this way satisfaction is perceived as a goal to be achieved and can be described as consumer fulfilment response (Rust & Oliver, 1994).

Another controversial issue in customer satisfaction literature is whether satisfaction is cognitive or affective. Although most scholars, notably proponents of disconfirmation theories, view satisfaction as a process, but the nature of satisfaction process remains unclear. While some authors maintain that satisfaction is a cognitive assessment involving a comparison of product/service offerings from a provider against expectations, other scholars opine that the feeling of satisfaction represent an emotional or affective state of mind that is formed through the process of service delivery where customers encounter service experiences that affect their emotions. More recent research has found that satisfaction is both cognitive and affective (Edvardsson et al., 2005; Gronroos, 2001; Martin, et al., 2008; Oliver, 1993a; Wong, 2004). This view holds that customers do not only consume an offering for which they cognitively evaluate, but their involvement in the service production and delivery process allows them to emotionally evaluate the service quality. They argue that "satisfaction is naturally tied to cognitive judgments and to affective reactions elicited in consumption" (Mano & Oliver, 1993,).

Satisfaction may be viewed as Transactional or Cumulative: On the one hand from a transactional-specific perspective, CS is based on a one time, specific post-purchase evaluative judgement of a service encounter (Hunt, 1977; Oliver, 1977, 1980, 1993 cited in Yonggui Wang & Hing-Po Lo 2002). On the other hand, in the cumulative CS perspective, CS is conceptualised as an overall customer evaluation of a product or service based on purchase and consumption experiences over a time period (Fornell, 1992; Johnson and Fornell 1991; Anderson et al., 1994a, b; cited in Yonggui Wang & Hing-Po Lo 2002). In terms of the diagnostic and predictive value of customer satisfaction measurement, cumulative satisfaction is more useful and reliable than transaction-specific in that it is based on series of purchase and consumption occasions rather than just one occasion of transaction.

Customer Satisfaction in India's Health Insurance

Healthcare is the fastest growing service in both developed and developing countries (Dey et al 2006). Patients are now regarded as healthcare customers, recognizing that individuals consciously make the choice to purchase the services and providers that best meet their healthcare needs (Wadhwa, 2002). Related to this, healthcare quality and patient satisfaction are two important health outcome and quality measure (Ygge and Arnetz, 2001; Jackson et al., 2001; Zineldin 2006). Some literatures identified the satisfaction as a super-ordinate construct and considered perceived service quality as an antecedent of satisfaction (Cronin, Brady and Hult, 2000; Cronin and Taylor, 1994). Some studies on health care service observed a causal relationship between perceived service quality and patient satisfaction (Woodside et.al., 1989, Choi et.al.2004). In fact, meeting the needs of the patient and creating healthcare standards are imperative to achieve high quality (Ramachandran and Cram 2005). Therefore, the patient is the center of healthcare's quality agenda (Badri et. al.,2007). Scotti, Harmon and Behson (2007) conducted a study that supports the argument that the perceived quality is one of the determinants of patient satisfaction.

Problem Statement

The problem of this study is principally informed by the fact that there is very limited empirical documentation in the area of customer satisfaction (CS) in the Health insurance industry in India for both research and industrial management. On the one hand, in India empirical studies on the state of CS in the insurance industry is very scanty.

As far as the researchers are concerned, no study has been published on CS in the Health insurance industry in India to inform stakeholders, especially the industry regulator, Insurance Regulatory and Development Authority (IRDA) in India, regarding the customer satisfaction delivered by insurance companies to customers specially focussing on the comparison between public and private sector insurance companies. The increased competition in the insurance industry in India and the growth trend in the gross insurance premiums for the past decade does not provide empirical support for the claim that whether the customers of public sector or private sector insurance companies are more satisfied with the services delivered by these companies in the industry. While there have been several attempts by the IRDA to encourage both public and private players in the Health insurance industry to enhance customer satisfaction, there are no empirical information on the perception of customers regarding their satisfaction from these firms. Therefore, since IRDA is mandated and aims at ensuring that both public and private

sector insurance companies provide quality services that meet customers' requirement, it is critically important for its management to be empirically informed about how customers feel about the services delivered in the Health insurance industry.

Such a survey provides also necessary feedback for management decision and growth strategy for the respective Health insurance firms. On the other hand, many scholars have endeavored to examine and compare customer satisfaction in many industry contexts (Gyasi & Azumah, 2009; Mehdi, 2007; Asubonteng, McCleary, & Swan, 1996; Rust, & Oliver, 1994; Gronroos, 1994; Rust & Zahorik, 1993), few have related it to health insurance industry context in developing economies, like India. In view of the above, the main problem of this study is to compare the customer satisfaction between public and private sector health insurance providers.

Purpose of the study

For the above identified research problem, the main purpose of this study is to compare the customer satisfaction between public and private sector insurance companies providing health insurance in India and to know that which sector is delivering better than the other.

Objective of this research

The objective of this research is to compare the customer satisfaction between public and private sector medical insurance companies in India and to open new avenues of research.

II. Research Design and Methods

In this study positivism research philosophy (Positivism has to do with the situation where knowledge or the world is thought to exist independent of people's perceptions of it and that science uses objective techniques to discover what exist in the world" (Sullivan, 2001 p.47)) has been used to compare customer satisfaction among health insurance service providers objectively through the use of established theoretical frameworks and structured instruments to assess and analyse it, upon which generalisations can be made from the findings. The study is descriptive in nature as it seeks to describe in detail the state of customer satisfaction between public and private sector health insurance companies thus giving an in-dept understanding of the reality of customer satisfaction among medical insurance companies.

The target population for the study comprises all individual customers having health insurance from all insurance

companies that operate in India. There is no available statistics on the total number of individual customers in the insurance industry in India. Moreover, the insurance industry consists of many different categories of players. Keeping the above facts in mind, non probability sampling technique has been used to select the respondent from the target population. The non probability sampling technique used in this study is convenience. A sample size of two hundred and fifty (250) customers has been used.

The questionnaires were distributed among customers who had medical insurance policy with four major insurance companies in the insurance banking industry during August-December 2012. Two companies from public sector and two companies from private sector- National Insurance Company, Life Insurance Corporation of India, Aviva Life Insurance and Max New York Life Insurance were selected. All these insurance companies have a strong retail presence in the insurance industry and are the largest and most profitable insurance companies in India. To check the consistency of the questionnaire, item to total correlation has been used. Independent Sample T-test is used to compare the customer satisfaction between the public sector and private sector health insurance companies.

Hypothesis of the study

Keeping the objectives in mind, this study intends to test the following hypothesis:

(H₀): There is no significant difference in customer satisfaction between the public sector and private sector health insurance providers.

III. Results & Discussion

Consistency Measure

Both qualitative and quantitative assessments were conducted for purification of scale items. For quantitative assessment, item to total correlation test was applied to check the consistency of the scale. Under item to total correlation, correlation of every item with total is measured and the computed value is compared with standard value i.e.(0.1374). If the computed value is found less than the standard value then the whole item or statement is dropped and is termed as inconsistent (Nunnally, 1978). No item was dropped in the scale. For qualitative assessment, a pilot study was conducted with a small sample size of 20 to check the overall structure of questionnaire. The respondents confirmed face validity of items in the questionnaire.

Comparison of customer satisfaction between public and

private sector health insurance providers

The null hypothesis that there is no significant difference in customer satisfaction between the public sector and private sector health insurance providers has been statistically tested. The statistical significance has been examined by using independent sample t-statistic. If the estimated value of t-statistic is greater than 1.96 and less than 2.58, it is significant at 5% level. If its value exceeds 2.58, it is significant at 1% level. In the event of the t-statistic being significant, it implies that there is a significant difference in customer satisfaction between the public sector and private sector health insurance providers. The value of t-statistic in this case is 0.125, which is less than the standard value, 1.96 at 5% level of significance, so the null hypothesis is accepted. There is no significant difference in customer satisfaction between the public sector and private sector health insurance providers.

$T < 1.96$ H_0 is accepted.

IV. Conclusion

The present study provides empirical support that there is no significant difference in the customer satisfaction between public and private sector insurance companies as far as health insurance is concerned. It shows that both the public and private sector insurance companies are providing more or less the same level of services like premium charges, Ease in insurance claim, Number. of diseases covered, customer care and service, prompt services of the co. employees, redressal of complaints etc to their customers and that is the reason the customers are not biased towards a particular sector, public or private. Further study can be carried out to know individual differences in customer satisfaction between public and private sector on some major underlying factors that result in customer satisfaction.

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INDIAN GARMENT EXPORT INDUSTRY: AN OVERVIEW

Animesh Saxena★ P.S. Tripathi★★

This paper examines the current scenario of Indian Garment export industry, its current trends and available opportunities. Its major objective is to identify the current marketing strategies adopted by garment exporters and shortcomings of these strategies. From a population of so many registered garment export houses in Delhi, NCR and Jaipur a simple random sample of 100 respondents was selected for the study. The major instruments for data collection were the structured questionnaire and the interview methods. Data were analyzed and it was observed that the Indian industry has many of the necessary requirements to operate a successful fashion industry. India is losing out in International competition. From being 3rd largest Garment Exporting Country it has lost its position and is now ranked as 7th largest RMG Exporter.

Garment is one of the many, labour-intensive sectors that provide a gateway for developing countries to the global market. It offers important opportunities to countries to start industrializing their economies and in course of time, diversify away from commodity dependence. Forty years ago, the industrialized countries dominated global exports in this area. Today, developing countries produce half of the world's Textile Exports. Moreover, the economic performance of the apparel Industry in developing countries has large impacts on employment opportunities, especially for women. Textile production is capital intensive compared to apparel production and hence developing countries account for a smaller share in textile output and larger share in labour-intensive production of garments.

India's garment industry is a well organized enterprise and is among the largest in the world. It constitutes of designers, manufacturers, exporters, suppliers, stockiest and wholesalers. Indian garment industry has carved out a niche in the global markets and earned a reputation for its durability, quality, and beauty.

India's RMG exports were to the tune of USD 15.7 billion in Jan-Dec 2013 with an increase of 21.8 per cent against the corresponding period of last calendar year. India is now 7th Largest RMG supplier in world market with 3.2% shares. Indian garment export industry, contributing 5.5% of total exports, is probably the greatest source of current and future industrial employment. It supports around seven million people. Therefore Indian garment export industry is an important foreign currency earner, which helps the economy substantially by reducing trade deficit and increase living standard especially of those people who are living under the poverty line.

Customers and overseas factories all agree that India's

garment industry has special abilities, which potentially can increase future market share. All agree that India's future in garments lies with fashion.

Current Scenario

According to AEPC News, apparel exports have recorded a growth of 14.33% in the first month of FY 2014-15 as compared to the April month of last financial year. The export for April 2014-15 is to the tune of US \$ 1.3 billion compared to US \$ 1.1 billion in the 2013-14 over April month of the previous year. Indian garment manufacturing sector has the highest potential and it needs to increase competitiveness to generate more employment and boost apparel exports from India. This could only be achieved by enabling facilitative business environment, given its critical role in fostering growth in manufacturing. The need is to simplify the regulatory system and ensure fair competition among the players. By tuning-up the policy government should help industry in reducing the cost of inputs, ensure availability of raw material and affordable credit for the industry. AEPC has been aggressively advocating for such measures from time to time, including easier imports of fabrics of consistent quality standards at competitive price.

Presently India is 7th largest apparel exporter in global market with 3.2% share in global exports. China, Bangladesh and Vietnam are the other larger suppliers than [India in global market](#). [Key reason for success of China](#)

- ★ **Research Scholar, Faculty of Management Studies, Banaras Hindu University, Varanasi, Uttar Pradesh.**
- ★★ **Professor, Faculty of Management Studies, Banaras Hindu University, Varanasi, Uttar Pradesh.**

and Bangladesh is the role played by the State. In China, government has created a huge textile infrastructure in the 90's and even today protects the industry from foreign exchange fluctuations. In Bangladesh, State has played a role in keeping wages low and controlling FOREX rates. They have been able to make it bigger by easier import policies. A number of inhibiting factors such as stringent labor laws, non-availability of MMF and blended garments, short production cycles to capture markets for all seasons, simplification of export procedures so as to reduce transaction cost and time, mitigating power cost disadvantage, high export credit, tariff disadvantage in major markets, etc are the prime reasons for inhibiting the growth of Indian garment Industry and therefore are responsible for the present level of performance.

India is today recognized as one of the best sourcing destinations for garments. It provides a perfect blend of fashion, design, quality, patterns, textures, colors and finish. Manufacturers here are ready to innovate, be flexible on quantities, have hands on approach to quality control and keep the integrity on deadlines.

Labour is skilled and economical while processes are highly competitive without taking away from the quality of the final product. Amazing technological developments , superior design capabilities and companies that provide integrated logistics solutions are other highly prized support systems that the industry thrives on.

As the world's second largest producer of textile and garments, India was at 8th position in 2012 with 3.2% share. In rupee terms apparel export of India was to the tune of Rs. 90402 crores in April-March 2012-13 compared to Rs. 70344 crores in April -March 2011-12. Export in dollar terms for April-March of the FY 2013-14 has increased by 15.5 per cent over the same period of previous FY and reached to USD 14936 million. However, in rupee terms exports increased by 30 per cent compared to last FY.

The total textile exports during 2012-13 were valued at Rs 172494.71 crores as against Rs 159570.55 crores during the financial year 2011-12, registering an increase of 8.10 percent in rupee terms. In US dollar terms, the same was valued at US\$31705.53 million 2012-13, as against US\$33310.21 million during the corresponding period of financial year 2011-12 registering a decline of 4.82 percent.

I. Review of Literature

A reasonable amount of study has been done to evaluate the performance of Indian garment industry. A brief resume

on the review of work already done on related aspects of the subject which are as follows:-

Chandra (1998) in his paper accentuated on production capabilities and deficiencies and recognized them as the most crucial factors to wrestle global competition. The paper also highlighted various strategic decisions that Indian exporters of textile & clothing must take in order to survive in the competitive market in post quota regime.

Ramaswamy and Gereffi (1998) in their paper emphasized that it is in particular imperative to recognize the nature of the worldwide production system that forms the inclusion of third world countries like India into the global market. He emphasized on three themes: First, the inter linkages in the association of global financial activity and the shifting bloodthirsty conditions in the global apparel market; second, the connected significance of distribution and marketing links in the clothing production chain; and third, the cotton fabric-based nature of India's apparel exports and its competitive advantage.

Kathuriya & Bhardwaj (1998) did a comprehensive study on the opportunities that would be provided by WTO to Indian textile industry. His study gives emphasis to new capacity installation to take the benefits to the fullest extent and India has to be a true gainer in competition to other nations.

Simpson and Shetty (2001) did a vast study on India's apparel industry. The purpose of study is to analyze India's textile and apparel industry, its structural problems, market access barriers, and measurements taken by government of India to enhance the industry's competitiveness in the post – Multi Fiber Agreement (MFA) era. The study also assesses India's textile and apparel market potential and trade and investment opportunities for U.S. firms as India steps into a more free and transparent trade regime. For the purpose of study exploratory study is done in which in-depth interviews are done with various government officials in Textile Export Promotion Council, Ministry of Textile, Cotton Council of India, Apparel Export Promotion Council (AEPC), Federation of Karnataka Chamber of Commerce and Industry, Handloom Export Promotion Council, Madras Chamber of Commerce and Industry, The South India Textile and Research Association, and almost all top executives of India's large textile mills.

Nordas (2004) in his policy paper concluded that both China and India will gain market shares in the European Union, the United States and Canada to a significant extent, but the expected surge in market share may be less than anticipated, as proximity to major markets assumes

increasing economic significance and tariffs are increasingly restraining trade due to the fact that products cross borders several times.

Singh and Kathuria (2006) in his article discussed in details the problems faced by Indian garment exporters in post quota regime. The study focuses on the analysis of problems of garment exporters located in Ludhiana and Delhi. It highlights the factors which are hindrance in the growth of garment exports from the region and important determinants in increasing the exports share from the region.

Marwaha (2008) in his dissertation studied that to survive and succeed in garment manufacturing business in today's era of globalization and increasing competition, it is important for firms to analyze the environment in which it is working.

Kumar (2011) observed that India's share of the global textile industry is expected to grow from 4% to 7% by 2011-12 and the share of apparel in the export basket is expected to increase from 48% to 60%. A Vision 2010 for textiles formulated by the government after exhaustive interaction with the industry and Export Promotion Councils to capitalize on the positive atmosphere aims to increase India's share in world's textile trade from the current 4% to 8% by 2010 and to achieve export value of US \$ 50 billion in 2010.

Chaudhary (2011) concluded that no doubt the Indian textile industry has befitting from the MFA phase out; threats of the open market condition have also become vibrant. The removal of the quota system has brought the strong players in full swing. China and Korea are the biggest threats to India. In India the big firms are gaining from the phaseout as they have the capacity to stand boldly and fight the fierce competition. On the other hand the medium and small firms are more vulnerable as they are finding it difficult to survive in the tough competition.

Sharma (2011) in his research observed that Rapid changes in the World trading system have endangered the stability of the textile industry and created an atmosphere of uncertainty and turbulence in the industry. But it is also a fact that turbulence is necessary for any change in the system.

Objective of the study

1. Study of Indian Garment Export Industry and Its current Trends
2. Study to Identify the current marketing strategies

adopted by garment exporters and the shortcomings of these strategies

II. Research Design & Methods

The research will adopt both exploratory and descriptive approach. Research involves studying various problems faced by the Indian garment exporters and the marketing strategies adopted by them to increase their market share which can better be dealt through the exploratory approach. Subsequently it will follow descriptive approach.

Sampling Design

In this study a simple Non-Probability method namely Convenience Sampling was adopted.

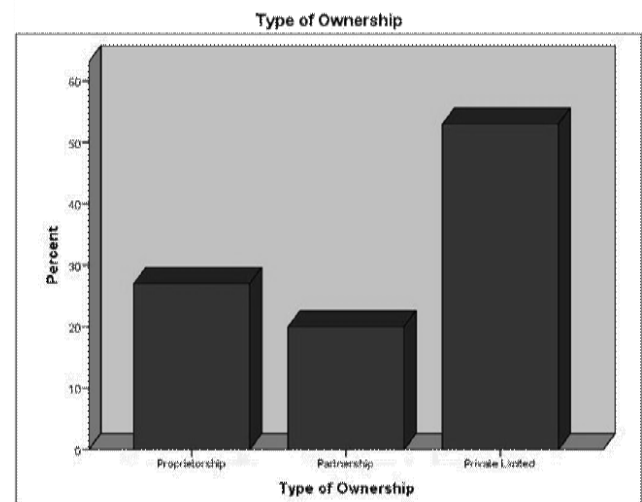
Sources of Data

Both Primary source (In-Depth Interviews) & Secondary source of data (Internet, AEPC, JETRO) is used.

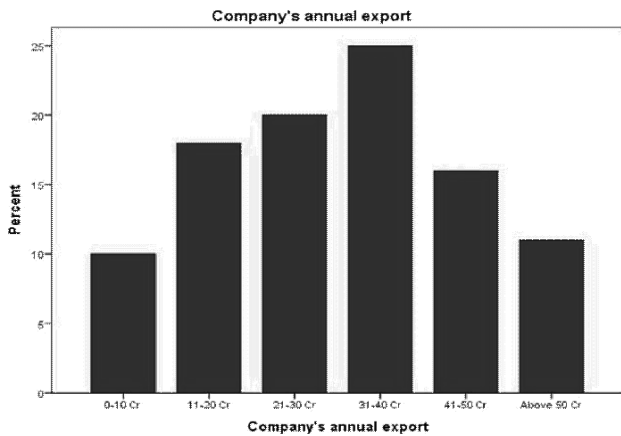
Data collection

Data is collected from the 100 respondents who were Garment Exporters/Manufacturers from the Delhi, NCR and Jaipur region with the help of a structured & a well designed questionnaire. This reason accounts for 60-65% of India's total garments exports (AEPC report).

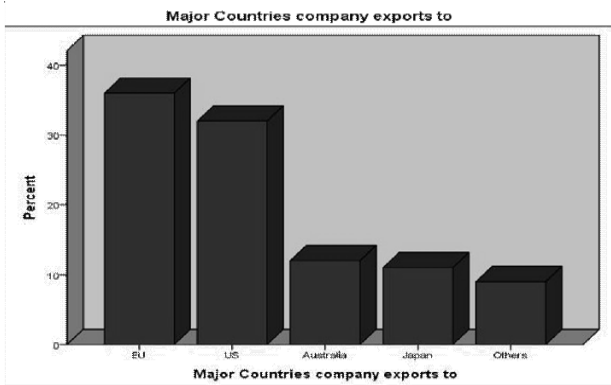
Data Analysis and Interpretation



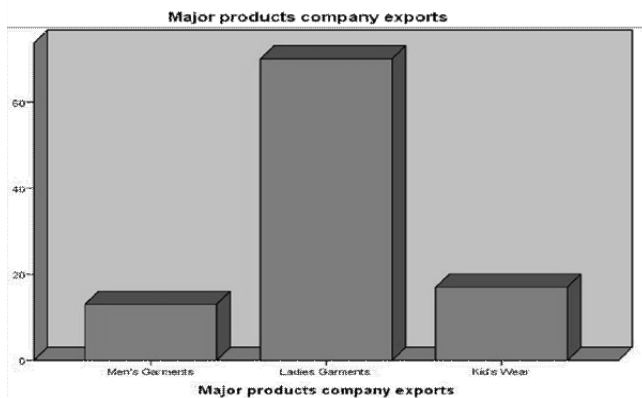
53 % are Private Limited Garment Companies in India



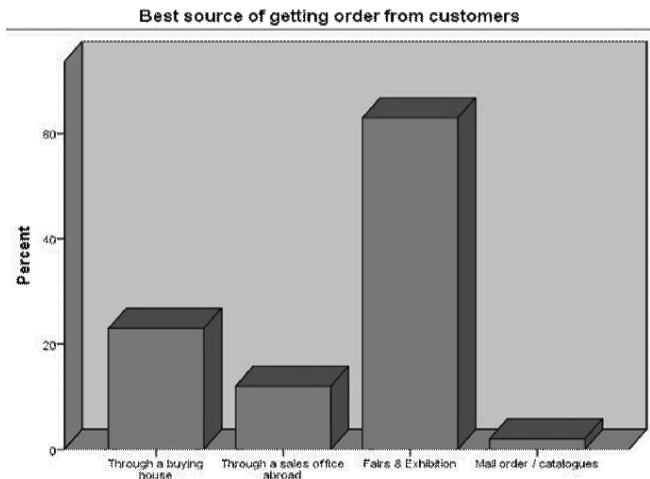
Only 12% companies has annual export turnover above 50 Crores



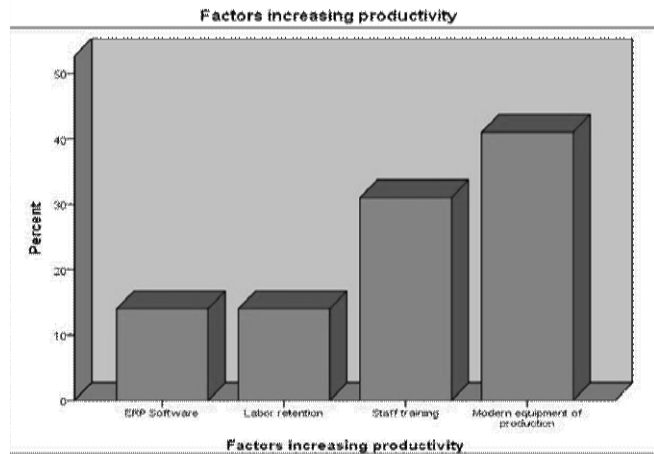
Although Japan Being Third largest importer – Only 10% Indian companies export to Japan



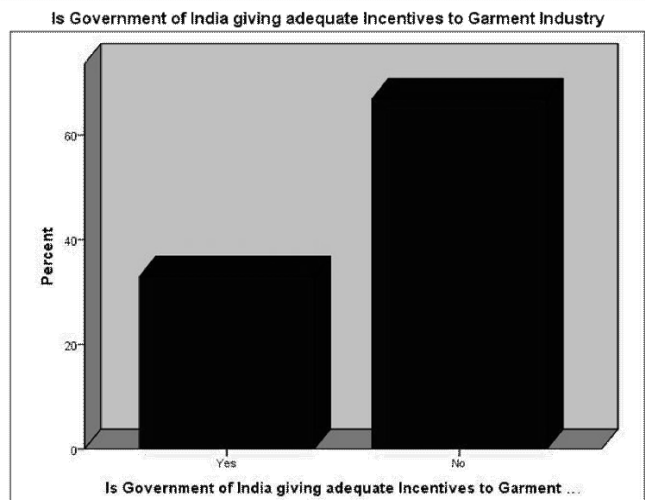
70% companies say their majorly exported product is Ladies garments



63% say their best source of getting orders is through Fairs & Exhibitions



41% say Modern equipment are the major contributor in increasing productivity.



67% say Government is not giving adequate incentives to the Indian Garment Export Industry.

SWOT Analysis of Indian apparel industry

Strengths:

Raw Material Base: India has high self sufficiency of raw materials particularly natural fibers. India's cotton crop is the largest in the world. Indian Textile Industry produces and handles all types of fibers.

Labour : Cheap Labor and strong entrepreneurial skills have always been the backbone of the Indian Apparel Industry. It is largest employment provider in India, after Agriculture.

Flexibility : The small size of manufacturing which is predominant in the apparel industry allows for greater flexibility to service smaller and specialized orders.

Rich heritage: The cultural diversity and rich heritage of the country offers good inspiration base for designers. It steadily diversified its raw material base to include man-made fibers such as polyester, viscose, and acrylic etc as well as other natural fibers.

Socially Compliant: We deal with the international brands that ensure a high level of compliance to health, safety, legal and environmental parameters on our shop floors.

Weaknesses:

Poor Infrastructure: High Power Costs and long export lead times are eroding India's export competitiveness across the apparel chain.

India has less than 3% market share in the world apparel trade while China has more than 50% world market share.

More Dependence on Cotton : Due to over specialization in cotton , the bulk of the international market is missed out, synthetic products in India are expensive and fabric required for items like swimsuit , skywear and industrial apparel is relatively unavailable.

Fabric Processing: Processing is the weakest link in the Indian textile value chain which in turn adversely affects the Indian garment industry, thus further affecting its ability to compete in exports.

Low Labour Productivity: Productivity levels for manufacturing various apparel items are far lower in India as compared with its competitors.

Key reason for success of China and Bangladesh is the role played by the State. In China, government has created a huge textile infrastructure in the 90's and even today protects the industry from foreign exchange fluctuations. In Bangladesh, State has played a role in keeping wages

low and controlling FOREX rates. India is a relative loser in that India is an open economy.

Poor Supply-Chain Management, non-availability of MMF , high export credit, tariff disadvantage etc

Opportunity:

Growing Industry : Indian garment industry witnessed a growth boost by 24% in Feb 2011, by USD 1.1 billion as per the AEPC News.

Integration of IT : Supply Chain Management and Information technology has a crucial role in apparel manufacturing . Availability of EDI(Electronic Data Interchange) makes communication fast, easy, transparent and reduces duplication.

Labour Force : India has made a name for itself as a garment manufacturing centre of global renown. Labour Force being cheap in India is an opportunity which other countries should avail.

GDP Growth : Indian garment industry has earned a unique place in Indian economy. The garment's industry's importance in Indian economy is recognized for its contribution in export earnings. It provides employment opportunities to nearly 7 million Indians primarily the weaker sections.

Bangladesh's infrastructure is very strained currently. And they already faced shortages of electricity and gas.They have pressure by international organizations to raise wages too. India can take advantage of these weakness of Bangladesh. FTA and CEPA increase the new opportunity for India for export growth.

Threats:

Main threat is from within India as a lack of infrastructure to make our industry competitive in world markets.

Urgent need to ensure that Government provides tax exemptions for export industry as we cannot compete if we have to pay high taxes. Some State governments have yielded to populist measures and increased minimum wages drastically which make our employment providing industry noncompeting.

Decreasing fashion cycle : There has been an increase in seasons per year which has resulted in shortening of the fashion cycle.

Competitive Companies : Presence of large number of competitive companies working in the same line are threats to each other. Cut throat competition exists.

Suggestions

The strategy for growth of India's Apparel Exports may be categorized in the following three major heads.

- Boosting manufacturing
- Advance Fashion Forecasting seminars will help entire Garment Industry in making their range as per trends in the other apparel markets
- More centers could be set-up in other states like Ludhiana and Delhi- NCR after success of the centre at Tripura.
- Developing a common platform for Research and Development of designs and make fashion forecast
- Adopt techniques of industrial engineering
- Human Resource Development
- Focus on e-trade and automation of system

III. Conclusion

Although India is known for its high quality garments-great designs & innovation/creativity, handwork embroidery work, We are still loosing out in International competition. From being 3rd largest Garment Exporting Country India has lost its position and is now ranked as 7th largest RMG exporter. From all over the world buyers are coming to India attracted by its low production cost yet most of manufacturing units here remained small or medium scale.

Despite the gloom and doom, there are some very positive points also. Indian garment industry has been rapidly growing in last few years . Exports have been rising as there is an increase in orders from global buyers accompanied by rise of investments in the garment sector of the country. By way of technological advancement and use of sophisticated machinery India has enabled the manufacturers to achieve better quality and well designed garments.Ongoing growth pattern has been unexpectedly high, when we look at the previous trend which has occurred purely on the account of rupee depreciation; however, increasing labour cost in China, non-compliance of Bangladesh factories may help India to get more business as Overseas buyers are looking at India as safe and reliable option for the sourcing. But to capture the space in market left by China and Bangladesh, India has to be competitive in pricing, apart from meeting strict timelines, better quality delivery by Indian exporters for which the Government agencies active support is very crucial. Export Promotion Organizations like AEPC is pushing in this direction to seek export friendly enabling environment from the Government, given the fact that Indian apparel exporter are rated much higher in compliance standards.

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GREEN MARKETING INITIATIVES TO BUILD ECO-FRIENDLY ENVIRONMENT

Amena Khatoon ★

Green revolutions, going green, environmental protection, sustainable life style, sustainable development, protecting our earth and many more have become a natural phenomenon in our everyday life. Green marketing is a tool used by many companies in various industries to follow this trend. This concept has enabled the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co brand their products into separate line, lauding the green-friendliness of some while ignoring that of others. This paper focuses on the concept, need, importance & strategy of green marketing in India. It also examines the present scenario of green marketing and reasons that organizations are adopting green marketing as a tool for sustainable development. Data is collected from multiple sources of evidence to understand the importance of green and sustainability management. The paper analyses whether the manufacturers are cognizant about green products and eco-labeling, and also the difficulties in implementing green marketing. A guideline is given to the Indian manufacturers for producing green marketing products.

Today's consumers are more aware to make their surroundings safer and healthier to live in. So they become more conscious about their purchases in respect of all the products that they use in their day to day life. They prefer the type of products that are eco-friendly and not harmful for global environment. There are many industries who are now conscious about environmentally safe and eco friendly products and products utility (in case of technically sound products) and the reason for going to be green of the industries are, that they are contributing to make the world greener and safer for future and to some extent they are delivering their corporate social responsibility (CSR) by producing green products for welfare of the environment and the for the customers as a whole. Green marketing is the marketing of products that are presumed to be environmentally safe. It incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are environmental marketing and ecological marketing. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way. The term green marketing came into prominence in the late 1980s and early 1990s. The American Marketing Association (AMA) held the first workshop on "Ecological

Marketing" in 1975. Marketing involves: - Manufacturing and providing products to the consumers which are of good quality and at the same time not harmful to them .It is the use of resources for development in such a manner which will enable the future generations to avail the resources to meet their needs of sustainable development. Framing and implementing policies which will not have any detrimental effect on the environment i.e. at present as well in future. Thus "green marketing" refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc. Both marketers and consumers are becoming increasingly sensitive to the need for switch into green products and services. The present paper highlights the need and importance of green marketing ,problems of going green and provides reasons that a marketer should consider for adopting green marketing for making changes in terms of product packages, modifications and production changes. A guideline is also given to the Indian manufacturers for producing green marketing products.

I. Review of Literature

Green marketing has been an important academic research topic. (Coddinton.1993; Fuller; 1999; Ottman, 1994). Attention was drawn to the subject in the late 1970's when the American Marketing Association organized the first ★**Research Scholar, Kakatiya University, Warangal.**

workshop on -ecological marketing in 1975 which resulted in a book on the subject entitled -Ecological Marketing by Henion and Kinnear in 1976. Peattie and Crane (2005) claims that despite the early development, it was only in the late 1980's that the idea of Green Marketing actually made an appearance because of the consumers growing interest in green products. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000. During 1990s, the concern for environment increased and resulted in increasing challenges for the companies (Johri and Sahasakmontri, 1998). Dutta, B. (2009, January) in his article on green marketing entitled 'Sustainable Green Marketing the New Imperative' published in Marketing Mastermind states that green marketing involves developing good quality products which can meet consumer needs and wants by focusing on the quality, performance, pricing and convenience in an environment-friendly way. Barker is of the view that, Companies need to believe first that green marketing can work and make diligent efforts to make necessary product improvements, which deliver performance, and are marketable and profitable. Unruh, G. And Ettenson, R. (2010) in their research article titled, Growing Green: Three smart paths to developing sustainable products published in Harvard Business Review, is for executives who believe that developing green products make sense for their organization and need to determine the best path forward. The authors have introduced and described three broad strategies that companies can use to align their green goals with their capabilities: Accentuate Strategy involves playing up existing or latent green attributes in your current portfolio. Acquire: Strategy involves buying someone else's green brand. Architect Strategy involves architecting green offerings – building them from scratch.

Green marketing mainly focuses on four issues. These issues are: first, importance of green marketing; second, impact of green marketing on firm's competitiveness and performance; third, improving effectiveness of green marketing. In India green marketing is a relatively new topic introduced by few multinational companies operating in India like Philips India limited. 96.4% declare that the

enterprises are compelled to contribute in the protection of the environment, while 56% of these avoid products made by enterprises that do not respect the environment. The same research elected that the important reasons that enterprises strategically support the protection of the environment are their image improvement (4.54), differentiation (3.92), publicity (3.84), sales increase (3.63), favorable taxation (3.54) and finally to really contribute to the protection of environment (3.47). Pittee (1995), and Van Dam & Apeldoorn (1996) define certain characteristics able to constitute sustainability for enterprises or at least sustainable marketing, such as: a redefinition of the "product", a willingness to change markets, an emphasis an benefits from product use, marketing communication that aims to inform rather than just impress, a focus beyond current consumers needs, a willingness to manage demand and expectation downwards, an emphasis on cost instead of price and taking more responsibility. Pride and Ferrell (2008) consider that the objectives of green marketing should be: a) to eliminate waste, which should focus on the production of products without waste instead of getting rid of waste, b) to re-invent the concept of product in order to become consistent with the environmental commitment, c) to price the products portraying the real cost, which means high value for the consumer's money and d) to create profitability via the creation of operational occasions that derive from the environmental conscience in the market.

A recent study by Alsmadi (2007) investigating the environmental behavior of Jordanian consumers reveals a high level of environmental conscience. Unfortunately however this positive tendency and preference in the 'green' products does not appear to have any effect on the final decision, obviously because these consumers have a stronger faith in the traditional products and a small confidence in the green statements. The above obstacles are further strengthened by the lack of environmental conscience by a lot of enterprises and the existence of a large scale of prices for the same product, many of which included an impetuous estimate of environmental responsibility. The same phenomenon has been presented in other researches too (Ottman, 2004; Donaldson, 2005; Cleveland et al, 2005). Becoming winners of this battle will be the key challenge for marketers of the new millennium (Davis, 1993; Peattie, 1999; Jain and Kaur, 2003; Murphy, 2005). Elkington (1994: 93) defines green consumer as one who avoids products that are likely to endanger the health of the consumer or others; cause significant damage to the environment during manufacture, use or disposal; cause unnecessary waste; use materials

derived from threatened species or environments; involve unnecessary use of, or cruelty to animals; adversely affect other countries.

II. Objectives of the Study

One of the biggest problems with the green marketing area is that there has been little attempt to academically examine environmental or green marketing.

Therefore, in this paper, researcher tries to cover the major segments under their following objectives.

- To discuss the need & importance for green marketing in India and strategies needed for successful green marketing.
- To study the present scenario and potential of green marketing in India and to examine the problems faced by organizations in adopting a green marketing philosophy.

III. Research Methodology

This study is based on secondary sources of information from various research publications, published newspapers, journals-online & printed, magazines, web sites, books. The information is collected from libraries and websites. The literature is cross checked and validated to give the latest information.

Green marketing and sustainable development

American Marketing Association (AMA) defines green marketing as the marketing of products that are presumed to be environmentally safe; it incorporates several activities such as product modification, changes to production processes, and packaging, advertising strategies and also increases awareness on compliance marketing amongst industries. Business dictionary defines green marketing as promotional activities aimed at taking advantage of changing consumer attitude towards a brand. These changes are increasingly being influenced by a firm's policies and practices that affect the quality of the environment and reflect the level of its concern for the community. It can also be seen as the promotion of environmentally safe or beneficial products. According to the World Commission on Environmental Development (1978), sustainable development is "meeting the needs of the present without compromising the ability of the future generations to meet their own needs". The common theme throughout this strategy of sustainable development is the need to integrate economic and ecological considerations in decision making by making policies that conserve the quality of agricultural development and environmental protection. This is what

the end product of green marketing is, environmental protection for the present and the future generation. The development of energy- efficient operations, better pollution controls, recyclable and biodegradable packaging, ecologically safe products are all part of green marketing which also leads to sustainable development. Before first international meet on environment, Stockholm, 1972, India had provided for significance of environmental protection and resources conservation in its fourth plan(1969-1974). Within 5 years of the conference, India amended its constitution to include "environment protection" as a constitutional obligation. National committee on environment planning and coordination was setup after Stockholm conference. Environmental protection act, 1986. The Water Act (1974), The Air Act(1981), Forest Act (1980), were also setup.

5.1. Need of Green Marketing

Issues like global warming and depletion of ozone umbrella are for health survival. Every person requires quality of life with health and vigor. Financial gain and economic profit is the main aim of any corporate business, but harm to environment cost by sustaining business across the globe is not considered to be good for health. Industries in Asian countries are catching the need of green marketing from the developed countries but still there is a wide gap between their understanding and implementation.

5.2. Importance of green marketing in India

Green marketing offers business bottom line incentives and top line growth possibilities. While modification of business or production processes may involve start-up costs, it will save money in the long term. For example the cost of installing solar energy is an investment in future energy cost savings. Companies that develop new and improved products and services with environmental impacts in mind give themselves access to new markets, substantially increase profits and enjoy competitive advantages over those marketing non-environmentally responsible alternatives.

5.3. Reasons, why firms emphasize on green marketing

There are several suggested reasons for firms increased use of green marketing. Five possible reasons cited are:

1. Organizations perceive environmental marketing to be an opportunity that can be used to achieve their objectives
2. Organizations believe they have a moral obligation to be more socially responsible
3. Governmental bodies are forcing firms to become more responsible

4. Competitors' environmental activities pressurize firms to change their environmental marketing activities

5. Cost factors associated with waste disposal, or reductions in material usage forces firms to modify their behavior.

5.4. Problems with green marketing

1. The firms using green marketing must ensure that their activities are not misleading to consumers or industry, and do not breach any of the regulations or laws dealing with environmental marketing.

2. It is found that only 5% of the marketing messages from green campaigns are true and there is a lack of standardization to authenticate these claims.

3. Indian literate and urban consumer is getting more aware about the merits of green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats.

4. The investors and corporate companies need to view the environment as a major long-term investment opportunity; the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. The corporate organizations should not expect huge benefit for implementing green marketing immediately.

5. Green marketing is focusing on customer benefits. However, if the green products are priced very high then it will lose its market acceptability. (Marketing Myopia).

5.5. Current scenario in India

Many analysts are predicting that 2014 will be a make-or-break-it year for many green businesses as increasing competition in the green sector drives some businesses to new heights of innovation and service while other businesses lag behind. Keeping track of green business trends is a great way to ensure that your business stays fresh, flexible, and creative in the face of new challenges and opportunities being the surest way to green business success in 2011 and beyond. Eco-mark Scheme introduced by Government of India in 1981 was a major step towards the promotion of green marketing in the country. Eco-labels provide information regarding the environmental performance of products. The basic objective of eco-labeling is to provide authentication to genuine claims regarding the environmental impact of products and processes by manufacturers. The Eco-mark Scheme of India has the following stated objectives.

1. To provide incentives to manufacturers and importers to reduce adverse environmental impact of products.

2. To assist consumers to become environmentally responsible in their daily lives by providing them information to take account of environmental factors in their daily lives.

3. To encourage citizens to purchase products which have less harmful environmental impact.

4. To reward genuine initiatives by companies to reduce adverse environmental impact of products.

5. To improve the quality of the environment and to encourage the sustainable management of resources.

CONSUMERS - As per research, India is the only country to choose deforestation and air pollution as the most important green issue. Its consumers believe that developing countries should focus on green innovation. The results of the released 2011 edition of the Global Image Power Green Brands Survey show that concern about the environment by the consumers, is translating into a willingness to pay for a premium for green products. 64% of Indian consumers indicate that they plan to spend more on green products next year. Furthermore consistent with emerging countries, Indians are willing to pay a green premium price, with 48% of Indians willing to spend 10% more on a product simply because it is green. Consumers in India are trusting of green advertising compared to other countries, with 86% of Indian consumers reporting that advertising about green products help them in making choices. In India 28% of consumers intend to purchase green products in the next year as compared to purchases of 16% in last year.

PRODUCERS – AMUL has been rated as the top Indian green brand by Global Green Brands survey. The International Dairy Federation has also awarded AMUL green movement as the best Environment incisive in the Sustainability Category in 2010. It also has been awarded Srish good green governance award for four consecutive years since 2011. The 2012, there are some top Green Brands in India are:

1. AMUL, 2. Suzlon Energy, 3. ITC Limited, 4. Tata Metaliks Limited (TML), 5. Tamil Nadu Newsprint and Papers Limited (TNPL), 6. Wipro Technologies, 7. HCL Technologies, 8. Oil and Natural Gas Company (ONGC), 9. IndusInd Bank, 10. IDEA Cellular, 11. Hero Honda Motors.

The findings emphasize that today situation being both green and consumer friendly is the only mantra for long term success.

GOVERNMENT- The Indian government has also done its mite in promoting green marketing and eco friendliness by way of banning plastic bags from daily use, helping its automotive industry to develop greener vehicles by supporting hybrid and electric vehicles (EVs), by investing in greener cars the Government of India is capitalizing on an underutilized segment and building an infrastructure that will generate economic growth and reduce emissions. The government took the initiative of promoting green buildings construction, usage of alternate sources of energy by companies. Governmental bodies are forcing firms to become more responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers by reducing production of harmful goods or by products, Modify consumer and industry's use and/or consumption of harmful goods; or, ensure that all types of consumers have the ability to evaluate the environmental composition of goods.

5.6. Green Marketing Products

The customers always prefer environmental household products which must benefit them such as, safe to use around children, no toxic ingredients, no chemical residues, and no strong fumes commodities. At present most of the daily newspapers are in online and seminars, conferences, and publications as well as ongoing seminars on how to become a green company or community. School kids have environmentally related projects at schools or eco-friendly programs that they are implementing at home or in their communities. Most of the companies are practicing green marketing in their products to fulfill the satisfaction level of the customers. Some of them are as follows:

Coca-Cola Company of the USA pumped syrup directly from tank instead of plastic which saved 68 million pound/year. 2-In 1994, Philips launched the Earthlight, a super energy-efficient compact fluorescent light (CFL) bulb designed to be an environmentally preferable substitute for the traditional energy intensive incandescent bulb (Ottman et al. 2006). 3-In India, Badarpur Thermal Power station of NTPC in Delhi is devising ways to utilize coal-ash that has been a major source of air and water pollution. 4- Barauni refinery of IOC is taken steps for restricting air and water pollutants. It is a common knowledge that email marketing has a minimal impact on Mother Nature, since no trees are harmed in the making and sending of an email and it save both time and costs. We can send white papers, guides, and educational materials in PDF format for online viewing or downloading (instead of sending clients and customers a hard copy paper version). Green marketing takes advantage of customers' willingness to purchase,

and sometimes pay a premium for, products that provide private benefits as well as public environmental benefits.

5.7. Strategies for successful green marketing

The manufacturer/marketer should make effective strategies for successful green marketing. Here, some good strategies are given by the researcher on the basis of collected data and experience.1. They should properly educate their customers. 2. They should build green products 3. It's no surprise. 4. Be honest. 5. Bring products to the people. 6. Water conservation. 7. Pollution prevention. 8. Solid waste reduction and recycling.

5.8. Guideline for Indian manufacturer for producing green products

There some golden guidelines are given to the Indian manufacturer for producing green marketing products. 1. Know your customers 2. Educating your customers 3. Being Genuine & transparent 4. Reassure the buyer 5. Consider your pricing 6. Giving your consumers an opportunity to participate .7. Thus leading brands should recognize that consumer's expectations have changed.

It is not enough for a manufacturer or company to green its products; consumers expect the products that they purchase are pocket friendly and help reduce the harmful environmental impact in their own lives.

IV. Results & Discussion

There is now a real sense that environmental protection is necessary as most people believe that a green life is better and healthier for present and future generation. Most consumers' spending pattern shows that they have a desire for brands that 'go green'. Consumers not only want to buy their products but are willing to pay more for it. Based on research, 70 percent of some 2000 people in US, UK, Germany, the Netherlands, Australia and Japan are willing to pay a premium for energy alternatives such as, wind and solar power. Consumers are motivated to buy from companies that are eco-friendly in the production. When a company display's the green logo on their product, it shows that their product or services stands out from the crowd and this gives them a competitive edge. Consequently, most customer buying decisions are influenced by green product label like the US energy star logo, Green label in Thailand, Korea Eco label and much more.

V. Conclusion

As the demand for green products undoubtedly exists, green marketing provides an opportunity to the companies

to increase their market-share by introducing eco-friendly products. Stricter environmental regulations across the world, growing consumer preference for eco-friendly companies, and the inherent cost advantages in lowering toxic waste, are encouraging industries big and small to clean up. Researchers found that, consumers are not overly committed to improving their environment and may be looking to lay too much responsibility on industry and government. Though it's the responsibility of the firm to produce products, which are having minimum impact on the environment, but ultimately it's the consumer who is having responsibility to use eco-friendly products. Consumers are not too concerned about the environment but as they have become more sophisticated, they require clear information about how choosing one product over another will benefit the environment. Consumer education results in their empowerment. Empowered consumers choose environmentally preferable products when all other factors are equal.

Ultimately green marketing requires that consumers think green, think clean, think eco-friendly i.e. they want a cleaner environment and are willing to "pay" for it, possibly through higher priced goods, modified individual lifestyles, or even governmental intervention. Until this occurs it will be difficult for firms alone to lead the green marketing revolution.

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ASSESSMENT OF THE PREVALENCE AND PREDICTORS OF WORKPLACE VIOLENCE AGAINST NURSES WORKING IN REFERRAL HOSPITALS OF OROMIA REGIONAL STATE, ETHIOPIA

Teferralikassa★ Challi Jira★★

Workplace violence is a serious occupational risk for the domestic and global workforce, accounting for approximately 900 deaths and 1.7 million non-fatal assaults each year in the United States. In British Columbia, nurses have nearly four times the incidence of violence of any other profession. However, no studies have investigated this phenomenon in Ethiopia. Therefore, the objective of this study was to assess the prevalence and predictors of workplace violence against nurses working in referral hospitals of Oromia Regional State, Ethiopia. Method: Facility based cross sectional study was conducted among nurses working in all referral hospitals of Oromia Regional State, Ethiopia. Two hundred fifteen (215) nurses were selected by simple random sampling technique. Data were collected using structured and pre-tested questionnaire. Data were entered and analyzed using SPSS software version 16. Result: Out of 215 nurses expected, 203 nurses participated in the study. Over all 168 (82.2%) of the nurses have experienced workplace violence during the previous 12 months. Among these 81.8%, 9.9%, 47.3%, and 23.2% had history of verbal abuse, sexual harassment, bullying/mobbing and physical violence respectively within the past 12 months. Nurses working in the inpatient departments were 4 times more likely to experience workplace violence than those who did not (AOR=4.326, 95% C.I., 1.594, 11.739). Clients who wait long for service above the recommended time were 3 times more likely to create workplace violence than those who did not (AOR=2.960, 95% C.I. 1.214, 7.217).

Specific objectives

- To determine the magnitude of work place violence against nurses,
- To assess the forms/types of work place violence against nurses,
- To identify factors associated with workplace violence against nurses

Methodology-Study Area and period

The study was conducted in four referral hospitals of Oromia Regional State of Ethiopia from February 1st to 20, 2012. Oromia region is the central part of Ethiopia which has 18 zonal administrative . The four referral hospitals of Oromia region are: Adama referral hospital from East shoa, Shashemene referral hospital from west Arsi, Nekemte referral hospital from East Wellega, and Metu-Karil referral hospital from Ilu Abba Bora zone. The total numbers of nurses have been working in the four referral hospitals of Oromia were 400 (ORHB 2011/2012, 6th month hospitals performance report).

Study Design-Institution based cross-sectional study design that incorporates both quantitative and qualitative method

was conducted.

Population

Source population -All nurses working in referral hospitals of Oromia Regional State, Ethiopia (the 4 hospitals)

Study population- quantitative and qualitative study

Selected nurses from referral hospitals of Oromia regional state that fulfill the inclusion criteria constituted the study population . Purposively selected matrons, head nurses and staff nurses of the four referral hospitals for qualitative study

Inclusion and Exclusion criteria

Inclusion criteria: Nurses who have worked at least for the past 12 months and above at the hospitals

Exclusion criteria: Nurses who are not directly involved in patients care (Non-health service managerial position)

Variables

Dependent variable: Work-place violence (WPV)

★ **Lecturer, Department of Nursing and Midwifery, Ambo University, Ethiopia.**

Independent variables:

1. Socio-demographic factors:

Gender, Age, Ethnicity, Religion, Marital Status, Educational Level, Work Experience.

2. Organizational factors:

Working hour/Shift, Working unit, Long waiting time, Lack of workplace health and safety training, Lack of prescribed drugs, Not reporting violent incidents, Lack of security measures, (guards)

3. Perpetrator factors:

Under the influence of alcohol, Mental illness, Stressful emergency situation, Role misconception, Misunderstanding

Data Collection Methods

- Self-administered structured questionnaires for quantitative data collection and
- Face to face in-depth interview and note taking for qualitative data collection

Data Quality Control

The quality of the data was assured by using validated questionnaire which was previously developed and used by ICN/WHO/PSI/ILO and American ENA. The questionnaire was prepared in English since the population of the study are health professionals with diploma and degree level. Unusual words were given Amharic translation within brackets. The questionnaire was tested on 5% of the total sample at Asella referral hospital. The questions was checked for clarity, completeness, consistency, and setting of time required to conduct the study, than the questions which posed difficulty or unclear were rephrased and corrected. The audio taped interviews were transcribed into hand written English transcript. Finally the qualitative findings were triangulated with quantitative findings.

Four diploma clinical nurses for data collection and four BSc nurses for supervision were recruited and participated throughout the data collection.

Magnitude of Workplace violence: Overall, 168(82.8%) of the respondents reported that they have experienced workplace violence during the previous 12 months period. Only 35 (17.2%) nurses reported that they did not experience workplace violence in the last 12 months. Regarding frequency of the violent incidents among the victims, 38.7% reported that they had been experienced

violent incidents several times a month, 32.7% at least two to four times, 10.1% once, 9.5% five to nine times, 5.4% daily and 3.6% about once a week in the last year.

Forms of Workplace violence: Respondents were asked to signify the violent incident(s) (could be more than one) of different forms of workplace violence. Majority of the respondents reported that they were called-names (67.3%), shouted at (46.3%), threatened (40.1%) and cursed at (29.6%); which indicates that most of the nurses 166(81.8%) have experienced verbal abuse form of workplace violence. Regarding physical violence, the most violent incidents experienced by nurses were: pushed (50%), grabbed/pulled (35.4%), and spit on (25%). Please refer Tables 1 & 2.

Recommendation

- Nurses should get training on workplace safety and how to report incidents and risks,
- Nurses should report any incidents of violence in order to take appropriate action.
- Nurses working in wards should get special attention in order to reduce the incidence of violence against them,
- Regular working hour should be given great emphasis in order to reduce the risk of violence than night shifts
- Clients waiting time for service in the hospital should be reduced to the recommended time by BPR.

Conclusion

- The prevalence of workplace violence was high within the past 12 months.
- The prevalence of verbal abuse was more than three times than that of physical violence,
- Nurses working in the in-patient department (Ward) were more vulnerable to violence incidents than other unit nurses,
- Regular working time was more risk of workplace violence than the nights shifts,
- Long waiting for service was most mentioned reason by most of the nurses,
- Patients' relatives were the most perpetrator of workplace violence,

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Table 1: Forms of work place violence

S.No.	Forms of WPV	Frequency (%)	
		Yes	No
1	Verbal abuse	166(81.8%)	37(18.2%)
2	Sexual harassment	20(9.9%)	183(90.1%)
3	Bullying/Mobbing	96(47.3%)	107(52.7%)
4	Physical violence	47(23.2%)	156(76.8%)

Table 2: Multiple logistic regression analysis of factors associated with workplace violence against nurses at referral hospitals of Oromia region, Ethiopia, Feb., 2012, (n=203).

S.No.	Variables	Adjusted OR (95% C.I.)	P-Value
1	Age		
	<30	4.165 (1.149, 15.099)	0.030
	30-44	4.060 (1.009, 16.341)	0.049
	>44	1.00	
2	Long waiting time (>2hrs)		
	Yes	2.960 (1.214, 7.217)	0.017
	No	1.00	
3	Ward/Inpatient unit		
	Yes	4.326 (1.594, 11.739)	0.004
	No	1.00	
4	Working shift/time		
	Regular working hour	4.490 (1.832, 11.004)	0.001
	Night shift	1.00	

*Significantly associated with WPV at p-value <0.05