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Message

Editor in Chief / Managing Editor

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In the today's life, nothing is possible without research. Because, research is bringing revolutionary change in the world. Research based study always support academicians & scholars to upgrade their innovative skill and academic profile as per UGC and AICTE norms. I would also like to request those, who are interested to get their research papers published in the field of Retail, Tourism, Hospitality, Event Management, Import and export, HRM, Finance, Marketing, Advertising, Accounting, Economics, Aviation, and IT etc. to send their research papers through email.

With best wishes to all

Dr. P. S. Bhadouria

APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL IN UNIFIED PAYMENT INTERFACE SERVICES OF BANKS

Dr. B S Patil[1]

ABSTRACT

Continuous development of technological innovations especially in the banking sector have stirred competition which has changed the way businesses operate resulting in the introduction of Unified Interface Payment (UPI) services. This study was conducted in order to analyse the adoption of UPI services through Technology Acceptance Model (TAM) in select Indian Banks. The study is been carried out with the objective to determine the demographic factors that influence the practices of UPI by the customers, to examine the role of banks in integrating UPI services and products and to assess the various security issues affecting the usage of UPI services by customers. The required data was collected through a structured questionnaire from 165 respondents. The Data analysed making use of SPSS and other models namely Structural Equation Modelling with Analysis of Moment Structures (AMOS) Software. Finally the researcher identifies that there is a need for convergence of customer's preference for safe and easy banking transactions. This study reveals that the customer's model have to be well integrated for progress in UPI operations.

Keywords: Unified Interface Payment (UPI), Technology Acceptance Model (TAM), Perceived Usage & E-Wallets

Introduction:

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platforms. UPI is built over Immediate Payment Service (IMPS) for transferring funds. Being a digital payment system it is available 24*7 and across public holidays. Unlike traditional mobile wallets, which takes a specified amount of money from user and stores it in its own accounts, UPI withdraws and deposits funds directly from the bank account whenever a transaction is requested. It uses Virtual Payment Address (a unique ID provided by the bank), Account Number with IFS Code, Mobile Number with Mobile Money Identifier (MMID), Aadhaar Number, or a one-time use Virtual ID. A Mobile banking Personal Identification number (MPIN) is required to confirm each payment. The transaction charges to be levied in UPI are left up to the banks as policy matter of individual banks thus a varied opinion exists among the bankers about imposing such charges. Many bankers feel that imposing transaction charges will hamper UPI adoption.

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Table 1: List of UPI Payments in India

Sl. No.	App	Wallet	Bank Transfer	Send on Mobile #	Android App	iOS App	Windows App
1.	BHIM App	No	Yes	Yes	Link	Link	Link
2.	PhonePe	Yes	Yes	Yes	Link	Link	Link
3.	WhatsApp	No	Yes	Yes	Link	Link	Link
4.	Google Tez	No	Yes	Yes	Link	Link	Link
5.	Paytm	Yes	Yes	Yes	Link	Link	Link
6.	Chillr	No	Yes	Yes	Link	Link	Link
7.	Ftcash	No	Yes	Yes	Link	Link	Link
8.	Mobikwik	Yes	Yes	Yes	Link	Link	Link
9.	Trupay	No	Yes	Yes	Link	Link	Link
10.	Vodaphone M-Pesa	Yes	Yes	Yes	Link	Link	Link
11.	Airtel Money	Yes	Yes	Yes	Link	Link	Link
12.	Freecharge	Yes	Yes	Yes	Link	Link	Link
13	90 Listed Banks	No	Yes	Yes	Link	Link	Link

The above table stated the list of UPI payment in India. Approximately 90 list of banks adopted UPI services including public sectors banks, private sectors bank, regional rural banks and co-operative banks are operated. The UPI allows users to make payments and transfer money directly from their bank accounts, omitting the intermediary steps of loading and off-loading money from e-wallets. BHIM, launched to showcase UPI's use, was responsible for the initial boost to the payment interface's popularity. "UPI transaction volumes rose to six million by March 2017 with the BHIM app driving a large share of volumes,"

Statement of the Problem

Growth of banking technology is a benefit for progress in banking sector country like India for ample reasons and also a bane for adoptability. A whole lot of changes in the technology i.e., digitalisation, mobility, connectivity, dropping costs, the universe of inclusive banking customers along with education of rural customers hold the opportunity. So it becomes the responsibility of the banker to provide the technology which treats every customer equally. Even Urban consumers have large expectations from every bank, no matter how small it is. Therefore, technology has enabled banks to transform customer experience, expand channels, innovate non-cash payment mechanisms and become more operationally efficient. Banking is essential but Banks are not whether we like it or not, this paradigm shift is inevitable. So leveraging with the power of UPI services is a must to be profitable and stay successful.

Review of Literature:

Krishna K. S.V., Aloysius H.S (2016) examined the variable from UTAUT and TAM was adopted that is perceived Factors like performance expectancy, effort expectancy, social influence, attitude, perceived risk and behavioral intention were the variable considered for the study. The findings were that perceived use is was related to behavioral intention for mobile banking usage. Hence, it was implicated that easy perception would lead to the adoption of this technology. Further it was suggested that the hands-on training and demonstration would help in more usage of mobile banking.

Nitin Nayak et al., (2014) found exploratory work to know the factor affecting adoption and steps to be taken by bankers to increase the adoption of users. Since the adoption rate was poor the author evaluated various models to know the influencing factors. Based on evaluation of various models supported by literature review the author inferred that trust factor, perceived use and ease of use and perceived cost are the factors affecting the attitude of users to use m-banking. It was suggested that bank should create awareness about the benefit of m-banking and a revolution in m-banking should take place by bankers along with service providers.

Ramdhony Dineshwar and Munien Steven (2013) found that convenience, time and effort, savings, privacy, ubiquity, compatibility were the factors motivating for the adoption of m-banking, perceived risk, security, and reliability obtained fewer scores indicating obstacles for the adoption of m-banking. It was found that age, gender and salary except education is not associated with m-banking. TAM and IDT model along with risk and cost were used as constructs in the research. Actual usage represents 52% but the encouraging sign of 71% intend to use or continue to use in future shows the prospective growth in Mauritius.

Mohini S. Samudra and Milind Phadtare (2012) investigates the factors influencing the adoption of mobile banking and evaluating the UTUAT model as a base for examining the adoption of mobile banking in Indian context. Mobile banking adoption itself is explained as voluntariness. It was suggested to do more campaigns for promoting this service. Though there is adoption of UTUAT model the variables grouped are different in this paper as convenience, compatibility, perception, social influence and information help to measure the factors affecting adoption in future.

Prasad M V N K and P Swathi (2012) explores model suggested on the cashless deal for lender to lessen the cost of cash-in and cash-out for banking companies. This model allows the lender to utilize UID data (predicated on biometric authentication) rather than KYC details. It reduces cost of traveling by the BC who contains the POS machine as well as the risk involved with cash handling.

The above reviews shows that there is a need for a study to fill the literature gap on the services provided by banks using UPI technology.

Need for the Study:

A number of studies have shown the adoption and assess the technology acceptance by the users of mobile banking and the variables that influence mobile banking usage. Hence technology acceptance variables namely perceived use and perceived ease of use was adopted for the study along with other variables like perceived cost, perceived risk, security issues and trust factor, which were found to be important in mobile banking usage from the literature review.

Scope of the Study:

The study contributes to the existing knowledge on technology acceptance model in UPI. For banks it is important to develop an alternative delivery via mobile so as to cut cost and improve operational efficiency. The innovation in mobile technology will further give a rich experience to user and thus contribute to greater convenience and ease in financial transactions.

Objectives of the Study:

1. To understand the developments of UPI services.
2. To analyze the factors which influence customers in adoption of UPI for banking transactions.
3. To evaluate the UPI components for better customer experience.

Hypothesis of the Study:

H1: Demographic factors have no significant impact on the UPI usage

H2: Perceived factors do not have a significant influence on usage of UPI

Research Methodology:

This study used the descriptive and exploratory research design. Analysis of Secondary data combined with shared thoughts of researcher's academic peers and experts in financial services has given solid base for descriptive analysis, customer adoption of UPI services in select cities of Karnataka. A total of 165 respondents selected randomly. The data collection tools were tested through the Pilot studyand finally administered to250 customers. 195 responses were collected of which 165 were used. The response percentage is 55 percent.

Statistical Tools:

The data collected from various sources were analyzed by applying appropriate mathematical and statistical techniques along with percentage analysis. Analysis of test by descriptive test and correlation analysis was made. Further TAM was used for testing the variables are used with the help of SPSS 24.

Limitations of the Study:

- This study is limited to the select customers of various banks within Karnataka
- The study covers customer experiences in using UPI services

Table 2: Demographic Profile of the Respondents

Factors	Parameter	Frequency	Percent
Gender	Male	120	72.72
	Female	45	27.28
Age	18-30	112	67.88
	31-45	38	23.03
	>46	15	09.09

Education	Intermediate	12	07.27
	Degree	80	48.48
	Master’s Degree	65	39.39
	Others	08	04.86
Marital Status	Married	75	45.46
	Single	90	54.54
Occupation	Employee	40	24.24
	Business	39	23.63
	Profession	38	23.03
	Student	40	24.24
	Others	08	04.86
Monthly Income	<20,000	35	21.21
	21,000-40,000	39	23.64
	41,000-80,000	45	27.27
	>80,000	46	27.88
Type of Bank	Public	70	35.90
	Private	95	64.10

Source: Computed from Primary Data

The above table shows the demographic profile of the respondents. Male constituted the vast majority of the sample at 72.72 percent rest constitute the Female. The respondents from the age group 18-30 years constituted the vast majority of the sample at 67.88 percent. Those from the age group 31-45 years are the majority from the sample constituting 23.03 percent. The degree holder respondents constituted majority of the sample at 48.8 percent. The ‘single’ respondents constituted majority of the sample at 54.54 percent.Employees and students constituted the single largest category at 24.24 percent of respondents. The respondents earning more than Rs 80,000 per month constituted the majority of the sample at 27.88 percent. The respondents from public banks constituted the majority of the sample at 35.9 percent. Respondents from private banks constituted the remaining 64.10 percent of the sample.

Measuring the Adoption with regard to the Usage of UPI Services

An analysis of the above table brings out that 'Perceived Usefulness' achieved the highest mean score while the 'Perceived Risk' achieved the least mean score. Probably for this reason there is slow adoption of UPI.

From the correlation analysis it is observed that when risk exists there is no relation with the other variables which influence the usage of UPI transactions. It can be analysed that the respondents are not risk takers.

Hypothesis Testing

Objective: To know significant differences in various UPI parameters across age groups

From the result, to test whether age has a significant difference with the UPI services parameter, it is observed that age group do not influences the factors of UPI usage in terms of usefulness, cost, trust, using mobile device for various service. It is also observed that the age group will influence for perceived ease, risk and security in UPI usage. The sample respondents based on the age group, it was observed that 18 to 30 years greatly influence the variables influencing the UPI usage than other age groups. Finally, it can be inferred that age will influence the UPI usage.

Objective: To know significant differences in various UPI parameters across educational qualifications

Based on the relationship between the education qualification and UPI parameters, it is observed that factors that is perceived use, perceived ease, perceived cost, perceived risk, security, trust and usage of mobile device for various services do not show relevance with education in promoting the UPI usage. It can be finally inferred that education will not influence the use of UPI.

Objective: To know significant differences in various UPI parameters across occupations

On Examination of the relationship between usage of UPI parameter and occupation revealed that, the occupation will not influence the perceived usefulness, perceived ease, perceived cost, perceived risk, security, perceived trust and usage of mobile device factors. It is observed from the sample that employees followed by students prefer UPI. As per the sample response the business people find it riskier. Finally, it is inferred that occupation will not influence the UPI usage.

Objective: To know significant differences in various UPI parameters across monthly income of respondents

It is analyzed from the study about the relationship between monthly income and various UPI parameters, that monthly income do not have a significant bearing on the usage of UPI. However, it can be inferred that monthly income will not influence the UPI usage.

Objective: To know significant differences in various UPI parameters across usage of UPI services

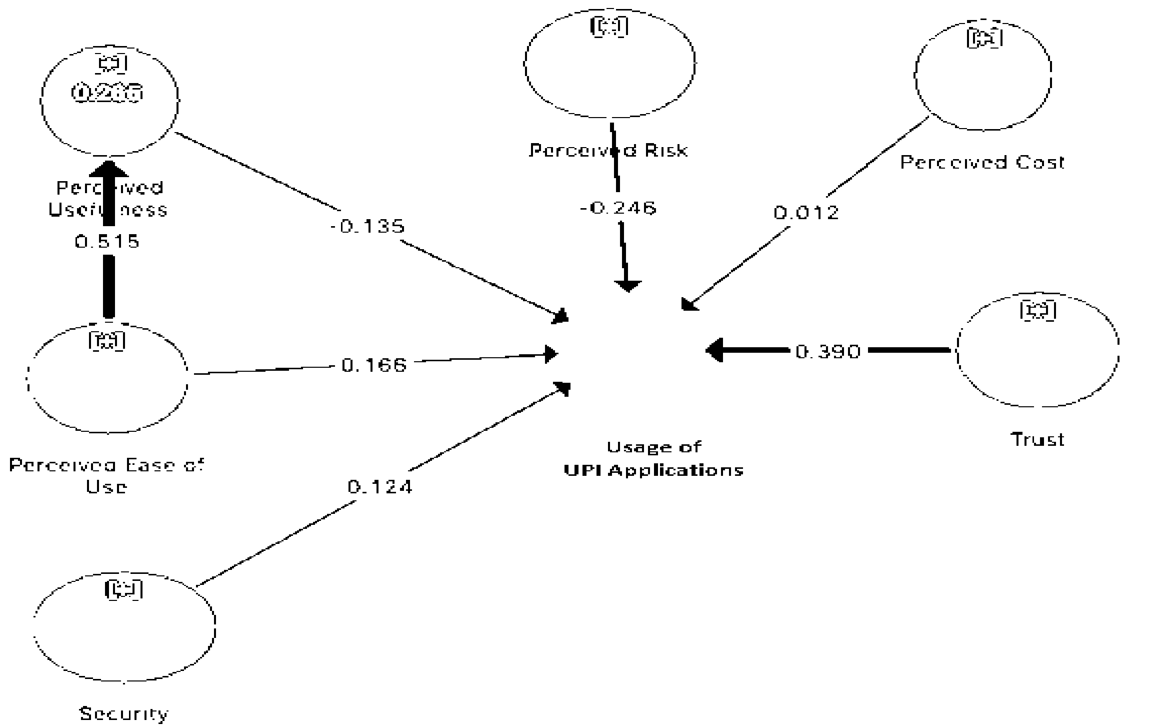
The inference done from the analysis show that all variables i.e perceived use, ease of use, cost, risk, security, trust and using mobile device for banking functions are not significantly related to each other with regard to usage of mobile device. However there is a good mean score for various variables.

Objective: To know significant differences in various UPI parameters across frequency of using UPI services.

The result signify that all factors such as perceived usefulness, ease of use, cost ,risk, security, trust and use of mobile device do not influence the frequency of usage of UPI. However there is a good mean score for various variables. However there is a good mean score for various variables.

From the Anova results it is thus observed that education, occupation, monthly income, internet banking adoption, frequency of using internet banking, mobile banking adoption and frequency of using UPI may not significantly influence the various variables of UPI usage. However for various regions and age of the respondents has significant impact on variables of UPI usage.

Fig 1: Technology Acceptance Model – Usage of UPI Application



The above diagram depicted p value, the model containing p value less than .05, considered as statistically significant path at 5% level. Perceived ease will influence usefulness. The perceived usefulness & perceived risk are negatively related with usage of UPI. The outcome show that remaining variable that is perceived cost, trust and security will lead to UPI usage.

Major Findings of the Study:

1. From the correlation analysis it is observed that when risk exists there is no relation with the other variables which influence the usage of UPI transactions. It can be analysed that the respondents are not risk takers.
2. Based on ANOVA analysis, it is know whether the region has any significance of various UPI parameters, it is interpreted that perceived ease, risk and security factor will definitely influence the UPI usage among various regions. It is also observed that perceived ease leads to influence of perceived useful as examined in literature review. It is also observed that perceived usefulness, cost, reliability and use of mobile device for various services do not influence for the UPI usage pattern across regions.
3. From the result, to test whether age has a significant difference with the UPI parameter, it is observed that age group do not influences the factors of UPI usage in terms of usefulness, cost, trust, using mobile device for various service. It is also observed that the age group will influence for

perceived ease, risk and security in UPI usage. The sample respondents based on the age group, it was observed that 18 to 30 years greatly influence the variables influencing the UPI usage than other age groups. Finally, it can be inferred that age will influence the UPI usage.

4. Based on the relationship between the education qualification and UPI parameters, it is observed that factors that is perceived use, perceived ease, perceived cost, perceived risk, security, trust and usage of mobile device for various services do not show relevance with education in promoting the UPI usage. It can be finally inferred that education will not influence the use of UPI services.
5. On Examination of the relationship between usage of UPI parameter and occupation revealed that, the occupation will not influence the perceived usefulness, perceived ease, perceived cost, perceived risk, security, perceived trust and usage of mobile device factors. It is observed from the sample that employees followed by students prefer UPI. As per the sample response the business people find it riskier. Finally, it is inferred that occupation will not influence the UPI usage.

Conclusions and Suggestions:

There is a shift in development of the country from traditional to digital participation. The banking sector encompasses a variety of financial services with huge volume of transaction. The intensified competition makes the banks affronted with technology and to find a stake in the revolutionized market scenario. The modern customers also are tech savvy and look for richer experiences in banking new way. The customers move with the latest innovation taking place and also demand a trend in financial service. This has made banks to function with customer centric approach. Customer engagement and loyalty is what makes bank grow. This is important for banks in India and else-where. The digital drive is the global trend to keep moving towards faster progress.The present study highlights the factors affecting UPI usage, the importance of the UPI development and integration of customer's adoption. This ensures implementation of effective electronic based delivery channel. The research concludes by stating that if banks have to sustain longer then technology driven services must exist. A well designed approach for effective adoption rate of UPI operation must be implemented by assuring a hassle free banking for wide population.

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CONSUMERS' PERCEPTION TOWARDS E-HAILING APPLICATIONS

Dr. Satinder Kumar[1], Anisha[2]

ABSTRACT

In the information era, digital as well as information and communication technology has been gaining tremendous advances. These advances have attracted many people towards mobile phones having several advance features, commonly known as smartphones. The technological advances in wireless services such as Wi-Fi and 4G have enabled smartphone users to have a variety of services through software components, generally known as "apps" (Application referred as app generally). People now-a-days want to have information without any impediment immediately, wherever and whenever they need it. The adoption of digital and information technology has brought remarkable change in the expectations and wants of the users significantly. It is playing an important role in both the personal and occupational life of the modern society. The widening use of such digital and information technologies have led to a change in lifestyle of the users.

With the drastic change in the demands and needs of the consumers, companies are now compelled to adapt their business models to provide the consumers more flexible and convenient services through mobile apps. Use of mobile apps for making payments online through Paytm, PayUmoney, Juspay etc.; for shopping goods online through Myntra, Amazon, Flipkart, etc.; for booking tickets online for watching movies, for travelling, etc.; and so on is becoming popular in the digital age. Various service providers do not function through manual stores, but carry out the business exclusively via websites and mobile apps.

KEY WORDS: E-Hailing Applications, Flexibility, Risk, OLA, UBER

INTRODUCTION

E-Hailing Apps

E-hailing apps refer to the advanced mobile applications through which users can send requests to avail transportation facility using internet as well as geo-location and track the service provided and also make the payments due for the service availed. Such application enables both the driver and the passenger searching for available cabs/taxis in a given area to identify the location(s). According to Wikipedia, e-hailing is "the process of ordering a car, taxi, limousine, or any other form of transportation pick up via a computer or mobile device. The E stands for electronic and hail refers to the traditional process of signaling an approaching taxicab to stop".

Rising Demand for Taxi Services in India

The demand for taxi services in India is increasing rapidly. The major reasons behind this are: changing lifestyles and increasing disposable income of the passengers, especially in Tier-I and Tier-II cities. Apart from this, people prefer to travel by taxis rather than their own vehicle due to traffic congestion coupled with

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easy availability of taxis at a reasonable cost. Such increasing demand can be credited to various innovative and attractive offerings such as ease of booking through mobile applications, 24×7 customer support, various cash and online payment options, electronic fare meters, GPS enabled vehicles, etc. In India, Major Service providers under are Ola, Uber, Easy Cabs, Meru Cabs, etc. Such increasing growth in the adoption of E-Hailing applications, it is expected that during next five years the market share of unorganized radio taxi services will decline.

Growth of Organized Taxi Market in India

Radio taxi service marketis growing at rapid pace in India. It was emerged with Mega taxi launching their service in 2003. Presently in India Ola, Uber, Easy Cabs, Meru Cabs, Mega Cabs, Fast Track Call Taxi, NTL Taxi, etc., are some popular radio taxi companies operating under the ownership and aggregation model. But stillnearly 88% share of Indian taxi market is covered by unorganized sector and under organized sector just 7% is covered by radio cabs and 5% by aggregators and affiliators. This present great opportunity for growth to new entrepreneurs in organized taxi market.

REVIEW OF LITERATURE

In this, the researcher identified and reviewed research papers. To develop a thorough understanding of the empirical research in the field of E-Hailing Applications review of literature related to it was undertaken. For proper understanding of research work, sincere efforts have been made to review the related literature. The review of literature serves as guidance for any study. It helps to eliminate the duplication of what has already been done.

Technology Acceptance Model (TAM) has been adapted from TRA with the objective “to provide an explanation to the determinates of computer acceptance in general, capable of explaining user behavior across a broad range of end-user computing technologies and user populations, while at the same time being both parsimonious and theoretically justified” (Davis et al., 1989). The model has been designed to explain the user’s intention to adopt information technology.

Lu et al. (2005) conducted a research to test the relationships among various latent constructs such as social influences, personal innovativeness, and intention to adopt wireless mobile technology. For this purpose they constructed a model integrating important elements from TAM. 388 MBA students were surveyed online and offline enrolled in a regional university in Texas. The survey questionnaire was adopted for data collection. Structural equation modeling analysis showed the strong causal relationships between the personal innovativeness, social Influences and the belief constructs – usefulness and ease of use, which in turn affect adoption intentions.

Hallegatte et al. (2006) conducted a research to assess the impact of perceived ease of use, perceived usefulness and trust in a website on the consumer intention to return to that website. Firstly an experimental study was conducted in laboratory setting on 110 subjects and then they were asked to fill a questionnaire to measure their attitude towards using the website and intention to return to that website. Model fitting was tested by using structural equation modeling (SEM). The results of the study revealed that trust in the website directly affects the intention to return to the website. It also affects the perceived usefulness and perceived ease of use which in turn affect the intention to return to the website.

Khalifa et al. (2006) conducted a cross-sectional survey study in Hong Kong to examine the determinants of m-commerce adoption within the framework of incorporating well established technology adoption theories, i.e., Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Random sampling technique was used to select a sample of 220 mobile device users who did not adopt m-commerce. Partial Least Squares PLS was used to analyze the data. The empirical results indicated that perceived usefulness and self-efficacy play an important role in influencing the intentions to adopt m-commerce. Subjective norms and self-efficacy were found as important additions to TAM.

Hong et al. (2008) in their research model that was based on decomposed theory of planned behavior studied the factors that affect behavioral intention of existing consumers to use mobile data services. They categorized mobile data services in four parts i.e., information content, entertainment, communications and commercial transactions. Their study involved online survey of 811 consumers of mobile data services which was conducted in Hong Kong.

Lu et al. (2008) investigated in their research the factors affecting adoption of wireless mobile data services (WMDS) in China. They proposed a research model and examined the simultaneous effects of five factors i.e., social environment, trust awareness, wireless mobile technology, personal innovativeness, and the facilitating conditions on beliefs in the context of wireless mobile data services. Survey was conducted to collect data from 1432 respondents in five metro cities across China. SEM was used to test the research hypotheses using AMOS. Comparing the said five factors, WMDS technology was found to be the important predictor of belief constructs i.e., perceived usefulness and ease of use. The factor ‘facilitating conditions’ was found to have significant influence on user perceived usefulness of WMDS but it had no significant impact on perceived ease of use.

Kim et al. (2009) in their empirical research analyzed the influence of factors on the intention of different types of users to use mobile payment. Their study proposed an m-payment research model. It consists of two types of factors i.e., user-centric factors (m-payment knowledge and personal innovativeness) and four m-payment system characteristics (reachability, mobility, convenience and compatibility).

Li et al. (2011) conducted an empirical study to investigate the factors influencing user adoption on mobile securities services. They developed a research model that was based on TAM. They collected data through 174 valid questionnaires which were got filled from post graduate students of business administration and engineering in School of Business Administration of South China University if Technology. The data was analyzed using structural equations model (SEM). In their study perceived usefulness was found to be most influential factor affecting user adoption on mobile securities service.

Azadavar, Shahbazi et.al (2011) examined the role of security in customer’s perception towards online shopping. For the purpose of study the data was collected from those people who access the internet. Collected data was analyzed by the tool of factor analysis. The results of the study showed that trust, price of products, service, customer’s income were the more important factors while purchasing online. While making online transactions security of transactions was the main important factor. High level of security in online marketing of products and services had potential to growth more and encourage people to reduce time and cost of transactions.

Nardal and Sahin (2011) examined ethical problems treat to customer privacy. They also examined how ethical problems influence consumer’s online buying behavior. Ethical problems like security, privacy, reliability were core issues that limit the growth of online retailing. Online retailers forced to determine about what type of privacy protection policies they will have to use. Most of the companies adopt strict privacy policies and realized to get success in e-commerce; efforts must match with customers need related to security. Ethical issues were important in e-commerce to maintain secure and confident environment.

Hu et al. (2014) in their paper selecting TAM as a base model explored critical factors affecting user adoption of location based services (LBS).They considered socialenvironment as well as characteristics of LBSas the variables. To collect the data online survey was conducted and questionnaires were got filled from 386 respondents.Validity of the proposed modelwas tested using structured equationmodeling (SEM).

Peng et al. (2014) stated that with the rapid development of mobile commerce, call-taxi app is encountering an expeditious growth. They integrated three existing “attitude-intention-behavior” models i.e., TAM, IDT and TPB, and proposed a research model including some external variables to explore the factors influencing the user adoption of call-taxi app. Questionnaire survey through internet was conducted to collect the data from 238 users of call-taxi app in China. They tested the model fitting by using structural equation modeling (SEM). Results of the study demonstrated that user attitude was indirectly and positively influenced by compatibility, perceived ease of use and perceived usefulness; subjective norm had positive and perceived risk had negative impact on behavioral intention; perceived price level had negative impact on both user attitude and behavioral intention toward using.

Amin et al. (2014) conducted an empirical research with a purpose to examine the influence of customers’ perception of usefulness, ease of use, and trust on their satisfaction with mobile website. A research model was developed on the basis of TAM and study was conducted in Malaysia. Purposive sampling technique was used to conduct a survey and collect data from 302 respondents. Structural equation modeling (SEM) was used to determine the model fit. The results of the study showed that trust positively affects the customers’ satisfaction with mobile services. The relationships between all dependent and independent variables of the study were found to be significant.

Zhou (2015) conducted a research in China with the objective of understanding users’ behavior in the context of location based services from a dual perspective of enablers and inhibitors. Enablers in the research were perceived usefulness and trust and inhibitor was privacy risk. He stated that when users use location based services they are concerned not only with the benefits but also with their privacy concern as location based services collect and utilize their location information which may increase their perceived risk. Data was collected through structured questionnaire from 278 customers of two telecommunication operators in China. For examining thestructural model and testing research hypothesespartial least square (PLS) was adopted. The results indicated that the perceived usefulness was affected mainly by the ubiquitous connection, whereas trust by the contextual offering. Privacy concern and trust significantly affectthe privacy risk and trust also affects perceived usefulness.

Lu et al (2015) the self- service mobile technologies helps the commuters to access lot of data about cab services and such technologies had changed the role of both customers and companies. The adoption of call taxi app (CTA) is impacted perceived usefulness, perceived ease of use, subjective norms and perceived playfulness.

Prof. Manjunath G (2015) has come up with a study on Brand awareness and Customers Satisfaction towards OLA cabs in Bengaluru. The objective of the study was to know about the customer satisfaction towards OLA Cabs. The Chi-Square test was used to analyze the data. The result of study was OLA is a popular mobile app for personal transportation in India. OLA started as an online cab aggregator in Mumbai, now based out of Bengaluru and is among the fastest growing businesses in India.

Kumar et al. (2016) in their review paper proposed a research model based on TAM to study the factors influencing the adoption of Mobile banking in India. They found the Self efficacy, 24x7 hours availability and Apps compatibility as the antecedents of Perceived Ease of Use; Transaction cost and Efficient transaction as the primary factors leading to Perceived Usefulness; and Privacy Risk and Transaction Risk as the leading factors of Perceived Risk towards users' intention of using mobile banking.

P Kishore Kumar, N.Ramesh Kumar (2016) conducted a study on Factors Influencing the Consumers in selection of Cab Services. The objective of the study was to ascertain the role of innovativeness of the consumers in the selection of Cab services. The reliability analysis and Chi-Square test was applied to test the study on its objectives. Sample size for the study was 120 respondents. The result was the study was found that the three factors selected for the study as price consciousness, coupon redemption behavior, and innovativeness are influencing the consumers in their selection of cab services.

Roy et al. (2017) conducted a research to explore the influence of technology readiness on perceived ubiquity including the TAM constructs perceived ease of use and perceived usefulness that subsequently affects m-commerce adoption. Moderating effect of privacy concerns was also checked on the relation between perceived ubiquity and m-commerce adoption. The conceptual model was developed using qualitative research. It was tested using two questionnaire-based surveys consisting of 372 and 431 respondents each in India. The study found a significant effect of technology readiness on perceived ubiquity and perceived ubiquity on m-commerce adoption. It also found a significant effect of technology readiness on perceived usefulness and perceived ease of use. Lastly, they also found a significant moderating effect of privacy concerns on m-commerce adoption.

Ruchi Shukla, Ashish Chandra & Ms. Himanshi Jain (2017) conducted a study on OLA VS UBER: The Battle of Dominance. An analysis was done considering various parameters for both the E-Hailing Applications. The result of study was concluded as They have to optimize their costs at all levels; need to be more customer-centric & target oriented; highly innovative; resistant to pressure from the authorities and keep delighting their customers as "customer is the king"

Need of the Study

The above literature shows that the popularity of online booking of taxis through mobile apps is increasing day by day. Also the share of organized sector in taxi industry is increasing. As already stated, the increasing growth in the adoption of aggregator model in India has provided profitable opportunities to the unorganized taxi operators as well. As a result, it is expected that in coming years the market share of unorganized taxi services will decline. Such e-hailing services were initially started in metropolitan and other Tier I cities of India but various reports show that the demand for such services has been increasing across Tier II and Tier III cities as well in the country. Such increasing demand can be credited to various innovative and attractive offerings such as ease of booking through mobile applications,24×7 customer support, various cash and online payment options, electronic fare meters, GPS enabled vehicles, etc. Therefore, such increasing demand for e-hailing services offers a big challenge to the managers, operators and service providers in this sector to understand the factors that influence e-hailing apps adoption. Thus, the need arises to understand the perception of e-hailing app usage and subsequently their effect on the users of these apps. So, such need provides opportunity to the researchers, analysts and practitioners to study on this issue. So the objective of the study is to, To examine the ethical concern of using e-hailing applications.

RESEARCH METHODOLOGY

Research methodology is the way in which research problem formulated for the research study is solved systematically. It consists of research design, scope of the study, sources of data collection, sampling technique, sample size and data analysis tools to be used.

Research Design

A research design is the master plan consisting of techniques and procedures to be used in collecting and analyzing the measures of the information needed in the research problem. It defines the type of the study required to solve the research problem. Based on the stated objectives of the study the researcher will initially use exploratory design but later on the research will mainly depend on descriptive design.

Scope of the Study

As the purpose of this research is to study the Consumers' Perception towards E-hailing apps, it is confined to the users who use mobile applications to book a cab or taxi. The study covered the cities of Punjab mainly Jalandhar, Ludhiana and Patiala.

Sampling Technique & Size

Sampling design is a plan for obtaining a sample from a given population. It refers to the technique and the procedure the researcher would adopt in selecting items for the sample. Sample design is determined before data are collected. Since, the sample is designed to know the perceptions of consumers towards E-Hailing Applications. The present study is based on Snowball Sampling Technique to collect data for the analysis of study. An optimum sample is one that fulfills the requirements of efficiency, reliability and flexibility. For the purpose of the study only 185 respondents from large population of Punjab were selected, those who were frequently accessing the E-Haling applications. Due care has been taken during the sampling process to ensure sufficient representation of respondents from different gender, age, education, occupation and income groups.

Tools & Techniques

The data collected from the survey have been analyzed with the help of statistical tool i.e. factor analysis using SPSS software 16.0 version.

PERCEPTION TOWARDS ETHICAL CONCERN OF E-HAILING APPLICATIONS

The factor analysis technique applied on ethical concern of the respondents regarding the various variables (attributes) in E-Hailing Applications revealed specific factors, which clearly define the ethical concern of the respondents. Explored two factors through six statements. These factors are Risk and Flexibility. These factors explain the ethical concern attributes of E-hailing Applications which were considered to be significant by the respondents.

A scale was developed to identify the factors revealing the ethical concern towards E-Hailing Applications. The literature for the same was reviewed as shown in literature survey and variables were selected to find the perceptions of the respondents. In the scale many items were added and deleted during the fruitful discussion with the expert in the area of online marketing. For the survey 6 items were selected and all were to be rated on a five point Likert scale by the respondents.

Item wise reliability analysis was performed on selected variables to retain and delete scale items for developing a reliable scale. The scale generated for this objective was refined and purified for reliability validity and unidimensionality. Inter item correlations and Cronbach's alpha statistics were used to conduct reliability analysis and to know extend to which items were correlated with a lot of items under consideration.

Table 1: Scale Reliability Analysis (Ethical Concern of E-Hailing Apps)

	Initial	Extraction	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Mean	Std deviation
I feel unsafe when drivers attend calls while driving	1.000	.611	.614	.826	2.02	.994
Sometimes they charge unethical extra charges	1.000	.820	.617	.825	2.72	1.062
Cancelling a ride even before it started	1.000	.796	.669	.816	2.89	.989
I think driver has trouble understanding directions	1.000	.784	.545	.842	2.57	1.201
I feel driver's driving skills should be enhanced	1.000	.903	.701	.809	2.36	1.054
I feel they should work on their set norms	1.000	.750	.651	.818	2.64	1.090

Factor Analysis results

Exploratory factor analysis was conducted as a means of data reduction, to see if the face validity of the items held (Pallant, 2001). The items of the attitude scales were subjected to principal component analysis (PCA) using SPSS. Prior to performing Principal Component Analysis the suitability of data for factor analysis was assessed. The correlation matrix revealed many coefficients of and above as shown in Table 5.

The Kaiser-Meyer-Olkin (KMO) measure was 0.691 exceeding the recommended value of .6 (Tabachnick and Fidell, 1996; and Kaiser, 1974) and the Bartlett's Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. PCA revealed the presence of two components with Eigen values exceeding 1, explaining 77.729 percent of the variance. The variance explained by each factor is shown in Table 6.

The value for communalities using principal component analysis ranged from .611 to .903 (Table 4). Here, it is pertinent to mention that communalities >0.5 is sufficient for the explanation of constructs (Hair et al., 2009). All these values show factors analysis has extracted good quantity of variance in the items. Hence, all the requirements of reliability, validity and uni-dimensionality are met.

Pearson Correlation Analysis

Correlation analysis was used to measure the degree of relationship between the 6 main independent variables of E-Hailing Applications. As a rule of thumb, if a correlation coefficient value of *r* indicates 0 to .2, there is a weak relationship between the variables. If *r* values of .3 to .6, generally considered moderate, and .7 to 1 is strong (Dancey and Reidy, 2007).

According to the scale used if all the 6 items get a rating of 5 each, the total score would be 30. The mean score of the respondents was 15.19 (Table 3). The correlation matrix was computed as shown in Table 3. The mean correlation was .486 and it varies from .274 to .775 with a range .501. There was a sufficient correlation to go ahead with factor analysis.

Table 2: Correlation Matrix Of Ethical concern variables

	I feel unsafe when drivers attend calls while driving	Sometimes they charge unethical extra charges	Cancelling a ride even before it started	I think driver has trouble understanding directions	I feel driver's driving skills should be enhanced	I feel they should work on their set norms
I feel unsafe when drivers attend calls while driving	1.000					
Sometimes they charge unethical extra charges	.423	1.000				
Cancelling a ride even before it started	.378	.737	1.000			
I think driver has trouble understanding directions	.440	.292	.354	1.000		
I feel driver's driving skills should be enhanced	.656	.299	.418	.775	1.000	

	I feel unsafe when drivers attend calls while driving	Sometimes they charge unethical extra charges	Cancelling a ride even before it started	I think driver has trouble understanding directions	I feel driver's driving skills should be enhanced	I feel they should work on their set norms
I feel unsafe when drivers attend calls while driving	1.000					
Sometimes they charge unethical extra charges	.423	1.000				
Cancelling a ride even before it started	.378	.737	1.000			
I think driver has trouble understanding directions	.440	.292	.354	1.000		
I feel driver's driving skills should be enhanced	.656	.299	.418	.775	1.000	
I feel they should work on their set norms	.463	.653	.664	.274	.468	1.000

Inter–item correlation: Mean=.486, Minimum=.274, Maximum=.775, Range=.501, Max/Min=2.828, Variance=.027, N=16

Table 3: Factor Analysis results of Ethical concern variables

	Component	
	Flexibility (F1)	Risk (F2)
Sometimes they charge unethical extra charges	.894	
Cancelling a ride even before it started	.862	
I feel they should work on their set norms	.824	
I feel driver's driving skills should be enhanced		.923

I think driver has trouble understanding directions		.879
I feel unsafe when drivers attend calls while driving		.691
Eigen Value	2.416	2.247
% Variance	40.272	37.457
Cumulative % Variance	40.272	77.729
Scale Reliability alpha (Cronbach's Alpha)	0.866	0.830

Cronbach's Alpha= 0.848, Kaiser-Meyer-Olkin Measure of Sampling Adequacy= 0.691, Bartlett's Test of Sphericity (Approx. Chi-Square= 632.758, Df= 15, Sig=.000, Mean=15.19

Extraction of Factors

Here exploratory factor analysis was employed in order to identify the underlying dimensions of E-Hailing Applications. All the factors having loading more than 0.5 were considered good and in the present concern the loading ranged from .691 to .923. Items with factor loadings <0.5 were removed. The two factors so generated have Eigen values ranging from 2.416 to 2.247.

FLEXIBILITY(F1)

The first factor has explained 40.272% of the total variance in the factor analysis and has been labeled as “Flexibility”. It includes 3 variables i.e. unethical extra charges, cancelling a ride, Work on set norms. This shows that today’s customers are conscious regarding the safety unethical charges charged by such Cabs. The scale reliability of this factor is 0.866 and factor loading ranges from 0.824 to 0.894. It covers 2.416 of the Eigen Values.

RISK (F2)

The second factor includes three variables and it is labeled as “Risk”. It includes Unsafe when drivers attend calls while driving, Driver has trouble in knowing directions, and Driver’s driving skills should be enhanced. The factor has explained that 37.457% of the total variance in the factor analysis solution. The results reveal that customers feel that Driver’s driving skills should be enhanced. The scale reliability of this factor is 0.830 and factor loading ranges from 0.691 to 0.923. It covers 2.247 of Eigen Value.

FINDINGS & IMPLICATIONSOF THE STUDY

In the view of what is described in the above chapters the following findings and conclusion are made.

- Students of colleges and Universities are the main users of E- Hailing Applications like OLA, UBER in Punjab.
- E-Hailing applications are used in Cities of Punjab by various persons mainly because of its Convenience to use and they provide Door to Door Access.
- Consumers want the driver’s driving skills should be enhanced.

So the service providing companies must focus on safety of their consumers by improving the driver's driving skills

- Consumers feel E-Hailing applications sometimes charge unethical charges.

  So the service providing companies must ensure proper system of charges from the consumers for their best use.

- Safety of consumers is of utmost important; many consumers think they feel unsafe when drivers attend calls while driving.

  So the service providers must ensure safety of their consumers.

- Sometimes Driver must trouble in understanding the directions.

  So the service providers must choose competent drivers for providing their services.

- Service providing companies must ensure that they work on set norms.

LIMITATIONS OF STUDY

1. The sample size for the study comprised of 185 respondents. The sample size is a proportion of the entire population for the use of Taxi services in Punjab.
2. The random sampling technique are not used in this research, the ability of the collected data to infer the entire population is reduced because only internet accessing users are used in cities of Punjab.
3. Data collection consist only cities of Punjab that are Jalandhar, Ludhiana and Patiala.
4. Limited period of Survey

CONCLUSION

E-hailing apps refer to the advanced mobile applications through which users can send requests to avail transportation facility using internet as well as geo-location and track the service provided and also make the payments due for the service availed. Such application enables both the driver and the passenger searching for available cabs/taxis in a given area to identify the location. In Punjab OLA and UBER are E-Hailing Applications used by the Consumers.

From the above analysis and discussion the conclusion implies that various factors were extracted which affect the perceptions of customers towards use of E-Hailing Applications. This research indicates that people are conscious of their safety. The influence of E-Hailing applications was greatly on the youth because it provides services at lower cost. But on the other side, some of the respondents think that Driver's skills should be enhanced and they should be competent in delivering their services. It is important to create customer trust in E-Hailing applications by providing safety and sense of satisfaction to its customers for its growth.

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A CONJOINT STUDY OF RELATIVE IMPORTANCE OF PRODUCT ATTRIBUTES IN APPAREL PURCHASE DECISIONS

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ABSTRACT

The present study attempts to explore the relative importance that teenaged and young adult male and female consumers attach to the three attributes- quality, price, and fashionability while making purchase decisions. Conjoint analysis approach has been used in the study. Conjoint analysis is the most popular approach for measuring consumer preferences in marketing research. The study is based on a sample of 500 teenaged and young adult male and female respondents . To explore the relative importance of three apparel attributes- quality, price and fashionability, 'full factorial design' was used. A full factorial design includes all possible combinations of the attributes. There are 12 possible combinations. Conjoint analysis was performed using multiple regression analysis model. The obtained results show that price of the apparel product is the most important attribute to the consumers because the range of utility value is highest (.858). The fashionability is the second most important attribute(.694) while quality has least importance to the consumers.

Introduction:

Conjoint analysis is a statistical technique used in marketing research to determine how people value different feature that make up an individual product or service. Conjoint analysis is the most popular approach for measuring consumer preferences in marketing research. It is research tool for developing effective product design. The concept of conjoint analysis is described by Haier et al (1998) as follows " Conjoint analysis is a multivariate technique used specifically to understand how respondents develop preferences for products or services. It is based on the simple premise that consumers evaluate the value of a product or services by combining the separate amounts of value provided by each attribute." Sudman and Blair (1998) warn that it is not a data analysis procedure like factor analysis or cluster analysis. It must be regarded as a type of "thought experiment" designed to show how various elements of products or services (price, brand, style) predict customer preferences for a product or service. Kotler(2000) defines conjoint analysis as "……a method for deriving the utility values that customer attach to varying levels of a product's attributes." Churchill and Lacobucci(2002) refer to conjoint analysis as "…..conjoint measurement, which relies on the ability of respondents to make judgements about stimuli." From the definitions given above it is clear that the objective of conjoint analysis is to determine what combination of a limited number of attributes is most influential on respondent choice or decision making.

Conjoint originated in mathematical psychology and was developed by marketing professor Paul Green at the University of Pennsylvania and Data Chan. The initial conjoint algorithm, called MANANOVA, designed by Kruskal(1965) and programmed by Kruskal and Carmone, used ranked response data. In the late 1960's , Green and his colleagues started running numerous experiments with the MANANOVA program. A working paper by Green and Rao appeared in 1969, followed by the first marketing journal article on conjoint analysis (Green and Rao, 1971). Following this, Johnson (1974) and Westwood, Lunn

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and Beazely (1972) published articles on Two - attributes - at -a time trade-off model. Other prominent conjoint analysis pioneers include Richard Johnson (Founder of Sawtooth Software) who developed the Adaptative Conjoint analysis technique in the 1980's and Jordan Louviere (University of Iowa) who invented and developed choiced - based approaches to conjoint analysis and related techniques such as Maxdiff. Others include Shocker and Srinivasan (1977), Cattin and Wittink(1976), Herman (1988).

The most publicized early paper on conjoint analysis appeared in Harvard Business Review (Green and Wind, 1975). Ironically, Green and Wind (1973) had earlier published a research monograph on conjoint analysis and multi-attribute decision making that met with much less reader interest.

Green et al (2001) refer conjoint analysis as a methodology in which a decision maker has to choose from a number of options that vary simultaneously from between two or more attributes. McCullough, (2002) further explained that researchers describe products or services by set of attribute values or levels and then measure respondent's purchase interest. According to Myers and Mullet, 2003) this description presents respondents or judges with several hypothetical products or services, each consisting of a combination or stimuli of specified features or characteristics. Such stimuli are therefore described by several attributes. The conjoint results go beyond attribute importance and provide quantitative measures of the relative appeal of specific attribute levels (Wyner,1992). In application of conjoint analysis, products or services (profiles) are described through a set of attributes with the idea of measuring the preferences of the respondents. The data may consist of individual ratings, rank orders or preferences among alternative combinations. Conjoint analysis is actually a family of techniques and methods, all theoretically based on the models of information integration and functional measurement (Hair et al 1998). It is a measure of overall preference because it encompasses all product or service features, both tangible and intangible. Utility is assumed to be based on the value placed on each of levels of the attribute and expressed in a relationship reflecting the manner in which the utility is formulated for any combination of attributes (Haier et al 1998). Conjoint analysis has been used in research for many years (Green and Srinivasan, 1978). Schutte (1999 carried out research to determine the role of price sensitivity in the demand for accommodation by local visitors to the Kruger National Park. The objective of the study was to measure the consumer preferences of tourists making trade-offs between attributes at various levels, enabling them to make complex decisions not only on one factor but on several factors "jointly". The conjoint experiment was designed according to the guidelines offered by Hair et al (1998). Hamman & Kotze (2001) executed a conjoint study to determine the trade-offs consumers make between factors such as colour and size while considering purchasing abalone maybe pearls. Burger and Herbst (2002) used a conjoint approach to determine the importance of certain clothing attributes. Such as style, price, brand and outlet of choice during the decision-making process of teenagers when purchasing denims. A conjoint approach was adopted by North, De Vos, and Kotze (2003) to determine what value do consumers attach to the various attributes when they make apparel purchasing decisions.

Research Objective and Hypothesis :

The main objective of the study was to investigate the relative importance that teenaged and young adult male and female consumers attach to the three attributes- quality, price, and fashionability while making purchase decisions. It was hypothesized that there is a significant difference between the importance consumers attach to quality, price and fashionability as attributes of apparel when making purchasing decisions.

Sample : The sample of the present conjoint study consisted of 500 teenaged and young adult male and female respondents belonging to Jaunpur, a district headquarter in Eastern U.P. In this study a convenience, non-probability method of sampling was used.

RESEARCH PROCEDURE

The Design and Steps used in the Study :

There are many different designs of conjoint studies: “full factorial design” using all possible combinations of features and “ fractional design” using only some of the combinations. According to Haier et al(1998) Full-profile conjoint value analysis is useful for measuring up to about six attributes. Following Haier model following steps were used in the study:

1. Apparel Attribute Selection: The first step of the conjoint decision process is specification of objectives of the conjoint analysis. The objective the present study is to explore the relative importance of three apparel attributes- quality, price and fashionability. These attributes were identified by a detailed identification process of a pilot study consisting of a small segment of sample. It was observed that quality, price and fashionability were considered most important attributes to the pilot study respondents.

2. Attribute Levels Determination: The number of attribute levels determines the number of parameters that will be estimated and also influences the number of stimuli (attribute combination) to be evaluated by respondents. So following the discussions with the apparel users, the levels were decided which are given below:

A. Quality 1- High Quality 2- Average Quality
B. Price 1- High Price 2- Average Price 3- Low Price
C. Fashionability 1- Stylish **2-** Simple

3. Determining Attribute Combinations: Since the study has adopted full factorial approach, it involved the construction of complete profile for all the attributes. In the present study attribute quality has two levels, price has three levels and fashionability has two levels, hence there will be 2 X 3 X 2 = 12 set of stimuli.

4. Selecting Form of Presentation of Stimuli and Nature of Judgements: The twelve combinations of stimuli were prepared and presented in verbal form. The respondents were required to give their preferences for each and every combination of attributes. The five point rating scale was used to measure preferences. The rating of preferences ranged from 1 to 5 expressing least preference to highest preference.

5. Deciding Data Format: The preferences obtained from the respondents were tabulated in Excel spread sheet for further analysis of data.

6. Selecting Analysis Technique: The final step in the design of a conjoint analysis study is to select the technique that will be used to analysed the data. Multiple Regression model has been used in the present study.

ANALYSIS OF DATA AND RESULTS

The analysis of data was done using multiple regression analysis procedure. The respondent's ratings for the products were observations on the dependent variable. The characteristics of the product attribute levels were observations on the independent or predictor variables. The estimated regression coefficients associated with the independent variables are the part-worth utilities or preference scores for the levels. The R^2 for the regression characterizes the internal consistency of the respondent.

In the present study full-factorial design was used. A full factorial design includes all possible combinations of the attributes. There are 12 possible combinations which are mentioned below :

2 Quality X 3 Price X 2 Fashionability = 12 cards

The respondents rate each card on a five point rating scale -1 to five where 5 represents the highest degree of preference. The experimental design of the study is given below :

Table-1

Cards	**Quality**	**Price**	**Fashionability**
CBD1	High	Low	Stylish
CBD2	Average	High	Simple
CBD3	High	Average	Stylish
CBD4	Average	Low	Simple
CBD5	High	Average	Simple
CBD6	Average	Low	Stylish
CBD7	High	High	Simple
CBD8	Average	High	Stylish
CBD9	High	High	Stylish
CBD10	Average	Average	Stylish
CBD11	High	Low	Simple
CBD12	Average	Average	Simple

Full-Factorial Design

After collection of data, next step was coding of data in an appropriate manner for estimating utilities using multiple regression. The procedure called dummy coding for independent variables or product characteristics was used. In its simplest form, dummy coding uses a 1 to reflect the presence of a feature and a 0 to represent the absence. The quality attribute was coded as two columns, price as three columns and fashionability as two columns. Applying dummy coding results in an array of columns is illustrated in the following manner :

Table-2

Quality	Price	Fashionability	Preference
1	3	1	3.65
2	1	2	2.13
1	2	1	3.64
2	3	2	2.87
1	2	1	3.43
2	3	2	3.17
1	1	1	2.59
2	1	2	2.67
1	1	1	2.93
2	2	2	3.51
1	3	2	3.3
2	2	2	3.17

Excel Spreadsheet with conjoint data

To this point coding has been straight forward. But there was one complication which had to be resolved. In multiple regression analysis, no independent variable may be perfectly predictable based on the state of any other independent variables. If so, the regression procedure cannot separate the effects of confounded variables. This was the problem with the above coded data. Since for example we can perfectly predict the state of high quality based on the average quality. This situation is called linear dependency. To resolve this linear dependency, one column from each attribute was omitted. It really doesn't matter which column is dropped and for the above example first level of each attribute was excluded and a modified data has been presented in the following table :

Table-3

Cards	Average quality	Average Price	Low price	Simple fashionability	Preference
1	0	0	1	0	3.65
2	1	0	0	1	2.13
3	0	1	0	0	3.64
4	1	0	1	1	2.87

5	0	1	0	1	3.43
6	1	0	1	0	3.17
7	0	0	0	1	2.59
8	1	0	0	0	2.67
9	0	0	0	0	2.93
10	1	1	0	0	3.51
11	0	0	1	1	3.3
12	1	1	0	1	3.17

Modified data table for analysis with Excel

Multiple Regression Analysis :

Table-4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.987(a)	.973	.958	.09546	1.128

a Predictors: (Constant), Simple, Low Price, Average quality, Average Price

b Dependent Variable: Preference

Table-5

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.323	4	.581	63.740	.000
	Residual	.064	7	.009		
	Total	2.387	11			

a Predictors: (Constant), Simple, Low Price, Average quality, Average Price

b Dependent Variable: Preference

Table-6

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.922	.062		47.417	.000
	Average quality	-.337	.055	-.377	-6.109	.000
	Average Price	.858	.067	.906	12.704	.000
	Low Price	.668	.067	.706	9.889	.000
	Simple	-.347	.055	-.389	-6.290	.000

a Dependent Variable: Preference

Table-7

Utilities Table for Conjoint Analysis

Attribute	Level	Part Utility	Range of Utilities
Quality	High	+.337	=.337-(-.337)
	Average	-.337	= .674
Price	High	1.526	=1.526-(.668) = .858
	Average	.858	
	Low	.668	
Fashionability	Simple	.347	=.347-(-.347)
	Stylish	-.347	=.694

Now with the part utilities of every level of every attribute available, several conclusions can be drawn. First it can be concluded that price of the apparel product is the most important attribute to the consumers because the range of utility value is highest (.858). The fashionability is the second most important attribute(.694) while quality has least importance to the consumers. The combination of utilities reveal the utility of combinations.

Table-8

Attribute Combinations	Part Utilities	Combined Utilities
High Quality, High Price, Simple	.337+1.526+.347	2.21
High Quality, Average Price, Simple	.337 + .858 + .347	1.542
High Quality, Low Price, Simple	.337+.668+.347	1.352
High Quality, High Price, Stylish	.337+1.526 - .347	1.516
High Quality, Average Price, Stylish	.337+.858- .347	.848
High Quality, Low Price, Stylish	.337+.668- .347	.658
Average Quality, High Price, Simple	-.337+1.526+ .347	1.536
Average Quality, Average Price, Simple	-.337+.858+ .347	.868
Average Quality, Low Price, Simple	-.337+.668+ .347	.678
Average Quality, High Price, Stylish	-.337+1.526- .347	-.842
Average Quality, Average Price, Stylish	-.337+.858- .347	-.174
Average Quality, Low Price, Stylish	-.337+.668- .347	-.016

The results presented in above table reveals the utility values of combinations of attributes. It is observed that high quality, high price and simple cloths are the most preferred combinations because this combination has the highest combination utility of 2.21. The next important combination is high quality, average price and simple apparels having 1.542 utility. Average quality, high price and simple design with 1.536 utility shows next preference. The least preferred combination is average quality, high price and stylish apparel.

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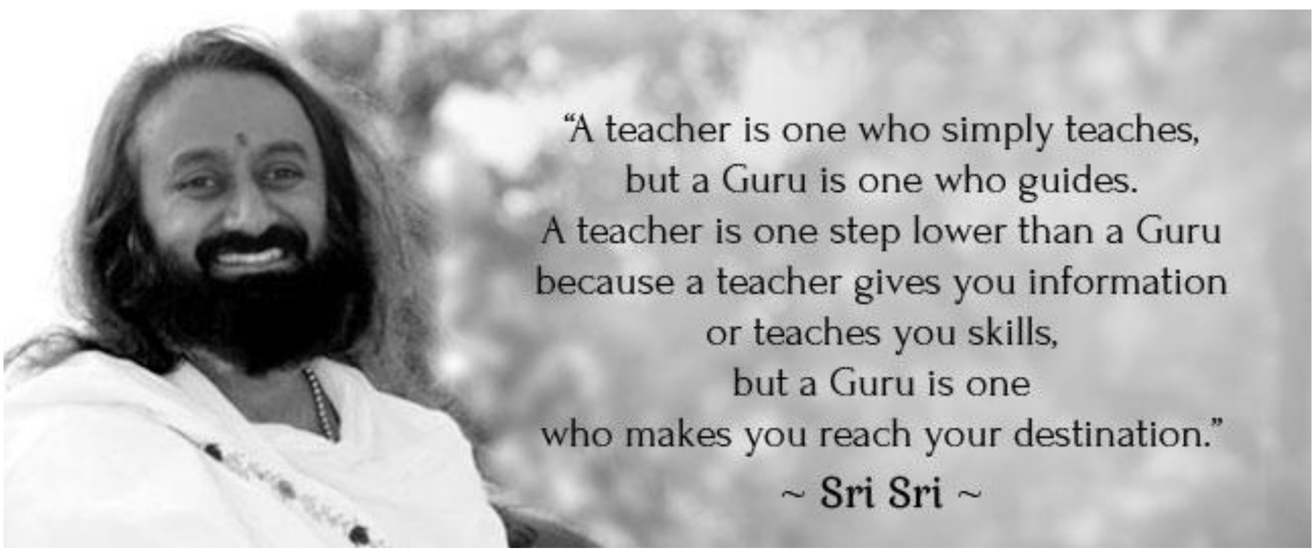

A COMPARATIVE STUDY OF HUMAN RESOURCE ACCOUNTING DISCLOSURE PRACTICES IN INDIAN COMPANIES

Divya Sharma[1], Dr. Rajendra K. Khatik[2]

ABSTRACT

The human resource element is extremely important, vital and touchy factor of production that success of any organization, to a great extent, relies on the quality and character of the people working on it. Therefore, human assets are the real resource of a company. HRA is a new specialized branch of accounting that is an accounting technology of identifying, measuring, classifying, summarizing and reporting the data about human resources. The basic objective underlying human resource accounting into facilitation the effective and efficient management. Hence an attempt is made to analyze the HRA disclosure in selected Indian companies. 20 companies were selected for the study, out of that only 6 companies (3 Public and 3 Private sector companies) were following HRA, Descriptive Statistics and one sample test were used to find the difference in the disclosure of Human Resource variables in selected Indian companies. The result of the study shows that the public sector is following better HRA disclosure practices than the private sector.

Keywords: *Human Resource Accounting Disclosure, Human Resource Accounting (HRA)*

Introduction

The human resource element is extremely important, vital and touchy factor of production that success of any organization, to a great extent, relies on the quality and character of the people working on it. Therefore, human assets are the real resource of a company. Knowledge and technology related information about the cost, value and performance of human resources. This information is the basis of effective management of human elements in organization that provide significant information about effective human resource. Human resource accounting is a new specialized branch of accounting that is an accounting technology of identifying, measuring, classifying, summarizing and reporting the data about human resources. The development of HRA came about as a result of an increasing recognition of the importance of human resource in economics, psychology, and management. Human resource accounting involves accounting for people as organizational resources and its development has progressed through several stages. The first stage of development of HRA involved the recognition by academicians that a method to account for HR was needed. The second stage involved development of concepts and models for measuring the cost and value of people as organizational resources. The third stage involved experiments to apply the measurement in actual companies. The fourth stage involved empirical testing of human resource accounting information in a behavioral context. The fifth stage like the third one involved additional experiments to apply human resource accounting technologies to a variety of managerial problems. Flamholtz (1974), he has defined about HRA, it as follows: "Human resource accounting is accounting for people as an organizational resource. It involves measuring the costs incurred by business firms and other organizations to recruit, select, hire, train, and develop human assets. It also involves measuring the

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economic value of people to the organizations". American Accounting Association (1980) has defined human resource accounting as follows: "Human resource accounting is the process of identifying and measuring data about human resources and communicating this information to interested parties". HRA is the processes of identifying and measuring Human Resources value in organizations that provide for the management the necessary

information to manage their human resources efficiently and effectively. It helps the management in better planning, utilization and management of human resources of the organization.

Review of literature

Surinder Kaur et al. (2014) [13] they investigated human resource accounting disclosures in annual reports of five companies in India. Their study concluded that human resource accounting (HRA) disclosures be very low in Indian companies. Farzaneh Rahmanizadeh and Mahesh, R. (2014) [4] in their studies selected four companies in India for five years and examined the disclosure practice of mandatory and voluntary itemsin the annual reports. They used of methods for measuring the level of disclosure of the annual reports. They found out that the level of disclosure of human resource accounting was not so high, this was appreciable that selected companies were adopting more or less human resource accounting practice and public sector was following better human resource accounting disclosure practices than the private sector. Kashive (2013) [9]. He studied the Human Resource Accounting Systems (AHRS) of three Indian companies, namely, BHEL, NTPC and Infosys, and compared it with two foreign companies, namely, Skandia AFS and WM-data AB/Logical CMG, and he put forward that Indian companies in terms of the extent and quality of Intellectual Capital (IC) and the value of human resource measurement, reporting and disclosures are far behind their European and American counterparts. Augustine, O. Enofe et al. (2013) [2] . They carried out to ascertain the relationship between firms' financial performance and human resources accounting disclosures on one hand, and the differences in human resources accounting disclosure reporting level between financial sector and nonfinancial sector companies quoted in the Nigerian Stock exchange. They found out of the study that financial companies such as banks and insurance companies in Nigeria are disclosing human resources accounting information than non-financial companies. Pandurangarao, et al. (2013) [11] they highlighted the significance of Human resource valuation and methods to measure human asset value. The article directly describes the views of the authors and finds out the organizations those have tried to implement HRA. The article depicts the merits of human resource valuation. The finding of this study indicates even valuing human resources appears to be very important to Indian organizations, most organizations do not value their human resources and plans to implement the valuation of human asset is at a most early stage. Despite the benefit in valuation there will be little progress in the area over the next five to ten years. Joshi and Mahel (2012) [7] they examined the human resource accounting disclosure practices of four selected companies using a 15-item index and ranked the companies on the basis of their HRA disclosure scores. The result of the study showed that the measurements were subjective. Our study is to recognize and disclosure of Human Resource Accounting variables of Public sector and Private Sector that selected of companies in India, the study aims to find out whether the companies differ significantly in respect of HRA disclosures or not. Dr. Nidhi Sharma and Hitendra Shukla (2012) [10] they studied to find out the disclosure practices of HRA in selected private and public limited companies that selected two public sector companies and two private sector companies in India. They used of content analysis for disclosure practices of HRA by using different methods. The result of their the study shows that the public sector is following better HRA disclosure practices than the private sector. Dalvadi.

Yagnesh M (2010) [3] examined Human Resource Accounting practices in four selected companies in India for five year commencing from 2003-04 to 2007-08 with one sample 't' test and said that there is significant difference between the average disclosure of selected companies. They recommended the government to suggest a specific model of Human Resource Accounting that is acceptable to all companies and suggested that the government should made mandatory to value and disclose Human Asset related information in its annual report. Syed Abdulla Al Mamun (2009) [14], he attempted to shed light on Human Resource Accounting disclosure in Bangladeshi Companies and he used Kolmogoov - Seminor test to test the normality of the HRA variables. He showed that companies averagely disclose is 25% of the total HRAD items, then he put forward that the companies with higher profitability intended to disclose more human resource accounting information and that Human Resource Accounting is a very important factor to decision makers in the era of knowledge based economy.

Human resource accounting practices in the selected Indian companies

BHEL: BHEL had started providing information related to Human Resource Accounting (HRA) in its annual report for the financial year 1974-75 by using Lev and Schwartz model. It is the first company in India who provided HRA. BHEL also started considering efficiency factor for the purpose of Human Resource Valuation from the year 1980-81. BHEL was reporting information like total No of Employee, Value Added, Employee Remuneration and Benefit, Value Added per Employee, Turnover per Employee. It also calculated the different ratio related to Human Resource.

ONGC: ONGC in 1981-82s providing information related to Human Resource Accounting (HRA) in its annual report by using Lev and Schwartz Model. ONGC provides information like income, value added, No. of employee, age wise distribution group wise distribution, gender wise distribution, but turnover per employee and Economic Value Added (EVA) were not disclosed.

EIL: EIL was incorporated as a company wholly owned by Government of India on 1965 and branded human resources as ‘Mother Resources’ through which other scarce resources viz., machines, material, money are organized, coordinated, directed and controlled.EIL made an attempt to value its human resources by working out the present value of future earnings. The computation has been based on the guidelines and principles enunciated in the economic models developed by Lev & Schwartz, Eric Flamholtz and Jaggi and Lau with appropriate modifications.

TCS: It is an multinational information technology (IT) service, consulting and business solutions company , established in 1968; 50 years ago. The economic approach model, i.e. Lev & Schwartz model is the basis of calculation of human resources of the company. The company considers all direct and indirect benefits earned by employees as a basis for calculation. Average increment is based on the increment paid during last three years. Retirement age is taken as per the company’s policy. Based on these assumptions, human resource value was calculated considering different discount rates for different years to arrive at the present value of future earnings.

INFOSYS: Infosys started inyear 1995-96, it became the first software company to value its human resources in India by Lev and Schwartz model has been used for the purpose of valuation of human resources of the organization. Infosys provides additional information to the shareholders in the form of Balance sheet including intangible assets, economic value added, human resources accounting, No of Employee, Age wise Distribution and Category wise, Distribution of Employee, Net Worth, EPS, Value of

Human Resource, Value of Human Resource per Employee and also present the ratio like Value Added/Human Resource Value, Return on Human Resource Value in percentage.

ACC: ACC started valuing and reporting the information related to human resource from the financial year 1983-84 by using Lev and Schwartz model with adjustments suggested by Flamholtz. It provides the information regarding No of Employee, Basic Earnings per Share, Capital Employed, and Earning per Share, Total Asset and also Employee Cost. The company had not reported the discount rate i.e. rate at which the future expected return was discounted. Objectives of the Study

1. To study the disclosure practices of Human Resource Accounting of Public sector and Private Sector companies in India.
2. To compare between the disclosures variables of HRA followed by Public sector and Private Sector companies in India.
3. To offer suggestions for the improving of HRA disclosure in Indian companies.

Statement of the problem:

Very few studies have been made in relation to disclosure practices of HRA in companies in India. Therefore the present study is made to attempt and analyze the disclosure of Human Resource Accounting variables in the Public sector and the Private Sector selected of companies in India.

Methodology

The purpose of the present research is to do the comparative study of six companies in India to find the status of HRA reporting practices. In the present study, the purposive sampling technique has been used for the selection of the six companies. Three companies from public sector and three from the private sector are selected for the purpose of this study. These companies are presently valuing their human resources and showing in their annual reports. The data for the study were collected from the annual reports of the six companies for seven years (2007-2013). Besides, other source of data forms in the form of reference to the library and review of previous articles, paper, and earlier studies.

Data

The study was based on secondary data. Data were collected from annual reports of the selected companies, websites, and different books of accounting and personal management.

Source of data

The study was based on secondary data. Data were collected from annual reports of the selected companies, websites, and different books of accounting & personal management.

Period of the study

The data was examined for the last five year financial year that is from 2007-08 to 2012-13.

Sampling Techniques

A Purposive sampling technique is used for selection of sample units. Samples are taken from both Public and private companies. Ten companies from the public and ten companies from the private were taken up for the study. Out of which only three companies from public (BHEL, ONGC and EIL) and three companies form private (TCS, INFOSYS and ACC) were following Human resource Accounting and hence six companies are taken for the analysis.

Analysis of Data

The collected data have classified and tabulated in the form of table and graph with the statistical techniques SPSS software has been used for necessary statistical tests. The data analysis and conclusion were drawn on the basis of parametric tests at 5% level of significance. Data collection from annual report was secondary data. With the nature of secondary data which was readily available, this study covered all variables and possible data available for the organizations.

Disclosure relating to human resource accounting For the purpose of comparative evaluation, 13 variables has been identified like disclosure of value added, Economic Value added (EVA) etc.

Table -1 Human Resource Accounting Disclosures Variables

	Variables	BHEL	ONGC	EIL	TCS	INFOSYS	ACC	
1.	Value Added	1	1	1	1	1	0	5
2.	No. of employees	1	1	1	0	1	0	4
3.	Economics Value Added (EVA)	1	0	0	0	1	1	4
4.	Value of HR	0	1	0	1	1	0	3
5.	Value of HR per employees	0	1	1	0	0	0	2
6.	Value Added per emloyees	1	1	0	0	1	0	3
7.	Valuation model used	1	1	1	1	1	0	5
8.	Discount rate applied	1	1	1	1	1	1	6
9.	Age wise distribution	1	1	0	0	1	0	3
10.	GroupWise distribution	1	1	1	0	1	0	4
11.	Gender wise distribution	0	1	0	0	1	0	2
12.	Turnover per employees	1	0	0	0	0	1	2
13.	Employees cost	0	1	0	1	1	1	4
	Total	7	11	8	6	11	4	
	Percentage	53.84	84.61	61.53	46.15	84.61	30.76	

BHEL	53.84
ONGC	84.61
EIL	61.53

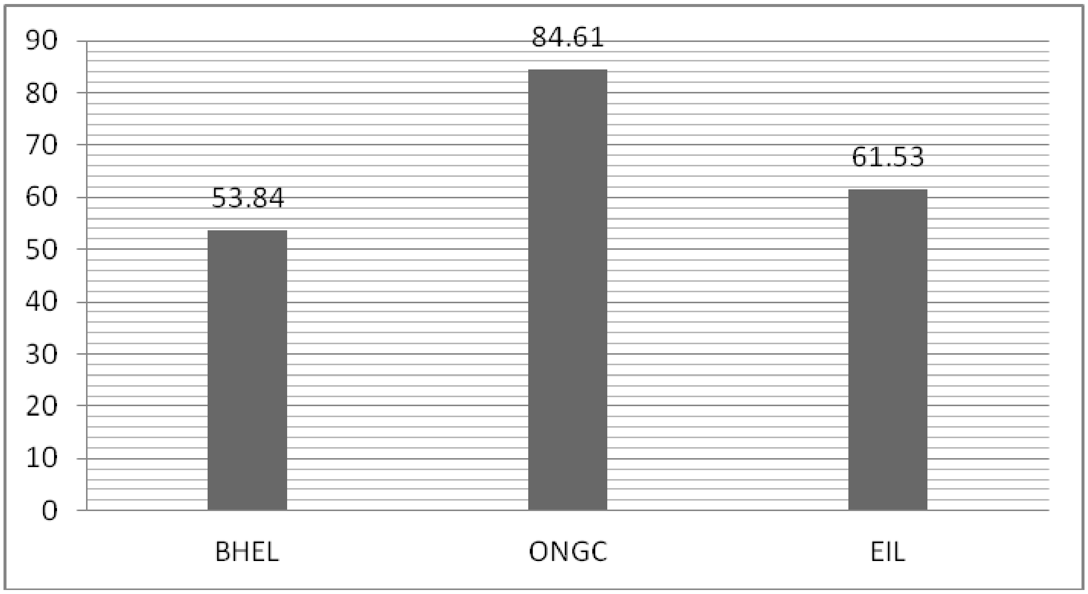

Chart-1 Disclosure of human resource accounting in selected public companies

Fig-1 exhibits Human Resource Accounting disclosure by selected public companies, which are Bharat Heavy Electricals Limited (BHEL), Oil and /natural Gas Corporation Limited (ONGC) and Cement Corporation of India Ltd (EIL). It helps to understand which company provides more information regarding its HR, that ONGC provided 11 types of information (i.e. 84.61%) out of 13 listed information, EIL disclosed the 8 types of information (i.e. 61.53 %) and BHEL provided 7 types of information (i.e. 53.84%).

TCS	46.15
INFOSYS	84.61
ACC	30.76

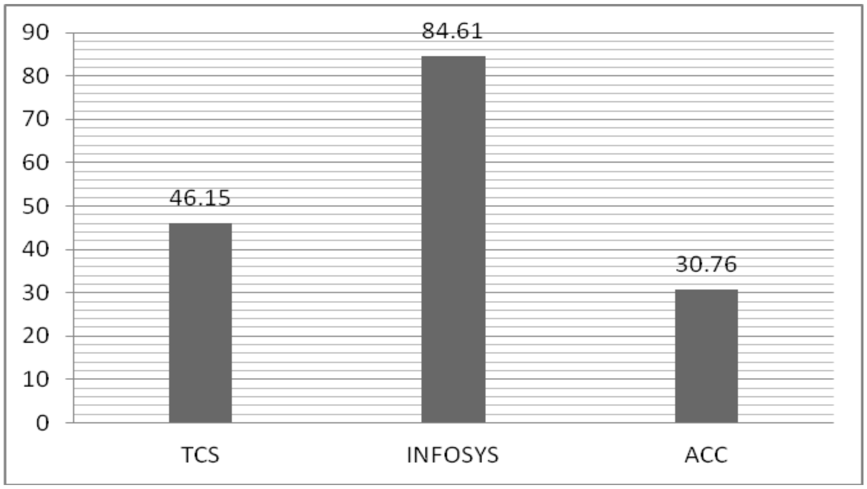

Chart -2 Disclosure of human resource accounting in selected private companies

Fig.2 shows Human Resource accounting disclosure by selected private companies, which are TCS Ltd TCS, Infosys and Associated Cement Companies Ltd (ACC), that INFOSYS provided 11 types of information (i.e. 84.61%) out of 13 listed information, TCSdisclosed 6 types of information (i.e.46.15) and ACC provided 4 types of information (30.76).

Hypotheses

Ho: There is no significant difference between the disclosures of Public sector and Private Sector selected of companies in India.

H1: There is a significant difference between disclosures practices of Public sector and Private Sector selected of companies in India

Table 2: Descriptive Analysis

	N	Mean (public)	Mean (private)	Sum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. error	Statistic
Disclosure	6	8.66	7	47.00	7.8333	1.13774	2.78687

	Test Value = 0					
	T	DF	Sign.(2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Disclosure	6.885	5	.001	7.83333	4.9087	10.7580

One Sample t test was conducted to test the hypothesis. As the p value of the test is 0.001 less than 0.05, therefore we accept the alternative hypothesis. Hence it can be concluded that there is a significant difference between the average disclosures of human resource variables in selected companies, and has been rejected the null hypothesis.

The average value of public companies 8.66 and private companies 7, it is construed that Public companies are superior to private companies in including HRA variables within selected companies.

Suggestions

1. BHEL, EIL, ACC Ltd and TCS companies should provide more information regarding its accounting of Human Resource.
2. Private companies should concentrate more on disclosure of Human Resource Accounting variables when compared to public companies.
3. The government should suggest a specific model of human resource accounting that is acceptable to all companies for valuation of human resource.
4. The government should provide incentives like Subsidy, Tax exemption for motivating companies of valuation of their Human resources.

Limitation

This research is based on secondary data only, collected from annual reports of six companies in India that limited to six years only i.e. 2007-08 to 2012-13. Only six companies viz., BHEL, ONGC, EIL, TCS, INFOSYS AND ACC have been considered for the study of disclosure of Human Resource Accounting variables.

Conclusion

The study of the HRA system of the six organizations in Indian that most of these organizations applied the Lev & Schwartz model for valuation of their human resources. This model calculates the present value of human resources in terms of the present value of future earnings of human resources. Whereas Cement Corporation of India mentioned in their annual reports considered by Eric Flamholtz and Jaggi& Lau model in the value of human resources of their organizations.

Based on the results of the information disclosed by the selected companies, TCS and ACC provided the minimum information regarding the different variables related to human resources. Therefore, they should provide more information in their annual reports.

In this Study shows that the public sector is following better HRA disclosure practices than the private sector. HRA information the immense help in decision-making both for internal and external users of the organization. Therefore, they should adopt the HRA system.

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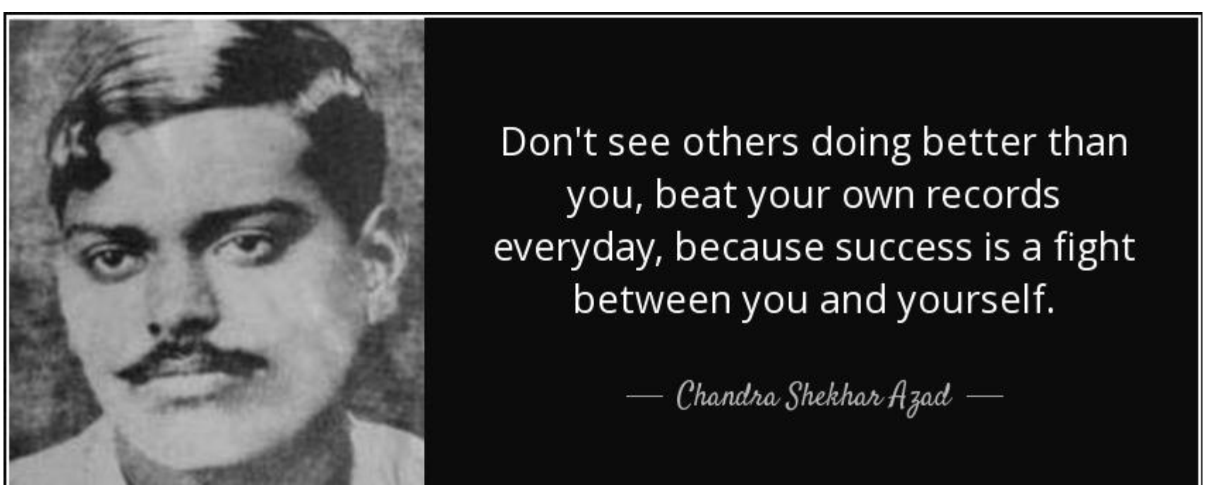

ROLE OF SPIRITUAL VALUES IN FOSTERING ETHICAL PRACTICES

Prachi Anand[1]

ABSTRACT

The study aims to understand Spiritual values and its significance in an Organizational set up for strong integrity, commitment, productivity and efficiency. The values considered in this study are not based on physical perceptions, nor are they material values; they are spiritual values applied in the material world. In an ideal society; values are espoused and respected by its people. Spiritual values represent the aspirations of religions and philosophies that aim to guide people along the path to a better existence. In the current scenario, everyone out of greed is striving blindly for competitive comfort lifestyle .The lives are full of temptations, illusions and negative experiences which are prompting individuals to act against morality. For clarity, one needs a constant reference point. As a navigational aid sailors use the pole star; spiritual values being universal in nature are essential to help the workforce navigate the worlds of values and give them the right direction to form their character and determine moral and ethical choices. They are the essential constituents of civilization. The emphasis of the paper is to highlight the importance of spiritual values at workplace and the role it plays in developing the inner strength and conscience of the individuals by overcoming their weaknesses. In competitive human lifestyle the morality and mentality of the person is based on the visible and tangible world which makes a person materialistic, they lose contact with divinity and forget their intangible and invisible dimensions of existence which should be ones reference point for values. Material dimensions overpower and influences the value system resulting in corrupt human values.This paper is conceptual in nature based on literature and basic objective is to provide an insight to the organizations about the importance of spiritual values and how practice of spiritual values will equip the workforce with spiritual skills in order to promote a culture of organizational commitment and organizational performance by fostering ethical practices.

Key Words: *Spiritual HR, Integrity, Values, Ethics*

Introduction

Ever since the inception of ancient civilizations, Spirituality has been significant and influenced the existence of human beings in all aspects of life. With the Globalization, people are exposed to varied comfort and facilities through its latest techniques and technology, where humans are tantalized towards such temptations. Almost every person seems to participate in blind race to get the best from others. Luxurious lifestyle has created superfluous need disguised in greed to human race which are once fulfilled gets recreated one after the other in multifold ways. Less empowered people thus feel deviated from their moral base and get lured to satisfy their urge to fulfill their materialistic desires for honors, name and fame. People are into playing blame game, while pinpointing others for their misdeed and tend to overlook their own set of unethical behavioral patterns.

Spirituality has an important role to play, which can bring positive transformation keeping our focal point from outside world to inner one. Human beings are undoubtedly getting attracted towards spirituality at present because they are tired of materialistic life. They are not experiencing true and everlasting happiness

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through materialistic gains. The more they are after materialisticthings; the more they have gone in to illusions and lost themselves. Their attention has become completely extroverted. It has not been turned within. To search for spirituality means to go within. Because there are so many paths of spirituality, from every corner of world, people are in dilemma as to what is right and what is wrong, or what they should opt for.This world itself is a world of illusions and deception. When people have experienced deception they seek a spiritual path. However, people usually assume religion as spirituality. No matter which religion they belong to, spirituality is beyond walls and boundaries of any certain religion which is limited to group of people following the respective religion. Spirituality goes in depth, a journey in search forself and for divine; it looks at human beings in equality as child of one supreme energy and create feeling of brotherhood irrespective any religion they belong to.

Originally, the religious founders definitely had spiritual power. They truly lived as messengers of God. Their incarnation on this earth was a matter of need, and they all played their role profoundly with the help of God's power. Now, because people have become body conscious, they have forgotten their true religion which teaches humanity and brotherhood first, they have so much conflict within themselves that, even if they use the term 'religion', it is only namesake. Hence they do not practice the teachings that were shared by those religious founders; they simply read that but find unable to imbibe those teaching in their day to day lives. In order to experience peace, happiness, contentment, power and blissit is imperative to go within, for only then can we realize what true spirituality is. No matter how much someone searches outside, they can never find true spirituality.Systematic approach is essential in spirituality to meet these ends.

Workplace is becoming stressful due to the fast phase of the growth and dynamism at international level. Due to this speed and growth ithas created imbalance at the workplace. The human touch among the employees started diminishing instead the mechanical relationship or robotic approach began. In line with this paradigm shift, organizations and managers have been exploring new ways and methods to create and maintain quality of work life balance among employees.Spirituality in workplace as innovation or revolutionfocuses on mind-enrichment, heart-fulfillment, and spirit-growing for employees which benefit them holistically including their increased financial reward at the same time.

Literature Review

Growing interest in spirituality in organizations is evident now. For example, many organizations including Intel, Coca-Cola, Boeing, and Sears, are reported to have integrated spirituality in their workplaces, strategies and cultures (Burack, 1999; Konz and Ryan, 1999, Wagner-Marsh, and Conley, 1999; Gogoi, 2005). Increased number of spiritual books in the bookstores and in libraries of various companies suggests the increased interest on spiritual practices. Voluntary prayer groups, interfaith dialog groups; organizing reflection sessions; meditation rooms for spiritual practices are the examples of such evidence.

Defining Spirituality

There is no universal definition of spirituality authors have suggested varied meaning and definition of spirituality.Robert Meagher, (2010) has defined spirituality based on the individual perception. He has defined journey as what one would like to do, where it has destined to take us, how we live our life from the very beginning to the end. He further express that enlightenment is a state of achievement, it's a state of union with divine that is attainable in human life.

Addressing in,“Aging, Spirituality and Health conference”, at Ontario Multi-Faith Council, Rev. Dr. Phyllis Smyth, defined spirituality as individual anthropological phenomenon where a person grows with understanding to get his or her connection or place in the universe to find the meaning and purpose in life.Dr. Smyth explains spirituality as a form of power to which somehow individuals are connected. In spirituality words like ‘breath’ or ‘wind’suggests that the spirit is ‘unpredictable’, ‘powerful’ and ‘uncontrollable’ which cannot be seen but we have the awareness of its existence that it is ever present.

Common to Rev. Dr. Smyth’s definition, spirituality is a ‘force’ or ‘power’ that exists within each of us. Rev. Dr. Jonathan H. Ellerby writes expressively on spirituality in his book , “Return to the Sacred: Ancient Pathways to Spiritual Awakening: “In the most profound of spiritual practice, regardless of the practice, we awaken to a reality that feels truer, more permanent, and more substantial than anything else we’ve ever experienced. What burns away in such flashes of brilliant light are all the falsehoods that limit health, self, and society? For a moment, we touch the eternal. The more we expose the limits and false elements of our identify, the closer we come to understanding ourselves as an expression of a Great Miracle and Divine Spirit. The further into the nature of the Sacred we go, the more it teaches us about ourselves.”[p.13]

In an ambitious literary work, Elizabeth Lesser wrote about spirituality in her book, The New American Spirituality: A Seeker’s Guide, “While spirituality is about bliss, it also is about balance. Without some degree of sacrifice for the greater good, spiritual self-discovery eventually leads to plain old self-indulgence. When we witness people using wise teachings to justify unwise and selfish behavior, spirituality seems like a game people are playing to get what they want. Spirituality is not the abdication of responsibility; its’ not a magic carpet ride to la-la land; and it’s not sunny, easy answers to life’s complexity. Rather, spirituality is a long, slow process—a patient growing into wisdom.”[p.30]

Lesser also write that “inviting spirituality into your life is like packing for a long journey. As you search for your own definition, here are some of the most important things to pack: openness to things you may have been conditioned to reject; comfortableness with the unknown; and fearlessness.” [p.30]

Macquarrie, (1972) defines Spirituality as the actualization of an inherently human capacity. Spirituality is about “becoming a person in the fullest sense” as one authentically quests for their ultimate value. Consequently, in principle at least, spirituality may be equally available to every human being seeking to live an authentically human life.

While there are some commonalities in how different people and organizations think of spirituality, there are far more differences in philosophy and meaning; which brings to the viewpoint that something so present in society today, something so ubiquitous, something so recognized, can mean so many different things? Why is there no single, definitive, recognized, and accepted definition of spirituality?

In the words of ‘DadiJanaki’, Chief Administrative Head of Brahmakuamries, “Spirituality means to open the eye of the mind and, on the basis of that, to realize who I am”. She further expresses the philosophy of karma and according to her Spirituality means to have eternal spiritual love for each other whilst maintaining that incognito, internal connection with God and that is only possible when one can control their mind through the power of concentration. Spirituality means to make one’s mind free from all negative and understand the the philosophy of karma to such an extent that every action an individual performs is accurate and filled with spirituality.

Spirituality reaches far beyond the workplace - it is linked with our self, meaning of our lives and interconnectedness with the universe. Values are equally important factor (King’, Richard, 2010).Thus it can be concluded that spirituality is about the self perception and one's desire to know self and how they are connected to outer world .In other words the Spiritual people experience the object of spirituality via their desire to overcome the egotistical self, to develop authentic relationships with others, with creation and with their ultimate concern, and as they strive to find meaning and purpose in their life.

Spirituality at workplace

According to Duchon (2000) spirituality movement is "a major transformation**".** This new spiritual dimension embodies employees' search for simplicity, meaning, self-expression, and interconnectedness to something higher (Marques, Dhiman, and King, 2007). The article, 'Seeking the Lost Spirit: Understanding Spirituality and Restoring It to the Workplace', highlights, spirituality fits aptly into the contemporary workplace, its role in respect to the workplace challenges, and its potential in helping to deal with the suffering created by dysfunctional and demoralizing work environments(Adams, David W.; Csiernik, Rick, 2001).

Workplace spirituality has been described as "A framework of organizational values evidenced in the culture that promotes employee's experience of transcendence through the work process, facilitating their sense of connected to others in a way that provides feelings of completeness and joy (Giacalone and Jurkiewicz, 2003). In the article, 'In search of the soul of HRD',Kahnweiler, William; Otte, Fred L demonstrates that work is a spiritual journey .Today organizations need a foundation of personal and professional values for growth and performance. Gupta, Manu; Kumar, Vinod; Singh, Mandeep(2014) states meaningful work, organizational values , sense of community and compassion are four important dimensions of spirituality at workplace. Spirituality at workplace has two fold effect firstly it increases employee's well being by enhancing commitment, morale and productivity and secondly it reduces stress, burnout in the workplace (Karakas, Fahri, 2010).In a study conducted by Kolodinsky, Robert; Giacalone, Robert; Jurkiewicz, Carole, it was observed that Organizationalspirituality is positively related to job involvement, organizational identification, work satisfaction and rewards; and is negatively related to organizational frustration. Further it was identified that Personal spirituality was positively related to intrinsic, extrinsic, and total work rewards satisfaction. The blend of personal spirituality and organizational spirituality was found related to total work rewards satisfaction.Though workplace spirituality is a highly personal and philosophical construct, yet many of the academic definitions acknowledge that spirituality involves a sense of wholeness, connectedness at work, and deeper values (Gibbons, 2000).

Spirituality and Ethical behavior

Literature shows that there is no universal definition of ethics. The definition varies with the perception of the individual and society. Barry, (1979) defines ethics as the study of what contributes good and bad conduct, including related actions and values. Issa and Pick (2010) suggests that culture of workplace spirituality is positively related to ethical mindsets as organizational members responded positively to values such as integrity, honesty, compassion, and trustfulness. Similarly, Beekun and Westerman (2012) opined that positive correlation exists between spirituality in the workplace and the potential for ethical behavior. Fry (2005) in his extended model of spiritual leadership suggests that spiritual leadership facilitates ethical well –being at a personal level, and corporate social responsibility at organizational level. Employee's ethical well-being could be an outcome of their experiencing meaningful work and community aspects of workplace spirituality (Ashmos & Duchon, 2000; Duchon & Plowman, 2005; Pawar, 2009), This suggests that there is relevance of workplace spirituality to the ethical aspects of work.

Research supports that organizational ethical culture played important role in discouraging unethical behavior (Douglas, Davidson, and Schwartz, 2001). Further it demonstrates that ethical culture impacts moral sensitivity, awareness, judgment, motivation, and reasoning of organizational members. The reason for this effect is explained by the ethical aspect of organizational culture that refers to the principles of right and wrong within the organizational context, creating conditions that help explain and predict the (un) ethical behavior of managers and employees, (Huhtala, Feldt, Lamsa, Mauno, & Kinnunen, 2011). Ethical culture might encourage or discourage ethical and unethical behavior; strong ethical cultures are more likely to produce less unethical behavior (Huhtala et al.).

Spirituality and performance

According to a survey conducted by Arnetz, Bengt B.; Ventimiglia, Matthew; etal, spiritual practices at workplace is positively linked with reduced work-related exhaustion. Further it concludes that spiritual values and practices, and its acceptance in workplace promotes mental well being and reduces stress.

Research shows that in multicultural and multi-religious organization there is great impact of religiosity and spirituality on employee's performance. Osman-Gani, AAhad M.; Hashim, Junaidah; Ismail, Yusof (2013) are of the opinion that appropriate code of conduct ,instilling values of tolerance, respect and compassion should be framed as to create a culture of respect for diversity of beliefs and faiths in the workplace, which would result in productive teamwork and improved performance. According to Karakas, Fahri (2010), spirituality harness employee well being and quality of life and provides a sense of responsibility in performing meaningful task. It helps employees to understand the interconnectedness within community. Research also supports that employees bring their whole self (physical, mental, emotional, and spiritual) when organization provides humanistic values and opportunity to perform meaningful task which leads to improved self-esteem, health , happiness and personal growth (Gavin and Mason, 2004).Milliman et al., 2003 suggests that there exists a positive correlation between workplace spirituality and employee attitudes like commitment to the organization, intrinsic work satisfaction and job involvement. According to Bolman and Deal (1995) spiritualism is good for performance. Thompson (2000) cited a Harvard Business School study to provide credence to his observation that spirituality could be used to improve organization performance. The study highlighted that some of the "more-spirited" companies tend to outperform their counterparts by 400 to 500 percent in terms of net earnings, ROI and shareholder value.Milliman et al (1999) through a case study of Southwest Airlines demonstrated the existence of strong correlation between spirituality and profitability.

Literature also suggests that organizations that have voluntary spirituality programs enjoyed higher profits and success (Dehler and Welsh, 1994; Turner, 1999).There is enough evidence to support that spirituality has a positive relationship with organizational performance (Ashmos and Duchon, 2000; Garcia-Zamor, 2003; Giacalone and Jurkiewicz, 2003; Fry, 2005).

Implementing Spiritualityin Workplace

Spirituality can be implemented by using different perspectives. Since it has highly individualistic dimension, it can be implemented by using individual perspective. But every individual have varied preferences, beliefs and interest and catering with every individual prospective is nearly impossible. Mitroff and Denton (1999) suggested that spirituality should be implemented to the organization as a whole. For the benefit of the organization and the employees, effective organizational change approaches are needed to implement spirituality at work philosophies.

Organizational change approaches must follow

- A clear philosophy that workplace spirituality represents truth and is the right thing to do, not because it may lead to higher profits.
- Workplace spirituality must be practiced in an authentic manner before it has a positive impact on employees or on the longer-term effectiveness of organizations.
- Organizational change and development programs associated with spirituality at work should have strong employee participation so that input is heard from all levels of the firm.
- Creating forums for open discussion and greater clarification of what spirituality at work means, since the concept is highly personal and abstract.
- Strong company values will need to be developed to ensure that the values and rights of all employees are respected.
- Training programs on interpersonal communication and listening skills will likely be arranged to help promote this process.
- Workplace spirituality must take place within the context of appropriate organizational goals (e.g. do the goals of the practices have a potential direct or indirect negative impact on employees or other stakeholders of the organizations?).
- Change efforts must incorporate feedback mechanisms from internal (e.g. employees) and external (e.g. customers, consultants, suppliers, etc.) sources to ensure that ongoing assessments occur regarding the true impact of the workplace spirituality approaches.

Conclusion and Future Implications

Spiritual orientation educates people at broad spectrum, far above from the realm of their respective religionand bring them stand on common principal which is humanity. It gives clear vision which help people to come out from illusions to seegood things around clearly thus motivating them to think positively even in adverse situations.Spirituality provides ease to the people in handling all sorts of grievances, be it from self or from external factors which help in overcoming obstacles and bring efficiency in their work.This also helps to evolve healthy working relationships among employees enabling them to achieve their task successfully.

People in the positive environments, with good ethical practices, perform highly productive with innovation and desired cooperation. They learn to value their work and start knowing their own worth too as responsible employees who in turn make them effective and useful resource persons for the organization.Spiritual practices in the future should be practices more in the organization as this all brings sense of meaning and job satisfaction which generates happy and enthusiastic employees and with this productivity rises. Awakening spirituality is a wise approach to help and create right working environment where people can prosper and flourish their career path. Trust is being created among teams. Spiritually empowered people get ready to take challenges and bring changes enthusiastically. Mutual understanding and respect brings harmony in relations which inspires and encourages employees. Success is appreciated and celebrated, boosting up the morale of an employee to excel that in turn is good for the welfare of employees and the organizations as well.

Future research is needed to explore how companies can effectively change and implement authentic workplace spirituality philosophies. Empirical research is needed on the comprehensive nature of the relationship of workplace spirituality to both individual well being and work attitudes and how spirituality fosters ethical practices.

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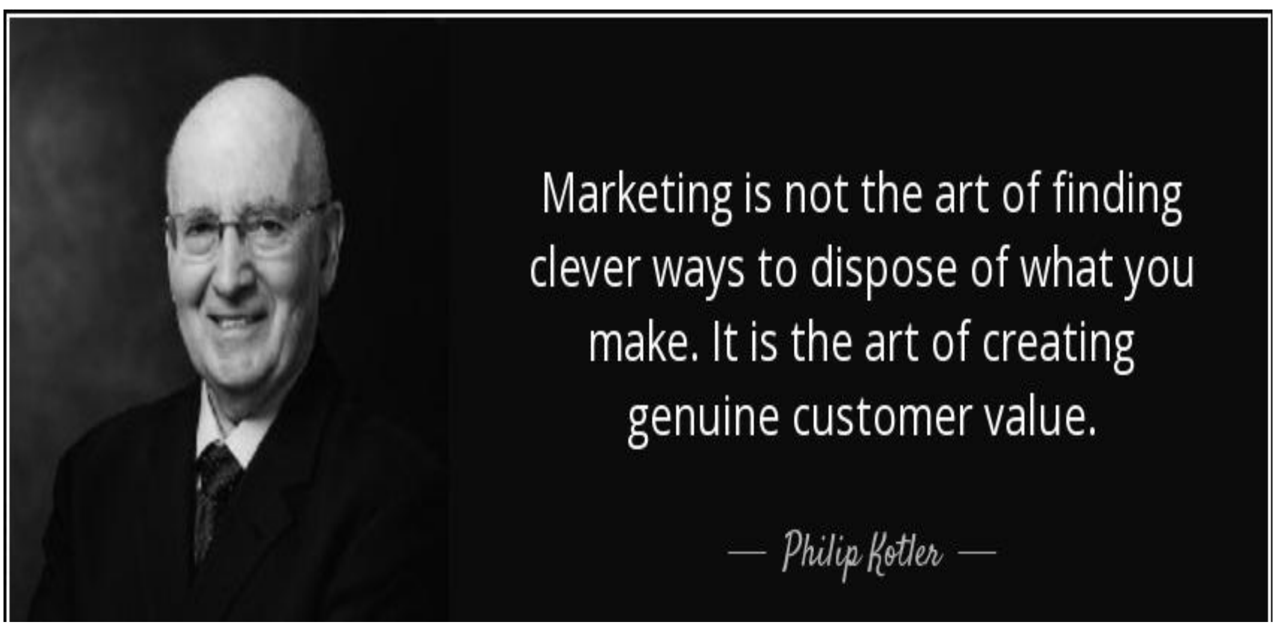

UZBEKISTAN'S ECONOMIC FOUNDATIONS OF THE FUTURE STRATEGY FOR THE DEVELOPMENT OF TRANSPORT SERVICES

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ABSTRACT

This article is focused on economic foundations of the future strategy for the development of transport services. Moreover, the way of theoretical basis and major feedbacks accordingly. On this way, created new equitation's

KEYWORDS *Transport, Economy, Mathematical Equitation, Finance, Theoretical Basis.*

INTRODUCTION

It is difficult to imagine the high level of development of the country's economy without the development of transport and transport services. Because transport is an important structural component leading to the country's economy. Therefore, it is of particular importance for the proper organization and development of transportation services, as well as the factors influencing them, as an important area for determining the future of the country's transport system.

It should be noted that the process of transport service was studied theoretically by the experts of the quality of the received areas. A number of experts have expressed their views on this process. In particular, "... the organization of the transportation process involves studying freight and passengers' flows taking into account the regional economy of the enterprises, contracting with customers, taking into account all conditions cargo and passengers, cargo handling, removal, dismantling activities are understood ".

Therefore, today, transportation services can be divided into two large groups in our Republic. According to experts, the first group of transport services is the sphere of transportation of passengers, and in our republic a number of works have been carried out. It should be noted that international service providers have been established in all regions of the country, and there are no such services and there is a growing population of developing countries(L. & 1998, n.d.; Pleskovic, Åslund, Bader, Economic, & 2000, n.d.; Smykova, Mutalieva, & Baitenova, 2012; Spechler, 2007).

The second group of transport services is a freight forwarding service, which is being developed in our country in two systems, ie internal freight forwarding and external transportation (international and transit) services. However, it should be noted that there are a number of tasks that should be implemented in our country(International, 2011; Pleskovic et al., n.d.; World Economic Forum, 2013).

The analysis shows that in order to improve the efficiency of transport services in our country and to identify existing potentials in the sector, it is desirable to identify factors that affect service delivery and to bring them together.

Taking into consideration the direct and indirect impact of the factors influencing the transport services in our country, these factors can be classified into the following ones that directly affect:

1. Economic factors;
2. Organizational and legal factors;

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3. Technical and technological factors.

Economic factors affecting transportation services in our country are directly related to the efficiency of transport services. These factors include changes in the prices of passenger transportation and shuttle services, the amount of funding for transport services (short and long term loans), freight and passenger traffic, and so on.

Analysis of the factors determining organizational and legal bases of transport service is one of the most important tasks. Therefore, such a factor is nowadays to determine the economic feasibility of organizational forms of transport service providers (economic integration of associations, associations, firms), economic justification for the provision of transport services by the government, simplification of the service licensing system, development of insurance services system and others. factors can be predicted(L. & 1998, n.d.; Spechler, 2007).

At the same time, technical and technological factors play a crucial role in the provision of transport services and increasing its efficiency. Particularly, such factors require the use of service equipment, based on consumer needs. In the formation of technical and technological factors it is necessary to take into account the introduction of new types of transport services to the transport service, in particular, the introduction of new types of passenger carriers in the developed countries of the passenger transport service(Ferguson, Wilkinson, policy, & 2000, n.d.; Khalmurzaev, 2000; Megoran, Raballand, Geopolitics, & 2005, n.d.; Sachs, 2000).

It is also desirable to set up a modern carrier for cargo transportation, consumer-friendly and secure, non-requiring maintenance costs (fuel consumption), driving force, and their transport modifications. At the same time, it is crucial for the establishment of transport infrastructure services, the provision of component parts for the transport services and the provision of services to them at a certain distance.

METHODOLOGY

Based on the above, it is crucial to define the forecast parameters for the development of national transport services. Therefore, the statistical selection of the model developed for determining the prospective demand was based on the relevant macro economic indicators of socio-economic development for 2007-2016 (Table 1). At the same time, the level of influence of factors included in the selection of Passenger Traffic in Transport, Total Transport Services, and Gross Domestic Product, calculated as the final indicators (number of observations in the statistical sample, number n = 90, number of factors = 9). The most effective method of analyzing the real development of the regional transport services market is the methods of correlation-regression analysis of factors.

1-table The value of the factors used in econometric analysis

Indexes		2007 year	2008 year	2009 year	2010 year	2011 year	2012 year	2013 year	2014 year	2015 year	2016 year
Y1	Passenger turnover in traffic is billion kt / km.	56,50	64,60	71,20	77,20	82,40	89,70	94,60	100,10	105,80	110,50
Y2	Total volume of transport services, bln. soums	4618,20	6691,30	8373,40	10031,30	12350,30	15253,30	18127,20	22163,30	23816,20	26465,70
Y3	Gross product, bln. soums	28186,20	36839,40	48097,00	61831,20	77750,60	96589,80	118986,90	144867,90	171369,00	199325,10
X1	Total Number of Passenger	4631,60	5260,00	5697,30	6045,30	6341,80	6744,30	6988,00	7321,30	7589,40	7875,00

	Passengers (in million)										
X2	Total services rendered, bn. soums	14058,80	19292,00	25472,70	32749,80	40951,50	51121,10	65524,20	81901,00	89326,30	90991,70
X3	Investments into fixed capital of transport services, bln. soums	3133,04	3297,26	3470,10	3529,60	2851,00	3385,10	4351,80	4196,40	4416,37	4647,86
X4	Volume of paid services in transport services, bln. soums	899,54	1171,59	1525,90	2090,30	2687,30	3475,70	4733,10	5686,70	7406,48	9646,36
X5	Average annual number of employees of enterprises and organizations providing transport services, thousand people	171,56	168,40	165,30	164,00	163,70	159,10	162,50	150,20	147,43	144,72
X6	Manufacture of vehicles, pcs	191662,24	199207,60	207050,00	220313,00	224483,00	239906,00	251345,00	250709,00	260578,91	270837,38

LITERATURE REVIEW

Thus, one of the main objectives of this research is to determine the prospective demand in the market of regional transport services on the basis of the analysis of the factors affecting the formation of demand in the provision of transport services. For this purpose, T. D. Burmenko, M. A. Vaxrushina, V. P. Pychkov, D. A Dubrovskiy, V.E. Ribalkin, I. I. Jumanov, M. K. Pardaev, Q. J. Mirzaev and others contribured on the modeling of socio-economic processes in scientific works and researches of foreign and domestic scholars such as mathematical-statistical models, correlation regression. These methods based on the theoretical and practical proposals.

The multi-factor linear regression equation is used to identify the significant factors affecting the resulting indicators ("Passenger traffic", "Total transport services" and "Gross Domestic Product"), and in the multidimensional regression theory the following model is used:

$$y = \hat{y}(x) + \varepsilon, \ \ \hat{y}(x) = a_0 + \sum_{i=1}^{k} a_i x_i \text{ we} \qquad (1)$$

here: $\hat{y}(x) - x_1, x_2, ..., xk$ factor dependent variable; where ε is $M\varepsilon = 0, \ \ D\varepsilon = \sigma^2$ random quantity; $a_0, a_1, a_2, ..., a_k$ unknown regression coefficients, $y_j, x_{1j}, x_{2j}, ..., x_{kj}, \ j = 1, ..., n, \ \ n > k+1$ will be evaluated on a selective basis; *k* – the number of factors affecting the final figure; *n* – number of observations.

The analysis of the unknown parameters of regression equation a_0, a_1, a_2, a_k was used by the "least squares" method proposed by the German scientist K. F. Gauss (1794-1795) and the French mathematician A.Lejandr (1805-1806). Studying multidimensional regression is just like one-dimensional regression, ie the least squares method is used:

$$Q^2 = \sum_{j=1}^{n} (y_j - a_0 - \sum_{i=1}^{k} a_i x_{ji})^2 \to \min \qquad (2)$$

Before the critical points:

$$\frac{\partial Q^2}{\partial a_0} = -2\sum_{j=1}^{n}(y_j - a_0 - \sum_{i=1}^{k} a_i x_{ji}) = 0 \qquad (3)$$

$$\frac{\partial Q^2}{\partial a_\ell} = -2\sum_{j=1}^{n}(y_j - a_0 - \sum_{i=1}^{k} a_i x_j) x_{j\ell} = 0,\ \ \ell = 1,2,...,k \qquad (4)$$

Thus, regression $k+1$ to find the value of the parameter $k+1$ the normal equation is:

$$n\tilde{a}_0 + \sum_{i=1}^{k}(\sum_{j=1}^{n} x_{ji})\tilde{a}_i = \sum_{j=1}^{n} y_j, (3.4)$$

$$(\sum_{j=1}^{n} x_{ji})\tilde{a}_0 + \sum_{i=1}^{k}(\sum_{j=1}^{n} x_{ji} x_{j\ell})\tilde{a}_i = \sum_{j=1}^{n} y_j x_{ji},\ \ell = 1,2,...,k \qquad (5)$$

If $\tilde{a}_0$ the first equation $\tilde{a}_0 = \bar{y} - \sum_{i=1}^{k} \tilde{a}_i \bar{x}_i$ put the rest of the equation , k for each of the following parameters, k we consist of the equation system:

$$\sum_{i=1}^{k}(\sum_{j=1}^{n}(x_{ji} - \bar{x}_i)(x_{j\ell} - \bar{x}_\ell))\tilde{a}_i = \sum_{j=1}^{n} y_j (x_{j\ell} - \bar{x}_\ell),\ \ \ell = 1,2,...,k, \qquad (6)$$

Solve these equations systems, $\tilde{a}_1, \tilde{a}_2, ..., \tilde{a}_k$ we find out $\overline{y}(x) = \tilde{a}_0 + \sum_{i=1}^{k} \tilde{a}_i x_i$ and appears this eequation. Found $\tilde{a}_0, \tilde{a}_1, \tilde{a}_2, ..., \tilde{a}_k$ assists' $a_0, a_1, a_2, ..., a_k$ there will be substantial estimates for regression coefficients. Hence, "*y*" result index $x_1, x_2, ..., x_k$ econometric factors linked to the expression "small squares" method to determine the goals of the issue.

DISCUSSIONS

The feature of multiple correlation relations is that, in the regression equation, several important and significant factors are involved. The most important of these factors is the right choice and their introduction into the regression equation.

Factor selection and quality-based theoretical analysis are conducted in three stages: at the first stage (in the initial analysis), factors are selected without any conditions; In the second step, they are analyzed using double correlation coefficients x_1, x_2, ..., x_k the matrix of the pair correlation coefficients is established; At the third stage, the regression equation is determined and its parameters are evaluated by special criteria.

To determine which factors should be included in the regression equation, we create the matrix of the coefficient of correlation coefficients between the factors (Table 2).

The coefficient of coefficient between the factors is defined by the following formula:

$$r_{ij} = \frac{\left(\sum x_i x_j - \sum x_i \times \sum x_j / n\right)}{\sqrt{\left(\sum x_i^{\,2} - \left(\sum x_i\right)^2 / n\right)\left(\sum x_j^{\,2} - \left(\sum x_j\right)^2 / n\right)}} \;, \; i, j = \overline{1,k} \quad (3.7)$$

For all $i = j = \overline{1,k}$ indexes $r_{ii} = 1$ can be seen.

Here $r_{ij} x_i$ and x_j factor correlation coefficient. The pair correlation coefficient of two factors (r_{ij}) its absolute value from its critical value ($r_{кр}$) more than ($r_{ij} > r_{кр}$), then the linear correlation between these heights is strong. Typically, its critical value as a strong correlation link. Typically, its critical value as a strong correlation link r_{kr}= 0,7 is considered.

It is known that in the multidirectional regression equation, strongly correlated correlation factors should not be interconnected simultaneously. Because they repeat one another at a certain level and cause the parameters of the regression equation to be broken.

Table 2. Matrix of double correlation coefficients of factors

	X6	X3	X5	X4	X2	X1	Y1
X6	1,000	-0,096	**-0,741**	-0,407	-0,108	**-0,776**	-0,044
X3	-0,096	1,000	-0,093	-0,271	-0,272	0,089	0,162
X5	**-0,741**	-0,093	1,000	0,405	0,059	0,538	0,127
X4	-0,407	-0,271	0,405	1,000	0,608	0,715	**-0,739**
X2	-0,108	-0,272	0,059	0,608	1,000	0,479	**-0,929**
X1	**-0,776**	0,089	0,538	0,715	0,479	1,000	-0,485
Y1	-0,044	0,162	0,127	**-0,739**	**-0,929**	-0,485	1,000

It is possible to see the presence of strongly bonded y_1,x_4, x_2 and x_1, x_6,x_5, factors which are larger than the critical value (r_{kr}). Therefore, we considered it appropriate to exclude the x_1,x_6 and $y_1$domains from the regression equation.

The most important stage in the analysis of socio-economic development by means of correlation-regression analysis is to choose the econometric expression describing the dependence of the indicator on selected factors. The quality, relevance and reliability of the built-in econometric expression is largely based on the following three criteria:

1) The overall quality of the econometric model is evaluated by the multi-factor correlation coefficient and the coefficient of determinism;

2) The importance of econometric models is assessed using the Fisher criterion and the error of approximation;

3) The importance of econometric model parameters is evaluated using the Stuudent criterion.

When determining the general quality of the defined regression equation, the coefficient of determiation (R^2) is calculated using the following formula:

$$R^2 = 1 - \frac{\sum_{i=1}^{n} (y_i - \hat{y}_i)^2}{\sum_{i=1}^{n} (y_i - \bar{y})^2} , \qquad (3.8)$$

here:

y_i - measured values of the final indicator;

$\bar{y}$ - average arithmetic value of the resulting indicator;

$\hat{y}$ - Estimated, projected, leveled outcomes of the final indicator; n - number of observations.

Determination coefficient shows the share of the variable variable, which is explained by the model, ie the influence of the factors under consideration. This value returns values between "0" and "1". The closer it is to the value of "1," the factors that are included in the regression equation justify the action of the results.

An analysis of the significance of the identified model is carried out by checking the "zero hypothesis". "Equal to the hypothesis" $H_0 : \beta_1' = \beta_2' = ... = \beta_k' = 0$ reflects the general value of the regression coefficient. If the results of the analysis do not deny the "zero hypothesis", then: " $x_1, x_2, ..., x_k$ The effect of factors on the "y" is negligible and the overall quality of the regression equation is low. The "zero hypothesis" is checked using a dispersion analysis and is called "zero hypothesis" H_0:$D_{факт}$=$D_{қолд}$га alternative hypothesis H_1:$D_{факт}$>$D_{қолд}$ is expressed in the style of To check these hypotheses *F*- Fisher criterion is used.

The true value of the criterion is determined by the following formula:

$$F = \frac{\sum_{i=1}^{n} (\hat{y}_i - \bar{y})^2 / k}{\sum_{i=1}^{n} (y_i - \hat{y}_i)^2 / (n-k-1)} = \frac{R^2}{1-R^2} \times \frac{(n-k-1)}{k} , \qquad (9)$$

here:

$\sum_{i=1}^{n} (\hat{y}_i - \bar{y})^2 / k$ – The factorized dispersion corresponding to a single degree of freedom (the number of degrees of freedom $\gamma 1 = k$);

$\sum_{i=1}^{n}(y_i-\hat{y}_i)^2/(n-k-1)$ – residual dispersion corresponding to a single degree of freedom (the number of degrees of freedom $\gamma 2=n-k-1$);

n– number of observations;

k - the number of factors (parameters) in the multiplicity of regression equations.

F- The true value of the Fisher criterion (F_{true}) criterion is critical *($F_{жадв}(\alpha;\ k;\ n\text{-}k\text{-}1)$)* compared with the value of the. If $F_{true}>F_{table}$ If not, then the importance of the identified model. "Another criterion used to verify the "zero hypothesis" is "P-Value." The value of "P" is less than "0.05": "It is possible to deny the hypothesis that it is zero "and the model defined is significant. In our case, "P-Value"=$2{,}1\times10^{-53}$ and the impact of the factors included in the model on the final figure is significant.

The significance of the individual parameters of multivariate regression in the analysis is evaluated using the Steward's criterion (t-statistics). The true value of the criterion is determined by the following formula:

$$t_{b_j}=\frac{b_j}{m_{b_j}}\quad\left(\text{ёки}\ t_a=\frac{a}{m_a}\right),\quad (10)$$

here: *bj* (*a*) – regression coefficients (parameters);

mb_j (ma_j)– бу b_j (*a*) parameter default error.

The t-statistics for the corresponding parameters of the regression equation by expression is compared to the critical point of the distribution of the Stuudent distribution $t(\alpha;\ n\text{-}k\text{-}1)$.

If $|t|>t$ (α; *n*-*p*-1) the relevant parameter is significant and H0:*bj*=0 or H0:*a*=0 "zero hypothesis", which is expressed in the form of economic model.

Additionally, the significance of the parameters of the regression equation can be estimated by the following simple comparative analysis:

- if $|t|\leq 1$, the regression coefficient is statistically insignificant;
  - if $1<|t|\leq 2$, the regression coefficient is statistically significant;
  - if $2<|t|\leq 3$, the regression coefficient is statistically significant;
  - if $|t|>3$, regression coefficient is statistically significant.
  - According to this (*n*-*p*-1)>20 and $\alpha\geq 0{,}05$ cases. Thus, the factors included in the regression equation may be of high significance, significance, relative importance, and importance. Based on the results of the analysis, we have highlighted the highlights and important factors included in our model (3-, 5-, 7- table).

3- Table.1- Structure of the model

Result indicator (Y1) - Passenger turnover in the transport (km / km)						
Significant Factors		**Standardization magan coefficients**		**Standardized coefficients**	**t-statistics**	**p-value**
		B	**Standard error**			
	Константа	-24,509	12,552		-1,953	0,123
X1	Total Number of Traffic Accidents (in million)	0,013	0,001	0,781	19,577	0,00004
X2	Total services rendered, bn. soums	0,00012	0,00036	0,194	3,357	0,028
X3	Investments into fixed capital of transport services, bln. soums	-0,001	,001	-,021	-1,012	0,369
X4	Volume of paid services in transport services, bln. soums	0,001	0,000	0,104	2,601	0,060
X5	Average annual number of employees of enterprises and organizations providing transport services, thousand people	0,107	0,070	0,055	1,528	0,201
Y1=-24,509+0,013 X1+0,151+0,00012 X2-0,001 X3+0,001 X4+0,107 X5						

According to the analysis of the quality and adequacy of the model in model -1 *F*- The true value of the Fisher criterion F_{true}=2365,025, as well as the number of degrees of freedom γ1=7 and on the deck γ2=10 , the table value of the Fisher criterion (degree of significance p=0,95) for F_{table} =3,14. Thus, our multi-factor regression equation is significant (Table 4).

4- Table 1- Criteria for testing the quality and importance of the model

Multiple correlation coefficient R	**Multiplication coefficient R-square**	**Corrected R-square**	**Standard error of measurement**	**F-true**	**P-value**
1,000[a]	1,000	0,999	0,49607	2365,025	5,0008E-7

“One of the criteria used to verify the "zero hypothesis" “*P*-value” is accordingly. If “*P*-value” quantities “0,05” less than its value: “You can reject the hypothesis that is zero”, – and the model identified is significant. In our case “*P*-value”=5,0008×e^{-7} is the effect of factors included in the model on the final figure is significant.

5-Table. 2- Structure of the model

Result indicator (Y2) – Total transport services *milliard sum*						
Significant Factors		**Non-standardized coefficients**		**Standardized coefficients**	**t-statistics**	**p-value**
		B	**Стандарт хато**			
	Constant	-1951,561	9614,843		-0,203	0,849
X1	Total Number of Passenger Passengers (in million)	1,519	0,523	0,209	2,903	0,044
X2	Total services rendered, bn. soums	0,151	0,027	0,579	5,536	0,005
X3	Investments into fixed capital of transport services, bln. soums	-0,150	0,468	-0,012	-0,321	0,764
X4	Volume of paid services in transport services, bln. soums	0,564	0,190	0,216	2,972	0,041
X5	Average annual number of employees of enterprises and organizations providing transport services, thousand people	-15,278	53,878	-0,018	-0,284	0,791
Y2=-1951,561+1,519X1+0,151 X2-0,150 X3+0,564 X4-15,278X5						

On this 2-model *F*-Fisher actual value of the criterion F_{true}=722,666, as well as the number of degrees of freedom γ1=7 and on the deck γ2=10 , the table value of the Fisher criterion (degree of significance *p*=0,95да) for F_{table} =3,14. Thus, our multi-factor regression equation is significant (Table 6).

Table 6. 2 The criteria for the quality and significance of the model

Multiple correlation coefficient R	**Multiplication coefficient R-square**	**Corrected R-square**	**Standard error of measurement**	**F-true**	**P-value**
0,999[a]	0,999	0,998	379,99756	722,666	5,3E-6

For 2-model “*P*-value”=5,3E- 6, the effect of factors included in the model on the final figure is significant.

7-Table 3- Structure of the model

Result indicator (Y3) – Gross Domestic Product, Bld. soums						
Significant Factors		Non-standardized coefficients		Standardized coefficients	t-statistics	p-value
		B	Standard error			
	Constant	35339,932	41629,047		0,849	0,435
X2	Total services rendered, bn. soums	0,940	0,084	0,467	11,197	9.911E-5
X3	Investments into fixed capital of transport services, bln. soums	-4,249	2,074	-0,045	-2,049	0,096
X4	Volume of paid services in transport services, bln. soums	11,487	0,875	0,569	13,136	4.561E-5
X5	Average annual number of employees of enterprises and organizations providing transport services, thousand people	-89,886	247,891	-0,014	-0,363	0,732
Y3=35339,932+0,940X2-4,249X3+11,487X4-89,886X5						

Actual value of the F-Fisher criterion in model 3 F_{true}=2536,196, as well as the number of degrees of freedom γ1=7 and on the deck γ2=10 , the table value of the Fisher criterion (degree of significance p=0,95) for F_{table} =3,14. Thus, our multi-factor regression equation is significant (Table 8).

Table 8. 3 The criteria for examining the quality and importance of the model

Multiple correlation coefficient R	Multiplication coefficient R is the square	Corrected R-square	Standard error of measurement	F-true	P-value
1,000[a]	1,000	0,999	1750,75283	2536,196	1,88E-8

On our 3rd model "*P*-value" = 5,3E-6, the effect of factors included in the model on the final figure is significant.

Thus, based on econometric analysis of Tables 4, 6 and 8, the following qualitative parameters of potential demand for transportation services have been identified:

1. In the formation of external demand for transport services, the share of total services in the GDP volume is noticeably high and the increase in the number of services per unit increases the GDP by 0.94 units.

2. There is a negative impact on all indicators, due to the disproportionate allocation of investments in the fixed capital of transport services over the years.
3. The average annual number of employees of enterprises and organizations providing transport services has a positive impact on the Outcome of the "Passenger Passenger Traffic", negatively affecting the Total Transport Services and Gross Domestic Product.
4. The total number of passengers carried by "Total Transport Services" has a positive impact on the results and increases in the volume of transport services by 1.5 times.

Conclusion

Thus, based on the analysis of the factors affecting the formation of external demand for the transport services of the Republic of Uzbekistan, the following conclusions and recommendations can be made:

- Diversification of transport services in the republic should increase its share in gross domestic product

- The balanced development of investments in the area of transport services and over the years should be based on in-depth analysis based on the current state of the industry;

- The average annual number of employees of enterprises and organizations providing transportation services is decreasing in the years, which is explained by the automation of management and personnel activities and their productivity;

- The development and implementation of state regulation measures in line with structural and structural changes in the demand for transportation services of the republic ensures the effective development of the transport services market;

- The subjects of the transport services market of our republic should pay special attention to the development of transport services in the regions, especially in rural areas.

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TOURISM AS A DEVELOPMENT TOOL – A PROPOSAL FOR GWALIOR, INDIA

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ABSTRACT

In India tourism is naturally a tool for economic growth for it has the basic potential for tourist attraction and destination development due to its vast and varied natural, cultural, spiritual and built heritage. Yet it gets only 1.18% of world tourists with 1.88% of world tourism earnings. Conventionally, development has been seen as industrial or agricultural growth and tourism is seen as an elitist or marginal sector of economy.

This paper proposes destination development of a historic city as an example of 'tourism as a sustainable development tool' for the city and the region's economy. The proposal for the city of Gwalior in central India is based on a dissertation study undertaken by the author for the region. The study explores the effects of current level of tourism and its expansion and proposes the context of tourism planning therein. Built heritage and natural heritage in the region is facing dangers of neglect and land pressures. Development of infrastructure for tourism is seen as a part of upgradation of the city's infrastructure which will promote a sustainable development model for economic growth of the city while providing resources for heritage conservation of the historic city.

Keywords: Sustainable Tourism, Heritage Conservation, Economic Growth

INTRODUCTION:

Tourism is among the top five sectors of world economy in the new millennium. Tourism contributes to 10% of the global GDP and provides for 10% of the job market. India currently attracts only 1.18% of international tourists.[6] Tourism in India has immense scope for expansion since it has a rich cultural and natural heritage providing a wide range of tourist attractions and activities. It is one of the most attractive industries to develop since:

- its high labour/capital ratio is suitable for a country with more labour force than capital availability
- investment in tourism sector is basically in upgradation of local infrastructural facilities
- tourism can act as an impetus to the service sector of the local economy
- tourism is one of the lowest environmental polluters among industries and in fact planned tourism development can foster natural and cultural heritage conservation

But, comprehensive planning for tourism is necessary primarily because:

- It is a complicated multi-sectoral fragmented activity and therefore needs an integrated approach.

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- Tourism needs marketing and therefore needs planning of judicious matching of products and market.
- Planning is necessary to determine the optimum type and level of tourism that will not result in environment degradation or socio-cultural problems and to utilise tourism as a means to achieve environment and cultural conservation objectives.
- Sustainability aspect :- The right type of planning can ensure that the natural and cultural resources for tourism are indefinitely maintained and not destroyed or degraded in the process of development.

CASE STUDY REGION:

Herein a case study of a historic Indian city is taken to put forth the idea of tourism as a sustainable development tool. Gwalior is a historical city with a population of over a million in central India lying 317 kilometres south of Delhi. There are a number of places of cultural heritage and rich natural environment near Gwalior, some of which are endangered due to neglect and lack of resources. Because of its proximity to Delhi and Agra, its easy accessibility from most parts of India and its range of tourist attractions, Gwalior region has a high potential for tourism development.

Geographical and historical background: Herein the Gwalior tourism region has been broadly delineated with respect to three major parameters of cultural similarity, accessibility and administrative ease. The region includes the districts of Gwalior, Morena, Bhind, Datia, Shivpuri, Guna and part of Tikamgad of the central province of Madhya Pradesh. This region bound between the rivers Chambal, Betwa and Sind and their tributaries has a distinct entity. The Chambal valley has a range of geological characteristics like sandy ravines, low hill ranges, forests and fertile plains. The region has sites showing evidence of the Upper Pleistocene age and is a goldmine for archaeological finds to be yet explored. The region abounds with tales of the Mahabharata times, and has been under the Mauryas, the Shungas, the Kushans till the Nagas overthrew them and established their capital at Padmavati in the 2nd century A.D. The region definitely saw a Gupta period, followed by the Huns (5th century A.D.), the the Gurjar-Pratihara kings of Kannauj (7^{th}-9^{th}century) and later the Kachhapaghathas, till the Muslim invasions of the 12^{th} century. Gwalior as seen today emerged during the Tomar period (15^{th} century) taken over by the Mughals in the 16^{th} and 17^{th} century and later the Marathas. Since 1766 A.D. Gwalior was a princely state under the Scindias with British patronage till birth of independent India in 1947.

Economic background: Today Gwalior is a million plus city with its primary function being an administrative and market centre for the region and an educational centre. The urban centres are primarily agricultural market centres. Gwalior city additionally has a substantial population in the administrative, industrial and educational sectors and has the potential to develop further as a major urban centre for business and tourism sectors. Shivpuri figures as a tourist resort due to the national park here. Orchha, a small historic settlement, has, other than its agricultural base, a tourism economy which can be greatly enhanced by a sustainable tourism policy. Chanderi has an agrarian economy with an active handloom industry which can benefit greatly from a sustained tourist pattern.

With increasing populations and falling productivity of soils the economy needs expansion and diversification. Currently the major economic problems of the area are unemployment, under-employment and lack of economic initiatives in the region. Despite an educated work force and ample supply of unskilled labour, opportunities for gainful employment are limited. The negative factors for a slow economy is seen to be poor infrastructure in terms of power and water supply, deficiencies in law and order, lack of a holistic approach in economic planning.

TOURISM DEVELOPMENT AS A DEVELOPMENT OBJECTIVE:

In keeping with the national policy, an objective of promoting foreign and domestic tourism to this region is advocated. Tourism sector can be promoted as a major economic sector of the region, which will act as an impetus to the conservation of the natural and built heritage of the region.

Economic objectives:

- To promote tourism to boost the economy of the city and region
- To achieve a substantial increase in foreign and domestic tourist arrivals with an increase in the average stay period
- To promote tourism spending in the region
- To create local employment opportunities in the tourism sector
- To create a sizeable turnover in the tourism sector

Socio-cultural objectives:

- To promote awareness and sense of pride in the history and culture of the region
- To promote conservation of our built and natural heritage as an integral part of urban planning
- To give an impetus to the fine arts, sculpture, traditional crafts and building skills of the region

Environmental objectives:

- To create awareness of the need of environmental conservation in the region
- To undertake specific programs of environmental conservation in the region with respect to water bodies, their catchments, afforestation of reserve forests and hills.

EVALUATION OF TOURIST POTENTIAL OF THE REGION:

Evaluative inventory:

Given herein, based on a preliminary survey of the tourist attractions in the region, is an inventory of current and potential tourist attractions and activities with an evaluation of the same. (Table 1) The places of tourist attractions, the tourist spots, current and potential tourist activities are identified. The direct problems encountered by the tourist are also identified as a step towards taking steps to make the tourist places more tourist friendly.

TABLE 1 EVALUATION OF PLACES OF TOURIST INTEREST IN THE REGION

PLACE	ATTRACTION EXISTING		POTENTIAL ATTRACTION		EXISTING ACTIVITIES	POTENTIAL ACTIVITIES	EXISTING FACILITIES	PROBLEMS
	PRIMARY	SECONDARY	PRIMARY	SECONDARY				
GWALIOR	FORT				SIGHTSEEING SOUND-LIGHT SHOW	HISTORY TOURS CULTURAL PROGRAMS ROCK CLIMBING	GUIDE	NO SEATING SPACE MINIMAL EATERIES DRINKING WATER
		GHAUS TOMB			SIGHTSEEING			ACCESS AREA DISCOURAGING
		JAIVILAS PALACE			MUSEUM	ARCHIVAL LIBRARY		
		SCINDIA CHATRIS			VISIT TO TEMPLE	TOURIST VIEWER	MAINTAINED GARDENS	
				SHINDE CHATRIS				POOR ROADS/ACCESS
				SAROD GHAR	MUSIC MUSEUM	MUSIC CONCERTS	LIBRARY	
				BAIJA TAL	NONE	CULTURAL EVENINGS		LACK OF MAINTENANCE
				SAGAR TAL	RELIGIOUS FUNCTION	SIGHT-SEEING		LACK OF MAINTENANCE AND GREENERY
				JANAK TAL	TEMPLE PRECINCTS	SIGHTSEEING/ BOATING		POOR ACCESSIBILITY NEED FOR CONSERVATION EFFORTS
		CITY			SHOPPING	LEISURE SHOPPING HERITAGE WALKS WATER PARK/ AMUSEMENT PARK, ROPEWAY	NORMAL MARKET	POOR ROADS TRAFFIC CONGESTION
ORCHHA	FORT COMPLEX				SIGHT SEEING MUSEUM SOUND-LIGHT SHOW	MUSICAL PROGRAMS CULTURAL SHOW HANDICRAFT CENTRE	GUIDES, WALKING TOUR CASETTE	NEED FOR INCREASED GREEN COVER LACK OF EVENING ACTIVITIES
	TEMPLE				SIGHT SEEING PILGRIMAGE			ENVIRONMENTAL POLLUTION
		RIVER FRONT			*GHATS*	BOATING		
	HERITAGE HOTELS				LEISURE			
						SHOPPING		
DATIA	PALACES				SIGHTSEEING/ MUSEUM	MAJOR HERITAGE TOWN RESORT		LACK OF AWARENESS LACK OF MAINTENANCE
	TEMPLES				PILGRIMAGE			
		SONAGIR			PILGRIMAGE			LACK OF FOOD JOINTS
			OTHER BUILDINGS					NEED FOR CONSERVATION

								EFFORTS
			HERITAGE HOTELS		LEISURE	BOATING, FISHING		
CHANDERI	FORT COMPLEX				SIGHTSEEING	SOUND-LIGHT SHOW HERITAGE WALKS CULTURAL EVENINGS SHOPPING MALL		LACK OF FOOD JOINTS SHORTAGE OF ACCOMODATION
		BUDI CHANDERI			PILGRIMAGE	SIGHTSEEING		POOR ROADS NEED FOR CONSERVATION EFFORTS
		TEXTILE INDUSTRY			SARI SHOPPING	ETHNIC FASHION SHOPPING	HANDLOOM INDUSTRY	NEED FOR FORMALISED SHOPPING FACILITY
SHIVPURI	SANCTUARY	RESORT			WILD LIFE WATCHING, TOURING	SWIMMING	GUIDE	LACK OF ORGANISED ENTRY/EXIT
		BOAT CLUB				HEALTH CLUB		LACK OF EVENING ACTIVITIES
		CHATTRI			LEISURE	CULTURAL		POOR FOOD JOINTS
		WATER FALL			BOATING	SOUND-LIGHT SHOW		
				DEO-KHO				
MORENA	-		SEHONIYA	SABALGAD	-	CULTURAL TOURS	NONE	POOR ROADS
			MITAWALI	PAHARGAD		ARCHAELOGICAL TOURS		CONSERVATION EFFORTS NEEDED
			BATESHWAR			ARCHAELOGICAL TOUR, PILGRIMAGE		LACK OF SECURITY
			ATER			HERITAGE HOTEL		
			SEONDHA			HERITAGE HOTEL, SAILING /BOATING		

Infrastructure and environment assessment:

Road and rail transport accessibility to Gwalior from anywhere in India is good. Generally delays in railway schedules and mediocre quality of on-train services are negative factors for the tourists which need to be tackled on national and regional levels. The national highway from Delhi has been upgraded making Delhi-Agra-Gwalior highly accessible by road. The Delhi-Gwalior-Mumbai air route can be made more regular, giving a concerted initiative to tourism development.

Within the region, all the places of tourist interest are accessible by road but the condition of roads and roadside facilities range from average to very poor which are deterrent factors for the tourist who is travelling for pleasure within a time constraint. While national highways have been upgraded substantially, other connecting roads and amenities need to be upgraded. Within the city of Gwalior while all the places of tourist interest are accessible by road, the condition of access roads need to be upgraded and maintained.

Power shortage has been a major disincentive for economic growth in the state. Hence a low power intensive sector like tourism can be a growth stimulator here. Telecommunication in the region and net connectivity in the city is good.

In general the environmental quality of this region has not been markedly influenced by urban and industrial pollution. The major environmental problems are degradation of top soil, degradation and loss of forest cover, pollution of water bodies and falling of underground water levels due to destruction of forests and apathy towards environmental conservation. Despite notification of reserved forests there is a general apathy towards afforestation and conservation of forests which in turn are affecting the water reserves of the region. City roads too lack sufficient maintenance and greenery.

Steps to overcome infrastructural constraints:

- upgradation and maintenance of rural road network
- completion of planned road network in the city and upgradation and upkeep of the road network through innovative private financing schemes like advertisement leases, etc.
- Earnest efforts in the field of afforestation and water resource management to conserve and improve the physical and visual quality of the environment
- Study of scope of power generation through mini-dam structures especially since the irrigation department has a network of dams and canals in the region.

Analysis of influencing factors:

Based on the above charts on the evaluation of tourist attractions, the factors influencing attraction of tourists have been identified as below:

Negative factors:

- Weak promotion of the region as a tourist attraction in foreign and local markets.
- Poor condition of roads and hence increase in travel time and lack of comfort.
- Lack of information on secondary tourist attractions of the region .
- Lack of tourist ancillary facilities at tourist sites and lack of leisure activities.
- Lack of security at some potential tourist locations due to isolated location and poor accessibility
- Image of a hostile climate in the domestic market.

Positive Factors :

- Strong image of Gwalior fort and Orchha fort as primary cultural attraction.
- Proximity to Delhi
- Image of Shivpuri national park as a tiger reserve.

Recommended tourism development policy

Tourism carrying capacity for the region is quite high compared to the current arrivals provided the infrastructure system of roads and accommodation is updated. It is recommended to develop and market this region as a rich cultural heritage attraction. The thrust has to be to develop the region as packages with alternative destinations and activities. The region has a strong cultural attraction in terms of its forts, palaces, temples and old towns and natural attractions like wildlife, forests and rivers. Thus cultural tourism can be supplemented well with convention tourism, resort tourism, leisure tourism, adventure tourism and eco-tourism to expand the tourist market base and lengthen the duration of stay in the region.

Growth in tourism to the city and region has been rather stagnant over the last few years. (Table 2) Gwalior, Orchha and Shivpuri together constitute about 14.3% of the total tourist arrivals in the state of Madhya Pradesh (2001). The state itself receives 9.3% of domestic tourists and only 1.47% of foreign tourists (2016). [7] Domestic tourist trend has changed to more leisure travellers (72% in 2012) than visiting relatives or business executives.[3] In the study region, the international tourist constitutes about 2% of the total tourist arrivals and most of the foreign tourists come to Gwalior for a day trip from Delhi. The average stay of foreign tourists staying here is 1 or 2 days.

In terms of tourist infrastructure, Gwalior has a number of existing hotels and new hotels with over 2000 rooms in 3-star, 2-star and lower grade hotels with medium occupancy figures. As of now holiday-makers are not the major clientele of the hotels since the number of overnight tourists are few. A tourist's activities in this city are limited to viewing of the historical architectural heritage in the fort and museums. To attract more tourists and to encourage a longer duration of stay, it is imperative to provide a choice of places to visit and leisure activities for the tourist such as cultural shows, exhibitions and shopping activities. Packages to promote longer average stay can result in increased earnings.

TABLE 2 TOURISM FIGURES FOR THE REGION

(Source: Department of Tourism, Madhya Pradesh).

PLACE	**2000-01**			**1998-99**			**1997-98**		
	Total	Domestic	foreign	Total	Domestic	foreign	Total	Domestic	Foreign
Gwalior	131499	117524	13975	112086	103024	9062	105289	93260	12029
Orccha	596145	573600	22545	669530	644726	24804	790759	767891	22868
Shivpuri	11960	11810	150	17434	17293	141	18912	18733	179

Primary tourist Centres are: Gwalior, Orchha, Shivpuri

Potential primary tourist centres: Datia, Chanderi

Potential secondary Attractions are: Ater, Seondha, Sehoniya, Kotwar, Mitaoli, Sabalgad, Sultangad, Narwar, Pawaya, Sonagir, Deogarh, Surwaya,

Datia can be promoted as a heritage town with its palaces, medieval streets, beautiful water bodies can be a boost to its stagnant economy. Tourism promotion to Chanderi can help revive its handloom industry.

To illustrate with an example, Gwalior fort itself gets about 2.3 lakh domestic tourists and around 9000 foreign visitors annually which is very low as against the heritage value and grandeur of the site and its carrying capacity. Its main detraction is lack of amenity facility and shady rest places at the fort hill.

Being an educational hub, Gwalior does not lack in skilled human resource; the need is the economic atmosphere for small and mid level enterprises.

Recommended policy measures:

- Promotion of resort tourism, convention tourism, adventure tourism and eco-tourism
- Promotion of awareness of importance of historical heritage and its conservation
- Promotion of environmental conservation
- Promotion of heritage hotels: Heritage hotels are generally seen as upmarket. Heritage hotels of three or more grades can be developed to suit a range of budget requirements.
- Creating leisure activities/sports like camping, fishing, horse-riding, camel-riding, mountaineering, safari, nature treks
- Developing cultural and recreational activities such as city festival, musical nites, folk-art festivals, food festivals, kite festival, motor rally, heritage walks
- At a secondary stage, archaeological sites of the region can be developed on an archaeological tour for students and serious researchers.

Recommended measures on tourism development for Gwalior region are detailed in Table 3.TABLE 3
RECOMMENDED MEASURES ON TOURISM DEVELOPMENT FOR GWALIOR REGION

RESPONSIBLE AGENCY	SHORT TERM MEASURES	LONG TERM MEASURES
CENTRAL GOVERNMENT	1. TOURISM PROMOTION AT INTERNATIONAL AND NATIONAL LEVELS THRU' TRAVEL FAIRS, WEBSITES, TOURIST OFFICES 2. UPDATED OFFICIAL WEBSITES WITH LINKS TO ALL MAJOR INDIAN TOURIST RELATED WEBSITES 3. COMPLETE FEEDBACK ON OFFICIAL WEBSITES AND TOURIST OFFICES	1. RECOGNISE TOURISM AS A MAJOR ECONOMIC SECTOR IN PLANNING & SUSTAINED TOURISM PROMOTION AT INTERNATIONAL AND NATIONAL LEVEL 2. TOURISM STUDIES ON DOMESTIC AND FOREIGN TOURISM INCLUDING PLACE OF TOURIST ORIGIN, TOURISM SPENDING 3. RAIL PACKAGE CORCUIT FOR AGRA-GWLR-JHANSI-LALITPUR(CHANDERI)-GUNA-SHIVPURI

STATE GOVT.	1. RECOGNISE GWALIOR REGION AS A TOURISM REGION 2. FORMULATE A GWALIOR TOURISM PLAN TO BE INCORPORATED WITHIN THE ANNUAL PLANS FOR THE REGION 3. UPGRADATION OF NATIONAL HIGHWAYS 4. TOURISM FRIENDLY ROAD TAXATION SYSTEM ON TOUR VEHICLES 5. TRAINING SESSIONS FOR GUIDES AND TOUR OPERATORS	**1. INCLUDE TOURISM DEVELOPMENT AS A PLAN OBJECTIVE** 2. INFRASTRUCTURE UPGRADATION IN TERMS OF HIGHWAYS AND RURAL ROADS TO TOURIST CENTRES 3. PROMOTING MOTELS,TOURIST FACILITIES ALONG TOURIST ROUTES
LOCAL AUTHORITY	1. SECURITY PROVISION AT TOURIST SPOTS 2. PROMOTION FO PRIVATE SPONSORSHIP IN BEAUTIFICATION PLANS AND CONSERVATION 3. ACTIVATE CULTURAL ACTIVITIES AT SELECT TOURIST SPOTS 4. IMPROVE LOCAL TRANSPORTATION SYSTEM – I.E. ROADS, FIXED FARE AUTO/TAXI,TOURIST AUTOS, FACILITIES AT TRANSPORT STANDS.	1. INFRASTRUCTURE UPGRADATION **2. INCLUDE TOURISM TARGETS IN PLAN MONITORING** 3. NATURAL AND CULTURAL HERITAGE LISTING
LOCAL NGOs	1. AWARENESS CAMPAIGNS ON NATURAL & BUILT HERITAGE CONSERVATION AND TOURISM POTENTIAL OF THE REGION E.G. THROUGH SLIDE SHOWS, CULTURAL FESTIVALS	1. SUSTAINED CONSERVATION CAMPAIGNS 2. PROVIDE EXPERTISE IN CONSERVATION STUDIES AND HERITAGE LISTING 3. MOBILISING PRIVATE AND PUBLIC SUPPORT FOR CONSERVATION AND TOURISM STUDIES AND PROPOSALS
PRIVATE ENTREPRENEUR SHIP	**1. RECOGNISE THE POTENTIAL OF TOURISM IN THE REGION AS AN ECONOMIC ENTERPRISE AND MOBILISE INVESTMENT AND MARKET** 2. SPONSORSHIP OF SELECT TOURIST SPOTS IN TERMS OF BEAUTIFICATION/ CONSERVATION / MAINTENANCE / BASIC FACILITIES 3. INVESTMENT IN TOURIST FACILITIES, RECREATIONAL ACTIVITIES SUCH AS AMUSEMENT PARKS	1. TAP THE ECONOMIC SECTOR OF TOURISM 2. INVESTMENT IN BASIC INFRASTRUCTURE DEVELOPMENT AND TOURIST FACILITIES

Economic recommendations:

It is suggested that economic surveys on tourist expenditures can help quantify the economic impact of the industry on the regional and local economy and help formulate methods to enhance the economic benefits of tourism. At the macro-level, the hotel industry, the arts and crafts industry and tourist facility services like transport, tour operators, guides are the major economic recipients of the tourism industry.

It is recommended to provide suitable investment incentives to the private sector to invest in tourism facility development and conservation efforts at tourist centres. These can include:

- Making suitable land available for tourism facility projects
- Providing basic infrastructure like roads, electricity, water upon the site
- Providing tax rebates, tax holiday for a specific number of years
- Providing single window clearance for project approvals
- Making loans available with easy terms of repayment
- Provision of grants for staff training programs
- Providing flexible development regulations in heritage conservation zones
- Providing incentives for conservation efforts such as flexibility in building regulations, transferable development rights, property taxation concessions

Environmental considerations and recommendations:

Presently there are no major environmental problems created due to tourism in the region. Minor problems such as graffiti on walls of monuments, littering of empty food packets and cans need to be addressed with heritage awareness drives and maintenance systems.The major environmental problems in the region faced are degrading forests and green cover, falling underground water levels, pollution of water bodies.

Socio-cultural considerations:

While it is very convenient to state that a specific region or area should be developed for tourism purposes, its development depends mainly on many factors starting from the political stability of the country, the law and order situation, climate, hygiene, transport and more importantly the receptivity of the locals and their attitude towards tourists goes a long way towards making an area a popular destination.

In the considered region, the level of tourism is not very high and the tourist centres are urban or semi-urban centres. Hence there has been no negative socio-cultural impact due to tourism.

The local residents are quite warm and friendly and tourists generally evince deep interest in the local lifestyles and culture, thus reinforcing a sense of pride in their culture. The local presence in the tourism sector is quite low as is the awareness of tourism potential and its benefits in the local community. The tours and guides operating here are generally from Delhi and Agra agencies.

Recommendations on ways to lessen negative impacts and reinforce positive impacts:-

1. Provide for interaction of tourists in the local economy by encouraging shopping, cultural evenings.
2. Improving the security aspect at tourist centres, especially those away from urban centres
3. Educate foreign tourists to maintain customs of local religious places.

Community involvement at the local level can play a crucial part in the development of tourism of any region. It is important for a local community to see the positive impacts tourism can have on its city & its economy:

1. Increased tourism will mean a substantial tourism economy in terms of jobs, sales of items for tourist consumption, local handicraft industry.
2. Increased tourism will create an impetus and the revenues for conservation of the city's heritage.

Conservation is imperative for the city if it is not to lose this rich heritage within the next few years for growth and development are natural and will destroy the older built forms unless a conscious and pragmatic conservation policy is followed. While to retain all buildings or areas, as it is, is not a feasible or realistic approach, positive conservation in terms of safeguarding an existing fine urban environment without excluding physical changes, modernisation and rebuilding is possible. Conservation of this town can have a positive commercial outfall in terms of tourism as a prime commercial activity. Conservation here will have to be for two basic categories: historically and architecturally important structures such as the fort, major palaces, temples and water bodies and secondly urban street forms and precincts, the methodologies for both of which will differ. In the first case technical and constructional aspects will be important, whereas in the second case social and urban planning and urban design concepts will play a vital role.

Perceiving the advantages, it is upto the community and its guardians to promote and provide service facilities and to foster conservation awareness and programmes.

Local employment generated by tourism: This is classified by types:

- Direct employment - such as in tourism enterprises such as hotels, tour agencies, etc.
- Indirect employment - jobs created in supplying sectors such as agriculture, manufacturing, etc;
- Induced employment - additional persons supported by the spending of income made by the direct and indirect employees;
- Construction employment - jobs generated in the construction of tourist facilities and infrastructure, though this type may be temporary in nature.

Multiplier effect: This refers to the stimulus that an external source of income has on an economy. This effect measures the way in which tourist expenditures filter through the economy and generate economic activities.

Contribution to government revenues: this includes hotel and other types of tourist user taxes.

In measuring the economic benefits of tourism development of any country or region the amount of import content of goods and services needs to be checked to allow for balanced growth of the region and avoid loss of income or high inflation in prices of consumer goods and services for the local residents. To enhance the economic benefits of tourism it is important to strengthen the linkages between tourism and other economic sectors to promote local employment and entrepreneurship.

But judicious planning, development and management of tourism can not only mitigate the negative effects of tourism but also aid in conservation of natural environment, sensitive ecological units and built heritage. The challenge in tourism development is to conserve the physical, social and environmental heritage of a region, to promote visitors without destroying the intrinsic fabric, to encourage new avenues for income upgradation for the residents without stifling the local occupations.

It is always a paradigm whether tourism kills heritage or fosters it. It is often argued that it is easier to conserve a heritage site by keeping people away from it. But it is also true that without intervention many a heritage site is getting totally ruined due to neglect, ravages of nature and/or effects of industrial/urban development near it. Tourism helps justify and pay for conservation of heritage sites and areas which is especially significant for countries with limited financial resources.

Hence it is imperative that tourism development be adopted with stringent environmental protection measures to realise the benefits of tourism in actuality.

SUMMARY:

Gwalior can be seen as a heritage town which has urban development needs of a modern city be it in economic opportunities, infrastructure needs, transport solutions, urban amenities. Hence it is very important to follow a suitable model for development to conserve its cultural heritage, its physical and natural heritage, and provide sustainable economic opportunities for the region. A sustainable economic model will provide resources for conservation of its built heritage, promote its arts and crafts, and provide for environmental conservation measures such as large scale afforestation, water harvesting and small-scale irrigation and power projects.

This paper underlines the potential in tourism planning for the region of Gwalior. An action plan for its tourism development can be developed which details the potential of tourism development and recommended steps to promote tourism herein. Further scope of work lies in the preparation of detailed landuse planning at tourist centres, specific facility site planning, specific conservation studies in heritage zones and in financial studies for economic recommendations.

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STUDY OF THE EFFECTIVENESS OF TRAINING AND DEVELOPMENT IN MANUFACTURING ORGANISATIONS OF MALANPUR, GWALIOR (M.P.) (WITH SPECIAL REFERENCE TO CADBURY, CROMPTON GREAVES AND GODREJ COMPANIES)

Dr. Shivani Garg[1]

ABSTRACT

The study focuses Effectiveness of Training and Development in Manufacturing Organizations of Malanpur, Gwalior, India. The purpose of training and management development programs is to improve employee capabilities and organizational capabilities. The aim of the present research is to Analysis the Present Status of Training and Development Programmes, to Compare the Training and Development Programme Effectiveness among the Selected Companies and to Compare the Training and Development Programme Effectiveness between the Managers and Workers of the Selected Companies. The objective of the study the Effectiveness of Training and Development in Manufacturing Organizations, to Analysis the Present Status of Training and Development Programmes, to Study the Attitude of Workers toward Training and Development Programmes,

Keyword : **TRAINING AND DEVELOPMENT**

INTRODUCTION

Human asset administration sees preparing and advancement as a capacity worried about authoritative action went for bettering the activity execution of people and gatherings in hierarchical settings. Preparing and advancement can be portrayed as "an instructive procedure which includes the honing of abilities, ideas, changing of disposition and increasing more information to improve the execution of employees". The field has passed by a few names, including "Human Resource Development", "Human Capital Development" and "Learning and Development".

Learning happens all the time regardless of whether you are completely mindful of it. It is safe to say that you are a man who neglects to spare your work on your PC all the time? In the event that a power disappointment happens and you free a few information, do you get the hang of anything? In the event that you say to yourself, "I should make sure to spare all the more frequently", you have done some learning. This kind of learning is called accidental learning; you have learned without truly considering it or significance to. Then again, purposeful learning happens when you take part in exercises with a demeanor of "what would i be able to gain from this?" Employee advancement expects you to approach ordinary movement with the expectation of gaining from what is happening around.

Representative preparing and improvement needs to suit your association's unique circumstance, sets of expectations, work contracts and aggregate assentions. While choosing worker preparing and

[1] MPM & IR, UGC (Net), Gwalior (M.P.) India

improvement strategies, it is essential to recall the learning procedure. There are numerous approaches to furnish workers with learning openings.

The "partners" in preparing and improvement are arranged into a few classes. The supporters of preparing and advancement are senior administrators. The customers of preparing and advancement are business organizers. Line directors are in charge of training, assets, and execution. The members are the individuals who really experience the procedures. The facilitators are Human Resource Management staff. What's more, the suppliers are pros in the field. Every one of these gatherings has its own particular plan and inspirations, which now and then clash with the motivation and inspirations of the others.

The contentions that are the best piece of profession results are those that occur amongst representatives and their supervisors. The main reason individuals leave their employments is struggle with their supervisors. But then, as creator, work environment relationship expert, and official mentor, Dr. John Hoover[7] brings up, "Enticing as it may be, no one at any point improved his or her vocation by making the manager look doltish." Training a representative to coexist well with expert and with individuals who engage different perspectives is outstanding amongst other assurances of long haul achievement. Ability, learning, and aptitude alone won't make up for a harsh association with an unrivaled, peer, or customer.[8][9]

Numerous preparation and improvement approaches accessible for associations are proposed including: at work preparing, tutoring, apprenticeship, reenactment, electronic learning, teacher drove classroom preparing, modified self-guideline, contextual investigations/pretending, precise occupation turns and exchangesand so on.

CADBURY

Most firms don't have a decision regardless of whether it ought to assess its work force and their execution of the procured faculty will be assessed by somebody at some point.

The approach of the administration towards workers in the interfaces like examination and reward schemes, allowing representatives in the interfaces like evaluation and reward plans, permitting employees to take an interest in the hierarchical issues and so on, is likewise deciding the employee satisfaction. This organization has set worker of the year grant and so forth, guarantees positive management approach. These methodologies have made the representatives to have a decent view over their activity.

This is a factor firmly identified with the higher request needs of the representatives on their personal development. Numerous individuals like a testing work, since that guarantees them to think and experience

Cadbury is the most favored brand than different brands in India and DairyMilk is the most favored item from Cadbury.

Crompton Greaves

Every company should be fully committed to the continuous development of its staff, inthe same ways as we continuously develop our services. This will be achieved byhelping all staff identify and meet their own job and business related development needs.This policy will ensure that we have the adaptability and flexibility to thrive and succeedas a business. To do this, all line managers, through the Performance Review process,will

- Ensure that staff have a level of knowledge and skill to fully perform their role

- Encourage staff to develop within their current role
- Look for potential, and find ways for staff to demonstrate potential
- Recognize and reward staff development (utilizing it wherever possible)
- Create a learning culture by providing opportunities for learning

Equal opportunities

All staff are entitled to and can expect to receive training they need to carry out their current role. This includes seconded, fixed-term contract or short-term contract staff. Permanent employees can expect to benefit from further commitment for each individual to devote at least 5 days a year towards training and development. First priority will betowards job-related training, but we will also encourage individuals to undertake personal development training. This may entail taking professional qualifications; undertaking research into a particular field of interest or experiencing a particular aspect of another job in order to gain an insight into the role and fuller understanding of the work. Training should not be viewed purely as “attending a training course”. There are a variety of different methods that can be used to help train and develop individuals and Personnel Services will be happy to help individuals and managers select the most appropriate method. For example, using open learning materials; computer-based packages; videos or CD-ROMs; e-learning; and reading literature, to name but a few.

GODREJ

Established in 1897, the Godrej group has grown in India from the days of the charkha to nights at the call centers. Our founder, Ardeshir Godrej, lawyer-turned-locksmith, was a persistent inventor and a strong visionary who could see the spark in the future. His inventions, manufactured by his brother Pirojsha Godrej, were the foundation of today s Godrej empire. One of India s most trusted brand, Godrej enjoys the patronage and trust of over 400 million Indians every single day. Our customers mean the world to us. We are happy only when we see a delighted customer smile With 7 major companies with interests in real estate, FMCG, industrial engineering, appliances, furniture, security and agro care to name a few our turnover crosses 2.5 billion dollars. You think of Godrej as such an integral part of India like the bhangara or the kurta that you may be surprised to know that 20% of our business is done overseas. Our presence in more than 60 countries ensures that our customers are at home with Godrej no matter where they go. With brands you can believe in, service excellence you can count on and the promise of brighter living for every customer, [3]Godrej knows what makes India tick today.

RESEARCH METHODOLOGY

(i) Objectives

The present study attempts to Effectiveness of Training and Development in Manufacturing Organizations of Malanpur, Gwalior, India systematically-specially the trainees who are attending the above industries based training course. The different step in training and development process. The purpose of the need analysis i.e. training need assessment done in the industries, the infrastructural design step, the actual content of the training programme, objective of the training courses, their fulfillment, how the selection of trainees are done in the industries, the trainers, perception in training process, training methodology, the implementation, training programme effectiveness, evaluation of training programmes, trainers perception in the training process.

The following are the main objectives of the present study :

1. To Analysis the Present Status of Training and Development Programmes,
2. To Compare the Training and Development Programme Effectiveness among the Selected Companies,
3. To Compare the Training and Development Programme Effectiveness between the Managers and Workers of the Selected Companies.

(ii) Hypotheses:

1. There is no difference in the effectiveness of T&D program of Cadbury and Crompton Greaves.
2. There is no difference in the effectiveness of T&D program of Godrej and Crompton Greaves.

(iii) Research Design :

The study was empirical in nature where survey method was used to collect the data. 2X2 factorial design was prepared for comparing the T&D effectiveness among the various organization.

(iv) Sample Design :

Sampling is a short-cut alternative to studying all people, all groups, all communities or all areas. A sample, as the name implies, is a smaller representation of a large whole. A section of the population selected from the latter in such a way that they are representative of the universe called a sample. A single member of a population is referred to as a population element. When some of the elements are selected with the intention of findings out something about the population from which they are taken, that group of elements is referred as a sample and the process of selection is called sampling.

A sample design is the theoretical basis and practical means by which we infer the characteristics of some population by generalizing from the characteristics of relatively few of the units comprising the population.

(iv) Sample Design :

Methods of Sampling

A number of factors such as nature of the problem, size of the universe, size of the sample, availability of finance, time, and personnel etc. would influence the selection of a particular method of sampling. Each method of sampling has its own specialty.

Among all the above sampling techniques **purposive sampling techniques** is used in my study, keeping the purpose of the research work in mind. Those units are selected which have **well established training and development programme**. The proposed study is regarding large industries in Malanpur area. Nearly twenty industries in Malanpur areas are those manufacturing units which are not sick. Out of these units four large manufacturing units are selected by using purposive sampling method as they have efficient and effective, Training and development programme in organization. They are:

(i) Cadbury India Ltd.,

(ii) Godrej Soaps

(iii) Crompton Greaves

There were 350 employees in Cadbury, 240 in Godrej and 250 in the Crompton Greaves. The organizations have employees in the average age group of 30-45 years. Sampling element was individual employee from each Company. In all 287 questionnaires were distributed and 234 were returned back. Finally, 200 questionnaires were used for analysis which includes 40 trainers and 160 trainees. To collect sample non-probability purposive sampling technique was used.

The instruments for the study were consisted of self-designed questionnaires to solicit responses from the respondents. In all three questionnaires were prepared to assess the responses. Firstly, the responses of the trainers and trainees were taken on multiple choice questionnaires. Then a questionnaire on a likert type scale of 1 to 5 where 1 represents minimum importance and 5 represents maximum importance was given to the trainees to evaluate the efficacy of T&D programs. Questionnaire prepared for the trainer was consisted of 17 items where multiple choice questionnaire for trainees was comprised of 42 statements. Second questionnaire prepared for trainees was comprised of 24 questions.

(v) Data Analysis :

After the data was collected the questionnaire was standardized through three methods. First of all to check consistency of the questionnaire item to total correlation was applied. The reliability of the likert type instrument was assessed via the calculation of coefficient alpha by using SPSS Software. As in the case of reliability, all Likert scale items were also used to empirically construct validate the instrument through the use of a principal component analysis. To compare the Training and Development Effectiveness among the Companies t-tests were applied.

Results of t-tests

S.No.	Items	Calculated Value	Degree of Freedom	Hypothesis Accepted/Rejected
1	**between Cadbury and Godrej**	0.028913	n1+n2-2 = 78	Accepted
2	**between Cadbury and Crompton Greaves**	0.036371	n1+n2-2 = 78	Accepted
3	**between Godrej and Crompton Greaves**	0.855796	n1+n2-2 = 78	Accepted

FINDINGS :

- **t-test between Cadbury and Godrej:** The results of fourth t-test also fail to reject the fourth hypothesis which states that there is no difference in the T&D effectiveness of both the companies as the calculated value of t was 0.028913 which is less again than the critical values 1.96 at 5% level of significance.

- **t-test between Cadbury and Crompton Greaves:** The values of fifth t-test also accept the fifth hypothesis as the calculated value (0.036371) was again less than the critical value i.e. 1.96 at 5% level of significance.
- **t-test between Godrej and Crompton Greaves:** The values of sixth t-test also indicates the acceptance of the sixth hypothesis because the calculated value (0.855796) was again less that the critical value i.e. 1.96 at 5 % level of significance.

It is very much clear that both the trainers and trainees in the Training and Development Programmes in the organizations were clear that the evaluation is very vital and it is done very systematically in the Training and Development Programmes. It is the true measurement of participant knowledge acquired during the T&D programme. Evaluation must therefore be as comprehensive as possible, providing some "reading" on the contribution training makes to the organization as a whole. Moreover evaluation should influence future training and training related decision and actions.

SUGGESTIONS :

- In this era of "Open Economy" and "Global Village" industries can not remain aloof. The coming challenge for the industries is to increasingly modernize and vigorously venture the globe to tab the market.
- Industries has to train and retrain its personnel to compete the challenge ahead. It has to meet the HRD targets. Training and Development area has to be taken care seriously.
- The training institutes should get modern audio Visual Aids like LCD Projector, Multimedia, Computers, Videomatic Slide projectors, Digital photocopying machines, Laser Printers etc. With this modernized infrastructure, organizations will be capable of widening its Training base to cater the training needs of industries.
- Industries need to realize that by utilization of the innovation in information technology in Training and Development Programme will result in increased learning, reduction in learning time, reduced cost of training, increased employee productivity, increased management efficiency, upgradation of skills at all level, changes in attitude of work force and increased management efficiency.

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A CASE STUDY OF INITIATIVES TAKEN BY GOVERNMENT IN DEVELOPMENT OF HUMAN RESOURCES TOURISM IN INDIA

Saurabh Dixit[1]

ABSTRACT

Present paper is compilation of efforts by government to create, develop awareness among people working in tourism, travel and hospitality sector through short term training programmes. Government has designed and implemented many short term training programmes in last 10 years i.e. Capacity Building for Service providers (CBSP), Hunar Se Rozgar Tak (HSRT), Training for people working at PRASAD circuit destination, Guide training programs etc.

Before also, government had many credits in the account like: Marco Polo, DONER etc. Through these programmes a number of people (not having specialized or subject based training) are covered and trained through these programmes.

These programmes have long term impact on tourism, travel and hospitality software. It helps to change image of the destination or country. Present paper is a case of initiatives taken by the government in this area.

Objectives

a. To identify initiatives taken by government towards tourism training (short term)

b. To understand need of training.

Background

Education and training is an essential requirement to develop any sector. Tourism and travel is a part of service sector. It is important in the context of growth of our country. After realizing this, government has invested large amount of money on the development of software for travel agencies, hotels, events, convention centres etc. Government has also making efforts to identify and train people or workforce working in tourism at many popular destinations.

There is large traffic of domestic tourist beside foreigner also visit pilgrimage centers since ancient time. An initiative is taken to train them about tourism and various other aspects for the benefit of country.

Training programmes in the field of hostel management were initiated in 1962 by the establishment under the department of Food, Ministry of Agriculture. Indian Institute of Tourism and Travel Management was established in 1983 at New Delhi under Ministry of Tourism, Govt. of India. Later on many institutes/ departments in various Universities started in the area of hospitality, tourism, travel and events. NCHMCT was started in 1982 to advise the authority co-ordinated development of hotel management education, affiliate institutes and run courses in hotel management, award certificates and diploma and prescribe educational qualification. (http://tourism.gov.in/human-resource-development on 5th June'2018).

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Introduction

Ministry of Tourism, Government of India has been organizing many educative and training programmes for people working in the industry. These programmes are from 04 days to 03 years. Short term programs are mainly focused on know how skills to path makers working in the tourism industry and directly associated with the tourists. These programmes are mostly conducted at the destination itself to avoid practical hassles.

These short term programmes are *Hunar Se Rozgar Tak*, Capacity Building for Service Providers etc. for people working in the industry. Educational programs are run by IITTM (05 campuses), IHMs (at various locations in the country), Food Craft Institutes (FCIs) and many other intuitional set ups across the country.

Image 1

Tourism Training

Tourism

Tourism is a multifaceted activity. (Dixit Saurabh, 2013). It is perceived by many in different ways. Tourism got recognition as a business in mid 20th century. Tourism in related to travel from unknown to known. Many travels many times for many objectives. Tourism creates anxiety to explore the gap between known to unknown.

Tourism vis a vis employment

Tourism is among highest employment providing industries all over the World. It provides about 235 million jobs in the year 2010. It is about 8% of global employment. It is expected to generate 9% of the total GDP. Tourism industry employs about 12 million people in European Union (EU). It is the major employer of women. It attracts young work force. But, jobs are less stable then other sectors. High seasonality factor is partly reflected in tourism employment (in EU). (**Error! Hyperlink reference not valid.** on 5th June'2018 and **Error! Hyperlink reference not valid.** accessed on 5th June'2018)

There are good employment opportunities in tourism sector in India.

Training set up in India

There are many training institutes in the country. These institutes conduct BBA, BTM, MBA (TA), MTM and MA (Tourism), Ph.D. and Hotel Management courses. Government established Indian Institute of Tourism and Travel Management (IITTM), IHMs, FCIs, National Culinary Institute, National Institute of Tourism and Hospitality, Hyderabad. These courses are also conducted at many universities in the country like: *Kurukshetra* University, *Panjab* University, HNB *Garhwal* University, *Bundelkhand* University, NEHU Shillong, H P University etc.

Universities have tourism and hospitality courses.

These universities and institutes are running short term courses also.

Source: By the author

Training programmes at a glance

These training progarmmes are designed for people working in the industry. Most of the programmes are implemented at the destination. Majority of these programmes target youth.

Hunar Se Rozgar Tak

Ministry of Tourism launched HSRT programme in 2019-10 for development of knowhow in the youth of 18 to 28 age group through Indian Institute of Tourism and Travel Management, Institute of Hotel Management, Food Craft Institute (FCI) of India and India Tourism Development Corporation. It's duration was 6 to 8 weeks. It was free of cost for applicants. About 5610 people were trained in 2009-10. It grew up to 6981 in the year 2010-11.

Year	**Applicant**
2019-10	5610
2010-11	6981
2011-12	12191

Budget for HSRT

Year	**Budget Allocated**
2009-10	**12 crore**
2010-11	**17 crore**
2011-12	**25 crore**
2012-13	**50 crore**

Source: http://pib.nic.in/newsite/PrintRelease.aspx?relid=87115 accessed on 4th June'2018

Capacity Building for Service Providers

Capacity Building for Service Providers (CBSP) is a scheme launched by Ministry if Tourism, Government of India in 2009. Duration of training programme is 4-6 days. There is a segment of people work at Railway stations, Hotels, Police Personnel, Immigration staff, Coolie, Taxi drivers etc.

This training is focused on behavioral aspects, cleanliness, etiquettes, manners, cooking, service, basic nutrition value, first aid, client handling techniques etc.

These training programmes were implemented through IITTM, IHMs, FCIs. This programme is conducted in the institutes mentioned above in their infrastructure.

(http://tourism.gov.in/scheme-capacity-building-service-providers-institutes accessed on 05th June'2018)

Swachhata Action Plan (SAP)

Swachhata Action Plan (SAP) is an optimistic project of Ministry of Tourism, Government of India. Under this progarmme ministry conducted various activities for 1. Tourists 2. School/ colleges 3. Stake holders at 450 destinations. Tourists were made aware about cleanliness through play, *nukkad natak* etc. Ministry covered around 2,34,000 tourists through this programme.

Training of Priests and/or people working at selected destination under PRASAD circuit

Government planed a programme for 04 days training at various places like: Varanasi, Mathura, Ajmer, Amritsar etc. under PRASAD circuit to create awareness among people working there and catering support to the tourists visiting these places. This training is offered free of cost.

Second phase of SWP will start from June'2018. More than 1000 places will be covered under this activity.

Diagram : Swachhata Action Plan- Activities

Guide Training Programmes

Government has been working regularly to trained new tour guides and re-train them to ensure qualitative services at various tourist destination. Applicants are trained about guiding techniques, product knowledge and customer handling. Guide training programme was organized form 5^{th} Sep. to 7 March' 2016 for 202 candidates at IITTM. Many states have their own mechanism to train local guides/ monument guides.

MARCO POLO

Marco Polo was organized for students of other countries. These students were given exposure to Indian culture, Yoga and Indian products.

Development of North Eastern Region (DONER)

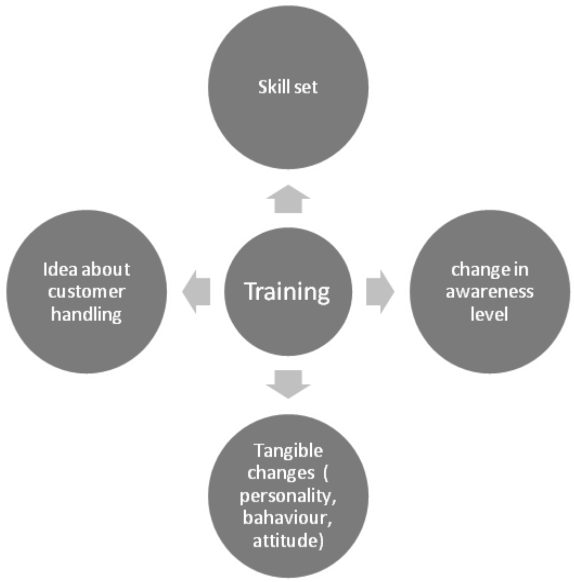
DONER programme was organized for students from North East states. Many students are serving in the industry and have their own start ups.

Impact of training

It was found that majority of people feel that these training programmes are good for the health of tourism software. People realized that they are having capacity to change the destiny of destination by displaying good image and remarkable affection with the tourists. Tourists remembrance is depend on the people working there.

One students after training started working as location manager for Film Industry. He is happy with the output of training.

Diagram : Impacts of training



SWOT

These training programmes can be analyzed using SWOT analysis.

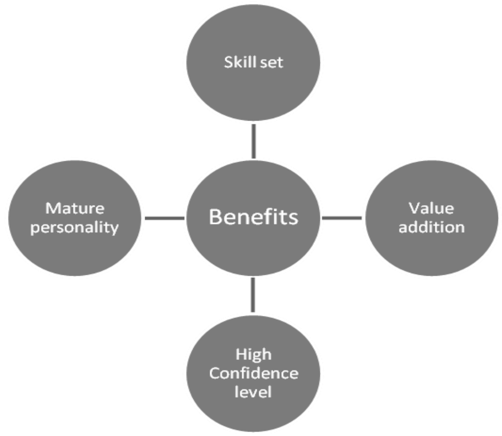
Strengths • No expenses at the end of participants • Practical based training	**Weaknesses** • Duration is less • Requirement of resource persons specially trained for these programmes
Opportunities • Facility to join reputed government institutes. • Availability of funds and government concern about development of Human resources in this area.	**Threats** • Declared time to time • One time opportunity for participants

Benefits of training

After training participants realized importance of tourism. They got some idea about people management in tourism (PMT), carrying capacity, sustainability, Tourism software and how to serve others. They felt about significance of empathy in tourism and hospitality.

Many people/ participants working in the industry got formal training to cook dishes, about housekeeping, check in check out etc.

Diagram : Benefits of training in tourism, hospitality



Summary

There is growth in training activities in qualitative and quantitative terms in last 10 years. Government took initiative to train Priests (PRASAD circuit), Hotel staff (HSRT), Taxi drivers, Portars, Auto Drivers (CBSP and SWP) in last few years.

These training programmes must be on the regular basis, so that man power can be targeted on large scale and given training repeatedly time to time.

Key words

- Sustainable
- Tourism Software
- Training Establishments
- People Management in Tourism
- Carrying capacity
- Multiplier effect

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TOURISM & CLEANLINESS ARE INEXTRICABLY LINKED: A SNAPSHOT OF CLEANLINESS DRIVE IN JAISALMER, RAJASTHAN

Divya Talreja[1]

ABSTRACT

"A Clean India would be the best tribute India could pay to Mahatma Gandhi on his 150th Birth Anniversary in 2019"*, said Shri Narendra Modi as he launched 'Swachh Bharat Abhiyan.'*

Swachh Bharat Abhiyan is a National level campaign by the government of India covering 4041 statutory towns to clean the streets, roads and infrastructure of the country. It is rightly named as mission and not simply a scheme.

In spite of being a highly spiritual nation, India tops the world in filthiness. The importance of Clean India is increasingly felt for boosting tourism, which is a key factor in economic development and employment generation. One aspect that has impacted tourism in our country relates to hygiene. Cleanliness and hygiene are universally regarded as indispensable existential norms that must inform and permeate all our actions. However a consciousness in terms of education, demonstration and training needs to be created to ensure that these norms become part of a national psyche, at home and outside. Awareness is to be inculcated into the tourists that the onus of keeping a tourist place clean is equally a duty of tourists as it is of the residents.

The Ministry of Tourism, Govt. of India, therefore has visualized Clean India so it had decided to evolve a comprehensive strategy to effect cleanliness, specific to tourist destination, under the initiative 'Swachhta Action Plan' which will employ a balanced approach towards persuasion, education, sensitization and training for achieving its goal. So the Ministry of Tourism had involved Indian Institute of Tourism and Travel Management to implement the action plan across the country.

Having identified the stakeholders at the grass root level (unorganized sector) like tour guides taxi drivers, porters, shopkeepers, travel agents, local community, etc., to be one of the major wheels on which Indian tourism industry operates. This paper discusses how tourism and cleanliness are inextricably linked with each other and also showcases need for sensitization on cleanliness and hygiene for enhancing the destination image for surge in tourist arrivals at Jaisalmer (Rajasthan). It also discusses about the challenges faced in the implementation of action plan by IITTM and its possible solutions.

Keywords: *Swachh Bharat Mision (SBM), Stakeholders, Destination Image, Swachhta Action Plan (SAP), IITTM*

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Introduction

"Swachhta" is considered as one of the pillars of tourism as a clean tourist place is a more sustainable tourist place in the longer run and shall attract investment, good health and a sense of pride amongst the local residents and a sense of satisfaction amongst the tourists. A clean city also leads to increased property values, higher tourism growth, greater community pride and less destructive behavior. A neat and tidy environment may also lead to good behavior by the residents thereby greater tourist satisfaction levels.

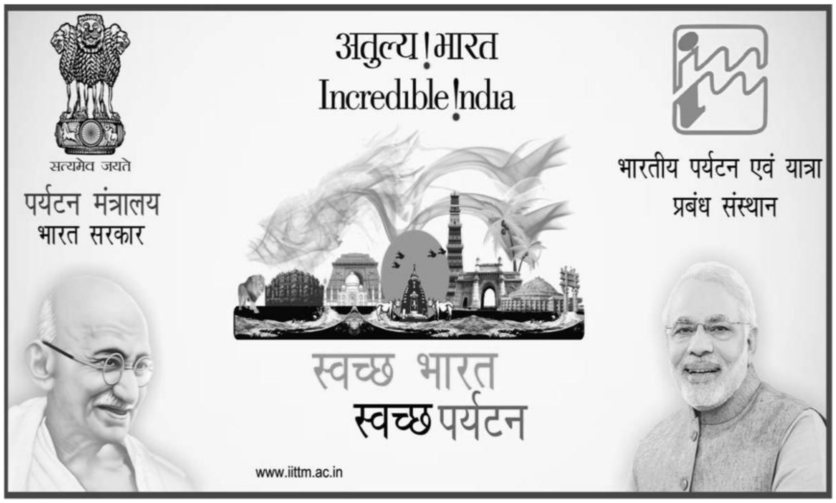
Foreign Tourist Arivals (FTAs) during 2017 were 10.18 million with a growth of 15.6% over same period of the previous year. During 2016, FTAs were 8.8 million with a growth rate of 9.7% over 2015. In the year 2016, there were 5.77 million arrivals of NRIs in India, with a growth rate of 9.7% over 2015. ITAs include both FTAs and Arrivals of Non Resident Indians (NRIs). In the year 2016, there were 14.57 million International Tourist Arrivals (ITAs) in India, with a growth rate of 9.7% over 2015. Foreign Exchange Earnings through Tourism (FEEs) during the period 2017 were Rs.1,80,379 crore with a growth of 17% over same period of previous year. The FEEs from tourism in rupee terms during 2016 were Rs.1,54,146 crore with a growth rate of 14.0%. (Annual Report 2017-18, MoT, GOI)

This initiative envisages a vision of Clean India and to bring about an improvement in the general quality of life of Indians by promoting cleanliness and hygiene. The vision is quite comprehensive and it has a potential to bring a significant improvement in Indian society, economy, polity and environment. Adequate personal and environmental cleanliness has a major impact on the image of India and the tourism sector, where the first impression of a visitor is often his lastThe origin of cleaning campaign was started in 1986 which is called as Central Rural Sanitation Programme (CRSP) and Total Sanitation Campaign (TSC) , then June, 2003 Nirmal Gram Puraskar, then in 2012 Normal Bharat Abhiyan (NBA) and finally comes Swachh Bharat abhiyan in 2 October, 2014. Improved sanitation and cleanliness of tourist spots were among the major objectives of the Swachh Bharat Abhiyan and the mission has undertaken several initiatives to improve the sanitation and cleanliness conditions of some of India's major tourist spots. In 2016, all 3,686 monuments of national importance and under the protection of the Archeological Survey of India (ASI) were declared polythene free zones to reduce waste disposal at such sites. . The improvement in India's ranking from 52 to 40 (The Travel & Tourism Competitiveness Report 2017, WEF) can also be attributed to how increased focus on cleanliness in tourist places has resulted in cleaner tourist spots across India under the Swachh Iconic Places (SIP) initiative. Considering the importance of "Swachhta" in tourism sector, Ministry has framed its *"Swachhta Action Plan"* involving 3 different activities of creating cleanliness awareness among *tourists, students, teachers, school/college staff, stakeholders of tourist centers, pilgrimage centers, famous archaeological monuments etc.* Each activity was implemented at 150 places in selected 15 states during 2017-18.

The Ministry of Culture and Tourism has also collaborated with PSUs in implementing Swachh activities under their corporate social responsibility (CSR) scheme. Union Minister M Venkaiah Naidu on May 4, 2017 released a set of four story books for children to create awareness regarding cleanliness among them. Titled 'Swachh Jungle ki kahani – Dadi ki Zubani', the books were published in 15 languages so that the cleanliness message could be reached out to maximum children.

According to UNWTO Tourism Towards 2030*,* the number of international tourist arrivals worldwide is expected to increase by an average of 3.3% a year over the period 2010 to 2030. It is expected that the rate of growth will gradually decrease over time, slowing from 3.8% at the beginning of the period to 2.9%

towards 2030, but it should be noted that this is on top of growing base numbers. In absolute numbers, international tourist arrivals will increase by some 43 million a year, compared with an average increase of 28 million a year during the period 1995 to 2010. At the projected rate of growth, international tourist arrivals worldwide are expected to reach 1.4 billion by 2020, and 1.8 billion by the year 2030.



Following activities were to be undertaken in the Swachhta Action Plan (SAP):

- Awareness modules in forms of pamphlets, booklets etc. were printed designed and customized as per the local demographics. This typically included highlights of the ethnic, historical & archaeological heritage of the area to inculcate a sense of pride and ownership amongst the tourists.
- Highlighted the physical, social and economic benefits of cleanliness and sanitation to the tourists.
- Campaign theme related banners and posters were put up at various public places in various languages. For these places like railway stations, bus stops, toll posts (*nakas*), monuments and prominent shopping areas were chosen.
- Campaign theme related mini posters, leaflets, pamphlets, bag stickers were distributed to the tourists and special attention was paid to the children accompanying the tourists to target the future generation for sustainable impacts of the campaign. The tourists encouraged to paste the campaign themes related stickers on their bags for greater visibility and memory imprint.
- Cleanliness drives organized at various monuments of tourist importance. The tourists were also encouraged to actively participate and participants shall be rewarded, e.g. “I am a Responsible Tourist/ Cleanliness Hero” badge, for greater motivation and sense of pride in the campaign.
- Campaign theme based *Nukkad Nataks*, Flash mob, small plays, cultural shows etc. were to be showcased at the tourist places with the help of local NGOs, drama groups, local schools and colleges etc.
- Focus group interactions on the themes were to be organized at places of tourist importance for sensitization and awareness.

- Audio - Video shows on cleanliness and sanitation were developed (or rights purchased of existing audio/video resources) in various languages and show cased for greater impact as visual impact is supposed to be a greater impact.
- Small quick quizzes were undertaken for greater involvement of the students and winners were awarded with some token memento etc. Participants are also given some small memorabilia like a key chain, pen, hand fan, cap etc. for inciting greater participation and involvement.
- Training programs on the themes conducted for the tour managers, coach/ taxi drivers, helpers, security, sanitation and other staffs of the monuments.
- Administration of Swachh Bharat and Segregation Pledge to all the tourists, stake-holders, volunteers etc. involved and a signed copy was given back to the pledge taker for remembrance and sustainable impact.

The above activities were conducted by the trainers/coordinators of IITTM and the project associates hired along with the volunteers (10-15) from various campuses of IITTM/other nearby institutions. For certain activities volunteers of various agencies and NGOs were also engaged. Active assistance and involvement of local/state bodies sought for far reaching impacts.

Tourism Image of Jaisalmer

Jaisalmer is one of the largest foreign tourist attractor districts in the Rajasthan. Per year about 276,887 tourists visit the district, out of which about 100,000 tourists are foreigners. Some of the tourist attractions in the Jaisalmer are:

- Jaisalmer Fort & inside fort-Jain Temples, Royal Palace & two heritage havelis (haveli shreenath, haveli suraj)
- Patwa Havelies.
- Salim Singh's Haveli.
- Nathmal's haveli.
- Mandir Palace (Tazia Tower).
- Gadsisar Lake.
- Govt. museum & the folk museum.
- Thar desert
- Bada Bagh
- Lodhruva
- Akal Wood Fossil Park

Every year Desert festival is being celebrated for the tourists. Ramdevra is also a big attraction for the Baba Ramdevji's pilgrims. Every year on Mahshivratri in Myajlar Khyala math held festival. Shree Alakh puri ki samadhi in jhinjhinyali is big attraction of Udaisinghont Bhati rajput. According to Rajasthan Tourism

Department Annual Progress Report 2017 – 18, Tourist Arrivals at Jaisalmer during 2016 were 4, 50,434 (Domestic and International) and during 2017 were 6, 16,606 (Domestic and International).

Tourism image of India has been kaleidoscopic with its general image and it has emerged as a must-see destination. The pre and post-trip perceptions of tourists about India as a tourist destination differ as it has both positive and negative side.

Positive Image	Negative Image
Inexpensive destination	Lack of awareness
Rich cultural heritage	Unhygienic conditions
Diversity in art forms	Unsafe drinking water
Inexpensive shopping	Petty crimes
Good hospitality to tourists	Country for cheaters
Good accommodation and transportation facilities	Poor tourist-guide services
Good medical facilities	Poor infrastructure
Availability of tourist land-marks	Unethical practices existing in travel trade business

As tourists travel across various places and spend on stay, food and other services, the different impacts on the destinations are obvious. The impacts may be both positive and negative. One of the most important negative images is unhygienic condition in India. A clean India is more sustainable India in the longer run. Exploring reasons for the slow growth of tourism in India, researchers have identified that the negative image associations with the country have been one of the main reasons that hinder progressive tourism performance (Chaudhary, 2000).

As the Indian tourism industry emerges as one of the most dynamic markets; the stage is set for newer, more competitive innings in the coming years, both at the home turf and in the global tourism playing field. Against this backdrop, it becomes imperative that tourism policy makers, planners and think-tanks in the country should focus primarily on prioritizing and nurturing all basic elements which keeps the wheels of Indian tourism industry in motion. A tree can endure its full weight and bear fruits only when its roots are well nourished and planted firmly in the ground (Kulshreshtha, S., 2009)

Scope of the study

The scope of Swachhta Action Plan covers 10 identified attractions of Rajasthan and one of them is Jaisalmer having maximum footfall of the tourists (especially domestic). First, with the help of secondary data tourist attraction (keeping in view the seasonality of the destination), school and various stakeholders (with the help of local administration) were identified for creating awareness about sanitation and cleanliness by holding awareness campaign, training programmes etc. in collaboration with the local/state bodies, NGOs etc. amongst the tourists, students and stakeholders.

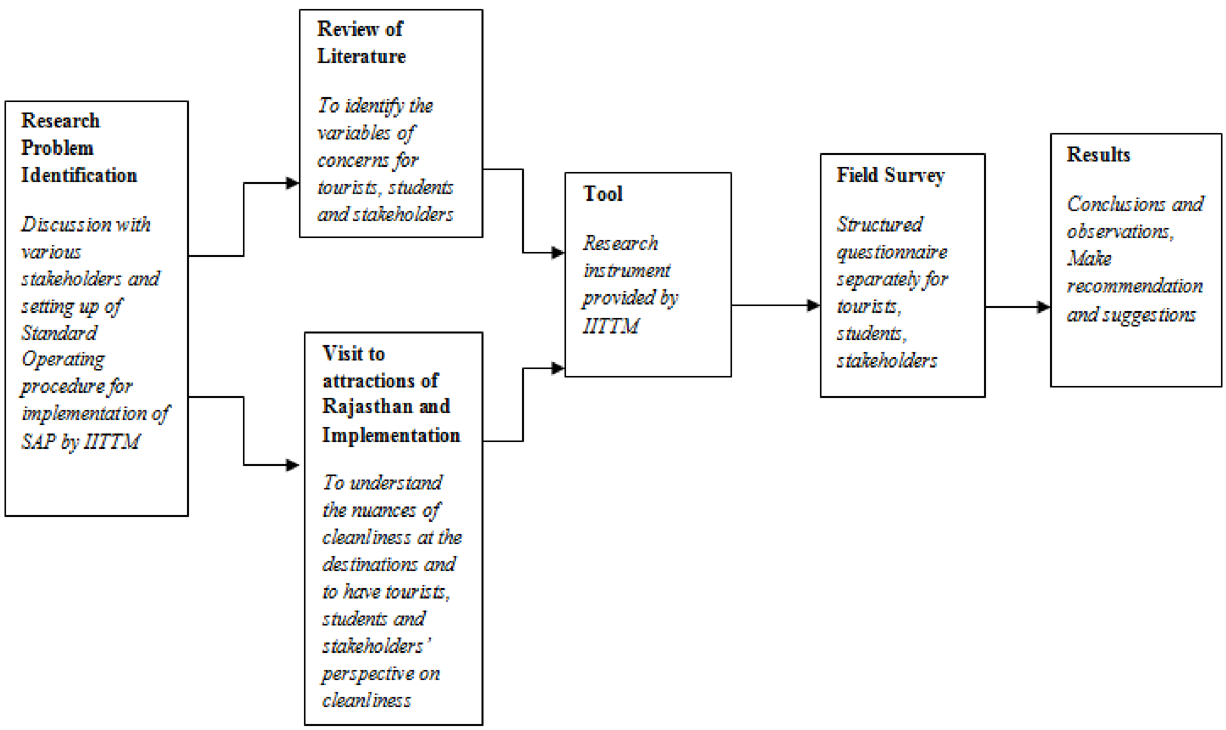
Objectives of the study

- To explore the role of Cleanliness as an influencing factor on tourism destination image of India among domestic tourists.

- To study the challenges faced in the implementation of Swachhta Action Plan (SAP) and to make recommendations for improvement.

Research design and Methodology

Schema of research design



Primary field survey

The primary field survey targeted three types of respondents:

- Tourists at the attraction (Domestic)
- Students
- Stakeholders (Tour guides, Travel Agents, Tour operators, Taxi drivers, shopkeepers, etc)

The primary data was collected using structured questionnaires. The questionnaires comprised of close-ended questions. The questionnaires were provided by Indian Institute of Tourism and Travel Management after inputs from experts.

The structured questionnaires were administered among the tourists, students and stakeholders in order to gather information in relation to:

1. Demographic Profile
2. Effectiveness of Action Plan
3. Swachhta Audit

Study sample

1000 tourists (*domestic*) visiting the destination, 500 students at selected school/college/institute and 60 Stakeholders at the meeting held

Field work

The entire action plan of Ministry of Tourism, Govt. of India was implemented by IITTM primarily through its centres, located at different regions. IITTM faculty/trainers with the assistance of project associates and volunteers (from local colleges/ institutions/ NGOs, etc.), simultaneously these programmes were implemented at different locations of Rajasthan. Themes for cleanliness and sanitation campaign included creating awareness, educating ways of 3 Rs (Reduce Reuse & Recycle), motivating and facilitating.

Key findings

- A city where half of the population lives in slums and below poverty line, tourism is the most vital and indispensible source of livelihood for the poor and middle class population of Jaisalmer.
- The survey clearly indicates that tourism and cleanliness are inextricably linked and there is a decline in the no. of tourists because of unhygienic conditions as it reflects a negative image of the destination.
- Attractive natural environment is an element of tourism promotion as it is a combination of abiotic and biotic features such as flora and fauna and human settlement & behaviour.
- The solid waste management rules of 2016 have made waste segregation mandatory for every waste generator be it an individual, community or society but implementation remains poor.
- Another reason for the poor waste management in Jaisalmer is lack of awareness
- The lack of awareness issue can be studied from three different perspectives of interaction between tourists, destination and the hosts.
- Though there are overlapping relationships among different components, an impact study is more effective when it is discussed from the angle of tourism development and related activities.
- Waste generators don’t know what they can do in order to reduce their own carbon footprint. Though composting is an important part of the Swachh Bharat Abhiyan, lack of knowledge makes it unsuccessful.

Challenges faced in implementation & its Recommendations

- According to the Standard Operating Procedure of Action Plan, Tourist Awareness activity is a full day activity wherein 10-15 volunteers are involved covering maximum 1000 tourists. Sometimes due to tourists' movement and peak season, the distribution of souvenirs is completed within half a day. So there is a need for minor changes in the standard operating procedure of SAP.
- Artists group for Street Play/Cultural dance/folk music performances consisting of 10-15 members are also not ready to stay and perform for full day.
- According to the Standard Operating Procedure of Action Plan, Stakeholders' training programme was a full day activity wherein the participants were not ready to stay for full day as it affects their work and ultimately lead to loss of income/wages for them. So the stipend could be given to the participants.
- Stakeholders' workshop venue was very expensive at Jaisalmer as it had maximum tourist foot fall during peak season and therefore it was difficult to find a suitable venue along with lunch/dinner at the budgeted cost.
- During the School Awareness Activity, sometimes lectures by experts become quite boring for students so competitions like Slogan writing, Poster-making, Poetry and Essay Writing etc could be more beneficial.
- During the School Awareness Activity, winners of quiz competition are awarded with the same memento which everybody gets so the impact of such quizzes is quite less, there should be different token of appreciation for them.
- Certificate of Appreciation to hotels, schools/institutes, tourist places/pilgrimage centers or any other bodies which are involved can be given to them.
- Role plays for stakeholders meet could be added for more involvement.
- Video shows on cleanliness and sanitation were developed in various languages and show cased but for school going students there should be a separate animated video for greater impact.
- Waste Management can be taught to students, stakeholders during the activities.
- Tree Plantation could be one of the important activities during the School/College Awareness programme.
- FM Jingles should be played at least one week prior to the programme conducted.
- More questions could be added to the questionnaires for getting the proper feedback and impact analysis.
- Behavioural/cleanliness etiquettes training (in the form of focused-group meeting) could be given to Street vendors, Shopkeepers, Auto/Taxi drivers etc. during the tourists awareness activity and a small badge/tag of "I support Swachh Bharat, Swachh Paryatan" could be given as mementos to them.

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- *https://www.thehindu.com/news/national/new-tourism-minister-finds-no-garbage-to-clean-at-india-gate/article19704043.ece*
- *https://swachhsurvekshan2018.org/Images/SS_2017_Report.pdf*
- *https://www.unenvironment.org/explore-topics/sustainable-development-goals/why-do-sustainable-development-goals-matter/goal-11*
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STUDY OF THE ROLE OF TRAINING AND DEVELOPMENT IN LARGE MANUFACTURING ORGANISATIONS OF MALANPUR

Dr. Shivani Garg[1]

ABSTRACT

The study focuses Training and Development in Large Manufacturing Organizations of Malanpur, Gwalior, India. This research sheds light on the relationship between employee training and development practices with employees' performance and job satisfaction. The purpose of training and management development programs is to improve employee capabilities and organizational capabilities. The aim of the present research is to study employee training and development practices followed in selected manufacturing organization. It gives idea about various training and development programs carried in the companies, type of training provided to companies employees and its benefits. It also focuses on employees' expectation and involvement in such type of training program. The objective of the study is to study the Role of Training and Development in Selected Large Manufacturing Organizations, to Analysis the Present Status of Training and Development Programmes, to Study the Attitude of Workers toward Training and Development Programmes,

Keyword : ***TRAINING AND DEVELOPMENT***

Introduction :

Preparing presents a prime chance to grow the information base everything being equal, yet numerous businesses discover the improvement openings costly. Representatives additionally pass up a great opportunity for work time while going to instructional meetings, which may defer the culmination of ventures. Regardless of the potential downsides, preparing and advancement gives both the organization overall and the individual workers with benefits that make the cost and time a beneficial venture.

Training is defined as the act of increasing the knowledge and skills of an employee for doing a particular job. Training process involves three steps – assessment, development and evaluation. Training need assessment is the first and most important step in initiating any training intervention, either at the individual level or at the organizational level. Training objectives are associated with three broad areas of learning – cognitive learning; behavioural changes and changes in values attitudes, emotions and feelings. Areas of training can be classified into following categories – Training in company policies and procedure, Training in particular skills, training in human relations, training in problem solving, managerial and supervisory training, apprentice training. Functions of training can be divided into two parts – training as useful tool to the organization and training as a service to management. Utility of training and development can be studied under three headings – How training benefits the organization, benefits to the individual

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which in turn ultimately benefits the organization, Benefits in personnel and human relations, into group relations and policy implementation.

An organized preparing and advancement program guarantees that workers have a reliable affair and foundation learning. The consistency is especially pertinent for the organization's fundamental strategies and methodology. All representatives should know about the desires and techniques inside the organization. This incorporates wellbeing, segregation and regulatory undertakings. Putting all workers through normal preparing in these territories guarantees that all staff individuals at any rate have presentation to the data.

Representatives with access to preparing and advancement programs have the preferred standpoint over workers in different organizations who are forgotten to look for preparing openings all alone. The interest in preparing that an organization makes demonstrates the representatives they are esteemed. The preparation makes a strong work environment. Representatives may access preparing they wouldn't have generally thought about or searched out themselves. Representatives who feel acknowledged and tested through preparing openings may feel more fulfillment toward their occupations.

Training and Development efforts enable employees to assume expanded duties and greater responsibilities. Although training helps employees do their current jobs, the benefits of training extends throughout a person's career and help develop that person for future responsibilities. DEVELOPMENT in contrast helps the individual handle future responsibilities with little concern for current job duties.

Noe and Schmidt (1986) at MACRO LEVEL, training has become a part of the overall NATIONAL STRATEGY for HUMAN RESOURCE DEVELOPMENT and person power planning, serving as an important agency to contribute to the economic and social progress of the country. Training is a vital part of HRM and few managers can escape this heavy responsibility for employee training and development. New development and rapid changes have made continuous training at all levels imperative. [1]

Monappa, Saiyadain (1991) "Training is a short term process utilizing a systematic and organized procedure by which non managerial personnel, learn technical knowledge and skills for specific purpose.

Development is a long term educational process utilizing a systematic and organized procedure by which managerial personnel learn conceptual and theoretical knowledge for general purpose."[2]

"Training" refers only to instruction in technical and mechanical operations while "development" refers to philosophical and theoretical educational concepts. Training is designed for non-managers while development is for managerial personnel.

A participant also develops competencies and traits required for actual performance of the job, for strengthening inter personal relationship or guiding day to day interactions. This results in substantive behavioural changes.

The third area relates to values, attitudes, emotions and feelings. These changes are referred to as affective changes. They also aim at enhancing the job performance of an individual by fostering appropriate attitudes and values. They assist an individual in better management of feelings, emotions, reaction to situations or people. Thus, they also contribute to personal development. Programme objectives are not just directed at engendering changes in personal or job behaviour during a training programme rather they denote a forward movement to an individual's personal or work life.

There are several functions of training as :

- Training helps employees to learn their jobs and attain desired levels of performance speedily thus cutting costs and contributing to better utilization of machines and materials.
- Training helps to reduce the cost of raw materials and products reducing losses due to waste, poor quality products and damage to machinery which results if an untrained employee is to learn on his own.
- Employee motivation is enhanced when employees know that the firm would provide them with training opportunities to increase their skills and knowledge so enabling them to develop and qualify for higher posts. Such practices create favourable attitudes towards the organization which results in better adjustment and commitment to ones work and the organization. Cooperation help reduce employee turnover, absenteeism, accidents, dissatisfaction and grievances.

UTILITY OF TRAINING AND DEVELOPMENT

Dale, S. Beach (1977) Training and Development pay dividends to the employees and organizations. It is suggested below. Though no single program yields all the benefits, the personal and career goals of the employee are furthered, adding to his or her abilities and values to the employer, which further the objectives of managers and the HR department? Training and Development are not universal solutions to every need. Effective job Designs, Selection, Placement and other activities are necessary too. Nevertheless, training can make a substantial contribution when done properly.[4]

RESEARCH METHODOLOGY

(i) Objectives

The following are the main objectives of the present study :

1. To Study the Role of Training and Development in Selected Large Manufacturing Organizations,
2. To Analysis the Present Status of Training and Development Programmes,
3. To Study the Attitude of Workers toward Training and Development Programmes**,**

(ii) Research Design :

The study was empirical in nature where survey method was used to collect the data. 2X2 factorial design was prepared for comparing the T&D effectiveness among the various organization.

(iii) Hypotheses:

For completing research few hypotheses were formed:

- $H_{01:}$ There is no difference in the effectiveness of T&D program of Atlas and Cadbury.
- $H_{02:}$ There is no difference in the effectiveness of T&D program of Atlas and Godrej.

(iv) Sample Design :

Methods of Sampling

A number of factors such as nature of the problem, size of the universe, size of the sample, availability of finance, time, and personnel etc. would influence the selection of a particular method of sampling. Each method of sampling has its own specialty.

Among all the above sampling techniques **purposive sampling techniques** is used in my study, keeping the purpose of the research work in mind. Those units are selected which have **well established training and development programme**. The proposed study is regarding large industries in Malanpur area. Nearly twenty industries in Malanpur areas are those manufacturing units which are not sick. Out of these units four large manufacturing units are selected by using purposive sampling method as they have efficient and effective, Training and development programme in organization. They are:

(i) Atlas Cycles Pvt. Ltd.,

(ii) Cadbury India Ltd.,

(iii) Godrej Soaps

There were 420 employees in the Atlas, 350 employees in Cadbury, 240 in Godrej, The organizations have employees in the average age group of 30-45 years. Sampling element was individual employee from each Company. In all 287 questionnaires were distributed and 234 were returned back. Finally, 200 questionnaires were used for analysis which includes 40 trainers and 160 trainees. To collect sample non-probability purposive sampling technique was used.

The instruments for the study were consisted of self-designed questionnaires to solicit responses from the respondents. In all three questionnaires were prepared to assess the responses. Firstly, the responses of the trainers and trainees were taken on multiple choice questionnaires. Then a questionnaire on a likert type scale of 1 to 5 where 1 represents minimum importance and 5 represents maximum importance was given to the trainees to evaluate the efficacy of T&D programs. Questionnaire prepared for the trainer was consisted of 17 items where multiple choice questionnaires for trainees was comprised of 42 statements. Second questionnaire prepared for trainees was comprised of 24 questions.

(v) Data Analysis :

After the data was collected the questionnaire was standardized through three methods. First of all to check consistency of the questionnaire item to total correlation was applied. The reliability of the likert type instrument was assessed via the calculation of coefficient alpha by using SPSS Software. As in the case of reliability, all Likert scale items were also used to empirically construct validate the instrument through the use of a principal component analysis. To compare the Training and Development Effectiveness among the Companies t-tests were applied.

Results of t-tests

S.No.	Items	Calculated Value	Degree of Freedom	Hypothesis Accepted/Rejected
1	**between Atlas and Cadbury**	0.000492	n1+n2-2 = 78	Accepted
2	**between Atlas and Godrej**	0.050444	n1+n2-2 = 78	Accepted

FINDINGS :

- **t-test between Atlas and Cadbury:** First of all t-test between Atlas and Cadbury was applied and the calculated value of t was 0.000492 which is less than the critical values i.e. 1.96 at 5% level of significance. So, first null hypothesis is accepted and it can be concluded that there no difference between the T&D effectiveness of Atlas and Cadbury.
- **t-test between Atlas and Godrej:** Second t-test was applied between Atlas and Godrej and here also the calculated value of t was 0.050444 which is less than the critical values i.e1.96 at 5% level of significance. So, Second hypothesis was also accepted so it was found that there no difference between the T&D effectiveness of Atlas and Godrej.

SUGGESTIONS :

Following are the main suggestions for the improving the efficacy of training and development in selected organization :

1. With the growth of industries there is requirements of large no. of technical people to act as trainers, course co-ordinators, training organizers for organizations. They should be very much familiar with training techniques, using of specific training methodologies for the organizations personnel.
2. Development of more simulator trainers will help the trainers for reduced cost of training, improved training methodology, time saving in imparting training. The benefits for trainees will be increased learning, reduction in learning time, attitudinal changes etc.
3. Industries has to train and retrain its personnel to compete the challenge ahead. It has to meet the HRD targets. Training and Development area has to be taken care seriously.
4. Industries need to realize that by utilization of the innovation in information technology in Training and Development Programme will result in increased learning, reduction in learning time, reduced cost of training, increased employee productivity, increased management efficiency, upgradation of skills at all level, changes in attitude of work force and increased management efficiency.

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IMPROVING THE EFFICIENCY OF DIAGNOSIS AND CONTROL OF CORPORATE GOVERNANCE

Xudoyqulov Mamarasul Radjabovich[1]

ABSTRACT

In this paper, efficiency of diagnosis and control of corporate governance were discussed. On this way, shortcomings of administrative parts were pointed while learning major outcomes. On this way, Uzbekistan is considered as one of the major country where efficiency of corporate governance was discussed as the whole. Finally, investigated main features of the development with various systematical perspectives.

Keywords : *Governance, Administrative Points, Systematical View, Efficiency*

Introduction

The diagnostic and control mechanism plays an important role in increasing the effectiveness of the mechanism for managing corporate bodies. Because, because the interests of the participating parties are diverse, there is a disagreement in their relationships that it will be necessary to improve diagnostics and control over the effectiveness of governance in addressing the contradictions between owners and managers(Paramonov, 2006).

Control is an essential part of company management and is a necessary tool for achieving its goals, and its proper organization plays a critical role in preventing financial losses. As you know, despite the fact that some of the property is concentrated in corporate structures, it is practically used as aforementioned types, both internally and externally. When the property is concentrated internally, and the widespread - external control mechanisms are used in the management process. The model of auditing is controlled by the independent members of the Supervisory Board, when the model of managing the stock company is controlled by joint stock companies(Ilyasov, 2009; Koh, 2009).

The effectiveness of corporate governance is evident in its synchronization with its mechanisms and instruments. Thus, they have the ability to fill and reinforce each other, so corporate governance has a systematic characteristic: it is entirely larger than its own value, and can only be evaluated by taking into account their relationships with other system elements. That is why it is an internal necessity to ensure that these tools work together in joint-stock companies. This situation not only reduces the costs of the conflict, but also creates alternative costs associated with possible conflicts between owners and management of the controlling bundle, creditors and other participants.

Methodology

Mutagenic factors, in turn, define each other the identifying sets of supporting and enhancing means. The alternatives of these sets are determined by the regulatory environment and the institutional environment. According to Researchers V. Carlin and K. Meyer (2000), there is no single system of control. In order to confirm this, the authors provide a coherent analysis of corporate governance systems in the

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European Union. Their analysis covers approximately 5-10% of voting shares. The low share of Qamrov is related to the complexity of obtaining information about corporations and shareholders' equity. In many European countries, stock companies listed on the stock exchange sign up for shares, actually virtually eliminate the possibility of searching for original holders. However, even in the countries where the shares are issued (Fillandia, Greece, Ireland, Italy, Sweden, England), these shares are traditionally listed as nominal holders. It should be noted that textile joint stock companies are one of the most important mechanisms for improving the efficiency of corporate governance, which plays a key role in preventing financial losses. Therefore, improving this mechanism is one of the topical issues. It would be expedient to study foreign experience once more(Aw-Hassan et al., 2016; Bendini, 2013).

In 1992, COSO developed a document that outlines the concept of "internal control conceptual basis" and an assessment tool that organizations can use to assess their internal control systems. The concept of internal control provided by COSO describes the internal audit as a process by the board of directors, management and other staff to achieve the following categories of goals:

• Efficiency and effectiveness of the company;

• Reliability of financial reporting;

• comply with legal, regulatory, and applicable laws.

Discussion

Internal control is a process consisting of continuous and interrelated series of recurring activities that belong to different parts of the organization. These measures reflect management's approach and approach to management. They must be directed toward achieving the goals set by the company. Internal audit must be performed within the company management system.

The COSO concept consists of eight interconnected components that are an integral part of the internal audit process:

- Indoor environment. The internal environment incorporates the atmosphere of the organization, and the perceived impact of the risk (risk) and internal control is reflected. The internal environment includes the philosophy of risk management, integrity and ethical values as well as their environments (organizational structure, management methods, etc.);
- Setting targets. Objectives should be determined before the impact of management on the situation, so that it has the potential to influence the achievement of the goals;
- Identifying events. Internal and external events that are likely to be affected by the Company's goals are explored in terms of risks and opportunities. Capacity should be used to formulate strategies and targets;
- Risk assessment. Requires analysis of the risk taking into account the possibility of their occurrence and the possible remedial action. Risk is assessed from the standpoint of risk and residual risks;
- Hazardous impact. Leadership anticipates risk management methods - Develops a set of measures to identify risk-avenues, reductions and redistribution, identifying hazards and preparing risks for the company;

- Control mechanism. Develop policies and processes that ensure timely and effective response to potential threats;
- Information and communication. Necessary information is clearly defined, defined and presented in a way that enables staff to perform their duties. There will also be a vertical and horizontal exchange of information within the organization;
- Monitoring. The organization's risk management process is monitored and, if necessary, corrected. Monitoring is carried out within the current governance of the management or periodic review(Glantz et al., 2008).

It is possible to further deepen the mechanism for controlling these companies. In particular, the risk of exposure can be characterized as a risk-assessment concept as an internal environment, setting goals, and identifying events as a single conceptual control environment. The internal control system is also within the scope of the joint-stock company, as well as in its main business, production unit or business process. In textile joint-stock societies, the internal control system is composed of the following interconnected elements, based on the COSO model, in our opinion, as appropriate (Table 1).

Each of these elements influences the achievement of the above three objectives. Table 1 illustrates the interaction of targets and elements of the internal control system. Table 1 shows the basic elements of the internal control system

1**-Table. Internal control system of corporate governance in textile joint-stock companies**

Indicators - internal control system controls	**Internal control objectives**		
	Effectiveness and effectiveness of the activity	**The validity of financial reporting**	**Comply with current regulations and principles**
Inner condition			
Activity diagnostics			
Decision directions			
Event Identification			
Risk Assessment			
Impact of risk			
Control measures			
Information and communication			
Monitoring			

Source: Author construction

Control effectiveness, such as management motivation, also has a significant impact. One of the incentive factors that make the manager compelled to work honestly is their earnings by earning a certain category of securities in the amount equal to the nominal value of 1/3 to 2/3 of the total premium. It is difficult for managers to know how much the share of shares (usually the limit is 30%), the less likely the agent's disputes are, and the more likely the company will be able to buy. These measures are also a measure to strengthen the confidence of investors who do not have a controlling stake.

Thus, the practical application of the proposed model of internal control to enhance the effectiveness of the corporate governance mechanism in the textile joint-stock companies will reduce agency costs, reduce the number of conflicts and increase the cost-effectiveness of the joint-stock company (Table 2.).

2. Table. Basic elements of the internal control system

Internal control system element	The main effects	Expression	Evaluation pad
1	2	3	4
Control media	General description of the company, internal control policy and process	The control environment is developed by the management and includes the following:	Statistical methods
		- organizational structure of internal control, including distribution of competence and responsibility, as well as accounting of internal control subjects;	
Activity diagnosis	Analysis of the current status of the joint-stock company	- participation of the board of directors and the internal audit committee, their knowledge, experience, level of independence from the board, and the degree of participation in internal control.	SWOT analyses
Risk assessment	Identification of significant risks in preparing financial statements.	- human resources policy;	
Control processes	Policies and processes that ensure that the Board's commands are executed and the necessary precautions are taken to address hazardous situations.	- The credibility and ethics of those who create and evaluate internal control, particularly those of the company's board of directors.	Methods of auditing
Information and communication	Methods used to reflect the types and processes that convey the roles and responsibilities of everyone	The computer network provides identification, storage, and sharing of information. The information system used to prepare financial reports is composed of both automated and manually processed and accounting capital and capital expenditure. Communications facilities may be written, verbally, or managerial.	ICTs and Innovation ways

Monitoring	Necessary measures to assess the continuity of internal control	Monitoring is a process that assesses the internal control of an organization, its composition and the need to make necessary adjustments to the activities of the control subjects. Monitoring process includes:	Statistic ways and IT implecation

Source: author construction

According to Table 2 , monitoring is a process that assesses the internal control of an organization, its composition and the need to make necessary adjustments to the activities of the control subjects. On this way, methods used to reflect the types and processes that convey the roles and responsibilities of everyone. Therefore, controlling procedures are linked with policies and processes that ensure that the Board's commands are executed and the necessary precautions are taken to address hazardous situations. For each companies, general description of the company, internal control policy and process. On this case, we provide our controlling policy for each activity and company separately while learning out their policy as the whole.

Recommendations

In general, we propose the following suggestions as the main directions of increasing the effectiveness of the corporate governance mechanism in the joint stock companies of the textile industry:

- Formation of corporate management in accordance with modern international standards and market economy requirements in textile joint-stock companies;
- Introduction of modern corporate methods based on in-depth analysis of international experience and results in textile joint-stock companies;
- Development and application of effective internal and external control mechanisms of corporate governance in joint-stock companies;
- Creating and applying the practice of evaluating the effectiveness of corporate governance, taking into account the interests and control of the participants;
- increasing the role of owners, in particular minority ownership in effective management of managers in textile joint-stock companies;
- development of internal documents of efficient organization of corporate governance in textile joint-stock companies, in particular, the Network Corporate Code;
- introduction of quality management system in the process of joint-stock companies management, determination of the composition and tasks of the Working Group on "Quality Management and Monitoring" at the enterprises of the sector;
- Improvement of corporate relations in joint-stock companies, the use of effective methods and tools for incentives.

Conclusion

The corporate governance and corporate governance of textile joint-stock companies have some difficulties in determining the mechanisms for their effectiveness. In general, textile is one of the most important issues of harmonizing the bilateral aspects of the management system of joint-stock companies. In our opinion, textile joint-stock companies, as well as corporate governance model in our republic, are close to the model of the insider. The advantages of this model are:

• long-term development of the organization;

• a sequence of internal and external factors;

• weak risk of bankruptcy;

• availability of strategic alliances;

• an effective system of managing the company managers.

In our opinion, the main objectives and directions of improvement of corporate governance practice in textile joint-stock companies are:

- Active participation in the legal regulation of rights and interests of proprietors;
- Promoting investment.

In our opinion, it is necessary to study the socio-economic, theoretical, methodological, methodological, organizational and legal aspects of the "organizational-economic" category. Directions for improving organizational and economic mechanisms of joint stock companies management in the textile sector were identified.

Due to the diversity of interests of the participating parties, there is a conflict between their relationships, particularly the need to improve diagnostics and control over the effectiveness of governance in eliminating conflicts between owners and managers. The textile joint-stock companies have developed a model of internal control to enhance the effectiveness of the corporate governance mechanism.

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