



YASHOMANTHAN

(A Peer Review Multidisciplinary Research Journal)

RESEARCH JOURNAL

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The YASHOMANTHAN is a peer reviewed multidisciplinary research journal which aims at publishing high quality research findings in all sub-areas of commerce, Management science and Information Technology. The journal aims to publish research papers that can be theoretical, empirical and/or application oriented. The basic aim of the journal is to encourage research on new developments and perspectives in the field of commerce, Management science and Information Technology. The Scope of the journal would cover topics but not limited to from the following areas of Management Science

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Articles should be of a conceptual /theoretical nature that includes practical application, based on practical experience/research or any combination thereof.

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- contains elements which have general application
- is directly relevant to researchers
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A study of Patient satisfaction for Sanjeevan Hospital, Pune.

Mr Machhindra Sonar

Area Sales Manager -
Kanray Technologies Pvt. Ltd.

Dr. Pushpraj Wagh

Associate Professor -
(Marketing) Yashaswi's IIMS, Chinchwad

Abstract

Patient satisfaction has become an established outcome indicator of the quality and the efficiency of the health care systems. Patient satisfaction with nursing is considered the most important factor in the moulding of the overall patient satisfaction with hospital services. For health care providers ensuring that consumers are satisfied is a continuous effort. It is therefore critical to them that the true state of consumer satisfaction is known. To achieve this, the health care providers embark on research to feel the pulses of the consumers and discover ways of serving them better. However, deciding the right instrument and methodology to effectively measure the satisfaction level of consumers is a major challenge for health care providers/researchers. This paper attempts to explain what constitutes satisfaction in the perspective of the consumers and the method(s) that can be adopted by healthcare providers/researchers to unveil factors that are responsible for consumer satisfaction.

Keywords- Patient Satisfaction, Customer satisfaction, Indicator, Factors.

Introduction

The healthcare industry is under increased pressure from not only national political forces, but also from the competitive marketplace, to manage patient service more efficiently. The impact of restructuring the delivery of healthcare system, resulting in a shift of overall hospital management philosophy. Traditionally, the objective of hospitals has been to stress high occupancy, growth in admissions and increased cases load. The most critical challenge for hospitals will be provide quality healthcare in the most efficient and cost effective manner possible. This includes getting the patient well and out of the hospital quickly. The viability of the hospitals will be depending on their success in responding to changing payer demands. A hospital is an integral part of a social and medical organization, the function of

which is to provide for the population complete healthcare, both curatives and preventive and whose outpatient services reach out to the family and its home environment the hospital is also a centre for the training of health workers and biosocial research. With increasing awareness among the consumer about their right, the patients are consumers of health services, expect quality health-care. In the light of these changes, health-care providers need to have closer look at the perception of their patients and try to provide medical services to meet their expectation. The adoption of the marketing concepts is, thus, becoming necessity for the medical services. The strategy for patient satisfaction with health-care service requires effective marketing plans, policies and practices to genuinely meet the needs of different strata of population (Mac Alexander, et al, 1993). This concept drew the attention of service providers in the early 1970s and the health care providers in the early 1970s and the health care providers in the advanced countries became conscious of satisfying the patients (Cooper, et al. 1979; Kotler and Zaltman, 1970; and Woodside, et al, 1989). The major factors that have necessitated a shift towards the marketing approach are intense competition and increased awareness and purchasing power of patients. Consequently, the measurement of patient satisfaction and service quality has become very important to the health care providers (Parasuram, et al 1988 and Brown and Swartz, 1989). Taylor, et al 1981 felt that consumer opinion yielded valuable information about the functioning of health care system and that should be taken into account while assessing quality of medical services. It was found by them that the performance of the hospital staff, as perceived by the patients, was positively associated with the patient's satisfaction.

Objectives of the Study

The objective of the project was to analyse Patient satisfaction and current Patient's expectation from services provided by the Hospital and its effect on Patient Needs, Satisfaction Level, their response and emotions. The study also aims to analyse existing

Patient satisfaction as those Patients are the key sources to new Patients with respect to the performance and to suggest any improvement needed for it.

Materials and Methods

The study was carried out in the Sanjeevan Hospital, Pune. A 27 item pre-structured questionnaire was given to the patients or their attendants at the end of their outpatient visit and during the in house stay. A total of 100 patients were selected at random in a time span of 20 days in the month of June ,2018. The items in the questionnaire referred to the particulars of the patient such as age, sex, occupation, the concerned department, service particulars in the registration counter, concerned doctor in the respective department, the lab, and the medical stores. The questionnaire included choices like convenient/inconvenient, satisfactory/unsatisfactory, easy/difficult, good/moderate, adequate/inadequate, and 30 minute time slots of actual time spent in each stage of the visit. Informed consent was obtained from the patient. The patients were told that the purpose of the study was to assess the consumer /Patient satisfaction of services provided by the hospital so as to bring about further improvement of services. The patients were also told that the investigator was not part of the treatment team. It was also emphasized that they were free to give their honest responses. Anonymity of the examining doctor and the patient was maintained. The responses were expressed in proportions.

Results and Analysis

Table 1

Distribution of the respondents according to the age sex, occupation and the concerned departments

Age	Respondents
15-29	31
30-44	34
45-59	19
60 and above	16
Sex	
Male	66
Female	34
Occupation	
Skilled	28
Unskilled	29
Unemployed	09
Housewife	21
Student	13
Department	
Medicine	26
Surgery	14

Ob. and gynecology	12
Pediatrics	06
Orthopedics	12
Dermatology	04
ENT	18
Ophthalmology	08

Total number of Respondents (n) = 100

Table-2
Response to Patient satisfaction on the services provided at the hospital-

Services	Excellent	Verygood	Good	Average	Poor
Admission and Reception	17	25	40	18	-
Room preparation	17	58	15	9	1
Quality of Doctors	37	40	17	3	3
Nursing	27	48	24	10	1
Behavior of Doctors	50	30	10	6	4
Cleanliness	10	17	42	22	9
Behavior of Nurses	10	42	42	6	0
Briefing about rules	3	23	15	40	10
Diet services	13	35	30	12	10
Behavior of Orderlies	13	36	42	9	13

Table-3
Consultants and Other Doctors confidence in their medical skills.

Remark	Frequency	Percent	Cumulative Percent
Excellent	59	60.8	60.8
Good	36	35.1	95.9
Fair	1	1.0	96.9
Poor	4	3.1	100.0
Total	100	100.0	

Analysis of this study showed that how Consultants and Other Doctors showed confidence in their medical skills, 61% respondents find it as excellent. While 35% find it good. It is followed by 1% as fair and 3% as poor. On an average explanation by Consultants and Other Doctors that gave confidence to their patients in their medical skills this in turn boosted up the patients

Table 4- Distribution of responses from the respondents regarding cost

Cost	Total no. (n=100)
Cost of registration	
Satisfactory	100
Unsatisfactory	00
Cost of consultation fees of the doctor	
Satisfactory	100
Unsatisfactory	00
Cost of investigation	
Low	3
Moderate	73
High	24
Cost of medicines	
Satisfactory	80
Unsatisfactory	20

The cost of registration and consultation was satisfactory for 100% of the respondents. The cost of investigation was low for 3% of the respondents, moderate for 73% of the respondents, and high for 24% of the respondents. The cost of medicines was satisfactory for 80% of the respondents. This may be dependent on the consumer's purchasing power and different costs of medicines.

Major Findings of the Study-

- Analysis shows that 26 % patients were first time visitors to the hospital in comparison to 74% patients in total sample base of 97 Patients for the study. High percentage of Patients (74% Patients) are repeaters for seeking services from the hospitals shows a good satisfaction level if only repeat purchase of services are taken into consideration.
- Analysis shows that Doctors play an important role when it comes to spreading information about the hospital. 40% of sample respondents got awareness about hospital by referring doctors. It is followed by second factor their relatives & friends with 20 % and hospitals employee by 11%.
- Analysis shows that 55% of respondents selected this hospital for its facilities while 45% for Doctors. Respondents feel that latest technologies and development in treatment process play very important role as well as the role of good doctors are also equally important.
- Analysis of this study showed that 39% respondents find overall service as excellent. While 53% find it good. It is followed by 2% as fair and 6% as poor.
- Analysis of this study showed that 63% respondents find attitude of hospital staff as excellent. While 32% find it good. It is followed by 2% as fair and 3% as poor. On

an average attitude of staff can be considered as excellent in respondent's opinion.

- Analysis of this study showed that 52% respondents find explanation and detail information given by hospital staff as excellent. While 46% find it good. It is followed by 1% as fair and 1% as poor. On an average explanation and detail information given by hospital staff can be considered as excellent in respondent's opinion.
- Analysis of this study showed that how Consultants and Other Doctors gave confidence in their medical skills, 61% respondents find it as excellent. While 35% find it good. It is followed by 1% as fair and 3% as poor. On an average explanation by Consultants and Other Doctors that gave confidence in their medical skills can be considered as excellent in respondent's opinion.
- Analysis of this study showed that how Consultants and Other Doctors gave required time, 48% respondents find it as excellent. While 46% find it good. It is followed by 4% as fair and 2% as poor. On an average time given by Consultants and Other Doctors can be considered as excellent in respondent's opinion.
- Analysis of this study showed the rating of punctuality of Consultants and Other Doctors, 51% respondents find it as excellent. While 42% find it good. It is followed by 4% as fair and 3% as poor. On an average punctuality of Consultants and Other Doctors can be considered as excellent in respondent's opinion.
- Analysis of this study showed the rating of Consultants and Other Doctors for providing desired information, 47% respondents find it as excellent. While 49% find it good. It is followed by 2% as fair and 2% as poor. On average information provided by Consultants and Other Doctors can be considered as excellent in respondent's opinion.
- Analysis of this study showed the rating of nursing personals readiness and willingness to serve patients at their best, 62% respondents find it as excellent. While 34% find it good. It is followed by 2% as fair and 2% as poor. On an average of

nursing personals readiness and willingness can be considered as excellent in respondent's opinion.

- Analysis of this study showed the rating of nursing personals on the basis of how the answered call bell, 49% respondents find it as excellent. While 47% find it good. It is followed by 2% as fair and 2% as poor. On an average rating of nursing personals on the basis of how the answered call bell can be considered as excellent in respondent's opinion.
- Analysis of this study showed the rating of rating of nursing personals on the basis of how they offered skilled service, 54% respondents find it as excellent. While 36% find it good. It is followed by 6% as fair and 4% as poor. On an average the rating of rating of nursing personals on the basis of how they offered skilled service can be considered as excellent in respondent's opinion.
- Analysis of this study showed the rating of technicians based on their assistance and instructions given by them, 61% respondents find it as excellent. While 35% find it good. It is followed by 1% as fair and 3% as poor. On a rating of technicians based on their assistance and instructions given by them can be considered as excellent in respondent's opinion.
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Suggestions & Recommendations

- Every part of the Hospital's marketing effort should be geared towards building lifetime relationships that will produce profitable Patient base for Hospital.
- People want to be served by experienced, knowledgeable and friendly people. To have effective relations a friendly attitude must permeated in the organization.
- Information technology development should be positively used to serve the Patients.
- The Hospital should always be flexible to bend its rules and procedures in the client's favour.

- The Hospital should communicate with its Patients even when it is not trying to sell its services.
- The Hospital can communicate and develop stronger Patient bonding by providing some benefits.
- The Hospital should try to know all its Patients including their business styles, Ethics etc.
- The Hospital should make it a point to deliver more than what is promised.

Conclusion

This study has focused on the importance of quality of services and patient satisfaction and hence proved the value and importance of improving the service quality in hospitals. By this result the hospitals can improve the quality of services. The study can also be done in depth in administration also to ensure the relationship between the patients and the hospital administrators.

In India, hospitals, like many other services firms, lag behind manufacturing firms in their use of marketing. Adoption of marketing concept to the medical services would take the hospitals a long way in giving the best to the patients. From this study it is observed that the patients felt almost good and satisfied in many aspects of the hospitals but there were few suggestions given by the patients that could be implemented to improve the level of satisfaction. They are, Staff could be trained to be polite towards the patients where there exist a miscommunication due to language barriers. Toilets were very few in numbers and it could be increased in order to prevent waste of time in waiting for their turn. The floor near the washing area is slippery so it could be changed or kept dry to prevent any accidents. Procedure rooms and the toilets in that room should also be cleaned periodically; tissues should also be given to the patients. The reports should be dispatched correctly in a single counter in order to avoid misunderstanding.

So far, the study has focused on the components of quality and services of the hospital. To complete the triad cost measures and evaluation

of the performance of the nurses and staffs can also be researched. The hospitals and medical manager should find out ways and methods to measure the performance of the physicians as well as the costs of effective healthcare.

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A Study Of Trainees Under Neem And Apprentice Act At Tata Motors

Mrs. Sudarshana Shelke
HR Supervisor, Tata Motors

Mr. Abhishek Kulkarni
Research Scholar - SPPU

Abstract

The objective of the study is to analyze the actual Apprentices Training and NEEM process in TATA Motors Limited and evaluate its effectiveness. Human resource is a most valuable asset in the Organization. Profitability of the Organization depends on its utilization. If their utilization is done properly Organization will make profit otherwise it will make loss. If a good dancer is appointed as a Chief Executive Officer of a Company, he may not run the business. So right man should be procured at right place in right time, otherwise their proper utilization may not be done. To procure right man at right place in right time, some information regarding job and job doer is highly essential. This information is obtained through Job Analysis, Job Descriptions, and Job Specifications. TML procure manpower in a very systematic manner. It aims at increasing professional and personal productivity of the trainees/employees.

Introduction

Tata motors are one of the leading organizations in Automobile manufacturer with a portfolio that includes a wide range of cars, sports vehicles, trucks, buses and defense vehicles. Tata Motors has been at the forefront in creating the right set of talent pool for the automobile engineering and manufacturing industry. Smooth flow in production that much workforce is required, The changing demographic profile of the country, with 54% of its population under 25 years of age, the rising aspirations of our youth who seek better jobs and higher incomes, and the growing requirements of industry for an efficient, well trained workforce in any typical automated auto assembly OEMs, on basis of Job skill demand, around 70% of jobs are Semiskilled or low skilled and 30% of the jobs are skilled and highly skilled. It will be appropriate if all the skilled and highly skilled jobs are manned with Permanent Blue collar workforce and remaining Semiskilled and low skilled jobs are manned with Flexi Workforce and unskilled jobs are to be outsourced. To have a mix workforce, introduce

induction of trainees to undergo prim place of short term temporary workforce. So that induction of NEEM trainees can be considered as an appropriate alternate solution by which Dual education and skill training is provided to youth through Learn and Earn Mode and thereby enhance their employability and to adhere to the Government's mandatory requirement and to fulfill the divisional requirement of Ex ITI Apprentice (Job Trainee Apprentices), 10+2 Vocational Apprentice (Commercial Trainees), Diploma Apprentices, Full Term Apprentices to ensure on-time placement of trainees across TATA Motors to satisfy and ascertain a smooth flow in production and meet its manpower demands. Moreover, Human resource is the prime important input in industries. Technology, machinery and system will run by competent workforce only. Excellent human resource always accelerates growth of the organization. Therefore, employees working with us must be perfect in all skills; they must be update in all details. Training and development is thus utmost important aspect in personnel functions. Training and development is vital part of the human resource development. It is assuming ever-important role in wake of the advancement of technology, which has resulted in ever increasing competition, rise in customer's expectation of quality and service and a subsequent need to lower costs. It also become more important globally in order to prepare workers for new jobs. In the current write up, we will focus more on the emerging need of training and development, its implications upon individuals and the employers. Noted management author Peter Drucker said, that the fastest growing industry would be training and development because of replacement of industrial workers with knowledge workers. In United States, for example, according to one estimate technology is de-skilling 75 % of the population. This is true for the developing nations and for those who are on the threshold of development. . In Japan for example, with increasing number of women joining traditionally male jobs, training is required not . only to impart necessary job skills but also for preparing

them for the physically demanding jobs. They trained in everything from sexual harassment policies to the necessary job skills. The following are the two biggest factors that contribute to the increased need to training and development in organizations: 1. Change: The word change encapsulates almost everything. It is one of the biggest factors that contribute to the need of training and development. There is in fact a direct relationship between the two. Change leads to the need for training and development and training and development leads to individual and organizational change, and the cycle goes on and on. More specifically, the technology is driving the need; changing how businesses function, compete and deliver. 2. Development: It is again one the strong reasons for training and development becoming all the more important. Money is not the sole motivator at work and this is especially very true for the 21st century. People who work with organizations seek more than just employment out of their work; they look at holistic development of self. Spirituality and self-awareness for example are gaining momentum world over. People seek happiness at jobs, which may not be possible unless an individual is aware of the self. At ford, for example, an individual can enroll himself/herself in a course on „self-awareness“, which apparently seems inconsequential to ones performance at work but contributes to the spiritual well-being of an individual which is all the more important. The critical question however remains the implications and the contribution of training and development to the bottom line of organizations performance. To assume a leadership position in the market space, an organization will need to emphasize on the kind of programs they use to improvise performance and productivity and not just how much they simply spend on learning.

Objectives

The objectives of the study are:

- #To study the Apprenticeship Training program & its Effectiveness.
- #To study start to end process of Apprenticeship Training.
- #Implementation process of NEEM Scheme through Skill Development at Tata Motors.
- #To know whether training program is conducted successfully or not.
- #To develop practical knowledge with available theoretical aspect

Significance:

The significance of this study is that, the company follows a much defined path to selecting candidates and set training programs for them.

To The Company: This study enabled the company to know the way their HR and Training department works to recruit and train the candidates, also utilization of Government scheme. To

The Researcher: This study enabled the researcher to know the actual scenario of the Apprentice training and NEEM process followed by the Company.

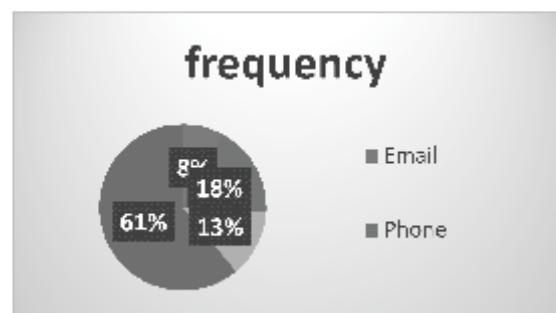
Methodology :

The study sample comprised of 100 Trainees who Joined Tata Motors in the year 2017-2018. The sample is mixed like both male and female. The data is collected through a questionnaire consists of 15 questions. All questions are close ended questions with the use of a five point Likert scale consisted of strongly disagree, disagree, neutral, agree and strongly agree. All questionnaires were distributed and collected by hand from the departments in the office timings. Hundred questionnaires were collected after one week. The questionnaire was used as it facilitates the tabulation and analysis of the data to be collected. The data collected was subjected to simple frequency distribution and percentage analysis.. Descriptive statistics was used to determine the independent variables and to conclude the results on the basis of secondary and primary data. Most of the results consist of secondary data..

Data Analysis

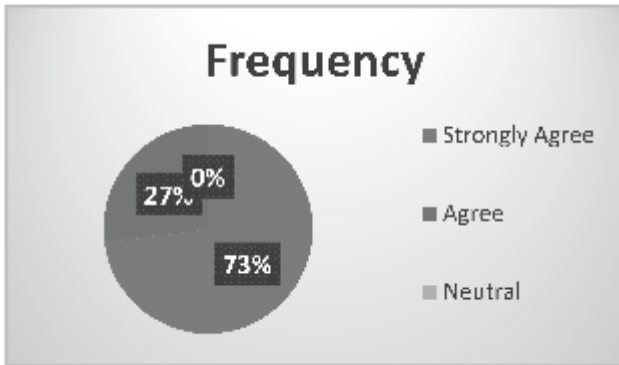
Data analysis and interpretation is the process of assigning meaning to the collected information and determining the conclusions, significance, and implications of the finding. Data collected through questionnaire are analysed as follows-

Q.1 How did you come to know about Apprenticeship /NEEM Scheme?



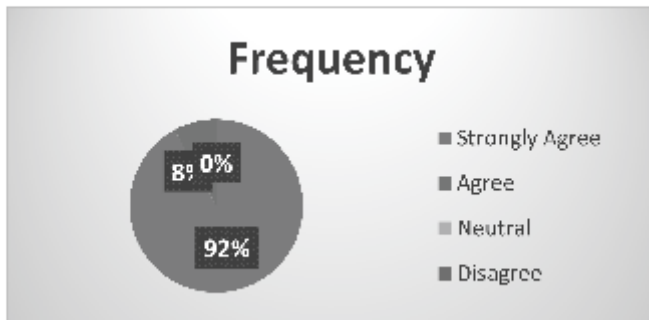
Out of 100 trainees on whom sampling was conducted, the 61% of the students came to know about the Programme the College campus and

Q.2 Were you well informed about different procedures during recruitment?



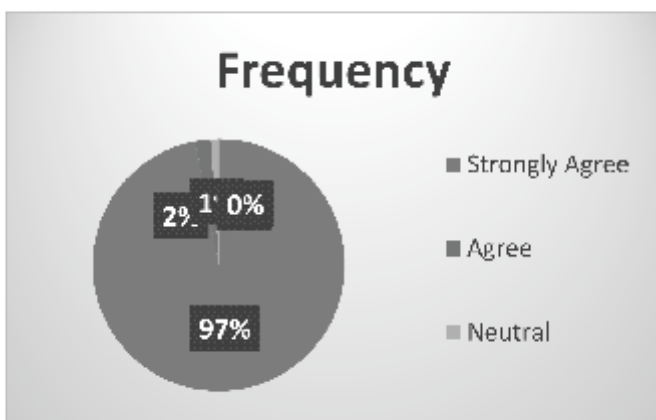
Out of 100 trainees Almost 73% of the students strongly agree and 27% of the students agree that they were well informed about the different procedures

Q.3 Were you given enough time to complete all the joining formalities



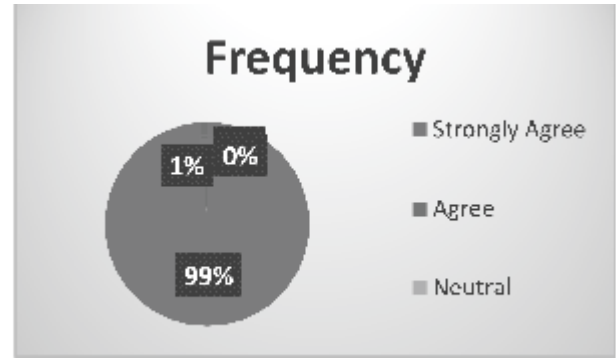
Out of 100 trainees Almost 92% of the students strongly agree and 8% of the students agree that the time given for completing joining formalities was appropriate.

Q.4 Did you understand all the instructions given by the instructor during joining process?



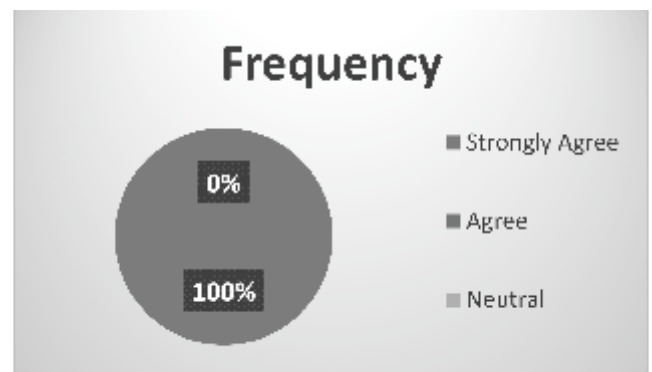
Out of 100 trainees Around 97% of the students strongly agree , 2% of the students are agree and 1 student is neutral to understood the instructions given by the instructor

Q.5 Did you feel welcomed on your first day?.



Out of 100 trainees almost all students felt welcomed on their first day.

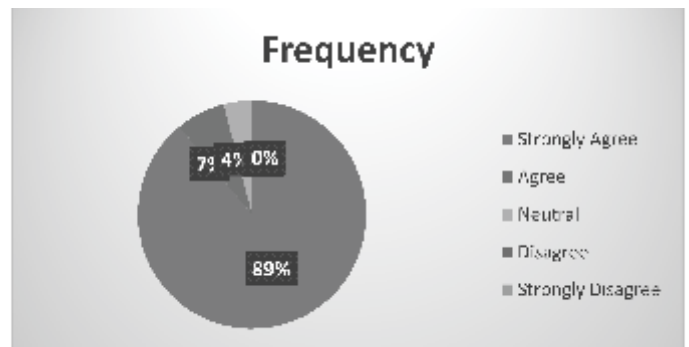
Q.6 Was someone available to escort you to your work area and give you a tour of work place



All the students strongly agree that there was someone available to escort them to the work area.

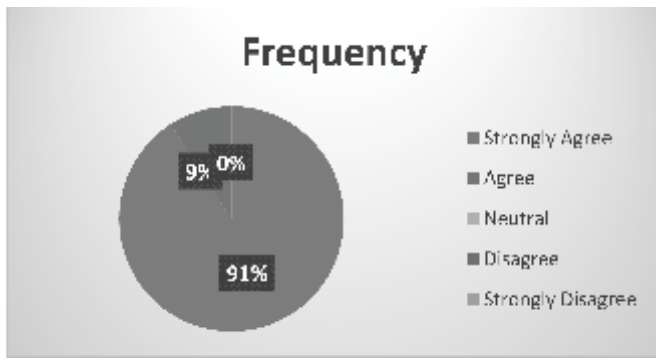
AFTER TRAINING

Q.1 Was the purpose of the training process made clear to you?



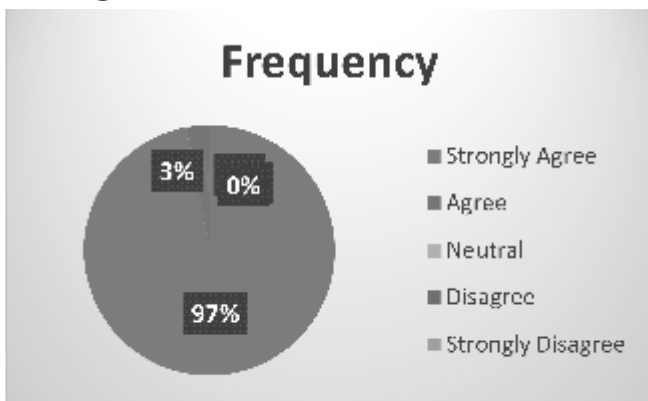
Out of 100 trainees on whom sampling was conducted, 89% of trainees Strongly agree,7% of trainees are agree and 4 are neutral that the training purpose was made clear.

Q.2 Is your job performance level has raised as a result of your attendance to this Apprenticeship training?



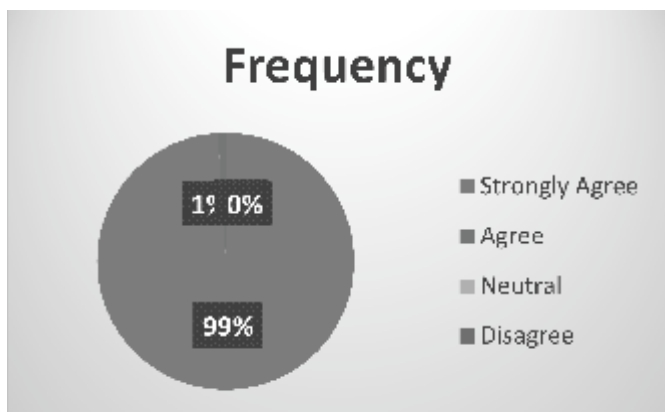
With respect to question out of 100 trainees 91% of trainee strongly agree, 9% of students are agree for performance level has raised as result of their attendance.

Q.3 Was created an appropriate educational and training environment?



With respect to question out of 100 trainees 97% of trainees strongly agree and 3% of trainees agree for getting appropriate educational and training environment.

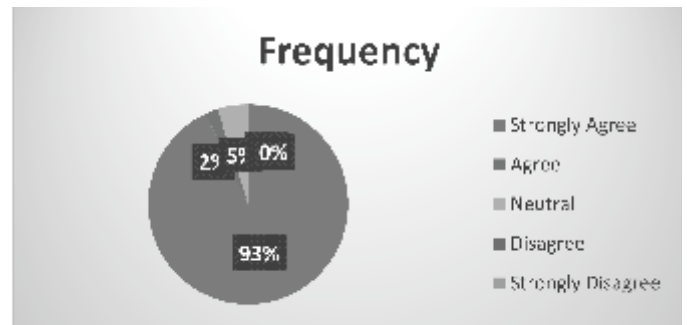
Q.4 Was an expert within its area of competence given to you, also required training material and assistance was given during the program ?



With respect to question out of 100 trainees almost all the trainees strongly agree for required training

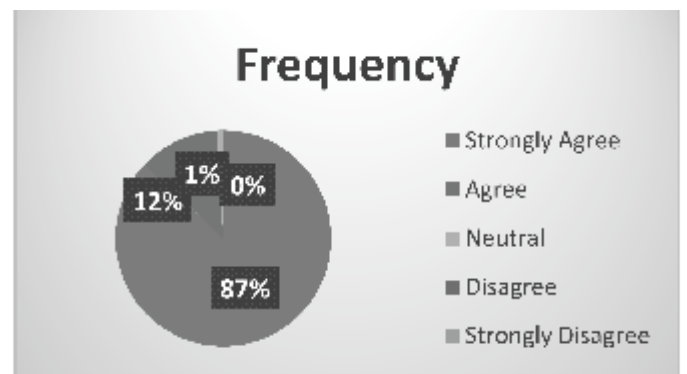
material and assistance was given during the program within its area of competence given to them.

Q.5 Was cleanliness and hygiene maintained at the shop floor and office?



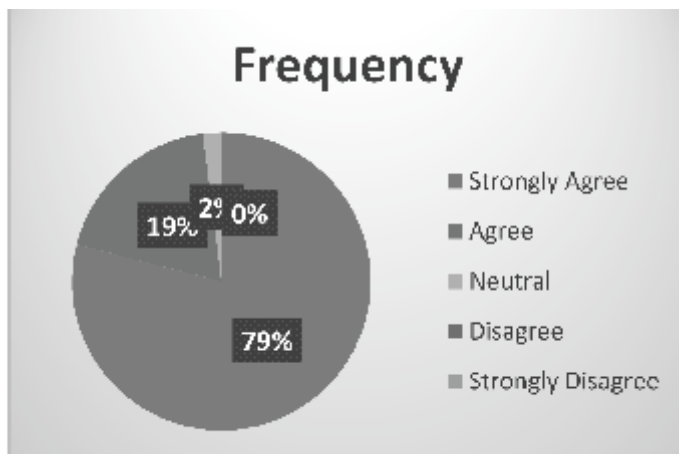
With respect to question out of 100 trainees 93% of trainees strongly agree for the cleanliness and hygiene maintained at the shop floor and in office Area. Remain 5 % are natural and 2 % are Agree for same.

Q.6 Is your skill set improved during the training?



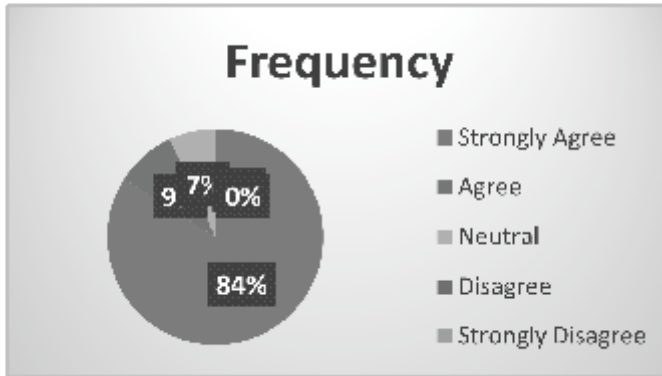
Few of the trainees are agreed that their skill set improved with their skills development and 87% of trainee strongly agree for their skill improvement during training process.

Q.7 Was the training content as per your expectation?



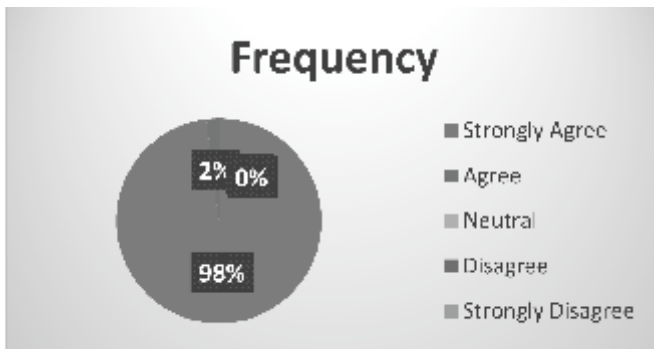
With respect to question out of 100 trainees 79% of trainees strongly agree for training content as per their expectation, 19% agree and 2% neutral in respect to their expectation.

Q.8 Did the training help you to identify your lacking point and initiate corrective action?



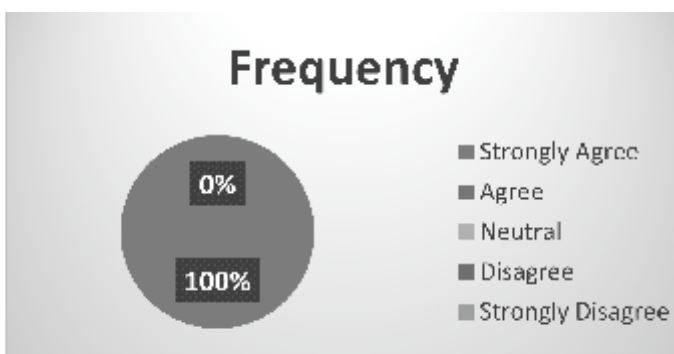
Many of the trainees strongly agree that their lacking points were identified and corrective action was taken. Few of them remain neutral in answering the question.

Q.9 Was safety aspect given appropriate importance?



With respect to question out of 100 trainees almost all trainees strongly agree for appropriate importance given for safety.

Q.10 Is overall the Apprenticeship program was great interest to all trainees?



With respect to question out of 100 trainees 100% trainees strongly agree for all period of apprenticeship program was very interesting.

Major Findings

A. APPRENTICESHIP:

1. Apprenticeships recruitment is done more during the months of June-Aug and Oct-Dec
2. Huge investment of time;
3. The survey observed that the company follows a proper method of trainee recruitment and selection.
4. The company uses both, internal and external channel of recruitment.
5. No discrimination against the applicant's sex, color, region, race, age, nationality or any other factor is done during apprenticeships or trainee recruitment.
6. TML conducts various types of tests during recruitment like medical test, written test, knowledge test, etc.

B. NEEM:

1. NEEM recruitment is done as per production plan and requirement.
2. NEEM Facilitator follows recruitment and selection proper and as per guidelines given by TML.
3. Yashaswi Academy for skills and BSA Corporation the two institutes are the NEEM facilitator for TATA Motors.
4. NEEM trainees all process followed by as per ASDC norms and AICTE NEEM Regulations.

C. TRAINING:

1. TML provides best trainers for the professional and personal development of the trainees.
2. The most preferred method of training is On-the-Job training.
3. Deployment done as per Qualifications of Trainee.
4. A training program is successful when it meets all the stated objectives and useful resources that make the learning easy
5. Training program helps in faster growth rate of the trainees by improving their productivity level.
6. The success of the training program depends on the amount of transfer of training – how far the trainee could bring the learning back into job.
7. The motivation obtained from the trainer impacts the productivity, willingness to improve and success of the program.

Suggestions

Wherever possible and wherever thought fit suggestions have been given. In this study opinions of the respondents have been collected. They are as follows:

• For apprentice or trainee :

At work apprentice or trainee must:

1. Observe the conditions of the relevant employment agreement or award; attend and perform work as directed by you.
2. Behave in a courteous and professional manner; obey all lawful instructions; not waste, damage or injure the property, goods.
3. As part of their training apprentice or trainee must work toward achieving the competencies of the training plan; Undertake training and assessment as required under the training plan;
4. Keep the training record and produce this when required.

• For TML Team :

Assign a workplace coach or mentor to your apprentice or trainee. A good workplace coach will:

- A. Communicate well,
- B. Provide feedback,
- C. Write progress reports,
- D. Be a good role model.

Make it clear to your apprentice or trainee what they need to learn. You can give clear instructions by:

1. Explaining why the job or the task is done a certain way; using clear and simple language (write the instructions down if necessary);
2. Give your apprentice or trainee time to practice the skills they learn.
3. Provide your apprentice or trainee with regular feedback, both positive and negative.
4. Make sure your apprentice or trainee is aware of the usefulness and importance of the skills learnt.
5. Ask your apprentice or trainee for feedback about the training they are receiving.
6. Review the training plan at regular intervals to make sure it is relevant.
7. Where possible, provide a variety of work tasks relevant to the apprenticeship or traineeship.
8. Give your apprentice or trainee recognition for their achievements.

Conclusion

This report studies the trainees under the NEEM and APPRENTICE ACT. This study also attempts to understand the role of training and its impact on the trainees. Training the Apprentice are one pathway that can be particularly useful in this reducing the number of unemployment, as the young person gets taught skills in the workplace that go beyond general employability. The apprentice trains for an occupation, learning from real professionals, thus

acquiring industry-specific as well as transferable skills. In addition to helping young people with their first step on the job ladder, Apprenticeships are also a particularly effective way to address employers' skills needs, as they are available for people of all ages and include those within the existing workforce.

Reform of the Indian skills development system is proceeding at a rapid pace, with significant change planned and underway in many key areas to make the supply of skills more responsive to the growing demands of the Indian economy. Apprenticeship can play a large part in the task of up-skilling India's workforce, offering the opportunity to share costs among different parties (employers, individuals and the government) and to involve governments, employers and workers in partnerships. The expansion of apprenticeships needs to work alongside other VET developments such as the Sector Skills Councils and the National Vocational Qualification system. In any expansion of the system, quality must be a pre-eminent consideration. For apprentices, an apprenticeship provides a chance to earn an income while learning, and to combine theoretical and practical training. Satisfying the aspirations of apprentices must be a central part of any reforms. For employers, apprenticeship provides a structured form of training that should provide confidence in the quality of people who have completed apprenticeship.

Training the NEEM trainee with the requisite skills that help to convert a raw youth in to a seasoned professional. The best part of this program is that the trainee does not have to pay any fees for learning and in turn earns a good stipend while on apprenticeship. The course helps the trainees get more productivity and efficient in their trades. The apprenticeship guides the trainee to know new methods to become an asset for the company. It also helps a trainee to become more wise and mature with respect to work.

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A Study Of Attrition Of Employees At A Manufacturing Firm, Pune.

Ms. Aiswarya Woyal
Management Trainee (HR)
Human Capital Solution & Services

Dr. Rajendra Sabnis
Dean, IIMS, Chinchwad

Abstract

Attrition is a critical issue and pretty high in the industry these days. It's the major problem which highlights in all the organizations. Though the term 'ATTRITION' is common, many would be at a loss to define what actually Attrition is, "Attrition is said to be the gradual reduction in the number of employees through retirement, resignation or death. It can also be said as Employee Turnover or Employee Defection" Whenever a well-trained and well-adapted employee leaves the organization, it creates a vacuum. So, the organization loses key skills, knowledge and business relationships. Modern managers and personnel administrators are greatly interested in reducing Attrition in the organization, in such a way that it will contribute to the maximum effectiveness, growth, and progress of the organization

Keywords- Attrition, Retention, Managers, Employees, Turnover.

Introduction

Attrition in human resource management means gradual wearing down of employees from the organization by the own will of the employees in organization is known as attrition. Attrition denotes that employees into the present organization are not satisfied (may be due to less pay, ineffective career planning of employees in organization, present employees) Employee turnover and employee attrition both occur when an employee leaves the company. Turnover, however, may result from a number of employment actions, such as discharge, termination, resignation or job abandonment. Attrition occurs when an employee retires or when the company eliminates his job. The major difference between the two is that when turnover occurs, the company seeks someone to replace the employee. In cases of attrition, the employer leaves the vacancy unfilled or eliminates that job role.

Conceptual framework

Attrition can be defined in simple words as the

reduction of number of workforce from organization, through retirement, resignation, death etc. employee leaves the organization because of many reasons like higher salary expectations elsewhere, due to personal reasons like marriage, health problem, organizational conflict etc. Attrition is highest in India as compare to the rest of the world. "Attrition in India is at 14%, marginally higher than global and Asia Pacific countries Chembur (11.20% and 13.81%, respectively)," global professional services firm Towers Watson said in the report. Many Indian companies are facing challenges in attracting and retaining talent with a high attrition rate of 14%, which is more than the global average. The report said that 92% of firms in the country experience challenges in attracting talent with critical skills while over 75% organizations face challenges in retaining high performing talent. For Indian employers, the top two priorities are 'career advancement opportunities' and 'challenging work environment', while for employees 'job security' and 'career advancement opportunities' are their main priorities. Many of the Indian employers expect that their employee should work more than normal working hours and this creates the stage of dissatisfaction of job among the minds of employees and results into the attrition. Indian industries are facing lot of challenges of attrition due their organizational efficiency also like improper career management programme, poor performance appraisal practices etc. Industries like It, IteS are facing lot of challenges of attrition, Attrition in IteS industries is highest among other is 21%. Attrition is to be seen highest among the junior staff. "Easy entry and exit barriers, with minimum qualifications and skills levels required, makes the junior level staff in ITeS sector less stable workforce." Attrition creates huge bad effect on the health of the organizations. When employee is to be selected in the industry huge cost has to be incurred on to that employees recruitment and selection, training and development, appraisal process etc. and when the employee suddenly leaves the organization, organizations both money and time is wasted and

and again organization loses the key talented employee again. This sudden attrition creates low productivity, imbalance in organization processes etc. also that's why attrition has to be given more attention. Attrition is the result of imperfect retention strategies in the organizations, which results in the gradual reduction of the workforce. Attrition is highest in Indian industries; one out of four Indian's are thinking to search for the new job. Each and every industry they are facing the problems of attritions, which results into reduce productivity, organizations suffers lot when key employees of the organizations leaves the organization. Key employees are the assets of the organization on their basis organization become more competent into the external world. Irrespective of the kind of industry or the structure of the organization, attrition is a common problem in every organization which not only hampers production but also results in heavy long run costs and loss of goodwill to the organization.

Need for the Study

The success of any manufacturing organization depends largely on the workers, the employees are considered as the backbone of any company. The study was mainly undertaken to identify the level of employee's attitude, the dissatisfaction factors they face in the organization and for what reason they prefer to change their job. Once the levels of employee's attitude are identified, it would be possible for the management to take necessary action to reduce attrition level. Since they are considered as backbone of the company, their progression will lead to the success of the company for the long run. This study can be helpful in knowing, why the employees prefer to change their job and which factors make employee dissatisfied. Since the study is critical issue, it is needed by the organizations in order to assess the overall interest and the feelings of the employees towards their nature of job and organization.

Objectives

- To know the satisfactory level of employees towards their job and working conditions
- To identify the factors which make employees dissatisfied about company's policy and norms.
- To know the reasons and to find the ways to reduce the attrition in the organization.

Research Design

The present study is based on primary data which was collected using questionnaire method. A total number of 47 candidates were identified and after a rigorous follow up the data was obtained from them.

Data Analysis

The questions in the questionnaire are analysed as follows-

1. What was reasons of leaving the company?

Reasons	No of employees	Percentage
Personal circumstances	32	69.56
Job and prospectus	11	23.91
pay and benefits	1	2.17
Personal circumstances and job prospectus	2	4.34
	46	100

There are many factors for leaving the organizations. 69.56% employees say that they are facing some personal reasons. 23.91% employees say that they have job prospects as it is the major reason for leaving the company. Then 2.17% employees said that they can have better pay and benefits. 4.34% employees if they get better career opportunities and more exposure elsewhere they would leave the company.

Q2. In a 5 Point Scale, Rate your Supervisor-

Rating	Employees	Percentage
Given rate as 5	26	56.52
Given rate as 4	13	28.26
Given rate as 3	3	6.52
Given rate as 2	3	6.52
Given rate as 1	1	2.17
	46	100%

56.52% employees feel that their supervisors is good leader . Moving further the table shows that 28.26% employees feel that their supervisor provides solution to their queries and helps them better understand the situation. 6.52% employees like the nature of their superiors. 6.52% feel they get enough support from their supervisors. 2.17% employees feel their must be improvement in his communications, behavior, etc. The rest qualities that employees like about their supervisors includes supervisor's management skills, communication skills, his way of thinking, the freedom given at work , decision making.

Q3. How well is JD defined to employees?

Ratings	No of Employees	Percentage
JD 5	32	68.08
JD 4	12	27.65
JD 3	2	4.25
	46	100%

According to data there were 68.08% employees whose job description was best cleared. 27.65% employees well cleared and remaining 4.25% employees were not well cleared about their job

description. when employees lack an understanding about the job this leads to decrease in performance and many other problems.

4. How much is the Support of resources given to the employees?

Ratings	No of employees	Percentage
Resources rated as 5	32	69.56
Resources rated as 4	10	21.73
Resources rated as 3	2	4.34
Resources rated as 2	1	2.17
Resources rated as 1	1	2.17
	46	100

69.56% employees got the best support of resources from the organization. 1.73% employees think they were satisfied with the resources they got. 4.34% people were well satisfied. 2.17% people were unsatisfied with resources they got through organization.

5. I feel the work I am doing is worthwhile -

Ratings	Employees	Percentage
Given rate as 5	26	55.31
Given rate as 4	14	29.78
Given rate as 3	5	10.63
Given rate as 1	2	4.25
	47	100

According to data employees think that their working in this organization is worthwhile. 55.31% and 29.78% employees think they are most worthwhile and satisfied people to work with this organization. 10.63% people are partially satisfied working people. 4.25% people are unhappy to work with this organization.

6. Do you feel working in this organization is worthwhile?

Ratings	Employees	Percentage
Given rate as 5	21	44.68
Given rate as 4	8	17.02
Given rate as 3	5	10.63
Given rate as 2	6	12.76
Given rate as 1	3	6.38
Given rate as 0	4	8.51
	47	100

According to data employees think that their working in this organization is worthwhile. 55.31% and 29.78% employees think they are most worthwhile

and satisfied people to work with this organization. 10.63% people are partially satisfied working people. 4.25% people are unhappy to work with this organization.

7. Did HR/Supervisor regularly talks about the progress with employees-

Ratings	Employees	Percentage
Given rate as 5	21	44.68
Given rate as 4	8	17.02
Given rate as 3	5	10.63
Given rate as 2	6	12.76
Given rate as 1	3	6.38
Given rate as 0	4	8.51
	47	100

44.68% employees have a discussion about their progress with the Hr/Supervisor mostly.

17.02% and 10.63% employees are well satisfied and they share problems and have a talk with supervisors. 12.76% are not happy to share or talk with supervisors or HR about their work or problems. 6.38% and 8.51% employees had never discussed with Hr/Supervisor.

8. What suggestions are given by employees while attrition?

Ratings	No. of employees	Percentage
Training should be provided more	4	8.51
Communication with each other & Oes	4	8.51
Discipline in company	4	8.51
No Sunday working	5	10.63
Improvement in company and peep	6	12.76
Supportive to each other	3	6.38
Reduce partiality	1	2.12
Others	5	10.63
Others	4	8.51
No Suggestions	11	23.4
	47	100

8.51% employees had gave suggestions like trainings should be provided more, there should be communication with everyone, discipline should be maintain in the company, and also there various other reasons mentioned. 10.63% employees are not satisfied working on Sunday as well other reasons were preferred. 12.76% employees think there should be improvement in company and peep. There should be a proper support to each other is said by 6.38% employees. 23.4% had no suggestions as they were satisfied with company ambience and work.

Others:

Scope of every employee and care of every employee and clear the all stuff which don't make laps, New technology machines provided in company that is in use of production, No open rule and regulations no

giving letter to CL, Every talented person gets the bright change the responsibilities need new faces with new soldiers, good company for BTECH students. Rejection of daily basis should be concern of company, after resigning salary should be paid immediately, canteen food.

10. What can be the Supervisors development and needs according to employees?

Employees suggestion	No. of employees	Percentage
Knowledge sharing	2	4.25
Manpower mangement	2	4.25
Proper planning	3	6.38
Time management	2	4.25
Support for employees	3	6.38
He is perfect	4	8.51
Improve behaviour ,handling of cell,relationship	3	6.38
Communication skill	3	6.38
Should take responsibility	1	2.12
He Should be Strict	4	8.51
Others	11	23.4
No suggestions	9	19.1
	47	100

4.25% employees think there should improvement in supervisors needs and development like knowledge sharing ,he should share his knowledge with everyone, Manpower management, time management.

6.38% employees think the supervisor should support the employees, he should improve the behavior relationship with employees and also should be able to handle the cell.8.51% employees says that he is perfect and he needs to b strict .19.1% employees have no suggestions for the needs and development for supervisors.

10. What is the overall satisfaction level of employees?

Ratings	No. of employees	Percentage
Got oppurnities and support	29	52.94
Excellent Experience	18	47.05
	47	100

There were main two factors which employees felt satisfied with.52.94% employees though they had a great opportunity for growth and also got a best support from their supervisors.47.05% employees were happy with their job and the experience they were getting was excellent.

11. What is the overall dissatisfaction level of employees?

Ratings	No. of employees	Percentage
Working on Sunday	15	27.77
Overtime	16	33.33
Supervisor behavior	12	11.11
Continues working for 16 hrs	5	27.77
	47	100

According to data there were factors by which the employees were dissatisfied.27.77% employees were not able to work on Sunday and were not able to work continuous for 16 hrs.11.11% employees felt that their supervisors behavior was not good with them.33.33% people were dissatisfied with overtime working as they were facing problems for their health due to this.

Q13. Would you recommend this organization to your friends , relatives, family as a best organization?

Ratings	No. of employees	Percentage
YES	41	87.23
NO	2	4.25
MAY BE	4	8.51
	47	100

87.23% employees will recommend the organization to their friends , relatives, family etc.as they are satisfied with working in this organization. 4.25% are unhappy with work they were doing so they will not recommend the people to join this organization.8.51% employees said that they may recommend this organization .

14. Would you consider reemployment with the organizations you were working with?

Ratings	No. of employees	Percentage
Yes	18	42.42
No	19	27.27
May be	10	30.3
	47	100

42.42% employees can would love to work again with the organization as they feel it's the best organization to work with.27.27 employees feel they will not continue working .There are 30.30% employees may be work with the organization.

Findings

•More number of the workers go under the work experience of 0-5 years because representatives expect that PF ought to be given inside 5 years, so in the wake of taking PF they give break and re-join the work.

- The employees feel that there is a good relationship between them and with their colleagues.
- Majority of the employee strongly agree good working condition in light of the fact that there is a less clash in the organization.
- Many respondents agree that there is employee engagement system as worker's opinions are also considered.
- More number of respondents are strongly satisfied with the safety measures taken in the company.
- Most of the respondents agree that stress can be easily managed since work-life balance is pretty manageable
- Majority of the respondents feel that they can stay back only if employer's pay competitive salary to them
- Majority of the employees agree that their career is advancing in a right direction.
- More number of respondents fulfilled that Additional training ought to be given to build the productivity of work in light of the fact that the respondents feel that they require not depend on others.
- Majority of the respondent's satisfied that the current reward framework ought to be revised in light of the fact that the organization is taking after the well-established framework, which is not relevant for the contemporary condition.
- Many respondents agree that Exit interviews of the past respondents ought to be truly considered by the administration since worker feels that the Exit interviews surveys are taken only for archiving reason and not for any thought.
- Majority of the workers opine that there is opportunity or freedom to work in the industry on the grounds that there is no restriction for playing out the work allotted for the worker
- Majority of the labourers are happy with benefits given on the grounds that administration trusts that cheerful representative is profitable for the workers.
- Majority of the respondents fulfilled that they are happy in present work since they analyse the working condition and every single other variable with their rivals or competitors.
- Majority of the respondents highly disagree for leaving the work since they are extremely OK with their present work

Suggestions

- About career and opportunities 59.57% employees said they have more exposure and potential to their work. Organization should explore talent of employees.
- Even though employees were satisfied with the

nature of job they got, but it was identified that due to lack of growth opportunities in the job and they prefer job change .So the organization should have some innovative things to decrease the level of attrition by giving the opportunities.

- The work deadlines should be set according to the employee and their supervisor, so that employees can engaged with the work with their utilized skills and to perform well.
- Organizations should also provide best performer award to their employees for motivating and for the happiness of the employees
- Many employees said improvement in many things , so that company should give attention to the factors which it can be improved.
- Medical facilities should be provided more as in the analysis many people are leaving the organization due to their health issues.
- The organizations should also have a clear communication with employees.
- Employees should maintain the relationship between him and their supervisor and also with other dept. people.
- The company should also provide the self-improvement trainings for employees in every 3-6 months to build up their confidence and improve themselves with their work.
- Organization should give the proper feedback to employees on their work which they perform.
- The organization should conduct the regular meetings to know about the employees expectations.

Conclusion

Attrition is a problem that can be found in so many organization today, however getting away from this issue is not an idea that is unattainable. From research, and as reflected in this study, Attrition can be radically decreased by basically picking up the dedication and devotion from workers. They create anticipation or prevention strategy such as top to bottom selection process or exit interviews that permit them to manage Representatives. At the point when attrition is suspected inside an organization, an exact measures of past and attrition must happen and the cost related with turnover must be analyzed.

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“Strategic Material Purchasing Practices Of Kirloskar Brother Limited, Pune”

Prof. Lambodar Saha

Asst Professor; JSPM's Kautilya Institute of Management & Research, Pune

Mr. Minto Shelley

Engineer; Hindustan Petroleum Corp Ltd (HPCL) & Mittal Energy Ltd (HMEL), Bathinda, Punjab,

Mr. Sanket Shelley

Mechanical Engg, Smt Kashibai Navale College of Engg, Vadgaon, Pune.

Abstract

Purchasing Strategy for Material Management is key factor in the profitability of a company. It should be perceived as potential source of important saving and managed to ensure that it will achieve these saving. As small reduction in purchase costs can often have a greater effect than do large reductions in labour cost. However lack of understanding of the true importance of purchasing is general. Moreover, poor purchasing commonly results from improper organization, poor operating procedure, and lack of integration into business plan. As the role of Purchasing grows in importance, purchasing department are being charged with even more responsibilities. The responsibility for purchasing personal, in addition to all purchasing, function, including participation in the development of material, conducting material, service requirement, related specifications, value analysis studies, and inbound transportation. Purchasing personal became even more central to the firms operations they became known as “supply managers”. As supply managers, they are active in the strategic planning process, including such activities as securing partnering arrangement and strategic alliances with supplier; identification of threats and opportunities in the supply environment; strategic, monitoring long-term acquisition plans; and continuous improvement in the supply chain.

Keywords: Planning, Material, Purchasing, Strategies, Suppliers, & Purchase Orders.

Introduction

The purpose of this Research is to support the firm operations with an interrupted flow of material and Services. Also to make some new methods & procedure to do Purchasing activity very efficiently & effectively. Purchasing Strategy for material management is key factor in the profitability of

company. It should be perceived as potential source of important saving and managed to secure that it will achieve this saving. It is very important for firm to have as good purchasing strategy to achieve organization set target & goal. The role of purchasing evolved into a cost saving function in which supplier relationships and Purchase Orders were developed with cost savings in mind. These savings of cost often came through process & product improvements or supplier development efforts.

Kirloskar Brother Limited recognises this value and wants of organizations so they give utmost importance for purchasing strategy in an organization. This research helps to analyse the performance data of the Suppliers/Vendor so that the outcome of analysis will help us to find suggestion for improving the purchasing strategy of the organization.

Background:

Purchasing Strategy for Material Management is key factor in the profitability of a company. It should be perceived as potential source of important saving and managed to ensure that it will achieve these saving. As small reduction in purchase costs can often have a greater effect than do large reductions in labour cost. However a lack of understanding of the true importance of purchasing is general. Moreover poor purchasing commonly results from poor operating procedure, improper organization, and lack of integration into business plan.

Purchasing and Procurement is used to denote the function of and the responsibility for procurement materials, Supplier and service. Recently the term “Supply Management” has increasingly come to describe this process as it pertains to as professional capacity. Employees who serve in this function are known as purchasing agents, buyers or supply manager. Depending on the size of the organization, buyers may further be ranked as senior buyer or junior

buyer.

The importance of purchasing in any firm is largely determined the four factors: availability of material, obsolete dollar volume of purchases, percent of product cost presented by material, and the type of material purchased. The purchasing must concern itself whether or not the material used by the firm are readily available in as a competitive market. Also whether some are bought in volatile market that subject to shortages and price instability.

Profile:

Kirloskar Brothers Limited is a global provider solutions of fluid management, the largest manufacturer, exporter of centrifugal pumps and valves from India. KBL has made its presence across the globe with a humble beginning more than a century ago. Its unparalleled product range serves as lifeline to many industry segments. KBL is a world class pump manufacturing company with expertise in engineering and manufacture for fluid management. KBL is established in 1888 and incorporated in 1920. Kirloskar Brothers Limited(KBL) is the flagship company of \$2.1 Billion. KBL provides complete fluid management solutions for large infrastructure projects in the areas of water supply, irrigation, power plants, oil & gas and marine & defense. We manufacture industrial, agriculture and domestic pumps, valves and hydro turbines.

The Role Of Purchasing

There are two types of Purchasing: Purchasing for resale and purchasing for consumption or transformation. Kirloskar Brother Ltd is using industrial Purchasing. The purchasing can also be seen as either strategic or transactional. Also the words 'Direct' and 'Indirect' have been used to distinguish in two types. Strategic (direct) buying involves the establishment of mutually beneficial long term relationship between buyers and suppliers. Usually strategic buying involves purchase of materials that are crucial to the support of the firm distinctive competence. This could include raw materials and components normally used in the production process. Transactional (Indirect) buying involves repetitive purchase from the same vendors, probably through a blanket purchase order. These orders could include products and services not listed on the bill of materials like as MRO goods.

As the role of Purchasing grows in importance, purchasing department are being charged with even more responsibilities. The responsibility for purchasing personal, in addition to all purchasing, function, including all such as participation in the

development of material, conducting material, service requirement, related specifications, value analysis studies, and inbound transportation.

Purchasing personal became even more central to the firms operations they became known as “supply managers”. As we know that Supply Managers are very much active in strategic planning process, including such as securing partnering arrangement, identification of threats, strategic alliances with supplier, strategic, long-term acquisition plans, opportunities in the supply environment, monitoring and continuous improvement in the supply chain.

Objectives Of The Research:

- To support the firms operation with an uninterrupted flow of materials and services
- To buy material & service competitively and wisely (achieve the best combination of price, quality and service)
- To develop reliable and effective supply sources.
- To improve supplier performance in terms of Delivery, Quality & Response.
- To develop and maintain healthy relation with active supplier and the supplier community.
- To achieve maximum integration with other departments, while achieving and maintaining effective working relationship with them.
- To take advantage of standardization and simplification.
- To administer the purchasing and supply management function proactively, efficiently and ethically.
- To achieve cost reduction by negotiation, alternate source development, Value Analysis & Value Engineering.

The 6 Core Purchasing Strategies

The companies implements strategies of purchasing in order to make the cost effective decisions from the group of efficient vendors who will deliver the quality of goods on time. These purchasing strategies may making such as procurement and also saving which is concentrating the entire procurement activities within one principal location.

Other companies may decide to undertake a single source procurement strategy that involves obtaining excellent dedicated service from single vendor. These strategies are predominant when sourcing for IT or Indirect purchasing such as office supplier and cleaning.

Other companies they may use a strategy of procurement by using a core purchasing period. This is where they order from a group of regular vendors and use outsourcing procurement for their

their larger purchases. Even others particularly when they are seeking labour for short-term projects will use procurement auctions in order to obtain the best pricing levels.

Regardless of the size of the company, there is core group of purchasing strategies that most of them implement. These are:

Factors For Purchasing

The company chooses an optimum mix of vendors who can provide the best prices and terms. This process usually the less able to supplier who can't provide a quality service at the terms and prices. This is far-off the most common of the various purchasing strategies.

Total Quality Methods (TQM)

Total Quality Methods, requires the vendors to provide an increasing quality of services with zero errors. The supplier ensures purchasing the best practices using a number of tools such as Six Sigma.

Risk Management

As maximum companies obtain their supplies from countries like China and India, they are more concerned with the risk management of the supply chain. While these countries can supply products at very profitable prices, these advantages can be soon negated by a natural or human disaster.

Global Sourcing

The large Multinational Companies observe the world as one large market source from many Vendors regardless of their country of origin.

Vendor Development

Some companies trust that they are working hand-in-hand with Vendors. Therefore they spend some time in developing processes that assist these vendors. There may also be the situation where a company is dependent upon just one supplier is unable to perform to the required standards. The purchaser may help out the vendor in improving their process and service, to improve their procurement cycle.

Green Purchasing

This is one of the more common purchasing strategies for the governments and Local Governments. This strategy need for purchasing and recycling products that have a negative impact on an environment. A company will make a decision for purchasing strategies that promote their procurement in best practices of minimizing costs, maximizing qualities and ensuring that quality product are delivered on time.

Research Methodology:

Research in common terminology and it refers to a search for information. Research is a scientific and systematic search for relevant information on a particular topic. It is actually a voyage of discovery. It

can also be said to be a movement on a path from the known to the unknown. Research is an academic activity such as the term should be used in a practical sense.

Research is thus an original contribution to the existing stock of knowledge making for its advancements. It is the search of truth with the help of study, relationship, observation, and experiment. In a short the objective and systematic method of finding solution to a problem is "Research".

A Methodology is a process in which techniques, ways & methods are used completing the given study, research or report, there are various method of data collection like:

7.1 Informal Interviews & Observations:

To understood & obtain the information that could not be done through questionnaire. It was obtained through informal talks & observations. Although non-conventional in nature it is widely recognized as useful means of research / data collection. Consolidate the requirements from various departments & to group common needs. In this method researcher observed the visibility of the material & presence of rout cards, tags etc.

7.2 Primary Data :

The primary data is containing necessary information that was related to Purchasing Departments that was collected through interview, formal, informal, talk, observation.

7.3 Secondary Data:

Secondary data collected from the records and files maintained in the Purchasing department. It consists of the information that already exists or someone has collected it for specific purpose. Secondary Data has been collected from website of the company and also through Desk Research survey method. Secondary sources of the book, journals, unpublished material from different departments of the company are consulted.

8. Result Aand Discussions:

8.1. Method For Evaluation & Selection Of Vendors-

For getting the more benefit Company need to Evaluate & Select Vendors on the basis of below criteria, this will helps to get more details in all respect which organization is expected for further business.

Re-evaluation Of Vendor:

Re-Evaluation of selected Vendors is carried out to assess to ensure the capability and capacity of the vendor to meet KBL requirement.

Vendor Ratng:

a. Based on the data of incoming Material received in each month, Vendor rating of critical vendor is done

once in three month.

b. Vendor rating of critical vendors shall be carried out to access performance of the supplier with respect to delivery, quality aspect and trend supply.

c. Vendors are classified as “Critical Vendor” for following Items, considering the impacts of these parts/items on delivery of final product to customer.

Sr. No.	Item Description
1	Sub-Assembled Valve
2	Casting
3	Spindle
4	Ring Material
5	Gear Boxes
6	Fabricated items.

d. Updation of critical Vendor list shall be done once in three month incline with approved vendor list.

Quality Rating:

Quality rating of critical vendors shall be carried out as per guideline given below: Lots supplied by such vendors shall be rated on 0 to 1 scale using following criteria and the quality rating shall be calculated using formula given below.

Sr. No.	Description	QR Factor
1	Lot accepted at receipt in store	1.0
2	Lot accepted o Deviation	0.5
3	Lot accepted after rework	0.3
4	Lot rejected	0.0

$$QR=(1.0 \times N1)+(0.5 \times N2)+(0.3 \times N3)+(0 \times N4)$$

$$N1 + N2 + N3 + N4$$

a. DELIVERY RATING:

Sr. No.	Description	DR Factor
1	Orders completed on or before due date	1.00
2	Delivery factor for delayed supplies	
	Up to one week	0.90
	One week to two weeks	0.80
	Up to three weeks	0.70
	Up to Four weeks	0.50
	Above 01 to 02 months	0.30
	Above 02 months	0.00

Vendor Performance rating = Delivery Rating % +

Quality Rating %

Vendors are classified based on their performance

rating A,B, C category

A=90 – 100%

B=80-89%

C=70-79%

Feedback is given to vendor (Category B) having quality rating in the range of 80% to 90% for improving rating. Vendor having quality rating 70 to 79% (Category C), feedback is given for improving their rating and is monitored. Vendor is delisted in case the rating falls below 70% in three consecutive quarters. Once Vendor is delisted, reassessment procedure is followed prior to reintroducing.

8.2 Supplier Identification, Selection, Evaluation & Qualification:

a) Identification of Supplier:

Supplier need to be identified on the basis of information available through following methods:

- #K-Group Data Link
- #Direct approach by Supplier
- #Interaction with other industries and suppliers
- #Website
- #Trade fares/Directories.

b) After identification and reviews Supplier is short listed for further evaluation based on following guidelines:

- Supplier identify on the basis of previous history in providing materials or product to K- Group or other
- Self-Survey report by supplier
- Supplier capability to design the new components and improve upon existing process.
- Supplier self-declaration of quality system. Preference is given to ISO/QS/TS16949 certified supplier.

c) Supplier Evaluation:

Supplier evaluation is done by a team consisting members from QA and purchase. We also include member from design department, based on the criticality of item on case to case basis. Evaluation is done by using standard check list which addresses following important criteria.

a. Quality System:- Assessment of quality systems being followed by supplier for his existing products and processes. This includes the evaluation of

of technical capability of the supplier.

b. Management System: - Assessment of management approach in administration and managing the business.

c. Financial Performance:-Assessment of financial performance of an organization

d. Environment System:-Assessment of environmental system

e. Health and Safety:-Assessment of organizational Health and Safety

d) Qualification:-

Supplier is selected on the basis on the evaluation score given by the team and their recommendation. New supplier is recommended based on criteria set for approval as per the procedure.

- Supplier getting Consolidated rating as 75 & above > Approved
- Supplier getting consolidated rating in between 60 to 74 > conditionally approved
- Supplier get consolidated rating as below 60 Marks > Not Approved

8.3 Monitoring Performance & Discontinuation Of Supplier:

We are monitoring Supplier performance in every Quarter on the basis of three main criteria. Weightage of each criterion is indicated below:

- Delivery:-40%
- Quality:-40%
- Response:-20%

a. Delivery – On Time delivery performance. This is calculated by SAP system based on the % of deviation with respect to allowable maximum deviation in number of days after delivery date.

b. Quality- There are 3 parameters for quality rating – GR Inspection, Line Rejection (Notifications) & Audit.

c. Response-The rating for response is calculated manually for the sub-criteria

- Overall Response
- Quality in Documentation
- Innovation
- IT Usage

Discontinuation of Supplier:

In case of supplier performance falls below average category (below 70%) continuously in three quarters, same is discontinued for Materials as well as for service.

8.4 Building Supportive Partnership with Supplier and Self Certification of Supplier:

For building supportive partnership, need to conduct vendor meet for every year to communicate Plant

Initiative and sharing of Best Practices. Following are topics need addressed in the vendor meet.

- Introduction to KBL Mission & Vision
- KBL LRP
- Global outlook for Valves Market
- Valve Market Scenario
- Valve market in India (Segment wise)
- KBL Expectation
- Sharing information about Vendor perception Survey
- Plant Certification & Approvals
- Plant new Initiatives
- New Product Development
- Process Improvement
- Lean Manufacturing & Seven Waste
- Training on Commitment

Vendor meet also provides a platform for suppliers to share the improvements done and showcase new items developed by them. Suppliers are appreciated on such meet for their performance and provided with trophy and Letter of appreciation.

Working together with Supplier to achieve mutual benefit and supporting one another with expertise, resources and knowledge. We jointly work with suppliers for up gradation of supplier facilities in order to ensure that KBL requirements are appropriately met. Support is provided at every stage of facility development like process and equipment selection, raw material source, tooling development and proving the equipment, so that development of components is expedited leading to reduction in product development time, reduction in cost and improving the quality and delivery.

8.5 Collection and Collation of Performance data:

We are collecting delivery data from SAP system and Quality related data gathered manually by taking inputs from GR Inspection, Line Rejection (Notifications) & Audit. These data collated by Purchase department for further analysis and communicated to respective suppliers on quarterly basis.

Critical Supplier performance is monitored in each quarter and categorized in four categories:

- Excellent – Above 90
- Good – 80 to 89
- Average – 70 to 79
- Below average – Below 70

If supplier falls in the category of Good, Average & below average, we are getting feedback from respective supplier for reason of low performance also provides support to them for further improvement and up gradation.

9. Major Findings:

- This project helped organization for recruitment of people with the right skills and experience are needed to head and staff the purchasing function.
- This project helped to understand buyer must be buying, not paper work preparation.
- Supply Sourcing strategy helps to find qualified suppliers who are willing to make and sell the product to his or her firm under the specified conditions.
- Buying strategy for imported supplies helps for many advantages that include much less transit time, lower coordination costs, no currency risks, and easy of communication.
- Improved negotiation skill for thorough analysis is required to solve as difficult make-or-buy decision
- Helped to achieve cost reduction by negotiation, alternate source development, Value Analysis & Value Engineering.
- Supplier Management / Performance monitoring help for effectively monitoring of supplier performance in a number of areas, including quality delivery, on time delivery.
- New method for Purchasing Activity help in below mentioned areas
 - PR to PO Conversion improved (For Standard Items- within 3 days (Earlier it was 5 Days) and for Non Standard Items within 5 Days (Earlier it was 9 Days).
 - On time Purchase Order communication helps to minimize lead time.
 - As Vendor Rating is communicated on Quarterly basis which helps to appreciate Vendor for Excellent performance also helped to take action on average or below average performer vendors.
 - New method very useful for new vendor selection for further evaluation process.

10. Limitations:

- New Product Development activity & Regular buying activity is with same buyer people. Due to this they are unable to focus on their core activity.
- Due to work load Purchase people unable to visit maximum times at supplier/Vendor works for process improvement.
- Vendors meet not conducting every year.

11. Implications:

- Purchasing strategy can be done by recruitment of People with the right skills and experience is needed to head and staff the purchasing function.
- Need to recruit Non Graduate People for Documentation work. This will help buyer to more focus on core activities.
- Advance action can be taken for some orders which

are having long lead time at clearing stage (Items like GB, Actuators, Hydraulic Power Pack etc).

- SAP MM Training needs to be provided for new joiners for getting familiar with SAP MM Module.
- Local Vendors to be developed for maximum Product to reduce transportation cost.
- Fix Lot Size or Minimum order Quantity to be Maintain in SAP for regular Items (like Fasteners, Rubber components, Rings etc) to reduce cycle time.
- Digital signed Purchase order to be implementing instead of Signature on hard copy of purchase order & sending it by courier.

12. Conclusion

- From the process of Purchase it is clearly found that the product can be manufactured according to lead time.
- Purchasing strategy defiantly helps to achieve organization goal.
- This Research helps to support the firms operation with an uninterrupted flow of materials and services
- Purchasing Strategy continually search for new and alternate ideas, products, and materials to improve efficiency and profitability.
- Helps to develop and maintain healthy relation with active supplier and the supplier community
- Helps to update with Market trend and analysis. These details very useful for buyer to know real actual material cost.
- This project helps to analyse potential Suppliers.
- Helps to achieve cost reduction by negotiation, alternate source development, Value Analysis & Value Engineering
- If the strategy defined very well, then the Purchase person will do his/her work very effectively & efficiently.
- This strategy helps to expertise in foreign purchasing for many advantages that include much less transit time, no currency risks, lower coordination costs and easy of communication.

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Mobile phone ethics at Workplace

Dr. Amitkumar S. Giri

Asst. Prof. (HR), IIMS, Chinchwad

Sandeep Gejage

Asst. Librarian, IIMS Chinchwad

Abstract

The Information Technology act, 2000 speaks about utility of electronic device at workplace and the terms related to those electronic device. However, the pace of technological development in last decade is so fast that one ponders whether there is need to make frequent amendment in laws governing such electronic devices.

This is matter of concern from economic, social, political and financial development of society at large. Corporates are no escape to such issues. Many manufacturing industries are facing grievous issues due to advent of smart phone at workplace. The code of conduct designed to govern the disciplinary conduct of an employee has to accommodate a new ethical practices of using the electronic device powered by social media apps like Facebook, twitter, youtube, Instagram etc., and the issues and threats related their use at workplace.

Time has come when new legislative guidelines are issued by the Ministry of labour on use of smart phones at workplace by workers and employees.

The present article covers all the important aspects of ethical use of mobile phones at workplace. Employer and employee rights and rules related to them.

(Important words – ponders, economic, social, political, financial amendments, legislative)

Introduction



Mobile Phone Ethics at Workplace

As per the current trends even the world economies are facing a greater and severe challenges how to deal with the new technological developments like ethical use of mobile phones at workplace. Corporates are pushing the human resource departments to develop a solid framework for use of mobile phones at workplace. The usage of smart phones has to be part of the code of conduct of the company.

However the real challenge for human resource personnel is there is no fixed law or guidelines which defines the ethical use of mobile phones at workplace. It is a boon as well as a bane in disguise for both the employers and the employees.

How well the both the stakeholder make use of the information available is the real question to be asked. It is a double edged sword and its use should be carried out carefully

A] Evolution of Mobile phones

The earliest precursor of the mobile phone was a wireless telephone patented by an American engineer in 1908. Around this time there were other early efforts to make telecommunications more mobile; an early car telephone developed by an inventor, also in the USA, didn't work during the journey but could be plugged into the telephone network using wires at stopping points in fuel stations and towns. Radio telephones were also developed in Europe, introduced into high class trains for the richest passengers in the late 1920s. More advances in technology were made in World War II, when radio communications were used by ships and tanks.

The next step in the evolution of the mobile phone was the development of the 'walkie-talkie', which was produced by Motorola – signs of things to come – in the 1940s.

who makes a call from a phone in the back of a limousine. This was technically impossible at the time but was a great predictor of what would become possible.

The first true mobile phone was made by the company involved for decades in mobile communications. Motorola released their first portable mobile phone in 1973 and this was used to make the first handheld phone call in April of that year. The phone was a huge box, around 30cm long, 12 cm wide and 5 cm deep, rather too big for any pocket but it could have been put in a briefcase for travelling.

Japan started leading the world in mobile technology in 1979, setting up the first full network to cover Tokyo with 23 base stations able to provide a mobile phone network for 20 million people. This became Japan's nationwide mobile network five years later in 1984. More 'first generation' mobile networks were then set up in the UK, Canada, the US and Mexico. The first mobile phone call in the UK took place on the Vodafone network on New Year's Day in 1985, possibly starting a mobile tradition that now regularly blocks up the networks in the early hours of January 1st every year.

We have now seen the mobile phone and the networks that supports its use go through a second, third and now fourth generation. Mobile broadband has now become a reality and phones can now connect to the internet as well as make calls and send texts. Each development puts more pressure on bandwidth and efforts to develop the technology are now concentrating on making it possible to stream audio and video at good quality over mobile networks. The mobile phone has come a long way in 100 years.

B] Are Mobile Phones Necessary in the Workplace?

It is thought by many that mobile phones play a vital role in keeping employees connected with important business contacts and friends and family in case of emergency, and are therefore a necessary feature in the workplace.

However recent research by the University of Surrey looking into employee attitudes towards modern technology has found that by increasing workplace stress levels mobile phones are responsible for as much harm as good. The increasing reliance on mobiles for contacting colleagues and clients, for example, adversely affects the patience of other employees and the boss.

Maintaining a harmonious and industrious workplace can be difficult at the best of times without adding into the mix the stress and anger caused by excessive and inappropriate mobile phone use.

Only 11% of the employees surveyed thought it acceptable for a mobile to be turned on during a meeting, and over 80% believed it inappropriate to read or send text messages whilst in the company of colleagues or the boss.

II. Literature Review

Mainly for the study covers five research articles and five online research papers on the present study was referred of the renowned authors of national and international stature. The authors of book have covered the meaning of mobile phones and workplace ethics, its application, the importance of the terms from business perspective, need of ethics at workplace and scope of the act which is enacted to protect the interest of individual and community at large.

It also gives insight about various laws which are framed by the international institution to protect the right governed under the international laws for principle of ethics followed at workplace.

There are certain research objectives framed:

- 1) To identify different aspect of ethical use of mobile at workplace.
- 2) To understand the characteristics of mobile phones and workplace.
- 3) To observe the latest trends in law governed for ethical use of mobile phones at workplace.

III. Research Methodology

For this research paper, the main intention was to find out the practicalities of Intellectual Property Rights with respect to Copy right and Patents. For understanding this, mainly secondary data was collected from various published sources viz., published books on the topic, research articles, published reports and online published research papers etc., Some diagrams have been used for better representation of the data. The new trends in the current topic were also collected from renowned sources and were acknowledged. An preliminary study helped us in construction of the review of literature and apply observation technique to build the peripheral discussion and analysis of the current study.

IV. Discussion And Analysis

In the absence of a ban on mobile phones, what is clear is that a certain etiquette relating to mobile use in the workplace is needed.

Employees should be made aware that their mobile use can easily cause distraction and irritation amongst

fellow colleagues and should take steps to keep intrusive effects to a bare minimum:

- Mobile phones should be set to silent/vibrate in the work environment.
- If it is necessary to make or answer a call then it should be done so in a private area.
- If it is necessary to speak on the phone in the presence of others then do so in low tones.
- Don't interrupt colleagues by answering your mobile phone.
- Don't answer your mobile whilst in a meeting.
- Ensure that you choose a ringtone that isn't likely to drive colleagues around the bend.

V. Research Finding And Conclusion

There are some of the major research findings of this research which can be summarized as follows:

1) Individual organisations are at liberty to impose their own rules regarding the use of mobile phones, and many have done so. This may have come as a result of security concerns -particularly in light of the recent popularity of camera phones - or just due a poor record of mobile behaviour, where the effective operations of the company has been jeopardised by the inappropriate use of mobiles.

2) These rules might vary from an outright ban on mobile devices to a set of company guidelines about when and where a mobile can be used and for what purpose. Guidelines might, for instance, request that all mobiles are switched to silent/vibrate mode when in the workplace and that any personal calls or texts must wait until lunch or break times.

VI. Suggestion

In India, use of mobile phones and workplace ethics both play a vital role. An initiative has been taken under 'Make in India' program to boost the start-up and innovation under National Skill Development Corporation mission. More and more people are encouraged to come forward under start-up and innovation cell to share novel business ideas.

Mobile phones are a notoriously disruptive presence in the modern world. They have the power to pull irritated theatre actors out of character, keep aeroplanes grounded and to drive train passengers to despair. However, despite links between mobile use and poor productivity and bad working relations, there are no general regulations barring the use of mobile phones in the workplace.

The key exceptions are where mobile phones might pose a safety risk, such as by interfering with vital electrical equipment in hospitals and aircraft, or in potentially explosive environments, such as fuelling

stations or blasting sites.

VII. Future Work

Current research is mostly based on sources of data collected from secondary sources and which highlight the future prospects of mobile phones and workplace ethics.

Future research could be taken on a more in depth level for understanding the impact level in society. This shall lead to a clearer picture when compared the past with the future scenario of mobile phones and workplace ethics.

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Opportunities and Challenges of supplier integration through ERP.

S. V. Pradeepa,
Assistant Professor, Imperial College of
Engineering and Research

Dr. S. B. Jambhulkar,
Associate Professor,
Dhanwate National College, Nagpur

Abstract:

ERP is one kind of technology which is used by the organizations to stay alive and survive in the competitive world which helps the organizations various departments to be integrated and improve the business performance. With the major development in the field of communication and IT solutions we can expect a time shift where many solutions could be available for better interfacing of ERP systems and in turn which can help in achieving much better supplier management. The one of the strategies used by companies for their competencies are the integration of their suppliers through ERP. This integration of the suppliers through ERP provides various opportunities and challenges by using them in their day to day business activities. From the previous studies the major advantage of an ERP system is claimed as it provides integrated and centralized system for the better working of the organization. The certain challenges are there should be well trained technical workforce with proper skills to work with the system.

Key words: Communication, Integration, Supply chain, Strategy.

Introduction

Nowadays, all the automobile industries have their own customised ERP systems in their organisation where it integrates the departments of its own and its stakeholders like their suppliers and the customers through the various portals. As well known by everyone, ERP provides better integration support with the suppliers where the communication with them takes place. In this research we are going to study the benefits the organisations will attain by using the system and also the various challenges the companies face while using the system.

In the last ten years companies have streamlined the various processes of manufacturing which had resulted in the improvement of the quality of the products, reduction in the costs of production by improving their supply chain strategies for their excellence. The one of the strategies used by companies for their competencies are the integration

of their suppliers through ERP.

Though there are various benefits of supplier integration, there are still certain challenges faced by the suppliers using the ERP portal of the main organisation. Since the portal of the companies undergo frequent changes, the supplier organisations also need to upgrade their skills to operate the system and if the features of the system are not effectively used by the suppliers, it may still lead to further issues in decision making of the organisation.

The importance of Supplier integration

Good business depends on good communication. Streamlining communications with your suppliers helps cement a mutually beneficial relationship. The leaner your efforts and the stronger your communications, the faster you and your suppliers can make coordinated efforts to adapt to changes in the marketplace.

Any company can have multiple suppliers but having a secure and mutually beneficial relationship puts the organisation at a unique advantage with distinct benefits.

ERP supplier integration is the most effective way to create that relationship between the main organisation and the supplier organisation. Once the channel for communication is established both the manufacturer and the supplier enjoy the benefits of integration.

The benefits of ERP in supply chain management
ERP supply chain management reduces the overhead costs, by increasing the profits to the company. It accomplishes this through:

- Creating more auditable and sharable control systems
- Creating active/engaged supplier relationships
- Improving management
- Increased ability for micromanagement of operations
- Improved efficiency / time-saving initiatives
- Improved productivity

Creating more auditable and sharable control systems

ERP systems allow us to create shareable data to improve our supply arrangements. Sending reams of emails and other documents back and forth to keep all parties in our supply chain updated is slow, outdated and prone to human error. With an SCM enabled ERP, a central database of various information can be accessed by the people with the accession rights and thereby removing the communication downtime in the supply chain while keeping the data secure and reducing missteps in the processes. Instead of taking inventory and sending the information when requested, it's easily tracked in through ERP and can instantly be accessed.

Creating active and engaged supplier relationships

Competence and an honest human touch will earn us more loyal business relationships than any of the biggest sales strategy. The Harvard Business Review has found that when judging whether a future business partner is a safe bet to hedge, customers look at two things:

1. Trust worthiness.
2. Competence for delivery

ERP provides more accurate, transparent communications between the Supplier and the manufacturer by improving the perceptions all round. Integrating the supplier into the organisational ERP system provides the highest level of quality and accuracy in the communications. When all the data is tracked and documented automatically, and that information is universally accessible, miscommunications will not take place. ERP integration minimizes miscommunications and it fosters more intuitive communications.

Improving management

ERP software is generally used to manage the sales and purchasing processes from beginning to end. Improving the management processes adds value to the organisational supplier relationships. This is accomplished through universally traceable payment terms, lead times, and streamlined communications via easy viewing of products and prices.

Increased ability for micromanagement of operations

To maintain good supplier relationships it demands better transparency. Integrated systems not only help establish a more robust supply chain but contribute to a lean and agile business. Maintaining this standard

requires organisation to make quick changes to their inventory in response to the demand. These changes affect the company's supplier who also wants to create a lean and agile business model.

The equilibrium between the inventory, sales demand, supplier needs, and the market environment can only be achieved through the implementation of integrated ERP software in the organisation. It creates more transparent dealings while highlighting the needs of one another's businesses, allowing both the organisations to proactively address the situations before they affect both the organisation's business.

Improved efficiency / time-saving initiatives

Generally, in business, if time is saved money is saved. So integration through ERP allows greater process automation, increasing the productivity. Greater efficiency of the supply chain leads into greater competence.

Improved productivity

All of the above benefits contribute to greater productivity which means improved utilization of resources, creating cost-savings that allows the organisation to reinvest to further grow their business.

Requirements for supplier integration

Any organisation going in for the implementation of ERP should have the following key performance areas into their consideration. They are:

- Automation of tasks
- Improved cash flow
- Improved transparency and accuracy
- Automated reporting for quicker turnaround times.

If any organisation needs to enjoy the above said benefits then they should possess the following requirements in order to retain their competitiveness and accomplish their goal of increasing the valuation of stocks in the stock market. These needs will hinge upon vendor performance, available training, and scalability.

- Soft skill requirements
- Technical requirements
- Financial requirements
- Distribution requirements
- Manufacturing requirements
- Customer relationship management requirements
- Reporting requirements

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“A Study on the Patient Satisfaction at Sai Baba Sansthan Hospital, SHIRDI”

Miss. Tejal Anil Batra

MBA(Finance), BBA (IB), Students,
Dept of MBA, Sanjivani College of Engineering,
Kopergaon, SPPU

Dr. Anand Ashok Kopare

Ph.D. in Management, MBA (Marketing),
MBA(HR), B.Com, Asst Professor,
MIT College of Management, Pune,
MIT-ADT University, Pune

Abstract:-

This research paper will help to understand the satisfaction of the patient of Sai Baba Sansthan hospital, Shirdi. Quantitative and qualitative methods were used for data collection. The methodology was participants' questionnaire and observation. The sampling was done by convenience sampling method. Data were analyzed on Excel 2007 and interpreted by using frequency distribution (percentage method). The results of this study revealed that majority of the respondents were satisfied with the existing services provided by the outpatient department. Although only a small proportion of patients expressed dissatisfaction with services and care they received. Though, it also reported that there are certain areas which need to be improved like waiting time, the procedure for obtaining or recovering medical records, and shortage of medicines in the pharmacy and cleanliness of washrooms. Further studies are being recommended to support this study.

Keywords:- Satisfaction, Patient, Marketing,

Introduction

Patient Satisfaction has emerged as an increasingly important health outcome and it measure all aspects of care provided in a hospital. The real benefit of Patient satisfaction survey is that it provides information about hospital performance. It serves as an indicator, and if the indicator is below the average level, it is signal as well as an opportunity to review practices and determine whether there is a need to make adjustments in current health care practices. A cross-sectional descriptive study was conducted in a hospital setting for the primary purpose of identifying patient satisfaction at various outpatient departments in a private Hospital, Karachi. During the survey period, a total of 140 patients /respondents (after obtaining their consent), were consecutively selected through a pre-tested questionnaire to evaluate their satisfaction with hospital services. Inclusion criteria were patients above 18 years, who returned to OPD after first check –up and visited as follow up

treatment.

B) Review of Literature:

Hospitals are made to accommodate the necessities of patients in any society. Patients are the customers of the services provided by the hospital in any particular setup. Therefore, it is a basic need of Patients that healthcare facility has to continue available and accessible at any time or place when needed. The patient's knowledge, experiences and their satisfaction with services has become an important parameter in health services quality management, reflecting a new approach to focus towards patient-oriented healthcare services. A hospital acts as a bridge between patients and health care services provider. Hospitals are responsible for providing care on time when needed. The surveys about performance are valuable data sources in measuring hospital's quality of care with reference to the fees and services. Initially, the perception of quality services in the health care system has been familiarized first in the developed nations. Hence, this concept speedily becomes the focus of concern in health care organization around the world. Today, many countries are now concentrating their attention on health care quality. With the passage of time, due to advancement in technology and availability of resources, the requirement of the society has changed. As a resultant, health care system has also changed the way of delivering care and a patient has become the center of the process. During the last three decades medical researchers had focused on “patient Satisfaction”. Today, managers who are working in any health care set-up, they have to improve their attentiveness and responsiveness form the patient perspective. Similarly, from management perspective, patient satisfaction in health care is very significant because satisfied patients are more likely to sustain a reliable relationship

with a specific health care institution and they become the loyal and satisfied customer of the hospital. On the other hand, by recognizing the causes of dissatisfaction, an organization may handle the system weakness promptly. Accordingly, the hospital has always running with two main departments in its operations: in- patient and out-patient departments. Out Patient Department are the main point of dealings and a prime source of interaction with a patient and serve as a mirror or a window to any health care services provided to its community. The care provided in OPD indicates the quality of services of a hospital and is reflected through patient's satisfaction.

C) Statement of the Problem

The concept of satisfaction is very challenging in its nature especially when it defines to others. The role of patient satisfaction is extremely important in accelerating or destroying the image/repute of the doctor and the health care organization.

1. Satisfaction with health-care delivery (i.e., the clinic or service, including issues of accessibility, clinician-patient communication, quality of facilities).

2. Satisfaction with treatment (i.e., with medication and other aspects of the treatment, e.g. dietary and exercise recommendations).

3. Satisfaction with medication (i.e., focusing on the medication). Increased patient satisfaction has become a serious financial concern in hospitals as poor patient satisfaction ratings may affect a hospital's standing in health care industry' especially in private set up. It is a genuine fact and nobody can be ignored that patients are the key person who needs care with respect. Furthermore, the efficiency and quality of care should to be examined through a patient's opinion and experiences. As a Matter of fact, a satisfied patient will always share his experiences only to the people of his concerns (friends and family). Whereas, a dissatisfied patient always will criticize about the hospital services to the people publically and it is noticed that the spread of bad experiences always have in a greater in number.

D) The significance of the study:

Present study was carried out to investigate patients' satisfaction in outpatient department in one of the largest hospitals in town. By using questionnaire aimed to identify the problems faced by patients at OPD and solve them timely and strategically. Outcome of the present patient satisfaction research as a result have a wide implications for up-grading in patient care services in hospitals especially in outpatient department.

E) Objectives of the study:

- 1) To evaluate patients' level of satisfaction at outpatient department regarding services provided by hospital.
- 2) To identify the perceived strengths and weaknesses in out-patient department.
- 3) To find out the factors affecting patient's satisfaction in Shirdi SaiBaba hospital in Shirdi city.

F) Research methodology:

Primary Data: Researcher has collected the primary data with help of questionnaire.

Secondary data: In this project Researcher has collected the secondary data with the help of various website and blogs.

Sampling: Simple Random Sampling method (Probability Sampling Techniques) was used for collecting primary data.

Sampling Area: Shri Sai Baba Sansthan Hospital, Shirdi

Sampling size: For this study 30 patients of Shri Sai Baba Sansthan Hospital were chosen.

Population: The target population for the study was the patients of Shri Sai Sansthan hospital.

G) Scope of the study:

The medical profession has broadened its horizon globally and India is no exception. Corporate hospitals are emerging as new breed in healthcare industry in India. These hospitals are attracting a number of patients because of their super-specialties. There is keen competition among these hospitals for market share. The emphasis is not only to provide specialized services more efficiently and effectively, but also to maintain the quality of overall services. As the physiological contentment of the people got satisfied; there is a demand for more satisfaction. Human's desire to live long has resulted in special healthcare services like health and fitness clubs, multi-specialty hospitals, nursing homes etc. The study is an attempt to diagnose failure gaps in Service Quality. The present study analyses the gap between patients' expectations and perceptions of the services offered and standards maintained by Shri Sai Baba Hospital

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H) Data analysis & interpretation

Distribution of respondent

SR.NO	Gender	No. of respondents	Percentage
1	Male	18	60
2	Female	12	40
	Total	30	100%

Source- Primary Datats by their gender

Interpretation:-Above table shows that 18 respondents were male while 12 respondents were female.

Distribution of respondents by their Age

SR.NO	Age	No. of respondents	Percentage (%)
1	Up to 20 yrs	3	10
2	21-30	2	07
3	31-40	6	20
4	41-50	7	23
5	51-60	9	30
6	Above 61	3	10
	Total	30	100

Source- Primary Data

Interpretation:-Above table shows 3 respondents were between age group of 1-20yrs, 2 respondents were between the age group of 21-30 yrs, 6 respondents were between the age group of 31-40 yrs, 7 respondents were between the age group of 41-50,9 respondents were between the age group of 51-60,and 3 respondents were above the age of 61 yrs.

Distribution of respondents by their Occupation

SR.NO	Age	No. of respondents	Percentage
1	Agriculturist	7	23
2	Employee	3	10
3	Housewife	6	20
4	Retired person	8	27
5	Businessman	2	7
6	Student	4	13
	Total	30	100

Source- Primary Data

Above table shows 7 respondents were Agriculturist, 3 respondents were Employees, 6 respondents were Housewives, 8 respondents were retired persons,2 respondents were businessmen, and 4 respondents were students

Distribution of respondents by their Qualification.

SR.NO	Age	No. of respondents	Percentage
1	Illiterate	4	13
2	Primary level	11	37
3	HSC Level	7	24
4	Diploma level	1	3
5	Graduation level	4	13
6	PG	3	10
	Total	30	100

Source- Primary Data

Above table shows 4 respondents were Illiterate,11 respondent has studied up to primary level, 7 respondents has studied up to HSC level, 1 respondents has studied up to Diploma,4 respondents has studied Upto Graduation level and 3 respondents have studied up to PG level.

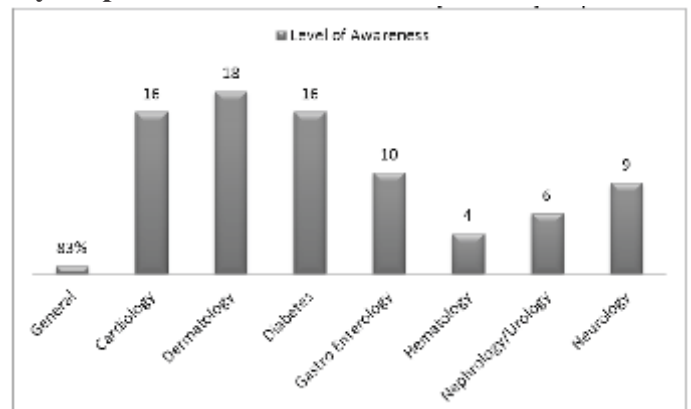
Q.1)Are you aware about below services.

Awareness of medical services provided by hospital

SR.NO	Medical Procedure	No. of respondents	Percentage
1	General	25	83
2	Cardiology	16	53
3	Dermatology	18	60
4	Diabetes	16	53
5	Gastro Enterology	10	33
6	Hematology	4	13
7	Nephrology/Urology	6	20
8	Neurology	9	30

Source- Primary Data

Level of Awareness of medical services provided by hospital



Interpretation:-

Above Table 6.1 shows about the awareness level patients of medical services that is provided by hospital, it interprets that 25 respondents out of 30

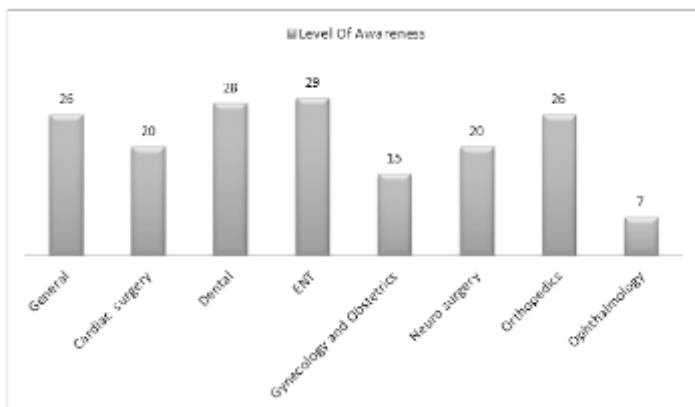
Above Table 6.1 shows about the awareness level patients of medical services that is provided by hospital, it interprets that 25 respondents out of 30 were aware about the general medical services provided by hospital, 16 respondents out of 30 were aware about the cardiology service, 16 respondents out of 30 were aware about the Diabetes service, 10 respondents out of 30 were aware about the Gastro Enterology, 4 respondents out of 30 were aware about the Hematology, 6 respondents out of 30 were aware about the Nephrology/Urology, 9 respondents out of 30 were aware about the Neurology.

Awareness of medical services provided by hospital

SR.NO	Surgical services	Responses	Percentage
1	General	26	86%
2	Cardiacsurgery	20	67%
3	Dental	28	93%
4	ENT	29	96%
5	Gynecology and Obstetrics	15	50%
6	Neuro surgery	20	66%
7	Orthopedics	26	86%
8	Ophthalmology	7	23%

Source- Primary Data

Awareness of medical services provided by hospital



Interpretation:

Aboveshows about the awareness level patients of surgical services that is provided by hospital, it interprets that 26 respondents out of 30 were aware about the surgicalmedical services provided by hospital, 20 respondents out of 30 were aware about the Cardiac surgery, 28 respondents out of 30 were aware about the Dental, 29 respondents out of 30 were aware about the ENT, 15 respondents out of 30 were aware about the Gynecology and Obstetrics, 20

respondents out of 30 were aware about the Neuro surgery, 9 respondents out of 30 were aware about the Orthopedics.

Q.2) Are you aware of the supportive services offered by the hospital?

Awareness about supportive services provided by hospital

SR.NO	Services	Responses	Percentage
1	Ambulance	30	100%
2	Blood Bank	30	100%
3	Canteen	30	100%
4	Dietary	30	100%
5	House Keeping	30	100%
6	ICU	30	100%
7	Laboratory	30	100%
8	Nursine	30	100%
9	Operation theatres	30	100%
10	Pharmacy	30	100%
11	Radiology	30	100%
12	Registration	30	100%

Source- Primary Data

Interpretation:

Above table shows that all the respondents were aware about the supportive services that is provided by hospital like Ambulance, Blood Bank, Canteen, Dietary, House Keeping, ICU, Laboratory, Nursing, Operation theatres, Pharmacy, Radiology & Registration.

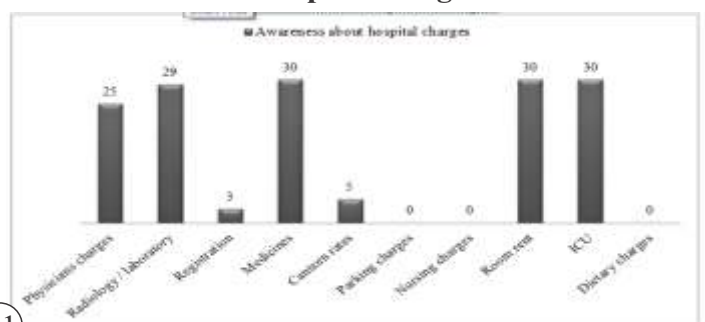
Q. 3) Are you aware of the following Hospital charges?

Awareness about hospital charges.

SR.NO	Charges	Yes	No
1	Physicians charges	25	5
2	Radiology / laboratory	29	1
3	Registration	3	27
4	Medicines	30	0
5	Canteen rates	5	25
6	Parking charges	0	30
7	Nursing charges	0	30
8	Room rent	30	0
9	ICU	30	0
10	Dietary charges	0	30

Source- Primary Data

Awareness about hospital charges.



Interpretation:-

Above table shows that 83% of respondent are aware about the physicians charge; 97% of respondent are aware about the Radiology / laboratory; Only 3% of respondent are aware about the Registration charge; 100% of respondents were aware about medicines charges; 100% of respondents were aware about Room rent;100% of respondents were aware about ICU charges.

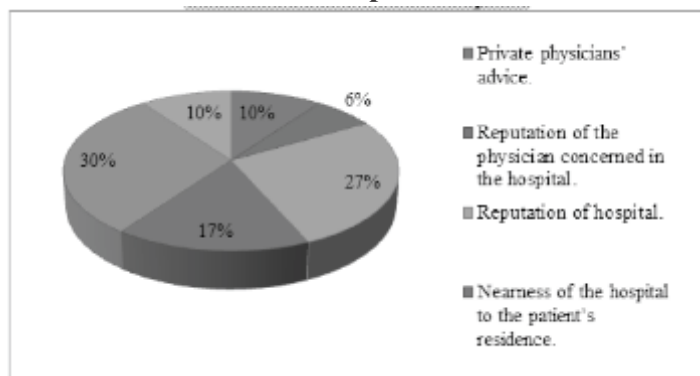
Q.4) Reasons for selection of this hospital?

Reason for selection of hospital.

SR.NO	Reason for Selection	Frequency	Percentage
1	Private physicians' advice.	3	10%
2	Reputation of the physician concerned in the hospital.	2	7%
3	Reputation of hospital.	9	30%
4	Nearness of the hospital to the patient's residence.	5	17%
5	Lower charges compared to other hospitals.	9	30%
6	Facilities and care available in the hospital.	3	10%

Source- Primary Data

Reason for selection of hospital.



Interpretation:

Above table and pie chart shows that, 10% respondents have selected because of private physicians advice; 6% respondents have selected because of reputation of the physician concerned in the hospital; 27% respondents have selected because of Reputation of hospital; 17% respondents have selected because of nearness of the hospital to the patient's residence; 30% respondents have selected because of lower charges compared to other hospitals; 10 % respondents have selected because of Facilities and care available in the hospital.

Q.5) Level of satisfaction about the registration service?

Satisfaction about the registration service.

SR.NO	Factors	HS	S	JS	DS	HDS	Total
1	Reception Services	6	20	4	0	0	30
2	Availability of information	5	17	8	0	0	30
3	Waiting time of admission	1	8	12	9	0	30
4	Procedure for admission	3	16	11	0	0	30

Source- Primary Data

Satisfaction about the registration service.

Interpretation:

20 respondents were satisfied of reception service of hospital; Five respondents were highly satisfied with availability of information and while 17 respondents were satisfied; Regarding waiting time of admission 8 respondents were satisfied and 12 respondents were just satisfied; Regarding procedure for admission 3 respondents were highly satisfied, 16 respondents were satisfied.

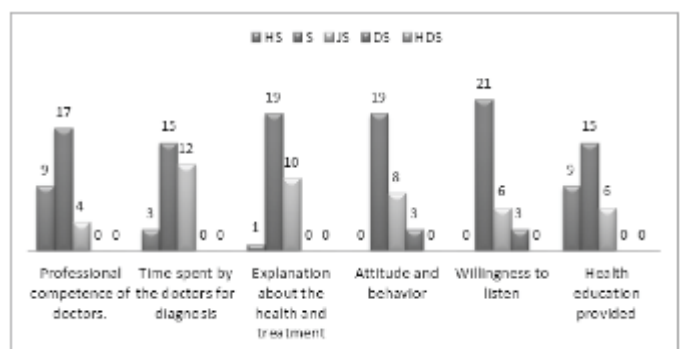
Q.6) Level of satisfaction about the doctors competence and medical care?

Competence of doctors

SR.NO	Factors	HS	S	JS	DS	HDS	Total
1	Professional competence of doctors.	9	17	4	0	0	30
2	Time spent by the doctors for diagnosis	3	15	12	0	0	30
3	Explanation about the health and treatment	1	19	10	0	0	30
4	Attitude and behavior	0	19	8	3	0	30
5	Willingness to listen answer parent's question	0	21	6	3	0	30
7	Health education provided	0	15	6	0	0	21

Source- Primary Data

Competence of doctors



Interpretation:-

Above table shows that, 9 respondents were highly satisfied due to professionalism of doctors while 17 were satisfied and four respondents were just satisfied;3 respondents were highly satisfied due to time spent by the doctors for diagnosis while 15 were satisfied and 12 respondents were just satisfied; 1 respondent were highly satisfied due to explanation about the health and treatment while 19 were satisfied and 8 respondents were just satisfied; 19 respondent was satisfied due to Attitude and behavior of doctors while 8 were just satisfied.

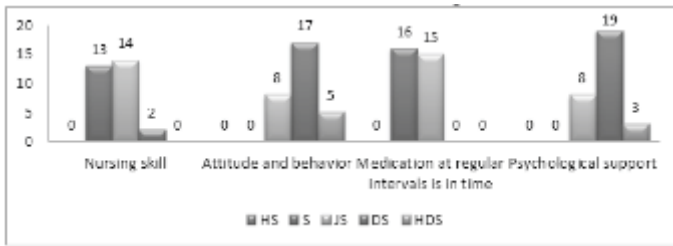
Q7) Level of satisfaction about the nursing care?

Satisfaction level about nursing care.

SR.NO	Factors	HS	S	JS	DS	HDS	Total
1	Nursing skill	0	12	15	2	0	30
2	Attitude and behavior	0	0	5	17	5	30
3	Medication regular intervals in time	0	15	15	0	0	30
4	Psychological support	0	0	5	19	3	30

Source- Primary Data

Satisfaction level about nursing care



Interpretation:-

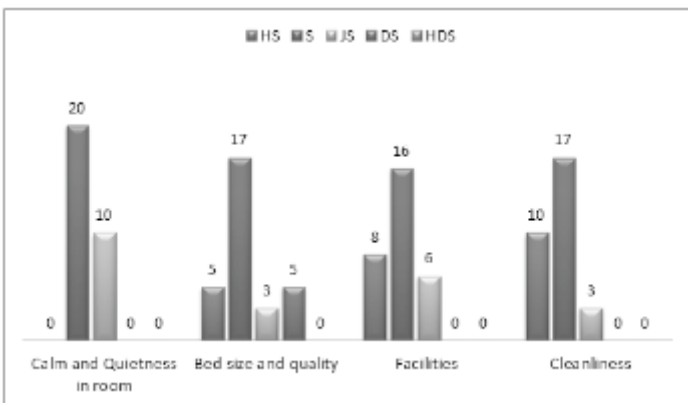
Above table shows that, 13 respondents were satisfied due Nursing skill while 14 were just satisfied and 2 respondents were dissatisfied ; 5 respondents were highly dissatisfied due Attitude and behavior of nurses while 17 were dissatisfied and 8 respondents were just satisfied; 16 respondent were satisfied due to Medication at regular intervals is in time while 15 were just satisfied; 3 respondent were highly dissatisfied due to Psychological support of nurses while 19 were just dissatisfied and 8 respondents were just satisfied.

Q8) Level of satisfaction about room environment
Satisfaction level about room.

Sr.No	Factor	HS	S	JS	DS	HDS	Total
1	Calm and Quietness in room	0	9	10	0	0	30
2	Bed size and quality	5	17	3	0	0	30
3	Facilities (Furniture, sanitation, etc)	8	15	6	0	0	30
4	Cleanliness	0	10	3	0	0	30

Source- Primary Data

Satisfaction level about room.



Interpretation:-

Above table shows that, 20 respondents were highly satisfied due to Calm and Quietness in room while 10 were just satisfied; 5 respondents were highly dissatisfied due Bed size and quality while 17 were satisfied and 3 respondents were just satisfied and 5 respondents were dissatisfied; 8 respondent were highly satisfied due to Facilities in room while 16 were just satisfied; 10 respondent were highly dissatisfied due to Cleanliness while 17 were satisfied and 3 respondents were just satisfied.

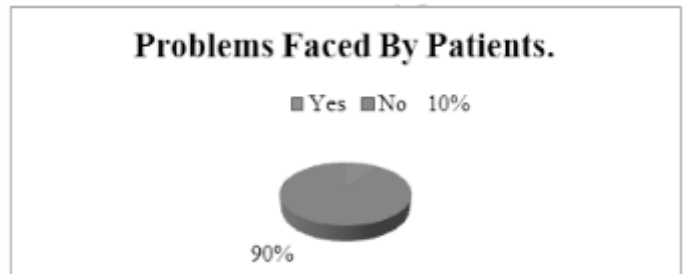
Q9) Did you face any problem in the hospital?

Problems faced by patients.

Sr. No	Responses	Frequency	Percentage
1	Yes	3	10%
2	No	27	90%

Source- Primary Data

Problems faced by patients.



Interpretation:-

Researcher has found that more than 90% of respondents haven't faced any problem while their stay in hospital and the remaining 10% got their problem solved within very small amount of time.

A) Findings & Suggestion:-

A) Findings:

1. Most of the patients were aware about all the medical services as well as surgical services, so the patients may previously have gathered information about hospitals services.
2. Researcher found that each and every patient were aware about the supportive services that are provided by hospital.
3. Researcher has found that patients were aware about various charges of hospital, but since Shri Sai Baba Sansthan hospital does not charge for Food, Nursing and Parking these charges were excluded. About 30% of the respondents of all hospitals expressed that they were advised by friends and relatives and specialists to visit the hospital because of its low cost and specialized doctors.
4. When the respondents visited the hospitals, about half of them received information, from reception which has become a source of satisfaction
5. About 17% patients felt it was highly satisfactory, 80 % felt that it was satisfactory.
6. Most of the respondents could not find it difficult to get the admission pass and it is convenient for a majority of respondents.
7. The explanation of procedures relating to admission is an important aspect of patients care. It was observed that about 55% of the respondents of have rated the procedure as good and fair very few respondents are not happy with the

explanation procedure.

2. The attention paid by doctors at the time of examination stage also received a positive response from respondents of all the hospitals. About 60 % each of the respondents have expressed it as 'satisfactory' and 'highly satisfactory'.
3. Friendliness of doctors at the examination stage was also received a high satisfactory response from respondents. It was observed that about 70% of each of the respondents has given a rating of satisfactory and highly satisfactory for the statement. Some people felt that the doctors have become less sensitive and emphatic to their problems.
4. Researcher has found that the nursing staff is highly unfriendly and non-cooperative with the patients, the nursing staff shows no empathy towards the patients which make the patient mentally discomfortable, even 70% respondents have rated this statement as highly dissatisfactory.
5. The cleanliness in room also received a good and fair rating by more than 70% of the respondents, even the facilities provided are also been rated satisfied by more than 50% of respondents. More than 60% respondents were satisfied with the bed size and its quality.
6. Researcher has found that more than 90% of respondents haven't faced any problem while their stay in hospital and the remaining 10% got their problem solved within very small amount of time.

B) Suggestion:

- 1) As the patients who visit the hospitals are in the age group of 40 and above, the hospitals should focus their attention on improving the medical care and design proper health schemes to benefit the above group of population.
- 2) It may be advised that the hospital should focus their strategies on the illiterate segment and design innovative, unique and individual health checkup packages.
- 3) The hospital is advised to take necessary care in relation to staff and to motivate them to give proper answers to the queries raised by the patients. Educating patients on various aspects related to disease and treatment is very much necessary for the improvement of image of the hospitals.
- 4) It is noticed that the perception about doctors is quite positive in most of the aspects. The hospital is advised to streamline the patient queue and give appointments accordingly, so that the scope for

dissatisfaction is further minimized.

- 5) Give proper training to the nursing staff on etiquettes and behavior, so that patients may feel comfortable around them.

Conclusion

The patient-doctor relationship is central to the patient satisfaction and to the positive health outcomes. The most crucial healing element is not medicine or surgery, but a patient-doctor relationship, which provides hope, confidence and a healthy environment. Effective communication between the doctors. Assessing satisfaction of patients is simple and cost effective way for evaluation of hospital services. It is to keep in mind that the providing quality service is a continuous process and every Hospital should initiate More studies like this, including more number of patients in near future to get an idea about the actual Satisfaction level of the patients towards the services provided by the Healthcare facilities.

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“Re-invention through JanDhanYojana for Deprived Society: A Study of Thane District”

Prin.(Dr.) G.Y.Shitole

Balaji College of Arts, Commerce and
Science, Ravet, Dist: Pune.

Sanjay Ramraje

Research Scholar,
Tilak Maharashtra Vidyapeeth, Pune.

Abstract

Jan DhanYojana is one of the socio-economic development programme undertaken by the government of India to cover deprived society through strong network of Indian Banking Sector. The yojana has completed its first phase of 5 years and therefore needs to examine and re-invent the scope of the yojana. Deprived society is still struggling for the convenient mode of banking, especially in rural and semi-urban areas. The Jan DhanYojana is the innovative idea of the government to provide banking services to the deprived society. Therefore, Jan DhanYojana is biggest opportunity for commercial banks to attain the objectives of financial inclusion. The present study is an attempt to suggest measures for re-invention of banking services through the Jan DhanYojana for deprived society in particular and better coverage of financial inclusion in general.

Key words: Jan DhanYojana, Deprived Society,

INTRODUCTION :

Human development reports is a regular phenomena which is focusing human lives and the quality of living of the people in all the necessary forms. Basically, poverty is the worst form of human deprivation. A deprived society is lacking necessity of material for basic living conditions and not getting the opportunities for a living tolerable life. There is income and education based poverty at high level and is one of the hurdle for the development of deprived society. Whereas, poverty includes various problems such as drinking water, unemployment, hunger, illiteracy, and lack of health services, etc. Secondly, the pattern of observable consumptions such as clothing, accommodation, means of communication, interaction such as radio, television, and telephone, etc., are also essential for social participation in the society without this treated as deprived society. Various eminent authors described deprivation theory as social movements which have foundations among the people who are deprived of basic resources and opportunities. Accordingly, an individual who are lacking behind some good opportunities are

organizing various socio-economic movements to improve their living conditions. Re-invention is the process of testing existing system or procedure and suggest measures to overcome the drawbacks in the existing system. Its regular phenomena for the various social science studies. In this study, researchers has made an attempt to re-invention through Jan DhanYojana for the deprived society.

The Jan DhanYojana was introduced in the year 2014 and is considered as one of the exclusive banking opportunities to the deprived society those are excluded so far. These people availed the opportunity and responded enthusiastically. The rural and remote parts of the people are benefited by this yojana. The yojana facilitating them to have universal access of banking facilities with Saving, remittance, RuPay debit card, overdraft facility of 5,000/-, Micro-insurance and pension scheme. The yojana was declared on 15th August'2014 and divided es i.e., 15.08.2014 to 14.08.2015 and 15.08.2015 to 15.08.2018. The commercial banks opened 11.5 crore saving accounts at the time of launching of the yojana and entered into Guinness Books of Records. The business mitras' convenient and round the clock services is helping deprived society to overcome banking services. Further, Non-government Organizations, micro-finance institutions, credit societies, registered trust, co-operative society, companies registered Under Section 25 (not for profit) and Post Offices, etc. are also providing banking services in order to cover extensive financial inclusion. The micro-ATMs facility wherein poor and vulnerable people can deposit as well as withdraw the required amount, utilize Aadhaar linked remittance facility and overdraft facility, etc.

OBJECTIVES OF THE STUDY:

- a) To study the Jan DhanYojana providing social economic developments to the deprived society.
- b) To suggest the reinvention strategy to be incorporated through Jan DhanYojana in Thane district.

HYPOTHESIS :

The Jan Dhan Yojana is insignificant for the depressed society and needs reinvention.

RESEARCH METHODOLOGY :

The main purpose of this research paper is to examine the various factors related to deprived society with reference banking facilities offers through Jan Dhan Yojana. This study is descriptive and analytical in nature. The secondary data has been borrowed from reliable sources along with other published materials especially issued by the Ministry of Finance and the Reserve Bank of India. A survey was undertaken by the researcher to gather relevant information for the purpose of the study. The total population of the Thane district as per the Census 2011 was 80,70,032, out of which 22,80,000 located in the rural parts and rest in urban parts. The researchers have made an attempt to gather information through simple random sampling method. Responses were tabulated for simple analysis of data. The guidelines on Jan Dhan Yojana released by the Reserve Bank of India and other related policies were extensively used for the purpose of study.

UNIVERSE OF THE STUDY:

The universe of the study is the Thane District of Maharashtra State. The researchers have selected the three blocks of Thane district in order to collect the responses. As per the Census of 2011, the total population of the district was 80,70,032 out of which 22,80,000 were habituated in the rural parts. The respondents were categorized into three blocks viz., Kalyan, Bhiwandi and Shahapur. Among them, Kalyan is having diversity of the population includes commercial, cultural and social activities, etc. This block is market place and judiciary for the adjoining grams. Approximately 1/3rd population are living in semi-urban and rural areas. They are either engaged in various activities such as agricultural, fishing, labours or daily wage earners. Secondly, Bhiwandi is famous for power loom sector and known as industrial hub for textile, warehousing and logistics, etc., The availability of cheap labour and early procedure to set up commercial activities made Bhiwandi an ideal location for commercial activities. Shahapur is the most tribal part of the district, since it covered by the Sahayadri mountains. The water reservoirs and dams are located in this block. The main occupation of the people is agriculture and forestry.

SAMPLING FRAME**Table 1****Sampling frame of the study.**

S. No	Name of Block.	Households (Semi urban areas)		Households (Rural areas)		Total Respondents
		Male	Female	Male	Female	
1	Kalyan	75	50	25	25	175
2	Bhiwandi	75	50	25	25	175
3	Shahapur	75	50	25	25	175
	Total	225	150	75	75	525

(Rural and Semi-urban areas defined as per the declared by the Collector of Thane district and Census Survey 2011)

According to the Census Report 2011, there were 18,58,712 households in Thane district, out of which 6,75,689 were from Kalyan, Bhiwandi and Shahapur blocks. The ratio between the male and female in semi-urban areas is considered as an equal proportion, whereas in rural areas, it has been taken as fifty percent of semi-urban areas due to the occupational trend of rural/remote population. This proportion is useful for analyses and interpretation of collected responses to draw a logical conclusions. Therefore, in this study, total 525 samples were considered for the purpose of extensive research work.

SIGNIFICANCE OF THE STUDY:

The rising importance of banking services among the deprived society has become a primary concern of socio-economic development of our country. Recently, many researchers have studied the problems of the banking through Jan Dhan Yojana and identified several gaps. The present research paper is aims to find out shortfalls as notified by the researchers in their studies. Although various banking services may have operational in our country but do not realize the understanding level of deprived society. To some extent the Jan Dhan Yojana can lead to a broader context of financial inclusion. To realize this, the present research, which has addressed particular issues of the Jan Dhan Yojana. Therefore, this study is important in the nature of extensive research in the socio-economic development of deprived society through Jan Dhan Yojana.

DATA INTERPRETATION AND ANALYSIS :**Table 2**

Details of accounts opened under the Jan Dhan Yojana as on 21.08.2019.

(Figures in Crore)

Category	Rural/ Semi- urban	Urban Areas	Total Accounts	Women A/c Rural/Urban	RuPay Issued.	Balance in A/Cs. (INR)
Public Banks.	15.71	13.49	29.20	15.37	24.08	80.87
Regional Rural Banks	5.25	1.02	6.27	3.50	3.84	18.64
Private Banks	0.69	0.56	1.25	0.67	1.16	2.96
Total	21.65	15.07	36.72	19.54	29.08	102.47

(Source: www.pmjdy.gov.in)

The above Table No. 2 is the progress report of the Jan DhanYojana on 21.08.2019. It is observed that the public sector banks having more connectivity in rural/semi-urban thus opened 15.71 crores accounts as compared to Regional Rural Banks 5.25 crores and private bank's role is negligible as 69 lakhs only. Moreover, in respect of account opened by women is almost 50 percent. The issuance of RuPay Debit card, the Public sector banks issued (24.08 crores), followed by regional, rural banks (3.84 crores) and private banks with negligible (1.16 crores). It indicates the less awareness of RuPay debit card by private banks. In respect of maintenance of minimum balance in the Jan DhanYojanaaccounts, public sector banks having balance of Rs. 80.87 Crores, followed by regional, rural banks Rs. 18.64 Crores and private banks Rs. 2.96 Crores. It shows that regional, rural and private sector banks opened account under the scheme, but doesn't gained the customer's confidence towards a deposit and therefore their proportion is less. Women participation in the yojana shown tremendous scope, there were total 19.54 crore accounts opened by women out of which public banks opened 15.37 Crores as compared to regional rural banks 3.50 Crores and private banks at lowest rung at 69 lakhs only.

Further, the parameters were set in order to compare the responses with the parameters. A open ended questionnaire was used to collect the responses. The respondent has to give opinion on the basis of 5 point rating scale wherein 1 being Strongly Agree and 5 being Strongly Disagree. A statistical method Wilcoxon test was used to analyze the data. The result of Wilcoxon test is shown in the following table.

Table 2

Comparison of responses with variables pertaining to the access of the Jan DhanYojana.

S.No	Parameter	Wilcoxon test value	p-value
1	Easy and comfortable operation of saving account.	130410	0.000
2	Issuance of RuPay debit card and its operations are satisfactory.	97891	0.000
3	In time receipt of insurance payment.	2661	1.00
4	Remittance facility is satisfactory.	9416	1.00
5	Overdraft facility is beneficial.	934.5	1.00

(Source: Compiled from primary data)

From the above Table 2, the researchers have following observations:

1. Since the p-value for parameter "Easy and comfortable operation of saving account" is less than that of 0.05 this indicates there is easy and comfortable operation of saving account opened under the Jan DhanYojana.
2. Since the p-value for parameter "Issuance of RuPay debit card and its operations are satisfactory" is less than that of 0.05 this indicates that the RuPay debit card has been issued and its operations are satisfactory with respect to the Jan DhanYojana.
3. Since the p-value is 1.00 for the Wilcoxon test which is greater than that of 0.05 this indicates that the respondents do not agree for the following parameters:
 - i. In time receipt of insurance payment.
 - ii. Remittance facility is satisfactory, and
 - iii. Overdraft facility is beneficial.

There is three important aspects which are closely related with the information of the Jan DhanYojana. These three selected parameters are tested with binomial test to find out significance of information related to Jan DhanYojana. These parameters are as follows:

- i. Receipt of ATM Card.
- ii. Utilization of overdraft facility, and
- iii. Awareness of banking services offered by banks.

Table 3

Distribution of responses for selected parameters – ATM card, Overdraft and Banking Services.

Binomial Test.						
Parameter	Category	Frequency	Observed Prop.	Test Prop.	p-value	
ATM Card	Group 1	Yes	449	.86	.50	.000 ^a
	Group 2	No	72	.14		
	Total		521	1.00		
Overdraft	Group 1	No	482	.95	.50	.000 ^a
	Group 2	Yes	27	.05		
	Total		509	1.00		
Banking services.	Group 1	Yes	463	.94	.50	.000 ^a
	Group 2	No	32	.06		
	Total		495	1.00		

a. Based on Z Approximation.

(Source: Compiled from primary data)

From the above Table 3, it is observed that the p-value for the binomial test is less than table value of 0.05 which indicates that the observed proportion is in favour of services such as acceptance of ATM cards (86 percent) and awareness of banking services offered by banks (94 percent) but only few respondents (5 percent) are utilizing overdraft facility.

To understand the frequency of access of ATM services, researchers have collected the data from 503

respondents. There were 5 options given to the respondents and asked to give their preference. The detailed data is presented in the following details.

Table4
Access of ATM facilities by the Jan DhanYojana account holders.

S.No.	Option	Observed frequency	Expected frequency	Residual
1	Every day	5	100.6	-95.6
2	Once in week	8	100.6	-92.6
3	Twice in a week	38	100.6	-62.6
4	Once in a month	333	100.6	232.4
5	Never	119	100.6	18.4
	Total	503		

(Source: Compiled from primary data)

Chi-Square test:	Value
Chi-Square	755.280
Df	4
p-value	.000

From the above Table4 and subsequent Chi-Square test, the researchers have following observations:

1. Since the p-value less than that of 0.05 this indicates that the response for “Access of ATM Facilities” is not distributed equally in all the categories of the responses. The observed residual is highest and positive for option “once in a month”
2. It is concludes that respondents' are using ATM facilities once in a month due to their working timings and secondly, non-availability of ATMs are not within their reach.
3. ATMs services are one of the digital banking options not accepted by poor and vulnerable people and extensive financial inclusion doesn't take place.

Opinion about the Jan DhanYojana in respect of effectiveness.

In order to analyze the effectiveness of the Jan DhanYojana, survey was conducted to sought the opinion in 5 point rating scale viz., Excellent, Very Good, Good, Average and Need Change. The continuous operations and varied benefits are the main factor to analyze the importance as well as effectiveness of the yojana. The collected responses were tabulated and tested with Chi-Square test.

Table5
Jan DhanYojana account holders' perception about effectiveness.

S.No.	Option	Observed Frequency	Expected Frequency	Residual
1	Excellent	57	101.0	-44.0
2	Very good	99	101.0	-2.0
3	Good	151	101.0	50.0
4	Average	149	101.0	48.0
5	Need change	49	101.0	-52.0
	Total	505		

(Source:Compiled from primary data)

Chi-Square test

Test result	Value
Chi-Square	93.545
Df	4
p-value	.000

From the above Table5 and subsequent Chi-Square test result, the researchers have the following observations.

1. Since p-value is less than that of 0.05 this indicates that the response for “Opinion about the effectiveness of the Jan DhanYojana “is not distributed equally in all the categories of the responses.
2. The observed residual is highest and positive for option “Good and Average”
3. Hence, it is concludes that respondents' are strongly agree with the statement that the “Jan DhanYojana is the most effective welfare scheme of the government”

7. CONCLUSIONS AND FINDINGS :

- i. The members of deprived society have benefited through saving accounts opened under Jan DhanYojanaand 60 percent shown satisfaction towards banking operations.
- ii. The ATM services is not regular phenomena for them and utilising once in a month. Almost 65 percent (observed frequency 333/503) responses have positive residual value in respect of opinion such as good and average.
- iii. In order to count preferences, the effectiveness of the Jan DhanYojana, the facility of money transfer is one of the preferred option of the deprived society.
- iv. Deprived society has shown their dissatisfaction for services such as payment of insurance claims, remittance facility and overdraft limit. Whereas satisfied with services such as easy and comfortable operations of banking services and issuance of RuPay debit cards.

8. SUGGESTIONS

In this paper, an attempt has been made to study the re-invention of the Jan DhanYojana for deprived society in the Thane district of

Maharashtra State. The following inferences were drawn as:

- 1) The present study is focused on various banking services and their subsequent impacts on socio-economic development of deprived society.
- 2) The National Payment Corporation of India is operating various 12 payment services, recently announced record value of 1 billion in various financial transactions such as clearing of cheques, ATMs, IMPS, UPI, BHIM, RuPay, PoS, e-commerce and Aadhaar based payments.
- 3) Banks to make improvement in their selective services especially in ATMs services so that deprived society can reap the benefits of such services.
- 4) The prepaid mobile recharge and bill payments are the most popular among deprived society. The new banking customers i.e., the Jan Dhan Yojana account holders constitute a significant portion therefore, greater awareness about the system should be on priority.
- 5) Financial literacy programme should be conducted on regular intervals.
- 6) Electronic benefits of transfer should be encouraged in order to support extensive coverage of cashless economy.

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Analytical Study of GST Tax Evasion in India

Prof. Mukund Chandrashekhar Vya

Visiting Faculty, Vyas Tutorials

ABSTRACT:

Tax is a key source of national income and adds to a country's overall growth and prosperity. The key focus of this research paper is an analytical study of tax evasion in the context of goods and services tax.

Tax evasion exists when taxpayers are well conscious of a patchy law's loopholes and the tax department is always playing catch-up.

This research paper discusses the ideas of tax evasion and examines how much tax evasion has occurred in India. The necessary information was gathered from reliable secondary sources for this purpose.

KEYWORDS: *Goods & Service Tax, Tax Evasion, National Income, etc.*

II. INTRODUCTION:

GST is an Indirect Tax which is imposed on provisions of goods and services it has substituted many Indirect Taxes in India such as Vat, Service Tax, Central Excise, and Countervailing Duty, etc. The GST Act came into existence on 01/07/2017; Goods & Services Tax Law in India is an extensive, multi-stage, destination-based tax that is imposed on every value addition. In plain words, Goods and Service Tax (GST) is an indirect tax imposed on the provisions of goods and services. This law has substituted many indirect tax laws that pre-existed in India. For the nation as a whole, GST is an indirect tax. The framework of GST is that it is an "Indirect Tax", ie, this tax is not directly paid by customers to the government, but is rather imposed on the producer or seller of goods and the providers of services. The sellers normally add the tax expense into their costs, and the price the customers bear is inclusive of GST.

Thus, in most cases, even though you are not a taxpayer, you end up paying a tax.

Tax evasion is an unlawful endeavor to minimize tax liability through fraudulent methods of circumventing or devastating tax legislation, such as intentional understatement of taxable income or a willful failure to pay due tax.

GST tax evasion is an illegal activity in which a person or entity deliberately avoids paying its actual GST [tax liability](#).

III. RESEARCH DESIGN:

OBJECTIVES OF THE STUDY:

1. To study the concept of GST Tax Evasion in India.
2. To study the impact of GST Tax Evasion in India.
3. To study the methods of GST Tax Evasion.

To Suggest the mechanism to mitigate GST Tax Evasion.

RESEARCH METHODOLOGY:

The research is descriptive in nature, describing the current tax environment and the loopholes in the Indian GST tax regime. The research includes the information supplied by the above-mentioned sources to reach the multiple industries in which loopholes are utilized to the maximum and adds to its avoidance as part of the significant part of GDP.

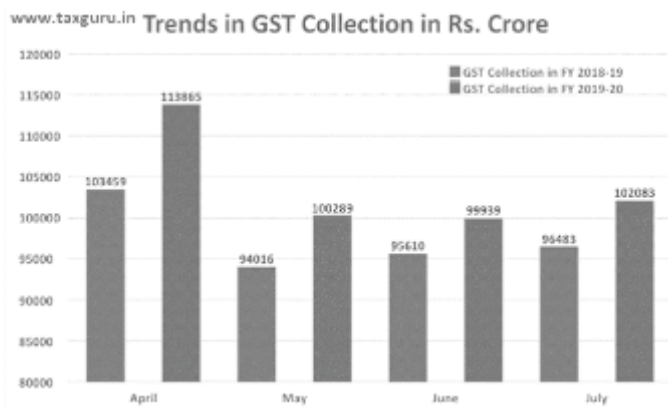
SCOPE & LIMITATION OF STUDY:

This research is based entirely on secondary data and the precision of the research and evaluation is subject to information accuracy. This study has made a sincere effort to cover all fields, but some areas may not be covered.

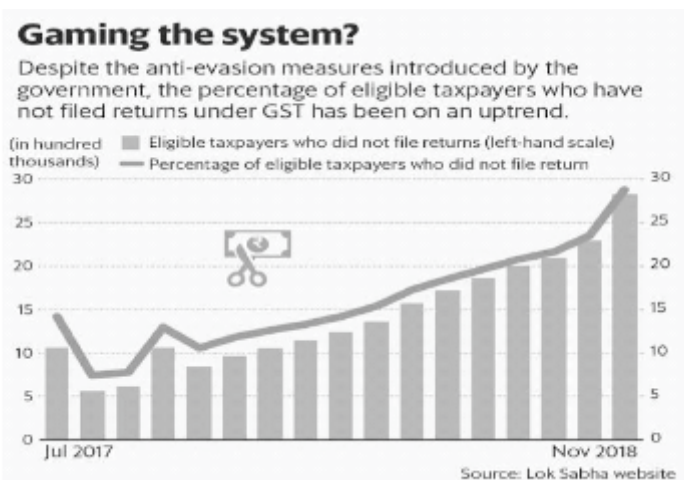
BACKGROUND:

GST has been implemented in India for nearly two years, but tax evasion remains an area of concern. According to the latest study, the govt has identified GST evasion of about 20,000 crores (between April-February 2018-19), of which 10,000 crores was retrieved. Tax evasion not only contributes to government revenue leakage but also places compliant taxpayers at a disadvantage as they have to contend in a prejudicial business atmosphere. Typically, tax evasion involves a broad variety of malpractice such as invoice non-issuance, under-reporting of revenues, claiming fake credits, falsifying imports and claiming consequential refunds, tax collection but not depositing with the exchequer, misuse of exemptions, classifying products into reduced prices by taking advantage of

complicated terms, etc. All of these have the effect of minimizing GST tax outflow to the detriment of government revenue.



(Sources: Taxguru.in/NACIN)



(Source: Lok Sabha website/Mint)

CAUSES AND SOURCES OF GST TAX EVASION:

1. Exorbitant rates of GST taxes.
2. The complicated web of GST form for return filing.
3. Flaws in the GST law.
4. Corrupt government administration.

METHODS OF GST TAX EVASION:

There are always conflicts between taxpayers and tax officials whenever a prospective tax scheme is implemented.

The overnment wants its income to be as high as possible, thereby frequently amending the tax law to prohibit the taxpayers' use of novel tax resorts. Government have to grant a few tax exemptions, deductions, reductions and rebates due to financial, social and political factors.

That are generally misused by other businesses that do not fall within their scope.

Taxpayers want their tax liabilities to be as low as

possible, using three mechanisms- tax planning, tax avoidance and tax evasion. Tax evasion is illegal and results in severe penalties. The drawing of a line between acceptable and unacceptable tax evasion depends on the country's tax legislation and its jurisprudence, which means that there is no single rule across different jurisdictions to distinguish between the two. Some popular ways from escaping the tax liabilities are.

1. Menace of Bogus Invoices:

Fake invoices have become a popular term in the last year, but many do not know the actual meaning of this. Bogus invoices are basically the issue of an invoice without any underlying supply of goods or services. The issuance of Bogus invoices (also known as Dabba invoices) is commonly seen for goods supplied to retail customers who do not claim any tax credit.

2. Tax rates wrongly charged:

Frequent modifications and various rates have become an easy way to avoid tax under the GST system. There are many entries in the tax rate schedule where the tax rate depends on the price of a commodity, such as clothing, footwear, etc. In these sectors, distributors are artificially vibrating the value of the invoice into two or more parts in order to claim tax benefits.

3. Circular Trading:

Circular trading relates to the issuance of invoices in transactions between various businesses without the real supply of products. This is achieved for the use of input tax credit under the GST scheme.

4. E-way bill:

The concept of the E-way Bill was implemented by the Government to monitor tax evasion and to apply only to motor vehicles. The E-way bill is an electronic document produced by the individual in charge ('PIC') of the transport of goods. As the E-way bill was only applicable to motorized cars, traders discovered a distinct way of avoiding GST. Some of them are now using Horse-carts, Bullock carts or manual carts to transport products over smaller distances. Some of the traders who plan to operate under the radar are now using the railways to avoid taxes. Unlike goods transported by road, which are stopped in the middle of the road, there are virtually no checks in the case of rail and making it easier for the supplier to deliver goods on the rail network without the use of an E-way bill.

5. Round Tripping:

Round-tripping is a mechanism by which the carrier uses multiple times the same set of documents for the transport of different shipments. Post-E-way bill Introduction of this modus operandi has been restricted but is still not completely eliminated. Every round journey leads to tax evasion of the complete load collected by the carrier. Checking such round trips in a challenging assignment without implementing the PAN India Fast-Tag scheme on all national and state highways.

6. Multiple PANS:

One of the great things GST legislation did was to match PAN (permanent account numbers) registrations. Because of the chinks in the earlier PAN system, there have been instances in which a single business has more than one PAN— thus creating another GST registration in which supplies of up to 20 lakh (now 40 lakhs for goods and 20 lakhs for services) need not be paid tax. Taxpayers should, in the normal course, ask for the cancelation of the additional PAN, but a threshold exemption for services of some 20 lakh and 40 lakh for goods could be a temptation that very few can withstand.

IMPACT OF GST TAX EVASION:

1. GST Tax evasion plagiarises the development of the economy.
2. The immediate impacts of tax evasion are income reduction and inflation boost.
3. The nation would have an imbalance as the rich get richer and the poor get poorer.
4. This leads to miserable living standards for the BPL as the government has insufficient funds to undertake welfare measures.
5. Tax evasion leads to the accumulation of Black money which creates a parallel economy that hampers the growth of the nation and de-reputes it in the world.

MEASURES TO MITIGATE GST TAX EVASION:

Tax officials are striving hard to construct a solid structured system to enhance tax compliance due to rising tax evasion reports and consequent low GST collections. Different measures have been taken in this regard, including the synchronization of GST registrations with PAN, the reporting and matching of invoice levels, the

credit reconciliation, the generation of e-way bills, the establishment of the GST Commissioner's Office (Investigation), the Analytics and Risk Management Directorate-General (for the provision of intelligence inputs using internal and external sources). With a view to drastically curtailing / exterminating tax evasion and fraud levels in India, the GST Council took a number of key decisions at its 35th meeting on 21 June 2019, such as the introduction of e-invoicing for business-to-business transactions enabling the full trail of transactions to be reported on the GST network, thereby reducing the risk of false / invoice reporting ;Introduction of fresh and simplified GST yields where credit is only allowed to the extent of information uploaded by suppliers, etc. Other main anti-evasion measures suggested by the government include the inclusion of e-way bills with the NHAI FASTag system for validating e-way bills with data produced in toll plazas and checking GST evasion by monitoring the motion of products; the dissemination of information accessible from the Ministry of Corporate Affairs ' geo-tagging system with indirect tax officials to verify partial credentials Similarly, the government has initiated (to some extent) action to integrate multiple taxes, legal and regulatory authorities (such as GST and income tax officials, customs officials with other international trade regulatory organizations, etc.) 360-degree risk analysis of taxpayers, private sector cooperation specializing in fraud analysis, etc.

IV. SUGGESTIONS & CONCLUSIONS:

The rooting out of tax evasion is critical with the vision of making India a developed nation. Improving technology into the tax scheme can assist in accomplishing required outcomes by quicker detection of tax evasion, making it easier for companies and tax officials to comply with the tax. These technology instruments and methods should be combined with legislative measures to simplify tax law, including complicated tariff structures, rationalize tax rates, inform and comply with taxpayers, and eventually mitigate tax evasion. Improved tax compliance by tackling tax evasion would eventually benefit not just the nation, but also honest taxpayers whose tax incidence is projected to fall.

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Solid Waste Management System in Pimpri –Chinchwad –Problems and Prospects

Dr. Jayasree Nambiar

Assistant Professor

Balaji College of Arts, Commerce and
Science, Pune - 411033

ABSTRACT

The statistics on Solid Waste management shows that in 2001 India generated 46 million tons of waste and by 2048 this number is predicted to reach 125 million tons, making India the largest waste contributor of the world. The major problems affecting solid waste management are unscientific treatment, improper collection of waste and ethical problems leading to hazards like environmental degradation, water pollution, soil pollution and air pollution. India can adopt technologies pursued in developed countries such as bio-composting and incineration- converting waste to energy. The research study is based on Pimpri-Chinchwad Municipal Corporation area of Maharashtra state. The researcher is trying to understand the problems of waste management in PCMC area based on Primary and secondary data analysis to find out the cost effective solutions to waste management in India.

Keywords: Waste management, Bio-composting, Incineration-converting, Environmental degradation.

INTRODUCTION:

Solid waste generation is a continually growing problem at global, regional and local levels. Solid waste is a waste type consisting of everyday items that are discarded by the public. Solid waste management is very important concern in the present scenario. Solid-waste management is the collecting, treating, and disposing of solid material that is discarded because it has served its purpose or is no longer useful. Improper disposal of municipal solid waste create unsanitary conditions, and these conditions in turn can lead to pollution of the environment (i.e., air, land and water) and to the outbreaks of vector-borne disease—that is, diseases spread by rodents and insects. The government of India and the state governments have taken many initiatives. Some examples are SWACH based in Pune (formed in 1993), and Solid Waste Management Round Table, Bangalore (formed in 2009). This research paper discuss the solid waste management in PCMC (PimpriChinchwad Municipal Corporation)

located in the District of Pune.

This Research paper emphasizes the effectiveness of current system as well as cost effectiveness of the current system in the waste management system of Pimpri-Chinchwad Municipal Corporation. This paper contains the impact of waste disposal in public and also the remedial measures to strengthen the existing system of waste management in PCMC.

OBJECTIVES:

1. To study the system of waste management in PCMC.
2. To review the Impact of waste disposal in public.
3. To suggest the remedial measures to strengthen the existing system of waste management.

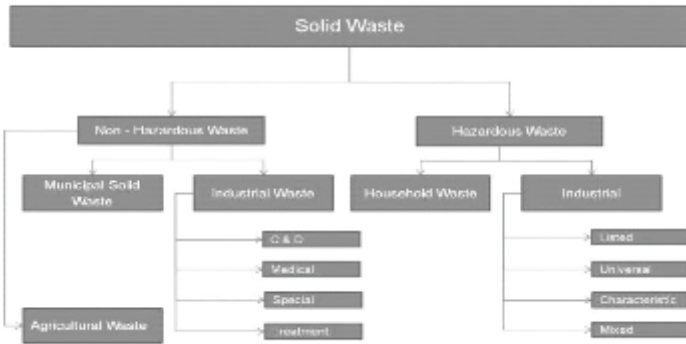
RESEARCH METHODOLOGY

In order to study the objectives, primary data is collected through survey from PCMC office and nearby households. Data collection method was through convenient sampling method. Secondary data is collected from various sources like articles, PCMC websites, newspapers and published research papers.

DATA ANALYSIS

1.1 Solid waste management system in PCMC.

Waste management is the precise name for the collection, transportation, disposal or recycling and monitoring of waste. Solid Waste Management is a term that is used to refer to the process of collecting and treating solid waste. Presently, PCMC is facing major challenges of public awareness, suitable planning, infrastructure and solid waste management. The disposal of solid waste generated by PCMC is managed by a private organization named SWACH. Recently, the main activities carried out by SWACH organization are Source separation of waste, Vermin-composting, Mechanical composting & Bio-diesel.



PRIMARY DATA ANALYSIS

1.1 Survey in PCMC office

During the survey in PCMC office, the researcher had a conversation with Mr. Shekhar Nimbalkar, a sanitary inspector. According to him, house to house garbage collection is done by making use of Tata Ace and in slum areas it is done manually. Then he discussed about the temporary wastedumping areas which is near Thergaon, Dange Chowk and Pimpri. PCMC generates approximately 110 tons of waste per day. After collecting the garbage on a daily basis the dump process takes place in Moshi Depot. They face the problem of breakdown of vehicles during the process of waste collection and due to this; 1200-1500 houses are left from collection. PCMC tried to manage the vehicles from Central Garage sometimes.

They also introduced a measure of segregation of dry and wet waste but which was not successfully implemented in the year 2016. The basic problem faced by PCMC is firstly, the traffic problem then the garbage littering around the garbage bins and due to this, the quantity is increased day by day.

The survey was conducted among 30 households belong to different residential areas PCMC.

1.3 Survey in household sector

In what type of container do you collect waste?

30 responses



Figure 1

Currently, 66.7% of people use waste basket to collect the waste. But, in spite of banning use of plastic bags by Maharashtra government there are 20% of people who are still using plastic bags. They need to be made aware about environmental problems created due to this.

Where do you dispose your generated waste?

30 responses

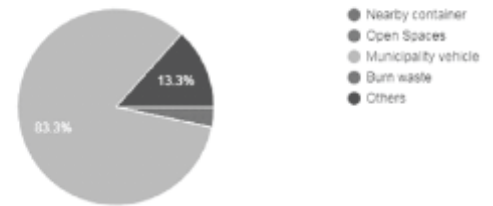


Figure 2

There are 83.3% of people in PCMC area, dispose off their generated waste in municipality vehicles which shows that the PCMC waste management is working effectively.

Do you separate different type of waste at your home?

30 responses

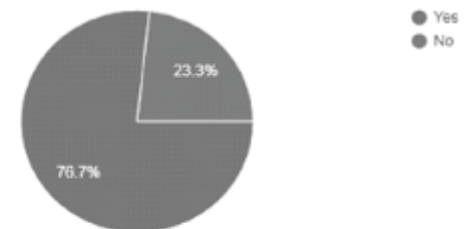
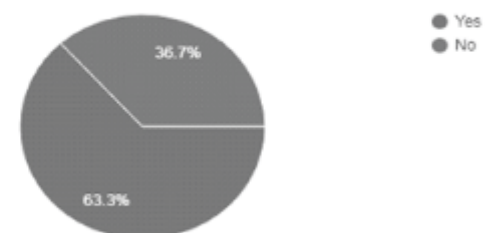


Figure 3

As per the survey that was conducted, 76.7% of households do segregate the waste into dry and wet waste. This improvement is due to the awareness and instructions given by PCMC by providing them two different bins.

Are there any large bins in your area?

30 responses



This statistics shows that there is need of large bins to be installed in densely populated areas of PCMC.

How often is waste container emptied?

30 responses



Figure 5

This chart shows that maximum number of household responded positive but still the system is not efficient and need to employ more workers for garbage collection on regular basis

Do people dump their waste alongside the garbage bins instead of putting it inside those?

30 responses

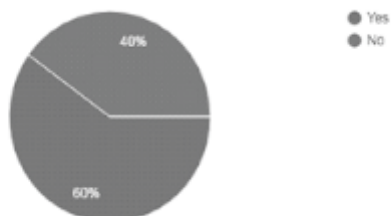


Figure 6

It is seen that maximum number of times the garbage is lying around the bins due to overflow of the garbage. So awareness should be created among the people by introducing public announcement system like those functioning in PMC.

Do you have regular garbage collection in your area?

30 responses



Figure 7

The respondents are from different areas of PCMC, out of them 96.7% of people responded positively. If the PCMC authorities are providing enough man power to collect the solid waste, then we can avoid the overflow of waste.

Are you satisfied with your current waste collection service?

30 responses

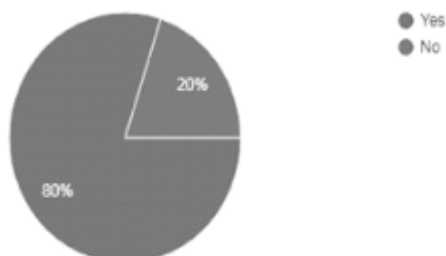


Figure 8

The 20% of people are not satisfied with the current waste disposal system shows that public opinion need to be collected by the PCMC authorities in managing waste.

Do you agree to solid waste recycling?

30 responses

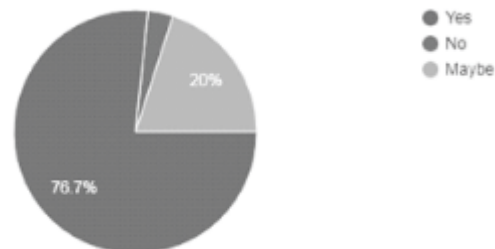


Figure 9

Majority of the people are saying that there should be proper solid waste recycling plants in PCMC area. At present only one such plant is functioning at Moshi, which is not sufficient for recycling the entire waste generated in PCMC area.

Since 2009 the amount of solid waste produced in Pimpri chinchwad is increasing rapidly. The statics shows that in the year 2009-2010 there were 17, 18,161 metric tons. In 2018 the amount of solid waste increased compared to the year 2009. When the population increases the amount of solid waste also increases. The population of PCMC estimated to reach 21.50 lakh in 2021.

2.1 To review the Impact of waste disposal in public.

Please identify some of the main problems with the current solid waste management system?

30 responses

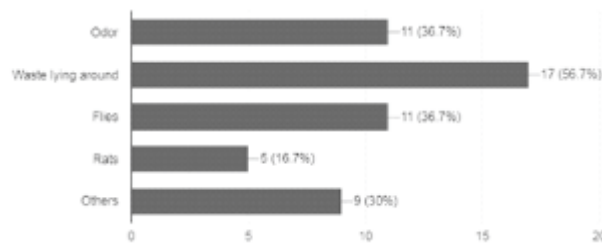


Figure 10

These are some problems faced by households due to public disposal of garbage.

How does Municipal Solid waste affect the health condition? Tick whichever relevant

30 responses

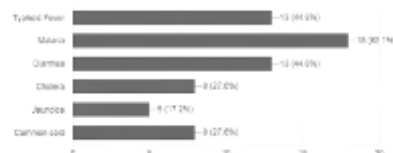


Figure 11

There are various health problems faced by the households due to overflow of the garbage and mosquito bites.

3.1 Remedial measures to improve solid waste management.

1. At the household-level proper segregation of waste has to be done and it should be ensured that all organic matter is kept aside for composting, which is undoubtedly the best method for the correct disposal of this segment of the waste.
2. Waste which is carried in big vehicles are open & they keep flying on the streets & gives a bad odor polluting the environment the waste should be covered. It should be collected in a covered van.
3. An awareness program regarding waste segregation should be conducted in and around the habitat. Waste disposal habits should be inculcated among the citizens by showing related videos on social media.
4. Municipal authorities should maintain the storage facilities in such a manner that they do not create unhygienic and unsanitary conditions.
5. Proper bifurcation of waste should be done. Wet waste shall be disposed off around the society only to get fertilizers which will be beneficial for gardening around the societies.
6. Here are some ways followed by other countries around the world which can be adopted by India and PCMC too:

a. In this method, people can deposit their plastic bottles and caps into the reverse vending machines and get some rewards in return like restaurants coupons, movie tickets, etc.



b. In this method, the household waste is collected and then given to clinics, which is then sold to recyclers. The money generated is invested in securing the health of the poor.



c. In this method, all the waste generated goes to waste management plants which further produce heat and electricity for households.

d. All the waste that is collected and upcycled to make games and swings for children.



CONCLUSION

In this paper, an attempt has been made to study the various problems of waste management in PCMC and their remedial measures. In developing economies like India, the urbanization and changing lifestyles have been the major reason for the growing waste menace. The changing pattern of waste composition emphasizes the essence of segregation for the successful operation of waste management facilities.

It has been observed that in spite of a stringent legislation in place, open dumping is the most widespread form of waste disposal. The waste has several components which have potential to be reduced-reused-recycled (3Rs). This potential is unidentified on account of lack of awareness among generators, lack of sense of ownership and responsibility, lack of sufficient infrastructure.

In some countries, it is specified by various regulations on the kinds and methods of waste treatment (EU) or by taking into consideration social and environmental factors on making waste-related decisions, rather than only the conventional economic component (Australia). Two countries regulate treatment facilities through a licensing system (China and India); one of them allows only registered players in waste management industry, such as collectors, dismantlers and recyclers, with modern and environmentally sound technology to operate (India).

Besides the goal of reducing useless substances and materials, all governments promote the practice of reducing, reusing and recycling the materials as input production materials (EU, Australia, China and India).

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“A Study Of Responsible Factors For Instant Price Hike In Properties And Upgrading Standard Of Living In Talegaon Dabhade”

Dr. Ravi Harendra Chourasiya

Assistant Professor

Dr. D. Y. Patil Education Federation,
Talegaon, Pune

ABSTRACT:

Talegaon Dabhade is a significant place in PUNE city; it's a village with a municipal council, in Mawal-Taluka wherein team of BJP ward commissioners is in power. This place is even 25 km from Lonavla and 35 km from Pune. It is situated on highest altitude between the two metros (Mumbai and Pune) which are at 2200 feet above sea level. Talegaon is higher in altitude than the famous nearby hill station like Khandala and Lonavla (2047 ft.), thus it has pleasant weather throughout the year.

Mainly, residential property contains two types of structure: First, Structure for a single family and Second, Structure for a multifamily structure. In Talegaon Dabhade area mainly structure for multifamily structure are growing in full swing. Under these two types of structures, there are categories e.g. terraced house, Condominium, Cooperative, Duplex, A studio apartment, Villas etc are also available in Talegaon and nearby area.

People who are staying in and nearby Talegaon Dabhade area are from all over the country, because of CHAKAN MIDC which is only 22 KM from railway station. From managerial level to functional level of workers prefer to stay in this area. This part of PUNE gives them, good weather, comfortable locality, Educational facility, easy Communication to Pune or Mumbai, fresh food products (due to villages nearby). Its boundary touches the OLD and NEW Pune-Mumbai express highway. Apart from that, Mr. Balasaheb Bhegde (MLA) and Mrs. Chitra Tai Dabhade (Commissioner – Municipal Corporation) are giving personal attention for the cleanliness of the area and transportation facility, even water supply. There are 4 municipal corporation schools exist in this area. Colleges for Management, Engineering, Architecture, Diploma, Science, Commerce and art, schools affiliated to CBSE, all are available. Infact to live a better life, everything is available in this area and these reasons are valid reasons to develop any area.

OBJECTIVES OF THE STUDY:

1. To find out the specific reason for price hike in

property.

2. To find out the probability if investment in property now in Talegaon
3. To find out the next area nearby which will develop after that.
4. To find out some suggestions towards Municipal corporation for the development of municipal corporation.

HYPOTHESIS

Ho. Availability of basic needs don't develop the price of property in nearby areas.

H1. Availability of basic needs develop the price of property in nearby areas.

RESEARCH METHODOLOGY:

Sl no	Particulars	Details
1	Type of Data	Primary and Secondary Data
2	Population	Construction companies and state agents
3	Sampling Area	Talegaon Dabhade and nearby area
4	Nature of Source of Data	Qualitative
5	Sampling Methodology	Random Sampling
6	Sample Size	20 construction companies
7	Types of Questions	Closed ended
8	Data Collection Methodology	Personal Interview and discussions

Research was based on Quality type of research because relevant responses were very much essential.

DATA ANALYSIS:

Q. No. 1. Are you getting more walking customers now a day?

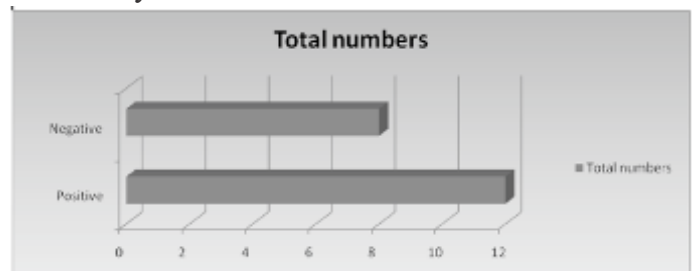


Chart no 1.1, reveals that the responses are positive and construction companies are getting businesses.

Q. No. 2. Have numbers of booking flats/ bungalows increased in 5 years?

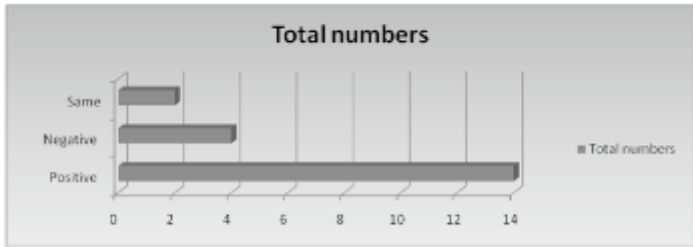


Chart no 2.1, reveals that the Buyer are intend to purchase the property more as compare to previous.

Q. No. 3. Good works of Municipal corp. towards development of basic needs, increased numbers buyers?

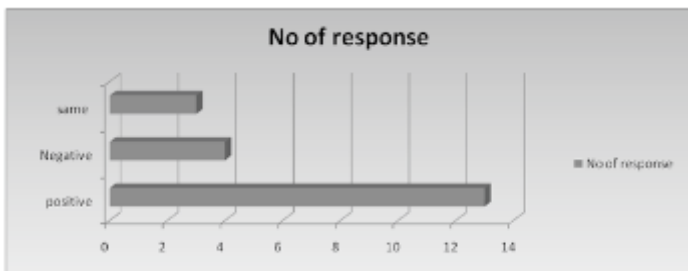


Chart no 3.1, reveals that municipal corporation is performing well under the guidance of MLA and its commissioner.

Q. No. 4. Are all basic requirements getting fulfilled in Talegaon dabhade , easily?

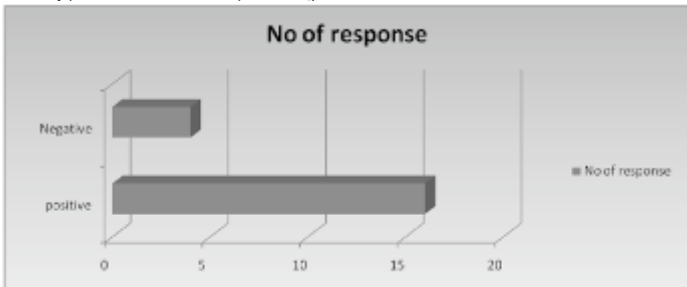


Chart no 4.1, reveals that municipal corporation is making life comfortable and qualitative in Talegaon Dabhade.

Q. No. 5. Are you getting completion certificates and necessary approvals from Municipal corp. easily?

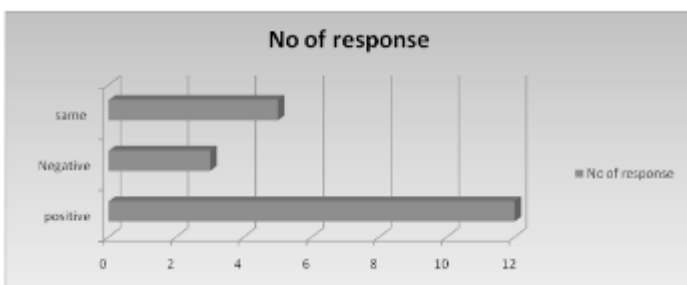


Chart no 5.1, reveals that Municipal Corporation is following no tolerance policy and level of corruption has decreased in Talegaon Dabhade.

Q. No. 6. Are you getting proper support from local authorities, without using illegal means?

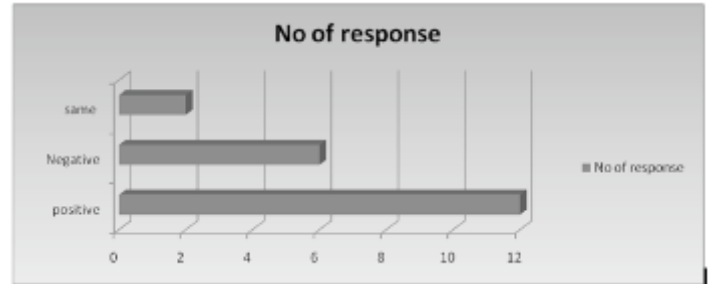


Chart no 6.1, reveals a big reason for the development in talegaon and increase in price f property

REVIEW OF LITERATURE

As per Business standard 04th Sep 2018 , this location endowed with alluring natural surroundings within Maharashtra’s golden triangle of Mumbai-Pune-Nashik, TalegaonDabhade has emerged as an attractive real estate investment option 120 km from Mumbai and 35 km from Pune.

This property market has witnessed massive real estate development and growth in terms of both residential and commercial projects. Talegaon Dabhade is officially a part of PCMC’s residential area, wherein it is categorized under the rural belt.

This property market’s biggest advantage lies in its location and good connectivity through public transport, bridging various neighboring areas. TalegaonDabhade is well-connected to the Mumbai-Pune Expressway which is just 2 km away, and is close to the industrial zone of Chakan and the IT hub of Hinjewadi.

This locality has seen a lot of residential development by builders addressing demand from homebuyers from different sections, ranging from affordable homes to luxurious apartments and villas. Some of these are DS Kulkarni Developers, VTP Group, Nyati Group, Manav Group, Tata Value Homes, Mohar Group, etc.

There are importantfactors which increased the price and slandered of living. e.g. Chakan MIDC nearby, Cosmopolitan population, Number of schools /colleges/institutes increased, Climate, Transportation, Local and state govt. mutual understanding (Both are being ruled by BJP).

RECOMMENDATIONS:

Researcher visited sales offices and sites of 20 construction companies like NAMRATA group, PUMBAI group, MOHARPRATIMA group, XRBIA group, AAYSUHPARK group, even some property brokers, with the help of JUSTDIAL and MAGICBRICS portal and found that due to the when people from different locations from INDIA come to TALEGAON DABHADE for doing JOBS, they found

this place suitable to stay because of EDUCATION, EASY LEGAL Formalities, Weather, Availability of fresh house hold products, low cost as compare to pune city area.

Almost everything is available in your nearby area, and credit goes to local people and local administration. As far as researcher's recommendations are concerned they are as follows:

1. There are lot of unnecessary events take place in road, which creates traffic some time, so this needs to be minimized.
2. Giving permission to construction company and making their construction work easy is good for the area development but not for weather. This will increase the level of pollution in the area.
3. Area like VADGAON should also be focused instead of TALEAGAON specifically. This will give the broader aspect to builders and Nagarpalika as well.

CONCLUSION:

1. Hypothesis was null- hypothesis , because the work of Municipal corporation created positive impact on the development of real state sector in talegaondabhade
2. In addition to that investment in this area is much profitable as compare to any other are in pune, like Kharadi, Dehurado, Lonavla etc.
3. Talegaon will take at least 5 years down the line to be saturated in real state sectors and after that it will be MALWALI and KANHE PHATA where the chances of development are very high.
4. Commissioner of Municipal Corporation should sit daily in her office; this will create its team members more effective, ad punctual. Apart from that The Water bill which M.C. is charging is high and due to this builders are saying against this organization, so this needs to be addressed. There is an additional bridge required near the railway station to avoid the traffic.

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<https://www.justdial.com> › ... › Estate Agents in

TalegaonDabhade

<https://www.magicbricks.com> › Property Dealers
 In Pune



The Curious Case Of Automobile Sales Fall In India

Dr. Nilesh Vasantao Patil

Associate professor

Balaji Institute of Telecom Management,
Pune - 411033

Abstract:

Automobile sector is one of the crucial contributors of India's GDP with approx 7.5 % share. It provides employment to approximately 35 million people directly and indirectly in India. Hence incessant decline in automobile sales certainly is a matter of serious concern.

An array of contradictory statements by various officials trying to decode this decline recently added up to confusion of common man and enticing interest to probe these claims for researchers in a systematic way.

This paper is an attempt to understand the matter of fact of decline in automobile sales. It is based on secondary data available in open domain; using correlation analysis carried on SPSS 20.0. It attempts to understand factors responsible for this decline in Indian automobiles sales for past 9 months in a row.

Keywords: Indian millennials automobile sales fall, vehicle sales slowdown, monsoon impact, Ola and Uber factor

Introduction:

Indian millennials' preference for Ola and Uber is one of the reasons behind the Indian auto sector's spectacular fall as per Indian Finance minister Nirmala Sitharaman¹.

As quoted by PTI², Maruti Suzuki India Executive Director (Marketing and Sales) Shashank Srivastava opines that Ola and Uber factor may not be strong to contribute to the current state of slowdown and we need to wait, watch and study it more before arriving at such a conclusion.

Grant Thornton India Partner Sridhar V stated³ that Automobile sector is highly dependent on rural demand and in turn monsoons, as it is the most important factor which determines the rural spend for the entire year.

And there are many more statements and articles claiming various reasons responsible for this declining automobile sales; quarter after quarter hitting the lowest level in last 18 years.

The automotive sector in India is the 4th largest automobile market in the world overtaking Germany⁴ in 2018 and poised to be no.03 in 2021 surpassing Japan⁵.

Indian automotive sector is likely to reach Rs 16.16-18.18 trillion⁶ (US\$ 251.4-282.8 billion) by 2026.

Going by statistics⁷ globally by volume, India has no.01 rank in tractor manufacturing, 2nd rank in 2-wheeler manufacturing, 2nd rank in bus manufacturing, 5th rank in heavy truck manufacturing, 6th rank in car manufacturing and 8th rank in commercial vehicle manufacturing.

There is a robust ecosystem built around automobile manufacturers which are known as Original Equipment Manufacturers or OEM's and their Tier-1, Tier-2 suppliers. These suppliers provide literally thousands of spare parts required to assemble various kinds of component systems of different types/categories or models of vehicles. As quoted on Toyota website⁸, a Toyota car consists of around 30000 parts; counting every part down to the smallest screws.

It is not just the Ola/Uber growth or monsoon factor alone that is responsible for this decline but host of other factors jointly impeding the Indian automobile sector growth story.

As found out by Ms. Pooja (2015) some of the factors⁹ like income levels of consumers, fuel prices, bank interest rates, price of commodity affect the sales/demand of vehicles.

As opined by Bhargva Yuthika¹⁰ (2019), sharp rise in total cost of ownership of vehicles due to rise in fuel prices, higher interest rates, hike in vehicle insurance and financial crises like IL&FS leading severe liquidity crunch drying up credit for dealers and customers are the factors which had reversed the Indian automobile growth trajectory heading north to south.

Recently to understand first-hand all these factors affecting sales of new automobile vehicles, the author¹¹ has conducted a personal interview of Shri. S. Padmakar who is the senior designing engineer working for one of the leading global tractor manufacturers; operating from India. He observed that the decision of government of India in 2016 to leapfrog directly to BS-VI emission norms by April 1, 2020 from current BS-IV emission norms is one of the major obstacles customers are struggling with to overcome and rush for new vehicle purchase.

These new norms being very stringent are expected to force the vehicle manufacturer to shell extra money for testing and other technicalities. He further added that this move has also forced the automobile manufacturers to walk on a tight rope with reference to compress the product design cycles as it may hamper the final product w.r.t. stringent functioning quality norms. In turn it will make these proposed BS-VI compliant vehicles costlier than those of BS-IV compliant counterparts which may further deteriorate the demand for new vehicles.

With this purview, it is important to understand what factors affect the automobile sales in India. It may further help to understand the decline in it at present from last 9 months in a row.

Objectives of the study:

- 1) To determine relationship between Monsoon rainfall departure from normal rainfall and Indian automobile passenger vehicles sales.
- 2) To determine the relationship between unemployment rate and Indian automobile passenger vehicles sales.
- 3) To determine the relationship between petrol prices (Delhi)¹⁵ and Indian automobile passenger vehicles sales.
- 4) To identify other factors that are impeding Indian automobile vehicles demand.

Research Methodology

This study is descriptive in nature in which convenient sampling type has been used. Secondary source of data in the form of open domain information available in various online sources, articles, online journals have been used for Indian domestic auto industry. Various tables & charts are used to represent data and Correlation method for data analysis.

Data Analysis:

The following table throws light on Indian automobile vehicle sales since 2013-14 to 2018-19

Year	Passenger Vehicles	Commercial Vehicles	Three Wheelers	Two Wheelers	Grand Total
2013-14	2.50	0.63	0.48	14.81	18.42
2014-15	2.60	0.61	0.53	15.98	19.72
2015-16	2.79	0.69	0.54	16.46	20.47
2016-17	3.05	0.71	0.51	17.59	21.86
2017-18	3.29	0.86	0.64	20.20	24.98
2018-19	3.38	1.01	0.70	21.18	26.27

Table : 1 – Recent Automobile Sales Data-Source-SIAM¹³

1) Relationship between Monsoon rainfall departure from normal rainfall and drop in Indian automobile passenger vehicles sales.

t-Test		Vehicle Sales	Rainfall from normal
Vehicle Sales	(2-tailed)	0.216	0.000
	b	0.000	0.000
Rainfall from normal	(2-tailed)	0.216	0.000
	b	0.000	0.000

There is moderate negative correlation between % of Monsoon rainfall departure from normal rainfall and drop in Indian automobile passenger vehicles sales as Pearson's correlation coefficient $r = -0.216$

1) Relationship between unemployment rate and drop in Indian automobile passenger vehicles sales.

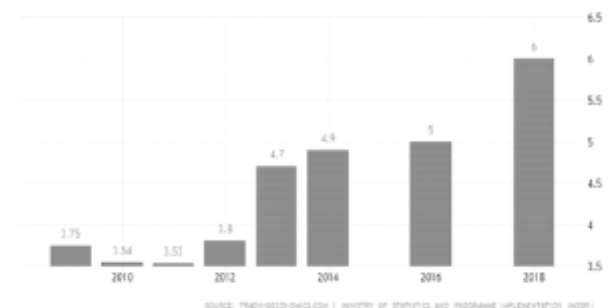


Table 2 – Indian Unemployment rates-Source- TradingEconomics¹⁴

t-Test		Vehicle Sales	Unemployment Rate
Vehicle Sales	(2-tailed)	0.000	0.000
	b	0.000	0.000
Unemployment Rate	(2-tailed)	0.000	0.000
	b	0.000	0.000

There is strong positive correlation between unemployment rate and drop in Indian automobile passenger vehicles sales as Pearson's correlation coefficient $r = 0.811$.

3) Relationship between petrol prices (Delhi) and Indian automobile passenger vehicles sales.

Year	Avg. Petrol Price (Delhi) per liter in INR
2013-14	69.75
2014-15	66.37
2015-16	61.73
2016-17	64.84
2017-18	65.26

Table 3- Average Petrol Prices in India(Delhi)¹⁵

Correlations		Passenger Vehicles Sales	Petrol Prices (Delhi)
Passenger Vehicles Sales	Pearson Correlation	1	-.483
	Sig. (2-tailed)		.410
	N	6	5
Petrol Prices (Delhi)	Pearson Correlation	-.483	1
	Sig. (2-tailed)	.410	
	N	5	5

There is moderate negative correlation between % of Monsoon rainfall departure from normal rainfall and drop in Indian automobile passenger vehicles sales as Pearson's correlation coefficient $r = -0.483$

1) The literature survey conducted for this study suggested that apart from these 3 factors analysed above i.e. % of Monsoon rainfall departure from the normal rainfall, unemployment rates and petrol prices(Delhi) there are host of other factors like GST rates¹², bank interest rates⁹, impact of BS VI norms implementation decision¹¹ on total cost of vehicles and in turn vehicle sales, impact of OLA/UBER business growth⁰¹ are some of the important factors which needs to be studied in detail in future studies.

Limitations of study:

1. Very limited datasets are used which are available in open domain online.
2. The statistical measure of Pearson's Correlation coefficient just indicates the relationship between 2 variables and does not (necessarily) imply causation. Further data analysis with other techniques on large data set will help us understand these relationships in detail.

Conclusion:

It is unjust to interpret the drop in automobile vehicles sales in India recently based on few selected factors. This study points out that it's a complex thing to decode as many interrelated factors are impacting the vehicle sales in India.

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Green Human Resource Management

Prof.Dr.Arun Pardhi

Director, ASM's Institute of International
Business & Research (IIBR) Chinchwad,

Abstract:

From last three decades till present time our country is continuously moving forward towards industrializations which supports for employment opportunities, exploring business by extracting different products by use of computer based technology and by adopting other practices like digitalization etc. for sustainability. All these steps are not only enhancing the human convenience but supports in development and making progress in areas like (1) Standard of living (2) Elimination of Environmental hazards by adoption of (i) Use of solar energy, (ii) Paperless offices etc. and (3) Saving time and human energy by use of Atomization, Failure of adoption and implementation of these practices especially elimination of environmental hazards, ultimately resulting into threats to human being and sustainability. Therefore, it is essential to save the human being and environment by all possible means as these are the important factors of the planet. Moreover, as nothing is important more than a human being whose survival is solely depends upon the environment, it is essential for everyone to protect the environment by taking every possible efforts, measures and action. Considering the need of environment protection many organizations are coming forward and making efforts towards conversion of traditional human resource management into green human resource management, being green human resource management is the only alternative for environment protection especially when population is increasing faster. Developing a green human resource culture from bottom to top for any organization is not really a simple and easy task but at least making pro-environmental policies, rules regulations and implementation of it can be effective tool for gradual conversion of traditional human resource management into green human resource management. The focus of the researchers is towards the green human resource management and its importance, various green human resource practices and policies adopted and implemented by the organizations within India. As like human resource management green human resource management also

has three important perspectives like personal, organizational and social but with extended focus which can support and help for sustainability of the ecosystem.

Keywords: Green human resource management (Green HRM); Green HRM practices & policies, green environment, environment protection Ecological hazards.

Introduction

Because of growing industrialization the rate of environmental degradation is increasing day by day and leading to global warming therefore, it's necessary for industrial organizations to create sense of awareness about an environment and international environmental standards. Organizations require to adopt environmental practices and to maintain international standard "ISO 14000". By adopting green concept majority organizations have fertilize the area of human resource management into green human resource management.

Researchers have unique contribution to support and bring the awareness of Green HRM. These researches have given importance to adoption of environmental practices with a specific purpose of organizational functioning with the significant strength of HRM practices. Green management is the exercise whereby organizations develop an environmental management strategy to manage the environment. That's why there is a need of proactive environmental management. It is universal truth that, No change is possible without employee's participation and involvement including change in human resource management to green management. Change into green management has a positive impact on the character of environmentally responsible attitudes and behavior in employee's life.

Literature- Review

Ongoing research and introduction on green management indicates the need of integration between human resource management and environmental management. Studying the relation between HRM and GHRM draw the results that,

HRM imparts to intensify the quality and value of environmental performances, empathetically different green HRM practices can develop willingness, inspiration and commitment among employees to contribute their efforts, suggestions and ideas to the greening of organization where they work.

People many have different perception for green but for environmentalist or nature lover green means an area or land that is surrounded with grass, herbs plants trees, natural resources i.e. something relating to nature or natural environment. There is a growing awareness with organizations of the significance of green issues. A green workplace is environmentally sensitive, efficient and socially responsible resource. Most of the organization can use suitable HRM practices to inspire and motivate their employees.

Going green means conservation of earth natural resources as well as supporting to preservation of resources, it means implementing determined lifestyle changes that will help individual to live in an eco-friendly way. For this every individual should be more aware about the environment and changing their behavior, attitude and lifestyle to minimize the practices or activities that cause the degradation of the environment any action that organization takes by keeping the sustainability of the resources it contributes a positive impact on the environment. Every small change by every individual in their life style makes a green work life and green environment for present and future generation.

Green practices

It is essential to develop an organization ecological, economical and sustainable, to do this it is essential for that organization to adopt and implement green practices. Some of the green practices broadly adopted and implemented by various organizations in today's scenario are as mentioned below.

1. E-filing
2. Flexi work
3. Car pooling
4. Job sharing
5. Green payroll
6. Green printing
7. Public transport
8. Company transport
9. Energy efficient office
10. Online employee training
11. Reduction in carbon footprint
12. Use of sanitary vending machine
12. Development of vermin fertilizer
14. Proper disposal of solid and E-waste
15. Recycling of waste material I.e. scarab.

Objectives

The objective of the research paper is to-

1. To understand meaning of Green Human Resource Management
2. Measures to develop & expand Green Human Resource Management
3. Attempts to be made by Human resource managers

Methodology

The study is primarily based upon the secondary data. To complete the study topic related data is collected from different data base, websites and other resources. A systematic analysis was then done in detail to arrive at conclusions and recommendations.

Data collection

1. Green Human Resource Management Function & Processes

The members of human resource department play a very crucial role in transforming the organization culture including translating green policy into practice and can create a green and sustainable culture within the organization. Therefore, such green practices help in fulfillment of green objectives and achievement of organization goals throughout the HRM process from recruitment to retirement of an employee. Factors' coming in between recruitment to retirement contributes for developing and implementing green principles and practices.

2. Participation in Adoption of Green Human Resource Practices

Every individual has his/her own characteristics and perspectives; therefore, when these people joins an organization, it becomes the mixture of employees with different characteristics & perspectives, because of this they adopt and follow different practices in their everyday life causing different effects on the organization as well as environment. Some follow the practices which lead to degradation of environment and some followed environment friendly. It is to be recognized that promotion of human resource policies presents more desirable and effective environmental strategies for employees who are energetic, rigorously involved in environmental management fundamentals and principles.

Employee participation in green initiatives equally strengthens the possibilities of emerging effective green management which has result in successful improvement in environmental management systems or policies at the work place. Employee participation is crucially influenced by identifying value; awareness and actual reap recognized by the consumers.

3. Government Initiatives

Government has made stringent rules by amending the environment related laws, focusing on more tree plantation programs, taking steps ahead to convert nonagricultural land into agricultural land, banned on manufacturing of plastic products .save water, use of solar energy conversion of diesel/petrol vehicles into electronics ,segregation of waste for its easy disposal and reuse etc.

4. IGMC Initiatives

Renowned organizations in India had been honored at “India Green manufacturing Challenge (IGMC)” which is a awarding plat form for organizations. Growing green makes strong business sense Being “green“is great for the planet, it strengthen the organizations brand, motivates and inspired employees and also make the organization economical.

To make a continual progress it is essential for an organizations to asses’ environmental impact to identify areas for improvement. e.g.,reduction in wastage, recycling, and use of less energy etc.

Setting SMART goals is a step ahead in green initiatives which will certainly raise awareness and inspire others to join in activities relating to green initiatives

Interpretation

Researches on adoption and implementation of green human resource management has shown that there is a constructive relationship between organization, human resource management and environment,,there are various reasons for organizations to adopt and implement green human resource management practices that will prove benefit for the organization and employees, who are the most important asset of any organization. It is said by entrepreneurs that “take my factories, buildings and money etc. except the employees as with the help of people and we will create the empire again”.

As like the human resource GHRM practices helps in improving employee morale and this may help to save environment that will be beneficial for both the organization and employees.

Organizations which are not aware about green human resource practices, its concept, and policies may lose their talent or innovative employees. Organizations that have implemented green practices have developed their brand as an eco-friendly organization and offering socially responsible incentives.

Most of the employees are much aware about eco-friendly practices and they attract towards organizations which are ecofriendly and adopting

green management practices better considering the survival of future generations. Employees those who can understand the importance of environment protection and its advantages like to work with organizations which are implementing green human resource management practices rather than organizations that are causing harm to the environment.

In the race of attracting most creative and innovative employees, organizations are trying to attract the talented and potential employees by providing environmental friendly practices like GE are painting themselves in green.

By using technologies those are energy efficient and less wasteful using energy started CFL bulbs energy efficient windows and doors decrease as heating and cooling costs, water conservations system low flow toilet and reduce landscaping watering to reduce water usage.

By recycling and using long lasting green products reduces the amount of energy needed to produce replacement products.

Conclusion

The aim of the paper is to provide a knowledge how green HRM practices can help or affects the employees and their organization.

Organizations are taking available measures which has a impact on development of people and expansion in the area of green HRM.

Employees learn and enjoy many things either from work life or private life and due to these learnings individual attracts towards environment, this is only possible by the effective implementation of green HRM within the organization.

It gives a clear message that non offering green HRM practices would result in attract individuals to an organization and by implementing these practices would result in environmental degradation on future generations.

Human Resource Managers plays very important role in managing employees from their entry into an organization to their retirement .now the corporate are focusing on greening the business so that Human Resource department have the additional responsibility of go green along with HR policies.

GHRM has the fundamental responsibility of creation of green awareness among the existing and new employees working for the organization, to encourage them for helping the organization in reducing environmental degradation from its roots through green movement and retain the resources for future generation by implementing Green

programme and practices.

Green HRM can develop willingness, inspiration and commitment amongst employees to contribute their efforts and ideas to the deliverance of their organization. The green HRM efforts results in increased efficiencies, sustainable use of resources, less wastage, improved attitude, work life, employee performance and retention which ultimately help organization to reduce employee carbon footprint by the mean of green HRM.

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Stress Causes And Management At The Workplace

Shubhangi Ramteke

Assistant Professor
DR D Y Patil management
and entrepreneurship development,
Varale, Talegaon, Pune

Abstract

The term stress means an imbalance between the mental and emotional levels of an individual. Stress reason out due to various external and internal factors. In recent times it is observed that the stress levels are gaining the momentum in the organizations. Researchers are keen to derive out the various parameters resulting in creating stress among the employees of the organization so as to increase productivity. The present paper is an attempt to identify the factors responsible for stress among the employees and find out solution to minimize the stress. The paper is descriptive in nature and based on primary and secondary data gathered from questioner and online sources. The study will be able to give a glimpse of the various factors responsible for the stress creation and the techniques used to minimize it.

Keywords: Stress, Imbalance, Productivity, Management

Introduction

The term stress is derived from the Latin word 'stringere', which means to clutch, compress or bind. The concept of stress was first introduced in the life sciences by Hans Selye in 1936. during the eighteenth and nineteenth centuries, stress was equated with 'force, pressure or strain' exerted upon a material object or person which resists these forces and attempts to maintain its original state.

Stress has become a major concern of the modern times as it can cause harm to employee's health and performance. Stress refers to pressures or tensions people feel in life. As living human makes constant demands, so it produces pressure, i.e., stress. Stress is, therefore, a natural and unavoidable feature of human life. However, stress beyond a particular level can cause psychological and physiological problems which in turn would affect the individual's performance in the organization. Thus, management of stress has become a challenging job for the modern organization.

1.1 Objectives Of Study:-

The objectives of this project were:

- To study the causes and sources of stress among employees of ONP Hospital, pune.
- To analyze the ways to reduce stress at workplace.
- To study the importance of stress management.
- To give suggestions to the management.

1.2 Need Of The Study

- This report will be beneficial for the organization and employer too because from this report they get an idea to keep employee satisfied and motivated by lowering the stress level of employees.
- Stress is reason for unproductiveness of the employee therefore proper management is necessary.

1.3 Scope Of The Study:-

The study was confined to tulip hospital of oyster and pearl hospital pune with special reference to the stress management at the workplace and the responses were taken from the 44 respondents including doctors and nurses so this study is conducted from main staff of hospital point of view this study is useful for find out perception of employees towards hospital.

1.4 Limitations

- Most of the employees were busy due to which they were reluctant to place their opinion.
- I was not able to cover all the aspects due to time constraint of two months.
- # The sample size was less because the survey was done in 2 days period as my HR Manager had given me time to conduct the survey in two days.

Literature Review

2.1 Introduction to Stress Management:-

Stress is defined as a nonspecific response of the body to a stimulus or event (stressor). Stressors vary in form and can include extreme temperature or lighting, time pressure, lack of sleep, and exposure to threat or danger, among others. All stressors, however, tend to

to produce similar physiological responses within the body (Selye, 1956).

Research findings suggest that when an individual comes under stress, his cognitive performance and decision making may be adversely affected. Notably, under conditions of stress, individuals are likely to:

- Suffer from performance rigidity or narrow thinking (Friedman and Mann, 1993)

• STRESS MANAGEMENT

Stress Management is an important part of daily living for everyone. We all need stress in order to survive. Teams need it to perform well, and in the right doses, it can be very healthy, or even enjoyable.

However, when stress becomes excessive it can be very damaging. It can harm:

- **Health**
- **Happiness**
- **Work performance**

STRESS MANAGEMENT INVOLVES FOLLOWING STEPS AT THE SIMPLEST LEVEL

1. **Recognizing the symptoms of stress.**
2. **Identifying the causes.**
3. **Taking action to address the causes and thereby reduce the symptoms.**
4. **Where necessary, taking interim steps to relieve the symptoms until the underlying causes have been addressed.**

2.3 Types of Stress:

Stress affects us all. Physiologically, stress is a body's reaction to a perceived threat which requires either 'fight or flight' in a stressful situation

➤ TYPES:

1. EUSTRESS
2. DISTRESS
3. HYPERSTRESS
4. HYPOSTRESS

2.3.1 Eustress:-

Eustress is one of the helpful types of stress. It is the type of stress you experience right before you have the need to exert physical force. Eustress prepares the muscles, heart, and mind for the strength needed for whatever is about to occur.

2.3.2 Distress:-Distress is one of the negative types of stress. This is one of the types of stress that the mind and body undergoes when the normal routine is constantly adjusted and altered. The

mind is not comfortable with this routine, and craves the familiarity of a common routine.

There are actually two types of distress:

- a) Acute stress
- b) Chronic stress.

a) Acute Stress

Acute stress is the type of stress that comes immediately with a change of routine. It is an intense type of stress, but it passes quickly. Acute stress is the body's way of getting a person to stand up and take inventory of what is going on, to make sure that everything is OK

b) Chronic Stress

Chronic stress will occur if there is a constant change of routine for week after week. Chronic stress affects the body for a long period of time. This is the type of stress experienced by someone who constantly faces moves or job changes.

2.3.3 Hyperstress:-

When a person is pushed beyond what he or she can handle, they will experience what we called hyper stress.

People who are most likely to suffer from hyper stress are:

- Working mothers who have to multi-task, juggling between work and family commitments
- A Wall Street trader who are constantly under immense tension

2.3.4 Hypostress:-

Hypostress stands in direct opposite to hyperstress. That is because Hypostress is one of those types of stress experienced by a person who is constantly bored. The effect of hypo stress is feelings of restlessness and a lack of inspiration. Hypostress is basically insufficient amount of stress. That is because Hypostress is the type of stress experienced by a person who is constantly bored.

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2.4 Sources of Stress:-

2.4.1 Organizational Stressors:-

Organizational stressors are various factors in the workplace that can cause stress. The general sets of organizational stressors are as follows:

1) Task demands

Task demands are stressors associated with the specific job a person performs. Some occupations are by nature more stressful than others. The jobs of surgeons, air traffic controllers, and professional football coaches are more stressful than those of general practitioners, air plane baggage loaders, football team equipment managers.

2) Role demands

The sources of stress in organizational role include role ambiguity, role conflict, responsibility towards people and things and other stressors. Role ambiguity involves lack of clarity about the work objectives, expectations of colleagues related to scope and responsibilities of the job.

3) Inter personal relationships at work

The nature of relationship with one's boss, subordinates and colleagues also form a major source of stress. Poor relations involve low trust, supportiveness and low interest in listening to and dealing with organizational problems of the members.

2.4.2 Individual Stressors:-

Some stressors at the level of an individual may arise in the context of organization life or personal life.

These include: Career Development, Personality type, Life change and Life trauma

1) Career development

There are two major clusters of stressors relating to career development:

- I. Lack of job security (fear of redundancy, obsolescence or early retirement)
- ii. Status incongruity (under or over promotion and frustration stemming from attainment of one's career ceiling).

2) Type A and Type B profiles

Type A and Type B profiles were first observed by two cardiologists, Meyer Friedman and Ray Rosen man.

Type A personality is characterized by feeling a chronic sense of time urgency and by an excessive competitive drive.

In contrast to the Type A personality, there is the Type B, who is exactly opposite. Type B's are "rarely carried by the desire to obtain a wildly increasing number of things or participate in an endless growing series of events in an ever decreasing amount of time

3) Life change

A life change is any meaningful change in a person's personal or work situation. Holmes and Rahe reasoned that major changes in a person's life can lead to stress and eventually to disease. Several of these events relate directly (fired from work, retirement) or indirectly (change in residence) to work.

4) Life trauma

A life trauma is any upheaval in an individual's life that alerts his or her attitudes, emotions or behaviours. If you do have stress symptoms, taking steps to manage your stress can have numerous health benefits. Stress management can include:

- Physical activity
- Relaxation techniques
- Meditation
- Yoga

Symptoms of stress can be classified as follows:

- 1) Short-term Physical Symptoms
- 2) Short-term Performance Effects
- 3) Long-term Physical Symptoms

2.8 Stress and Job Performance:-

A. Stress v/s Performance:-

Stress can either be helpful or harmful to job performance of an employee depending upon the amount of stress on them.

- Stress is considered as a friend when optimum amount of stress is present.

2.10 Management of Stress:-

Stress is inevitable in human life. There is, therefore, no way out but to cope with stress or fight it out. There are two strategies that can help the employees to cope with stress. These are the coping strategies at the organizational level, at individual level and others.

2.10.1 Coping Strategies at the Organizational Level:-

Organizational Role Clarity

People experience stress when they are not clear about what they are expected to do in the organization. This may happen because either there is ambiguity in the role or there is role conflict. Such a situation can be overcome by defining each role more clearly.

JOB REDESIGN

Job may be a source of stress to many individuals. Properly designed jobs and work schedules can help ease stress in the individuals and the organization.

Stress Reduction And Stress Management Programmes

Stress reduction programmes aims to identify relevant organizational stressors and thus to reduce their effects by redesigning, reallocating workloads, improving supervisory skills, providing more autonomy or job variety, etc..

2.10.2 Coping Strategies by Individuals:-



Fig 7: Strategies for Stress Management
Individuals can use the following techniques to overcome stress:

1. Relaxation: Coping with stress requires adaptation. Proper relaxation is an effective way to adapt. Relaxation can take many forms. One way to relax is to take regular vacations

2. Time management: Time management is often recommended for managing stress. The idea is that many daily pressures can be eased if a person does a better job of managing time.

3. Role management: Under this, the individual works to avoid role overload, role ambiguity and role conflict. For instance, if a worker does not know what is expected of him, he should ask for clarification from his boss..

4. Support group: It is a group of friends or family with whom a person can share his feelings. Supportive family and friends can help people cope with routine types of stress on an ongoing basis.

RESEARCH METHODOLOGY

Introduction:

Research is defined as human activity based on intellectual application in the investigation of matter. The primary purpose for applied research is discovering, interpreting, and the development of methods and systems for the advancement of human knowledge on a wide variety of scientific matters of our world and the universe..

Research Design:

A research design is a logical & systematic plan prepared for directing a research study. It constitutes the blue print for the collection, measurement, analysis and interpretation of observations.

Sample Selection:

A sample of 47 employees was selected randomly by using judgement sampling selection technique consisting of employees of 25 Nurses & 19 Doctors. While selecting the respondents the weightage is given to experience and qualifications.

Data Collection Methods:-

In this stage, there is need to gather Primary as well as Secondary data.

Primary Data

Primary data is collected directly from the data source. It is the first hand Information gathered to solve the research need. It is collected using research instruments like mailers, questionnaires, telephonic interviews, observation etc.

In this study, the primary data is collected by surveying employees of the Hospital randomly with the help of questionnaires & observations.

Sample Design for The Study

RESEARCH TYPE : DESCRIPTIVE STUDY BASED ON JUDGEMENT SAMPLING SELECTION

SAMPLE SIZE : 47(Consists of Doctors and Nurses)

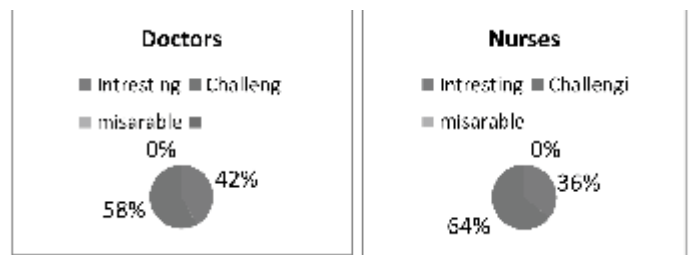
SAMPLE UNIT : Employees of ONP tulip Hosital, pune

TECHNIQUE USED: Questionnaire(For Collecting Data)

Data Analysis And Inference

1.How do you describe your job in general?

Particulars	Nurses	Doctors	Total
Interesting	9	8	17
Challenging	16	11	27
Miserable	0	0	0
Total	25	19	44

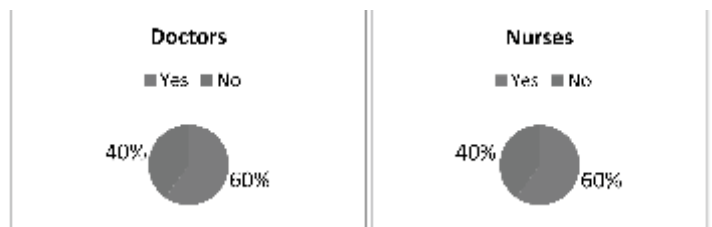


Inference:-

- Majority of Employees describe their Job as challengi considering both doctors and nurses.

2.Do you have time for your family every week?

Particulars	Nurses	Doctors	Total
Yes	15	14	29
No	10	5	15
Total	25	19	44



Inference:-60% of Both doctors & nurses have time for their Families in every week.

3.Do you get any benefit or extra pay for doing overtime?

Particulars	Nurses	Doctors	Total
Yes	13	11	24
No	10	4	14
Neutral	2	4	6
Total	25	19	44

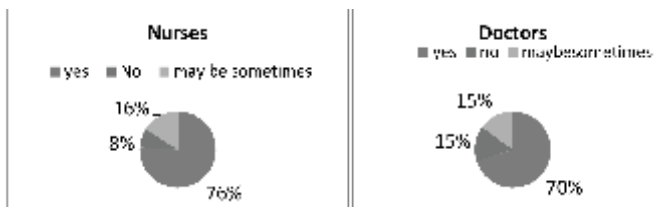


Inference:-

• 52% of Nurses & 60% of Doctors think they are satisfied your job expectations.

4. Do you think you have excessive workload?

Particulars	Nurses	Doctors	Total
Yes	19	14	33
No	2	3	5
Maybe Sometimes	4	2	6
Total	25	19	44

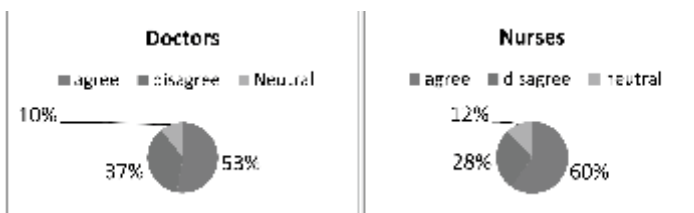


Inference:-

About 76% Nurses & 70% Doctors think they have Excess Work load. Also, in comparison to Doctors Nurses have more excess work load

5. Do you think you are not able to take care of your health due to work pressure?

Response	Nurses	Doctors	Total
Agree	15	10	25
Neutral	3	7	10
Disagree	7	2	9
Total	25	19	44

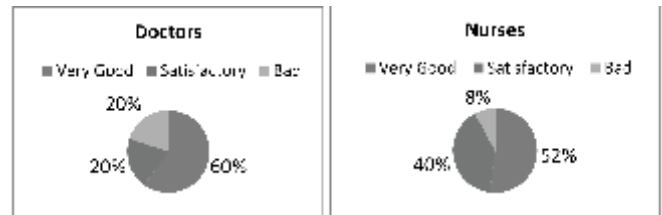


Inference:-

• Here 60% of Nurses & 53% doctors are not able to take care of your health due to work pressure.

6. How are your relations with your peers and seniors?

Response	Nurses	Doctors	Total
Very Good	13	11	24
Satisfactory	10	4	14
Bad	2	4	6
Total	25	19	44

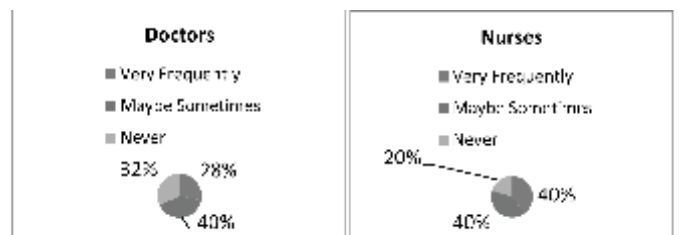


Inference:-

• 52% of Nurses & 60% of Doctors think that they have very good relations with their peers and seniors

7. Do you face conflicts at work?

Response	Nurses	Doctors	Total
Very Frequently	7	7	14
Maybe Sometimes	10	8	18
Never	8	4	12
Total	25	19	44

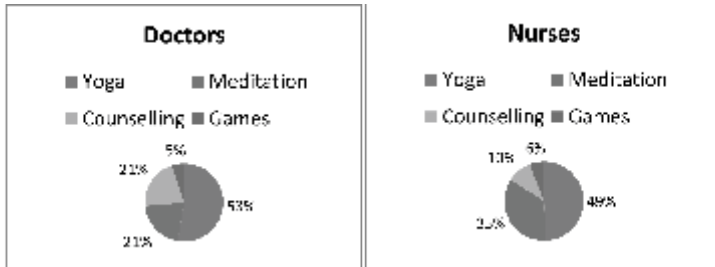


Inference:-

• 48% of Nurses & 28% of Doctors very frequently involve in conflicts at work.

9. Rate the stress management activities you would like to do?

Particular	Doctor	Nurses	Total
Yoga	10	10	20
Meditation	4	7	12
Counselling	4	2	6
Games	1	6	7
Total	19	25	44



Inference:-

- Here 49% of Nurses & 53% doctors are in fever of yoga sessions.

Findings

- About 44% Nurses & 40% Doctors handle their Excessive Workload in Step by Step manner. Also, 36% Nurses & 40% Doctors handle their Excessive Workload by prioritizing them.
- 52% of Nurses & 60% of Doctors think they are satisfied your job expectations.
- 40% of Nurses & 20% of Doctors think that they don't have good relations with their peers and seniors
- 84% of Nurses and 89% of Doctors think that there should be stress management activities in the hospital.
- 49% of Nurses & 53% doctors are in fever of yoga sessions.

Recommendation

Stress has become a major concern of the modern times as it can cause harm to employee's health and performance.

Stress is a natural and unavoidable feature of human life. However stress beyond a particular level can cause psychological and physiological problems which in turn would affect the individual's performance in the organization.

Thus, management of stress has become a challenging job for modern organizations.

An optimum amount of stress should always be present to motivate the employees to improve their performance.

At OYSTER AND PEARL TULIP HOSPITAL PVT. LTD., most of the employees are having either

optimum amount of stress or less amount of stress.

But still there are certain loopholes which can be rectified by giving attention towards work place stress and its remedies.

Conclusion

ONP group encourages an environment where people respect and tolerate each others differences in order to foster a good working environment. It believes that every person has to work in stress free mind because it is an hospital which considers its people as its assets and competitive advantage therefore it is very important for management to keep employees stress free for best result.

The study of this project shows that for the success of any organisation stress management process plays a vital role .Thus different stress management activities like yoga sessions , meditation ,games, proper holidays ,suitable compensation etc should be given to employee.

APPENDIX 1

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“A Pilot project Implementation on Lean Process”

Mr.Kiran Bhai Patel

Group Head-Operations,
Procetech Automation Pvt Ltd.

Prof.Sarang Dani

Assistant Professor,
Yashaswi's IIMS, Chinchwad

Abstract:

The Study is aimed to answer the problem of measuring waste in companies, with the help of Lean Manufacturing concept. Lack of complex identification, quantification and visualization of waste significantly impedes Lean transformation efforts. This problem can be solved by a careful investigation of Muda, Muri and Mura, which represent the essence of waste in the Toyota Production System. Measuring them facilitates complete and permanent elimination of waste in processes. Lean Management, originated from the Toyota Production System, is nowadays one of the most dominating management philosophies, both in industrial and service environment. One of the reasons for such a success is its simplicity. The whole concept is based on a common sense idea of so called “waste”. Removing it is the very essence of Lean Management. Despite seemingly simple principles, eliminating waste is not an easy task. Many companies, even those with many years of Lean experience, still struggle to clear the waste out of their processes. It turns out, that the most difficult part is not removing waste itself, but identifying and highlighting it, which should precede the process of elimination. This issue can be handled by implementing a proper waste measurement system.

Introduction

In today's business world, companies are constantly competing with one another to produce the products with the best quality while at the same time increasing their profit. One way to increase a company's profit, reduce cost and remain competitive in the market is to eliminate the unnecessary factors involved in the manufacturing process. This can be done using a variety of methods. One method, known as lean manufacturing, is a process which is designed to reduce the time and effort it takes to make a product, systems taking into account issues such as time, wasted material, manpower, and idle equipment, delays between two processes

Table 1 Conceptualization of lean

Author	Interpretation
Wurley & Doulen (2006)	Lean is the systematic removal of waste by all members of the organization from all areas of value stream.
Emiliani (2006)	Lean is regarded by most of managers and consultants as a quick way to achieve the so called zero-sum outcomes that benefit the company at the expense of the workers.
Rymaszewska (2014)	Lean is to be understood as a management system which brings best results in a long-term perspective. As in the short term too strong profit orientation may be demonstrated. What is more, lean approach does not have to be efficient in all its applications.
Karim & Arif-Ul-Zaman (2013)	Lean process is an integrated socio-technical system whose main objective is to eliminate waste by concurrently reducing or minimizing supplier, customer and internal variability. Lean philosophy seeks to reduce waste anywhere in the company, optimize core resources and establish a corporate culture dedicated to identifying and continuously fostering customer satisfaction.
Al-Balushi, Sohal, Singh, Al Hajri, Al Farah, & Al Abri (2014)	Lean is a process reengineering philosophy composed of a strategic guiding principles and a set of tools at the operational level. Lean is a system which requires less time, less human effort, less cost, less space, with fewer injuries, and less mistakes, to create an organization that accomplishes more and does these better.

Source: own.

Lean Manufacturing was coined in 1991 by James P. Womack, Daniel T. Jones and Daniel Roos from the Massachusetts Institute of Technology in their book “The Machine That Changed the World”, in which they compared Japanese and American companies. The most efficient turned Toyota Motor Company with its Toyota Production System (TPS). The TPS was hailed the first system working in accordance with the guidelines of Lean. In 2001, James P. Womack and Daniel T. Jones published “Lean Thinking: Banish Waste and Create Wealth in Your Corporation”, in which they precisely defined the foundations of the Lean Philosophy. Lean Manufacturing is regarded as a successor of the TPS. It applies the instruments developed formerly by Toyota. Additionally, five principles have been added to establish the patterns for the company's better functioning.

1.Determining product's value in the eyes of clients –

This principle suggests a company should accurately determine the product's value in the eyes of clients. The best example would be airlines. When a passenger aims to reach a destination, s/he is merely preoccupied with being transported from A to B, thus the plane itself is of highest value to the passenger. However, the passenger is obliged to stand in a line for registering the baggage or for a passport check. Therefore, airlines should do everything in their power to make the percentage share of the flight's value the highest in terms of the passenger's general

participation in the excursion (on condition that the length of the flight remains the same).

2. Identifying and clarifying the value stream for the product

The second principle advises to carefully identify the processes the product undergoes from the very beginning of the production stage up to delivering the product to the client. Simultaneously, the value is contributed to particular stages of the product's development. It is essential to demonstrate the values stream via designing a so-called value stream map (Rother M., Shook J., 1999).

3. Providing the fast and undisturbed value stream

The third principle concentrates on eliminating the factors that inhibit the production process and prolong the client's awaiting time from the value stream. These factors are defined as waste (Japanese Muda). They have precisely been characterized by Taiichi Ohno in his book “Toyota Production System”

4. Allowing clients to elicit the value from the producer

The fourth principle states that the company should commence to generate the product on the client's demand. Implementing such a resolution is not simple. However, there are branches i.e. the automotive that perform well in the matter.

5. Striving for excellence

The final principle advocates a constant improvement of the value stream. It was best captured in the classic statement by Henry Ford:

“Companies that grow owing to development and improvements will not perish. But when the company stops being creative and believes that it has accomplished excellence and only has to persist in producing – it is finished”

It is important to note that Lean Manufacturing is essentially adjusted towards production processes. This method does not pay much attention to the aspects of human resources management. That is the main difference between Lean Manufacturing and its successor Lean Management.

The process of Lean Manufacturing has been the main concerns and issues of many manufacturing companies throughout the world. Many processes leading up to lean manufacturing have influenced this greatly such as Interchangeable parts, Just in Time Production, the Ford Assembly line, and the Toyota Production Systems. Eli Whitney is considered to be the founding father of this process with his idea of interchangeable parts. Later on in the 1900s, Henry Ford introduced the idea of the assembly line, which rapidly produced automobiles. From this, there have

been greater advancements in technology which have led to faster production times and reduction of ineffectual materials. Kaikaku means a radical change, during a limited time, of a production system. Kaizen, on the other hand, is continuous minor changes of a certain area of a production system, often with the primary goal of solving team related problems. Kaizen is based on all employees' involvement and individual activities generally reach an improvement of less than 20%.

What is the difference between Kaizen and Lean?

	KAIZEN	Lean Management	Six Sigma
Origin	Japanese IQC and Toyota Production system	management philosophy developed from Toyota Production System (TPS)	set of techniques and tools for process improvement, Developed by Motorola in 1986.
Definition	A problem solving process, focuses on eliminating waste, improving productivity and achieving sustained continual improvement in targeted activities and processes of an organization.	focused on improving process speed and quality through reduction of process wastes.	a disciplined, data driven approach and methodology for eliminating defects
Program/activities driven by	Bottom to top (Bottom up approach) Small group activities (QC circle / QIT / WHI)	Top to bottom (Top down approach) Lean Teams Problem-Solving and Self-Checked Work Teams are the most common types.	Top to bottom (Top down approach) Black, Green, Yellow belts
Tools used for the approach	Use QC 7 tools and New QC 7 tools	Lean Tools (5S, Kanban, Andon, JIT, TPM, etc.)	DMAIC, Statistical approach
Developed/Concept utilized by	Masaaki Imai and Toyota Motors	Womack, Jones and Roos, MIT	Bill Smith at Motorola

Kaizen (or 'continuous improvement') is an approach of constantly introducing small incremental changes in a business in order to improve quality and/or efficiency. This approach assumes that employees are the best people to identify room for improvement, since they see the processes in action all the time. The lean approach is a way to think about the start-up process that emphasizes the business model over the business plan, and encourages a process of customer discovery and development, and iteration to achieve the right product/market fit

Implementation of Lean in Small and Medium Enterprises

In studies on lean implementation there can be noticed a current related to studying specifics of small and medium enterprises. It is assumed that universal guidelines for lean implementation might not work each time in this group of enterprises due to their already known specifics. Rymaszewska (2014) has identified these factors typical for small and medium enterprises and which are not neutral to lean implementation by either fostering or inhibiting it

Table-3: Factors Characterising Small and Medium Enterprises influencing Lean Implementation

Supporting factors	Hindering factors
Basic communication	Inappropriate financial resources
Quick decision making process	Scarcity of skilled employees
Unified organizational culture	Fluctuating size (instability of employees)
Flexible facility	Reluctance to accept change management
Customer response to customer needs	Inadequate education and training of employees
Internal communication	Inappropriate reward for management
Financial investment	Inactive rather than analytical decision making
Support to change initiatives	Reliance upon outdated labor methods/technology and traditional management practices

Objectives of the Study

This project was aimed to assist a leading manufacturing company in Pune, to reduce the cycle time process by 20% as well as improving overall process efficiency, by using lean manufacturing tools. The tools of lean manufacturing used in the project include Value Stream Mapping (VSM) and Cycle time studies. Value Stream Mapping is a lean manufacturing technique that is used to by companies to depict and analyse the flow of materials and information currently necessary to bring a product or service to a consumer. One can accomplish this by first identifying any wastes, i.e. any activity that does not add value to the final product, then demonstrating these wastes to the company followed by taking the necessary steps to decrease these wastes. VSMS are used to depict current operational processes, and then after identifying, analysing and reducing wastes, a future or ideal VSM can be made which should show quicker as well as efficient operational processes. Cycle Time studies are used in order to decrease the number of tasks in completing a process, therefore improving production and efficiency. The researcher has focused on reducing lead time from the order booked in system to sourcing bought outs and then final assembly for Vibration Monitoring System. The Toyota Production System, and later on the concept of Lean, was developed around eliminating the three types of deviations that shows inefficient allocation of resources. The researcher attempts to identify the waste in the existing system and uses the tools the waste to optimize the process.

Finding & Limitations

By implementing this lean technique; organization can make huge difference for faster turn around and financial savings too

1. In overall Operation Chain, by implementing lean techniques, considerable reduction in Cycle time is possible

2. Inventory Carrying cost can be kept to minimum level by handling Shipping issue through War room

Limitations

1. The study is based on case method

2. Case studies are not generally designed to bring out a correct or incorrect handling of business matter but to acclimatize the participant to management situation.

3. They do not specifically state problem; not do they suggest solutions, that task is left to participant themselves. It should, however, be remembered that no two business situation are exactly alike. There is always a change in the environmental trends, and this change makes one situation different from other. A decision, which may be good in one situation, may be

wrong in another. The participant should, therefore, be caution while dealing which such situation.

4. There are some limitations in case study as a research method. Identified some of the main problem of case study research as the degree of involvement of the researcher with the situation under study, confidentiality of the data, the possible political use of the data, issue of anonymity on publication and the need to clarify what data is and what the researcher's interpretation of data is .

Conclusion

The main focus of lean manufacturing is to eliminate waste, doing things better in half of the resources as mass production requires, providing higher quality with lesser cost. More and more facets of lean manufacturing will come forth as researchers are keenly bringing through continual research. The good understanding of lean principles and practices is required for successful implementation of lean as lean practices without knowing lean principles can give short term success but may fail as long term strategy This research work has enabled me to give an adequate insight about the important organizational and functional aspects of a manufacturing company. By implementation of lean techniques Organization can save huge amount of resources and direct impact on financial savings. It is possible by elimination of waste i.e. removing Non Value added activities & adding Value added or Value enabling activities in the process Lean concept has become very popular being its effectiveness and direct impacts on results in small, medium or large scale industries. Lean philosophy is being applied in all these industries. Lean has derived from the Total product management system of Toyota way of working which helps betterment of the process, product and the service of a company, with the coming of the globalization, and other business scenarios

Suggestion:

The researchers have reflected on the techniques researchers used to apply the lean principles of the methodological approach for whole process of customer order till physical dispatch of goods from the factory, and suggest some recommendations for future use of Lean philosophy as an emerging approach for improving process efficiency. In particular, researchers recommend that: a. Value stream mapping should be conducted for all existing & future processes to identify the value added & non value added activities in the process. The focus on current process state mapping provides practicable guidance for designing future process state map and users of workforce development.

b. Further suggestion is made that the Lean approach has a greater chance of being successful if attention is paid to the mechanisms which represent the basic methodology of Lean Concept. In this review, researchers found that the combination of desk work and active employee engagement was a good framework for identifying key mechanisms and recommend that future realist studies build on the specific approach that researchers undertook.

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Role of Rural Self Employment Training Institutes (RSETIs) in Rural Development

Mr. Gurunath Waghale

Assistant Professor, School of Engineering,
MIT ADT University, Pune,

Mr. Ashish A. Bhasme

Research Scholar, Department of
Economics Shivaji University, Kolhapur,

Abstract

As around 67 per cent of Indian population directly or indirectly belong to rural area. From the period of independence Indian government have been putting their efforts for the development of rural areas. Because maximum disguised unemployment, poverty, illiteracy, high gender inequality index, high infant mortality rate, role of money lenders, dependency on nature for their income, etc. all these problems are face by rural people. For their development government have been introducing many schemes and programs but due to the problems of their implementation rural people still struggling for their lives. Rural Self Employment Training Institutes (RSETIs) is another efforts implemented by the government for the development of rural population. This research attempt is to understand the concept and to evaluate performance of RSETIs for the development of rural area.

Key Words: Rural Self Employment Training Institutes (RSETI), Rural Development

Introduction:

Rural communities are usually defined by a more widespread dependency of local livelihoods on agricultural or pastoral practices as well as reduced access to community infrastructure, compared to urban areas. India comprises of mostly rural communities but now a day the picture of rural community is changing. After 70 years of independence, we see development in rural areas.

Rural development implies both to economic well-being or betterment of people as well as greater social transformation. The main aim of development initially was load on agriculture that now it is shifting to industry, communication, sanitation, education and allied sectors. It is also make away that fast or ongoing development can be provided only if government efforts are adequately supplemented by people's participation at grass root level whether directly or indirectly. The major programmes operated by department of rural development in rural areas are Mahatma Gandhi National Rural

Employment guarantee Act (MGNREGA) for wage employment, National Rural Livelihood Mission (NRLM) for self-employment and skill development, Indira Awas Yojana (IAY) for providing housing facilities to BPL households, National Social Assistance Programme (NSAP) for social pension, Pradhan Mantri Gram Sadak Yojana (PMGSY) for construction of quality roads, Sansad Adarsh Gram Yojana (SAGY) for model villages etc.

Apart from all these programmes, the ministry of rural development also has schemes for development of rural functionaries, information, education and communication & monitoring and evaluation.

Objectives of the study:

1. To study the concept of RSETI.
2. To study the progress of RSETI in rural development.

Research methodology:

This research is descriptive in nature. Researchers have used secondary data for the study. Information and data of the study has gathered from official websites, reports of Government and other secondary sources.

What is RSETI?

RSETI is an acronym Rural Employment training institute. Name itself explain that it is a training institute which provide training to rural youth for self-employment. These training institutes (RSETI) established all over the India. All the RSETIs are managed by banks with active corporation from Government of India and state governments.

Which institutes provide necessary skill training and skill up-gradation for the rural people youths to rundown the unemployment problem, which is crucial problem faced by Indian economy. At least 70% of the training should be from rural people categories. An ideal size of each batch is between 25 to 30 candidates. RSETI concept is based on Rural Development and Self Employment Training

Institute (RUDSETI), society established jointly by three Agencies that is Syndicate Bank Canara Bank and Sri Manjunatheswara trust based at Ujire in Karnataka. Central Government provides one time grant assistance for expenditure of construction of building and other infrastructure up to Rs. 1 crore.

All over the country every district has one RSETI. Concerned bank is the lead Bank in the district takes responsibility for creating and managing it. RSETI is not only limited for provide training but another said it provides credit linkage assistance by the bank to start their own entrepreneurial Ventures. On the basis on certificate issued by RSETI, trained rural youths will be free to access any scheduled bank for credit.

Every RSETI must have minimum common infrastructure like classrooms with toilet facility, workshop, dormitories administration, Hostels and staff quarters etc.

RSETI provides nearly 30-40 skill development programmes in each financial year. the programs are of short duration ranging from 1 to 6 weeks. Those programs are categories under agricultural programs, product programs process programs general programs and other programs.

Objectives of the RSETI:

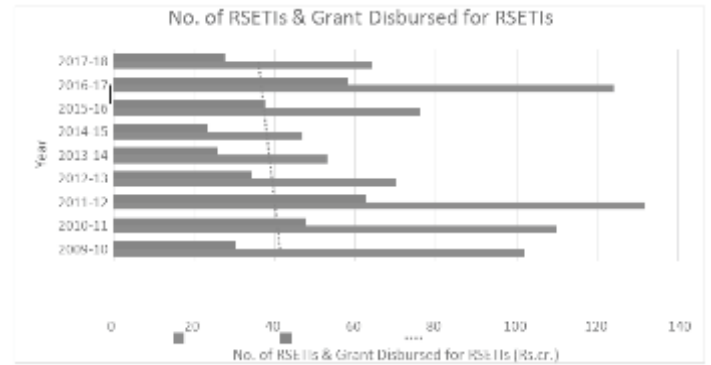
1. Rural BPL youth will be identified and trained for self-employment.
2. The trainings offered will be demand driven.
3. Area in which training will be provided to the trainees will be decided after assessment the candidates' aptitude.
4. The trainees will be provided incentive short term residential self-employment training programs wheat free food and accommodation.

Financial Progress of RSETI:

Table No. 1: Year-wise Grant Disbursed for RSETIs (Rs. Cr)

Year	No. of RSETIs	Grant Disbursed	Avg. Grant Disbursed
2009-10	102	30.26	0.30
2010-11	110	47.70	0.43
2011-12	132	62.65	0.47
2012-13	70	34.29	0.49
2013-14	53	25.74	0.49
2014-15	47	23.50	0.50
2015-16	76	37.70	0.50
2016-17	124	58.05	0.46
2017-18	64	27.66	0.43
		Total = 347.55	

Source: www.nird.org.in



No. of RSETIs Grant Disbursed Linear(Grant Disbursed)

Above table no. 1 and graph shows that, from 2009-10 to 2017-18 how government has disbursed amount on RSETIs. Up to 2017-18 government has disbursed Rs. 347.55 cr. On an average Rs. 45 lakhs were spent by the government. In 2014-15 and 2015-16 government disbursed maximum amount that is Rs. 50 lakhs each year. Looking at trend line of grant distributed we can also predict that, in future this grant disbursement will be increased by the government.

RSETIs in Maharashtra:

There are 35 RSETIs in Maharashtra, out of that 35 RSETIs for 34 RSETIs government has allotted the land and for only one possession has to be taken. All the 35 RSETIs, Ministry of Rural Development (MoRD) has released Rs. 21.65 cr.

Progress of RSETIs in Rural Development:

As on 31st March 2018, total 587 RSETIs are functioning in all over India. For those RSETIs government has disbursed Rs. 347.55 cr. Total participating banks for RSETIs are 35. Government has targeted to train 3,97,688 candidates. And out of that trained candidates 3,49,918 candidates has settled. 3,20,524 are self employed under this scheme. While out of that 49.1% are employed with self-finance and others are bank financed. So here we can understand how RSETIs are helping for self-employment.

Conclusion:

RSETIs are providing trainings to the rural youth so it solves problem of livelihood. These types of programmes are necessary for employment generation and empowerment of rural people. Apart from this government should also provide financial assistance for the project, which will be started by the rural people under this skill development program. These efforts of the government will defiantly improve standard of living of rural people which leads to human development of the rural India.

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- Yashaswi has conceived, developed & successfully implemented Indias 1st Learn & Earn Scheme which is approved by Govt. of Maharashtra. Under this scheme more than 50,000 students are getting On the Job Training in more than 650 industries across Maharashtra. There is no funding & no financial contribution from students. It is a 100% Industry sponsored programme. The Scheme has been recognised as the Best Skill initiative in India by National Skill Development Agency, a part of the Ministry for Skill Development & Entrepreneurship, Govt. of India. It has also been awarded as the Best PPP project in Vocational Education & Skill Training Model.

- Yashaswi has developed the 1st Skill Development Centre jointly with the Govt. of Maharashtra namely Maharashtra Skill Development Centre in Ambad, Dist Jalna. The infrastructure facility of 35000 Sq. ft land & building has been provided by Director Technical Education Maharashtra State & Capital investment of Rs. 10 Crore is made by Maharashtra State Board of Technical Education. As a consultant Yashaswi has developed the centre & now operating the centre as operator under PPP mode.

- Yashaswi is a partner of National Skill Development Corporation.

- Yashaswi is recognised as Training partner by National Skill Development Agency (NSDA).

- Yashaswi has also signed an MOU with Director General of Training, Ministry of Skill Development & Entrepreneurship Govt. of India for the implementation of "High employment potential courses for specific needs of Industries through flexi Molls".

- Yashaswi through Rashtriya Madhyamik Shiksha Abhiyan (RMSA) is imparting Skill & Vocational Training to the students from 9th, 10th, 11th & 12th in 70 schools across Maharashtra for the trades such as -

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3) Gardening, Nursery & Agriculture Techniques.

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- Yashaswi, jointly with Cummins Foundation is implementing Skill Development Programs under CSR for PAP to enhance their Employability & Entrepreneurship development of the PAP's & local youth.

- Yashaswi has also developed the Hotel Management & Catering Skill Center in Pune, Jointly with Maharashtra State Institute of Hotel Management & Catering Technology.

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