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Editorial Note

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Women Empowerment through Self-Help Groups (SHGs) in Lucknow: An Empirical Study

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Abstract:

Women empowerment has become the most relevant and highly discussed topic in India among the social activists, researchers, policy makers, governments, NGOs etc in recent times. It is considered as the key aspect of social development throughout the world. The Self-Help Group approach is one of the most important approaches for women empowerment in India. The present study was designed to trace out the role of Self Help Groups in bringing women empowerment at Lucknow district of Uttar Pradesh in India. The responses given by the 324 sample respondents were analyzed from five different angles namely their category, literacy, age, family income and their family size. It was found that beneficiaries had higher score in all the five dimensions of empowerment namely the economic empowerment index, social empowerment index, legal empowerment index, physical empowerment index and psychological empowerment index, barring the political empowerment index. It may be concluded that Self Help Group approach had brought a significant impact on women empowerment at Lucknow district of Uttar Pradesh in India.

Key words: Empowerment, Self-Help Group, Uttar Pradesh.

WOMEN EMPOWERMENT

The term women empowerment can be defined as “a process of making women powerful, so that they can take their own decisions regarding their lives and wellbeing in the families as well as in the society. This means enabling the women to get their rightful share in the society at par with their male counterparts.

STATEMENT OF THE PROBLEM

Beside the major agencies such as Governments, NGOs, Financial Institutions towards bringing women empowerment, the women Self-Help Groups (SHGs) also play a vital role in fulfilling the credit needs and business aspirations of the economically weaker and socially backward women folks in the society and thereby helping them to become empowered. SHGs generate a wide spectrum of employment opportunities, assist resource mobilization and support

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marketing of finished goods produced by the group members. However, the growth status of SHGs in Uttar Pradesh is not much impressive as compared to that of the status in the southern states like Tamilnadu and Andhra Pradesh. This is largely due to lack of awareness, lack of co-ordination among the groups, inability to mobilize small savings and casteism etc act as some of the major pitfall which pulls the noble cause of SHGs, say women empowerment down. Thus, it becomes worthwhile to understand the nature and extent of services rendered by the women SHGs and thereby to assess their importance in establishing women empowerment in the study area.

RESEARCH OBJECTIVES

The primary objectives of the present research study are as follows:

1. To examine the general working profile of SHGs in the study area and to assess the overall services rendered by them to the members.
2. To evaluate the role of SHGs in promoting the women empowerment activities from the (i). Economic (ii) Social (iii). Legal (iv). Political (v). Physical and (vi). Psychological angles.
3. To suggest improvement in the policies / practices (if any) which may help the SHGs incorporate in their operational practices so that the objective of women empowerment may be achieved by them still better.

RESEARCH HYPOTHESIS

The Null Hypotheses used in this research is as follows:

1. There is no significant difference between the women empowerment achieved by the women members before and after taking membership in SHGs.

RESEARCH DESIGN

A good research design enables an author / researcher to answer the research questions as objectively, accurately and economically as possible. It helps to set up a framework for the test of relationship among the variables, and instruct to keep the research in proper direction. To measure the empowerment through SHGs the researcher has used ex-post facto cause to affect research design in this study. It is a systematic empirical inquiry in which the researcher does not have direct control of independent variables because their manifestations have already occurred or because they are inherently not manipulatable. Inferences about relation among variables are made, without direct intervention, from concomitant variation of independent and dependent variables. Research studies in which the events have taken place prior to undertaking this investigation fall under this category.

AREA OF RESEARCH

The present study has covered the entire revenue districts of Lucknow, consisting 8 blocks namely Bhakshi Ka Talab, Chinhat, Gosainganj, Kakori, Mal, Malihabad, Mohanlalganj and Sarojini Nagar in Uttar Pradesh.

SAMPLING PLAN

The researcher has used a multi-stage stratified random sampling for selecting the sample respondents for this study as discussed below.

Stage I- Selection of the SHGs: A list of the Self Help Groups registered and functioning within the area of operation was prepared by the researcher. On the date of surveying of the SHGs in the study area, there were 475 registered **NGOs Working for Women Development / Empowerment by forming Women SHGs in District Lucknow**. The researcher as the first step stratified all these identified SHGs into 3 distinct groups on the basis of their field work experience in the study area.i.e.,

- (i). Low experienced (< 2 Years)
- (ii). Medium experienced (>2 but < 5 Years) and
- (iii). High experienced (> 5 Years)

Out of these 475 SHGs identified in both of the sample districts of Lucknow and Ambedkar Nagar, 226 Women SHGs were found with less than 2 years of field experience, 168 Women SHGs were found with more than 2 years but less than 5 years of field experience and 81 Women SHGs were found with more than 5 years of field experience. Of them, the researcher had shortlisted 18 Women SHGs so as to reasonably represent all the three marked strata namely low experienced (< 2 Yr), medium experienced (>2 but < 5 Yr) and high experienced (>5 Yr) field work background.

Stage II Selection of the Respondents: The list of member beneficiaries enrolled with the selected Women SHGs were obtained from the Office bearers of the concerned SHGs and in the first step they were grouped into three categories namely General, OBC and SC/ST for sampling purpose. It was decided to select 18 respondents each SHG representing 6 from each of all these three categories. Where OBC (or) SC/ST members were not found the sample space was filled with General category respondents. For selecting these 6 respondents representing each of the said category their literacy status was used as a yardstick (i.e., 3 literates and 3 illiterate respondents were selected; where illiterate members were not found the sample space was filled with literate members and vice versa). Thus for all the 9 SHGs shortlisted for the present study, 162 sample respondents (18 per SHG) were being selected by the researcher as shown in **Table No.1**.

TABLE No: 1. NUMBER OF RESPONDENTS SELECTED FROM AMONG THE MEMBERS OF WOMEN SHGS

Years of Fieldwork	No. of SHGs	General		OBC		SC/ ST		No. of Respondents
		Literate	Illiterate	Literate	Illiterate	Literate	Illiterate	
< 2 Yr	6	3	3	3	3	3	3	6 x 18 = 108
> 2 < 5 Yr	6	3	3	3	3	3	3	6 x 18 = 108
> 5 Yr	6	3	3	3	3	3	3	6 x 18 = 108
	18							18 x 18 = 324

APPROACH OF THE STUDY

A total of 324 sample respondents were selected for this study. They were asked to respond 36 questions (6 each from 6 empowerment aspects namely economic, social, legal, political, physical and psychological empowerment achieved) in order to assess the level of empowerment achieved after they had joined in these SHGs. The responses were analyzed from five different angles namely their caste category, literacy status, age, family income and their family size and the major findings are as given below;

TABLE No: 2. PARAMETERS USED TO MEASURE WOMEN EMPOWERMENT THROUGH SHGs

<p>1. Economic Empowerment</p>	<p>1. Ownership of women members to productive assets including land 2. Adequacy of bank loan to carry out self-employment effort 3. Increased average monthly income from SHG effort 4. Increased freedom to spend the income generated 5. Increased average monthly savings by the women member 6. Decrease in the dependence upon the private money lenders</p>
<p>2. Social Empowerment</p>	<p>7. Increased family support to self-employment effort 8. Increased outside support to self-employment effort 9. Increased freedom to travel distant places for business purpose 10. Increased freedom to be engaged in social / community activities 11. Increased average monthly education expenses for girl child / children 12. Increased social status – overall perception</p>
<p>3. Legal Empowerment</p>	<p>13. Adequacy of women specific legal protection in the state of Uttar Pradesh 14. Satisfaction over the functioning of such legal protections in the state 15. Awareness level of women members about women specific legal provisions 16. Availability of safe work environment to SHG members 17. Whether the member has taken any legal guidance from the SHG animator 18. Increased legal awareness and confidence – overall perception</p>
<p>4. Political Empowerment</p>	<p>19. Increased political / administrative awareness of women members 20. Increased events of women member contesting in SHG/PRI elections etc 21. Freedom to take and execute office decisions without other's influence 22. Active participation in group meetings, discussions and decision making process 23. Increased room for women member's opinion in household decisions 24. Increased political / leadership / decision making skills –overall perception</p>
<p>5. Physical Empowerment</p>	<p>25. Increased awareness towards health and sanitary practices 26. Increased average monthly expenses for quality medical services 27. Increased average monthly expenses for hygiene and nutritious food items 28. Decreased number / frequency of hospital visits for self and girl child 29. Increased event of taking health insurance among women members 30. Increased physical wellness – overall perception</p>
<p>6. Psychological Empowerment</p>	<p>31. Increased self-confidence due to SHG assistance & starting of new business 32. Increased motivation due to SHG assistance & starting of new business 33. Increased mental strength due to increased space in household decisions 34. Increased confidence to initiate any work / shoulder responsibilities 35. Increased skills & attitude to face challenges optimistically 36. Increased self-esteem and psychological satisfaction overall perception</p>

TABLE No: 4. WOMEN EMPOWERMENT ACHIEVED THROUGH SHGs : CHI SQUARE TEST RESULTS

I. Economic Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	17.389 ^a	9.210	2	Significant at 1% level
ii. Literacy wise	11.188 ^a	6.635	1	Significant at 1 % level
iii. Age wise	25.192 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	28.523 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	20.609 ^a	9.210	2	Significant at 1 % level
II. Social Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	15.240 ^a	9.210	2	Significant at 1% level
ii. Literacy wise	13.334 ^a	6.635	1	Significant at 1 % level
iii. Age wise	21.264 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	17.960 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	3.064 ^a	4.605	2	Insignificant at 10 % level
III. Legal Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	24.517 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	15.944 ^a	6.635	1	Significant at 1 % level
iii. Age wise	15.191 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	32.178 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	13.435 ^a	9.210	2	Significant at 1 % level
IV. Political Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	6.019 ^a	5.991	2	Significant at 5 % level
ii. Literacy wise	5.873 ^a	3.841	1	Significant at 5 % level
iii. Age wise	7.522 ^a	5.991	2	Significant at 5 % level
iv. Family Income wise	8.254 ^a	5.991	2	Significant at 5 % level
v. Family Size wise	3.018 ^a	4.605	2	Insignificant at 10 % level
V. Physical Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	15.286 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	6.970 ^a	6.635	1	Significant at 1 % level
iii. Age wise	3.758 ^a	4.605	2	Insignificant at 10 % level
iv. Family Income wise	21.417 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	18.218 ^a	9.210	2	Significant at 1 % level
VI. Psychological Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	13.677 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	14.140 ^a	6.635	1	Significant at 1 % level
iii. Age wise	22.843 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	36.880 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	11.391 ^a	9.210	2	Significant at 1 % level
Overall Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	11.700 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	11.250 ^a	6.635	1	Significant at 1 % level
iii. Age wise	23.988 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	26.043 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	10.322 ^a	9.210	2	Significant at 1 % level

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v. Family Size wise	10.322 ^a	9.210	2	Significant at 1% level

RESULTS AND DISCUSSION

ECONOMIC EMPOWERMENT: The category wise analysis of member data indicates that the attainment of economic empowerment is comparatively higher in case of General 67 (62.04 %) and OBC 64 (59.26 %) categories than that of the SC / ST 41 (37.96 %) respondents. The data when analyzed on the basis of their literacy it was found that the literates 96 (59.26 %) had attained higher economic empowerment than that of the illiterates 76 (46.91%). The age wise analysis indicated that the young age 96 (55.81 %) group respondents had achieved better economic empowerment followed by the middle 51 (52.04%) and old 25 (46.30 %) ones, due to their business involvement and optimistic thinking. The data when studied from family income angle revealed that the high income 38 (69.09 %) group had attained higher economic empowerment than that of the middle 42 (56.00 %) and low 92 (47.42 %) income groups. Similarly the data regarding to the family size of the respondents showed that the respondents belonged to small families 97 (63.82 %) could achieve higher level of economic empowerment than others. i.e., the chi-square test results in all the 5 angles namely the category, literacy, age family income and family size of the respondents showed significant difference at 1% in the economic empowerment attained after their SHG membership.

SOCIAL EMPOWERMENT: The category wise analysis of member data indicates that the attainment of social empowerment is comparatively higher in case of General 75 (69.44 %) followed by the OBC 74 (68.52 %) and the SC/ST 32 (29.63 %) category respondents. The data when analyzed on the basis of their literacy it was found that the literates 108 (66.67 %) had attained higher social empowerment than that of the illiterates 73 (45.06 %). The age wise analysis indicated that the young age group 104 (60.47 %) respondents had achieved better social empowerment than that of the middle 54 (55.10 %) and old 23 (42.59 %) ones, due to their positive attitude and involvement in business activities. The data when studied from family income angle revealed that the high income group 38 (69.09 %) had attained higher social empowerment than that of the middle 44 (58.67 %) and the low income 99 (46.39 %) groups. However the data regarding to the family size of the respondents showed no significant impact on any family size groups. i.e., the chi-square test results in all the 4 angles namely the category, literacy, age, and family income of the respondents showed significant difference at 1% in the social empowerment attained after their SHG membership. The family size of the member respondents had no significant role in determining their social empowerment in SHGs.

LEGAL EMPOWERMENT: The category wise analysis of member data indicates that the attainment of legal empowerment is comparatively higher in case of General 78 (72.22 %) and OBC 61 (56.48 %) categories than that of the SC/ST 52 (48.15 %) respondents. The data when analyzed on the basis of their literacy it was found that the literates 107 (66.05 %) had attained higher legal empowerment than that of the illiterates 84 (51.85 %). The age wise analysis indicated that the middle 59 (60.20 %) age group respondents had achieved better legal empowerment followed by the young 101 (58.72 %) and old 31 (57.41%) aged, due to their business experience and

maturity. The data when studied from family income angle revealed that the high income group 43 (78.18 %) had attained higher legal empowerment than that of the middle 42 (56.00 %) and low 106 (54.64 %) income groups. The data when studied from family size revealed that the small 108 (71.05 %) had attained higher legal empowerment than that of the medium 58 (54.20 %) and large 25 (38.46 %) family size respondents. i.e., the chi-square test results in all the 5 angles namely the category, literacy, age, family income and family size of the respondents showed significant difference at 1% in the legal empowerment attained after their SHG membership.

POLITICAL EMPOWERMENT: The category wise analysis of member data indicates that the attainment of political empowerment is comparatively higher in case of General 58 (53.70 %) category than that of the OBC 49 (45.37 %) and SC/ST 39 (36.11 %) respondents. The data when analyzed on the basis of their literacy it was found that the literates 91 (56.17 %) had attained higher political empowerment than that of the illiterates 55 (33.95 %). The age wise analysis indicated that the young age group 82 (47.67 %) respondents had achieved better political empowerment than that of the middle 42 (42.86 %) and old 22 (40.74 %) ones, due to their active involvement and positive attitude to face new challenges. The data when studied from family income angle revealed that the high income group 40 (72.72 %) had attained higher political empowerment than that of the middle 41 (54.67 %) and low 65 (33.50 %) income groups. i.e., the chi-square test results in all the 4 angles namely the category, literacy, age and family income of the respondents showed significant difference at 1% in the political empowerment attained after their SHG membership. However, the family size of the member respondents had no significant role in determining the political empowerment in SHGs as the difference found in this case was insignificant at 10 % level.

PHYSICAL EMPOWERMENT: The category wise analysis of member data indicates that the attainment of physical empowerment is comparatively higher in case of OBC 74 (68.52 %) followed by the General 72 (66.67 %) and SC/ST 65 (60.18 %) category respondents. The data when analyzed on the basis of their literacy it was found that the literates 120 (74.07 %) had attained higher physical empowerment than that of the illiterates 91 (56.17 %). The age of the member respondents had no significant role in determining the physical empowerment of women respondents in SHGs. The data when studied from family income angle revealed that the high income group 48 (87.27 %) had attained higher physical empowerment than that of the middle 49 (65.33 %) and low 114 (58.76 %) income groups. Similarly the data regarding to the family size of the respondents showed that the respondents belonged to small families 112 (73.68 %) could achieve higher level of physical empowerment than the respondents from other sample groups. i.e., the chi-square test results in all the 4 angles namely the category, literacy, age, family income and family size of the respondents showed significant difference at 1% in the physical empowerment attained after their SHG membership. The age of the sample respondents was not found playing any significant role in attainment of physical empowerment by the SHG members.

PSYCHOLOGICAL EMPOWERMENT: The category wise analysis of member data

indicates that the attainment of psychological empowerment is comparatively higher in case of General 84 (77.78 %) category than that of the OBC 74 (68.52 %) and SC/ST 57 (52.78 %) respondents. The data when analyzed on the basis of their literacy it was found that the literates 117 (72.22 %) had attained higher psychological empowerment than that of the illiterates 98 (60.49 %). The age wise analysis indicated that the young age group 131 (76.16 %) respondents had achieved better psychological empowerment than that of the middle 62 (63.26 %) and old 22 (40.74 %) ones, due to their active participation and optimistic approaches. The data when studied from family income angle revealed that the high income group 44 (80.00 %) had attained higher psychological empowerment than that of the middle 54 (72.00 %) and low 117 (60.31 %) income groups. Similarly the data regarding to the family size of the respondents showed that the respondents belonged to small families 123 (80.92 %) could achieve higher level of psychological empowerment. i.e., the chi-square test results in all the 5 angles namely the category, literacy, age, family income and family size of the respondents showed significant difference at 1% in the psychological empowerment attained after their SHG membership.

OVERALL WOMEN EMPOWERMENT ACHIEVED

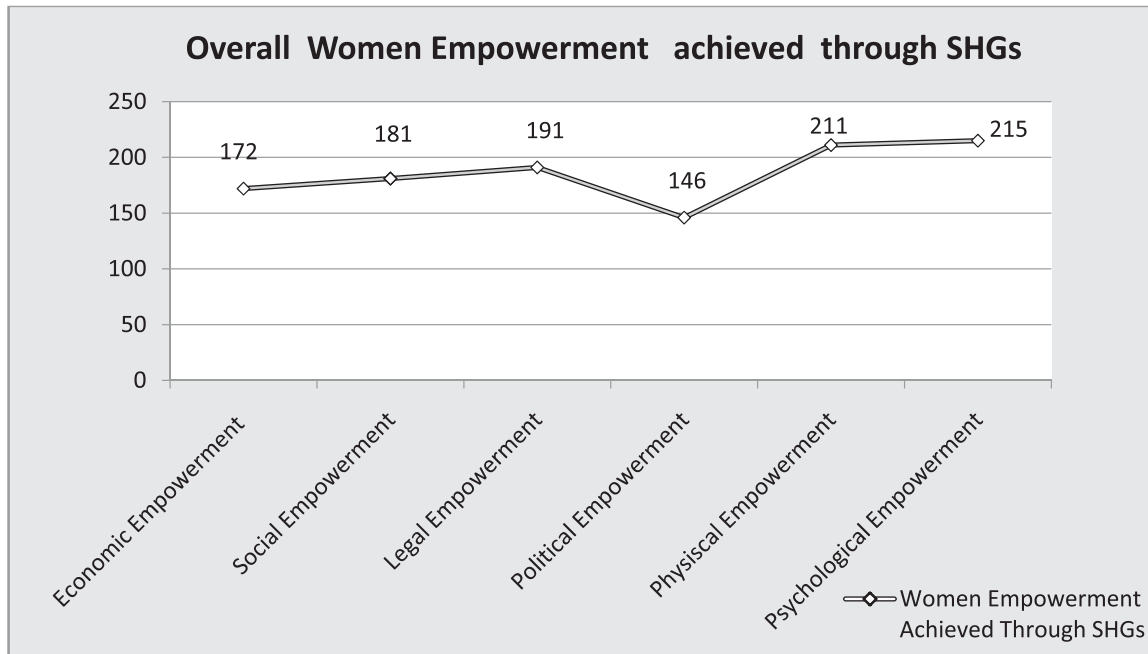
The overall women empowerment achieved by the sample respondents of SHGs was calculated by taking the weighted average of all six empowerments as shown below;

$$WEI = \frac{EEM + SEM + LEM + POLEM + PHY.EM + PSY.EM}{6}$$

Where,	<i>WEI</i>	: Women Empowerment Index
	<i>EEM</i>	: Economic Empowerment
	<i>SEM</i>	: Social Empowerment
	<i>LEM</i>	: Legal Empowerment
	<i>POL.EM</i>	: Political Empowerment
	<i>PHY.EM</i>	: Physical Empowerment
	<i>PSY.EM</i>	: Psychological Empowerment

Since the calculated number of respondents who were economically, socially, legally, politically, physically and psychologically empowered were 172,181,191,146,211 and 215 respectively the index of overall women empowered through SHGs was calculated as shown below;

$$WEI = \frac{172+181+191+146+211+215}{6} = \frac{1116}{6} = 186$$



TESTING OF RESEARCH HYPOTHESIS & CONCLUSION

The overall calculated Chi-Square value was found to be higher than the table value at 5 % significance level with d.f. 2. This means that the null hypothesis of 'no difference' is rejected as it was found that there is a significant difference in the overall empowerment attained by the sample respondents before and after taking membership in these SHGs. Thus it is concluded that the SHGs has significantly helped the women members to become empowered in the study area.

SUGGESTIONS TO SHGs

Based on the understandings gained by the researcher in this study, he would like to make the following suggestions to the SHGs functioning in the study area for attaining the goal of women empowerment still better.

(i). More membership from women belonging to SC/ST and Muslim categories: The researcher while selecting sample respondents for personal interview found in some SHGs the representation of SC/ST women members was low or nil especially in the SHGs promoted by the General and OBC category promoters. This is an unspoken challenge that might derail the very ambition of women empowerment. Leaving one part of the group untouched the process of empowerment would not become complete. Therefore it is suggested that while forming SHGs, members should be mobilized from all castes, religion so that all women may be given equal chance to get empowered. Especially women folks from SC/ST categories and Muslim women should be encouraged for more SHG membership.

(ii). Help the women members to identify suitable business activities: The majority of SHG members were found to be coming from farmer families, belonged to agriculture labour, artisans etc., who have no experience as how to run a new business like trading, dairy business, marketing etc. Their old family businesses are either less profitable not market friendly which prevents them not to cross the poverty line with the help of such family businesses. Thus the promoters may help them in identifying right businesses or economic activities and should also impart sufficient training to the beneficiaries so that they can run their businesses with complete knowledge and expertise.

(iii). Development of support systems such as child care centre, village catering, etc: The economic empowerment is meaningful only when there are no family and social barriers to the rural poor women. SHGs may set women free to gain economic resources but her family responsibilities, personal barriers and social limitations would not set her free to spend the economic resources of her own choice. Hence the SHGs should develop a support system to these marginal women members through educating the rural mass, developing support services like child care centre, village catering industries and by developing pro-women emancipation socio environment in study area. The gross motivation should be initiated in entire district especially in rural areas by the promoters.

(iv). Development of cultural centers to compensate the social loss: The women members may gain economic benefits through SHGs but it is at the cost of giving her social role. To compensate the social loss the cultural centers may be developed in rural areas so as to enable the SHG members to participate in their social ceremonies and could gain social empowerment via social recognition and participation.

(v). Encourage the women members to continue their higher education: The education level of member beneficiaries should be improved through making learning and higher learning as a part of SHG programme. It is the age of distance education where the promoters may encourage members to get enrolled and continuously be guided for getting higher education. This may improve the business involvement and returns to women members.

(vi). Promotion of more number of multi economic activities: More number of multi economic activities may be promoted by the SHGs for the benefit of women members in order to introduce them different avenues of income generation so that they may seriously stick up with the self employment programmes which can bring businesses of more assured income with dignity rather looking for wage employment.

(vii). Technical support to members including the insurance and marketing support: The SHGs involved in production of traditional goods should be technically assisted so as to enable them to upgrade their production as well as marketing skills better. They should be made competent to the quality and price war of the open market. The safety nets like insurance, markets guarantee etc., should be extended for their business safety.

(viii). Achieving overall women empowerment should be the ultimate goal: Though the

immediate goal of income generating activities under SHGs is to increase the money income of the women members and to bring them the economic empowerment, it could not be taken as the end itself. Instead it should be taken only as a means to achieve the end i.e., the overall women empowerment. Thus the focus of SHG activities should be the one which can bring the women empowerment in complete sense which comprises all aspects of empowerment such as economic, social, legal, political, physical and psychological. Thus the role played by the sample SHGs in the sample study area is visibly observed by the current study.

Scope for Further Research: Though the researcher has tried to measure the complete spectrum of women empowerment achieved by the women members of SHGs in the sample district it has further scope for other researchers in future also. The interrelationship between these 6 aspects of empowerment may be studied by others in order to identify which empowerment causes or not causes which other empowerment. Similarly the long run effects of economic empowerment in their social lives as well as the factors affecting the longevity of women empowerment etc can also be studied in future.

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Title of the Paper: Factors Affecting Academic Performance of Kendriya Vidyalayas (Central Government Schools): Evidence from India

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Abstract

Education is the foundation of any society. Educational system is instrumental in the development of a child. Kendriya Vidyalayas are improving the educational level and are in high demand. This research, studies the factors affecting the academic result of class twelfth of Kendriya Vidyalayas. The findings of the study show that there is a correlation between exams performance (results) and teacher-student ratio. The paper also provides evidence that increase in the proportion of girls improves cognitive outcomes.

Keywords: Exams performance, Kendriya Vidyalayas, teacher-student ratio, cognitive.

Introduction

Education is the foundation of any society. The growth of society and ultimately nation depends on the quality of education being imparted to its young ones. The quality of the education system of a country builds the knowledgeable children for the future. Learning process in schools helps in shaping bright students. Education facilitate healthy mind and groom cognition in children. Current educational system is instrumental in the development of a child. Hence play an important role in moulding a nation's future.

The school system in India has four levels: lower primary, upper primary, high and higher secondary. There are mainly three streams in school education in India. Two of these are coordinated at the national level, of which one is under the Central Board of Secondary Education (CBSE). A number of “central schools” named Kendriya Vidyalayas have been established for the purpose in all main urban areas in the country, and they follow a common schedule.

Schools' academic results have always received considerable attention by parents, students and institutions as for various reasons. There are factors which has an impact on the academic results

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of the institutions. These factors vary from institution to institution and country to country. Over the years Kendriya Vidyalaya Sangathan is continuously showing excellent academic results. Kendriya Vidyalayas are improving the educational level and are in high demand by the parents for their wards to get admissions. That's a reason the researcher tries to study the factors which affect the academic result of Kendriya Vidyalayas across India.

Earlier the researches were being conducted to measure the academic performance. The findings of those studies varied across the various regions. Researchers used academic results of the learning institutions to measure the student performance. In general, performance indicators of an institution are the data indices of information by which functional quality of institutions or system may be measured and evaluated. In world education conference in Daker in April 2000, the eighteen core EFA (UNESCO Education for All) indicators were specified. Among these eighteen indicators, indicator eleventh and indicator eighteenth are chosen for this study. Due to the importance of computers in today's education system the third determinant as computer-student ratio is also included for this research.

Research Question

To study the relationship between student-teacher ratio, gender ratio (girls: boys students) and student-computers ratio with academic result.

Hypotheses

H₀₁: There is no correlation between student-teacher ratio and academic result.

H₀₂: There is no correlation between gender ratio and academic result.

H₀₃: There is no correlation between student-computer and academic result.

This research, studies the factors affecting the academic result of class twelfth of Kendriya Vidyalayas. The study will help academic institutions specially schools to design and implement the policies to improve their results and quality of education. Parents may get benefitted, so as to choose the schools for enrolling their wards.

Literature Review

Class factors are important in teaching-learning activities. These factors in one way or the other affect the academic result of that class. When academic performance is considered as an output of the institution's teacher-student ratio, gender ratio (Girls: Boys) and student-computer ratio plays vital role. There is a consensus among various researchers and educationists as far as the importance of these factors are considered.

Student-teacher ratio refers to the number of students enrolled per teacher in an institution of learning. This ratio can be obtained by dividing the total number of students enrolled in a class by the number of teachers available. Ojoawa (1989) and Fabunmi (2000), in their study have pointed out the significance of teacher-student ratio to cognitive learning in the school.

According to Cuban (2004), student-teacher ratio has a great impact on the quality of education and academic success of students. Withal (2009) found student-teacher ratio affects the quality of education and hence academic performance of an institution. Every formal education setting involves student-teacher relationship. Idienumah (1978) has reported the positive relationship between teacher-student ratio and performance in examination.

In particular, cognizance is being taken of the argument that the provision of student and teacher (of high quality) ratio should be given top priority and that ultimately results in higher academic performance of the institution (Dave, 2008). Lesser the ratio of student-teacher in a class, quality of education is much better. Best part is that it further improves academic achievement of both the educational institute and students. The literature review states that there is a relationship between student-teacher ratio and academic achievements.

Gender ratio (Girls: Boys student ratio) is the ratio of number of girl student to that of boy students. Generally it is observed that girls get higher scores and complete higher secondary school with higher rate compared to boys. Hoxby (2000), who estimates gender and race peer effects in Texas elementary schools and finds that boys and girls have higher test scores when classroom have more female students. Whitmore (2005), on the other hand find mixed results for the effects of the proportion of female students using gender variation across classrooms. Researchers have shown the proportion of girls in a class has a positive and significant effect on the academic achievement of girls and of boys. Ultimately higher girls: boys ratio improves academic institution's result.

Grace (2001), Fried (2008) and Kraushaar and Novak (2010) attempted to measure the effect of computer usage in an actual classroom environment. It also adds to the existing literature concerning the effects of classroom technology usage on study performance and hence institution's result. The study of indicates that using a computer device reduces final exam scores by roughly one-fourth of a standard deviation. Randomized controlled trial in most similar laboratory-style studies, demonstrates the potentially negative effect of computer usage on students outcomes (Hembrooke and Gay 2003; Sana et al., 2013; Mueller and Oppenheimer, 2014). This suggests that improving the computer-student ratio may affect the academic performance of students' and thereby impacts the school results negatively.

The study of literatures indicates that there is a positive relationship between low student-teacher ratio and better academic result of an institution. As well the positive relationship is observed between high girls-boys ratio and academic performance. The usage of computer has shown a negative relationship with the students' academic results and affects result of the institute. However this is debatable amongst the researchers. Most of these studies were conducted in the western culture.

Research Methodology

Kerlinger (1992) describes research design as the plan and structure of investigation so conceived to obtain answers to research questions. The research design is exploratory cum descriptive in nature. It is therefore to examine the relationship between student-teacher ratio, gender ratio (boys: girls students) and computer-student ratio with academic performance (over all result) of an institution using data of twelfth standard of all regional Kendriya Vidyalaya Schools across India as a case study.

The data is based on the annual report (2015-16) submitted by Kendriya Vidyalayas Sangathan, New Delhi to the Ministry of Education. The researcher has analysed the data of twelfth standard result, across twenty six regional centres and head quarters for this study which incorporates fifty Kendriya Vidyalayas using judgemental sampling. The finding of this research would be analyzed quantitatively using correlation and regression analysis. The appropriate statistical test is conducted to answer the research questions and to test research hypotheses. The importance is given for the generalizability of the results. SPSS-20 is used for the analysis purposes.

Analysis

Table 1.1 reveals the mean and standard deviation of each variable in the data set. It is a useful summary of the data. The mean result of class XII is 95.38% with standard deviation of 1.56. The teacher, student ratio is 5.7944 with standard deviation of 0.4326. The ratio of girls to boys is 69 (which mean for every 100 number of boys there are 69 girls) and its standard deviation is 5.30. Against 100 students there are 5.9 computers available with standard deviation 0.71

Table 1.1: Shows Descriptive Statistics

	Mean	Std. Deviation	N
Class XII Result	95.3826	1.55709	50
Teacher-Student Ratio	5.7944	.43260	50
Girls- Boys Ratio	69.2547	5.30223	50
Computer-Student Ratio	5.9259	.71035	50

Table 1.2: Shows Correlations Matrix between Dependent and Independent Factors

	Result of Class XII	Teacher: Student Ratio	Girls: Boys Ratio	Computer: Student Ratio
Result of Class XII	1	.889***	.701***	.406**
Teacher: Student Ratio	50	1	.634***	.344**
Girls: Boys Ratio	50	50	1	.185 ^{Ns}
Computer: Student Ratio	50	50	50	1

Ns= Not significant ($p > .05$), * $p < .05$, ** $p < .01$, *** $p < .001$

Table 1.2 shows the result of class XII which is significantly correlated with teacher-student ratio, $r = .889$ ($p < .001$) and girls-boys ratio, $r = .701$ ($p < .001$) and also significantly correlated with computer-student ratio, $r = .406$ ($p < .01$). Teacher-student ratio is significantly correlated with girls-boys ratio, $r = .634$ ($p < .001$); and with computer-student ratio, $r = .344$ ($p < .01$). But girls-boys ratio is not significantly correlated with computer-student ratio, $r = .185$ ($p > .05$).

In table 1.3, Model 1 refers to the first stage in the hierarchy when only teacher-student is used as a predictor. Model 2 refers to when teacher-student ratio, computer-student ratio and girls-boys ratio predicts the model. When only teacher-student ratio is used as a predictor, this is the simple correlation between teacher-student ratio and result of class XII (.889). The value of R^2 measures the variability in the outcome. For the first model its value is .791, which means that teacher-student ratio accounts for 79.1% of the variation on the results of class XII. However when girls-boys ratio is included this value increases to .836 or 83.6% of the variance in exam results.

Table 1.3: Shows Regression Model Summary^e

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.889 ^a	.791	.787	.71912	.791	181.730	1	48	.000	
2	.914 ^b	.836	.825	.65056	.045	6.325	2	46	.004	1.96

a. Predictors: (Constant), Teacher-Student Ratio

b. Predictors: (Constant), Teacher-Student Ratio, Computer-Student Ratio, Girls- Boys Ratio

c. Dependent Variable: XII Result

The change in F for model 1 causes to change from 0 to .791 and this change in the amount of variance explained gives only to an F-ratio 181.73, which is significant with probability .001. Whereas the change in F value for model 2 causes to change from 0 to .836 and this change in the amount of variance explained give F-ratio 6.325 which is significant at $p < .01$. Durbin-Watson statistic informs whether the assumption of independent error is tenable. Value less than 1 or greater than 3 should definitely raise alarm bells. The closer to 2 the value is, the better, and for these data the value is 1.96, which means that the assumption has met.

ANOVA tests in table 1.4 states whether the model is significantly better at predicting the outcome. For model 1 the F-ratio is 181.730, which is significant ($p < .001$) and there is a little improvement when girls-boys ratio is included it changes the F-ratio to 78.234 which is also significant at $p < .001$. The ANOVA tells the model is significantly fit of the data overall.

Table 1.4: Shows ANOVA^a Statistics

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.979	1	93.979	181.730	.000 ^b
	Residual	24.823	48	.517		
	Total	118.801	49			
2	Regression	99.333	3	33.111	78.234	.000 ^c
	Residual	19.469	46	.423		
	Total	118.801	49			

a. Dependent Variable: XII Result

b. Predictors: (Constant), Teacher-Student Ratio

c. Predictors: (Constant), Teacher-Student Ratio, Computer-Student Ratio, Girls- Boys Ratio

Table 1.5 a and table 1.5 b shows the model for both steps in the hierarchy. The b-values tell us about the relationship between class XII exam results and each predictor. The positive values tell that there is a positive relationship between the predictor and the outcome. The three predictors have positive b-values indicating positive relationships. The b-values also tell us to what degree each predictor affects the outcome if the effects of all other predictors are held constant.

Table 1.5 a: Shows Coefficients^a Statistics

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	76.833	1.380		55.686	.000	74.059	79.607
	Teacher-Student Ratio	3.201	.237	.889	13.481	.000	2.724	3.679
2	(Constant)	74.428	1.420		52.416	.000	71.570	77.287
	Teacher-Student Ratio	2.508	.291	.697	8.619	.000	1.922	3.094
	Girls- Boys Ratio	.070	.023	.237	3.070	.004	.024	.115
	Computer-Student Ratio	.270	.139	.123	1.934	.059	-.011	.551

a. Dependent Variable: XII Result

- Teacher-student ratio (b=2.508): This value indicates that as teacher-student ratio increases by one unit, result of class XII increases by 2.508 units. This interpretation is true only if the effects of girls-boys ratio and computer-student ratios are held constant.

- Girls-boys ratio ($b = 0.070$): This value indicates that as girls-boys ratio increases by one unit, exam result increases by 0.070 units when teacher-student ratio and computer-student ratios are held constant.
- Computer-student ratio ($b = .270$): This value indicates that as computer-student ratio increases by one unit, exam result increases by 0.270 units when teacher-student ratio and girls-boys ratios are held constant.

For the model, teacher-student ratio ($t(50) = 8.619, p < .001$) is significant predictor of exam results. Whereas girls-boys ratio ($t(50) = 3.070, p < .05$) is also a significant predictor of exam result of class XII. Whereas computer-student ratio ($t(50) = 1.934, p > .05$) is not significant predictor of exam results.

The standardized beta value provides a better insight into the ‘importance’ of a predictor in the model. The standardized beta values for teacher-student ratio, girls-boys ratio and computer-student ratios are .697, .237 and .123 respectively, indicating that teacher-student ratio has more importance than girls-boys ratio and computer-student ratio (this concurs with what the magnitude of the t-statistics told us). In this model, the predictor teacher-student ratio and girls-boys ratio has tight confidence intervals indicating that the estimate for the current model is likely to be representative of the true population values. The interval for computer-student ratio is wider indicating that the parameter for this variable is less representative and is insignificant.

Table 1.5 b, the zero-order correlation is the simple Pearson’s correlation coefficients. The part correlations represent the relationship between each predictor and the outcome, controlling for the effects that the other variable have on the outcome. Teacher-student ratio predictor would be entered first (because it has the largest zero-order correlation which is .889), then the girls-boys ratio and finally computer-student ratio. The VIF values are all well below 10 and the tolerance statistics all well above 0.2; therefore, we can safely conclude that there is no collinearity within the data. The average VIF is very close to 1 and this confirms that Collinearity is not a problem for this model.

Table 1.5 b: Shows Coefficients^a Statistics

Model	Correlations			Collinearity Statistics	
	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)				
	Teacher-Student Ratio	.889	.889	.889	1.000
2	(Constant)				
	Teacher-Student Ratio	.889	.786	.514	.545
	Girls- Boys Ratio	.701	.412	.183	.597
	Computer-Student Ratio	.406	.274	.115	.880

a. Dependent Variable: XII Result

Table 1.6 shows the summary of the excluded variables for the first stage and the second stage. In stepwise regression the predictor with the highest t-statistic should be entered and will continue entering predictors until there are none left with t-statistics that have significance values less than .05. In model 1 and model 2, girls-boys ratio and computer-student ratio is therefore excluded.

Table 1.6: Shows Excluded Variables^a

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics			
					Tolerance	VIF	Minimum Tolerance	
1	Girls- Boys Ratio	.230 ^b	2.901	.006	.390	.598	1.671	.598
	Computer-Student Ratio	.114 ^b	1.653	.105	.234	.882	1.134	.882

a. Dependent Variable: XII Result

b. Predictors in the Model: (Constant), Teacher-Student Ratio

In table 1.7 look at for large variance proportion on the same small eigenvalues. The variance proportions vary between 0 and 1. Teacher-student ratio has 84% of variance on dimension 4, girls-boys ratio has 77% variance on dimension 3 and computer-student ratio has 92% variance on dimension 2. These data represent a classic example of no multicollinearity.

Table 1.7: Shows Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Teacher-Student Ratio	Girls-Boys Ratio	Computer-Student Ratio
1	1	1.997	1.000	.00	.00		
	2	.003	27.097	1.00	1.00		
2	1	3.985	1.000	.00	.00	.00	.00
	2	.010	20.197	.02	.02	.05	.92
	3	.003	36.435	.98	.14	.77	.02
	4	.002	45.316	.00	.84	.18	.06

Conclusion

The study shows that there is a correlation between exams performance (results) and teacher-student ratio, girls-boys ratio and computer-student ratio. Although it is strongly significant in case of teacher-student ratio and gender ratio, but less significant in case of computer-student

ratio. Teacher-student ratio is the most beneficial setting for exams performance. Greater is the teacher-student ratio the better the educational performance. This finding conforms with the findings of Idienuman (1978), Ojoawa (1989), Fabunmi (2000), Cuban (2004), Dave (2008) and Withal (2009). While teacher-student ratios are important, it is hard to say whether there is an ideal ratio. The paper also provides evidence that higher number of girl students improves the academic performance of the class. Increase in the proportion of girls improves cognitive outcomes; this suggests positive effects of girl students. The effect of gender ratio on performance of academic results strengthens the findings of Hoxby (2000) and Whitemore (2005). The study of literatures indicates that usage of computer has shown a negative relationship with the students' academic results and affects result of the institute. However our findings state it otherwise.

Further Research

This study is based on the secondary data of Kendriya Vidyalaya Sangathan. Further in-depth research can be carried out on the following:

- (a) The research can be carried out in a particular region with same culture.
- (b) Other parameters of teacher-student ratio may be further researched.
- (c) Impact of computer-student ratio on academic performance may further be investigated.
- (d) Qualitative research may be carried out studying the effect of gender ratio on academic performance.

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Factors affecting Consumer Behavior A Case Study of Fast Food

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Abstract

The present study makes an attempt to analyze the fast food purchase behavior of residents of the Capital city of Uttar Pradesh, Lucknow while eating at foreign fast food joints like McDonalds, KFC, Pizza Hut etc. All the respondents were well aware of the foreign fast food brands and 96% of them have visited these atleast once in their lifetime. Low income and lack of interest in Fast food were the major reasons behind non consumption at these outlets. Average Purchase of Fast Food was found to be highest in higher Income groups .Average per capita expenditure on Fast food was found to be directly proportional to household income. It was also observed that youngsters were amongst the major patrons at these fast food joints.

KeyWords: Consumer Behavior, Fast Food, QSR, LPG, CDR, Internal and External Factors.

Introduction:

India is a diverse nation having 28 different states and 7 union territories, each with a different language, spoken with a different dialect. Food diversity is also an implicit characteristic of India's diversified culture. Eating at home remains very much ingrained in Indian culture and changes in eating habits are very slow moving, with barriers to eating out entrenched in certain sectors of Indian society. Eating out was initially not accepted in the Indian society. With time, growing nuclear families, particularly in urban India, exposure to global media and Western cuisine and an increasing number of working women have had an impact on eating out trends.

Initially these fast food outlets faced protests and non acceptance from Indian consumers. It was a well believed notion that these outlets only serve chicken and other non vegetarian items and not vegetarian meals. In addition to this fast food was considered as a foreign meal and hence perceived to be very expensive besides being out-of-the way from Indian culture point of view. Fast food outlets had to put in vast efforts to indianize their menu in order to gain the confidence among the Indian consumers. They also brought about changes in the way they prepared certain items thus adapting themselves as per the Indian food requirement and hence started growing in India. It is gaining acceptance primarily among the Indian youth and the younger generations and is becoming a part of their daily life.

Today India is seeing a rapid expansion in the fast food industry with the entry of multinational fast food players like McDonalds and Pizza Hut. Indian consumers are also increasingly spending large sums, eating out with family and friends on weekends and holidays, churning up a huge appetite for the global Quick Service Restaurant (QSR) and Casual Dining Restaurant (CDR) business.

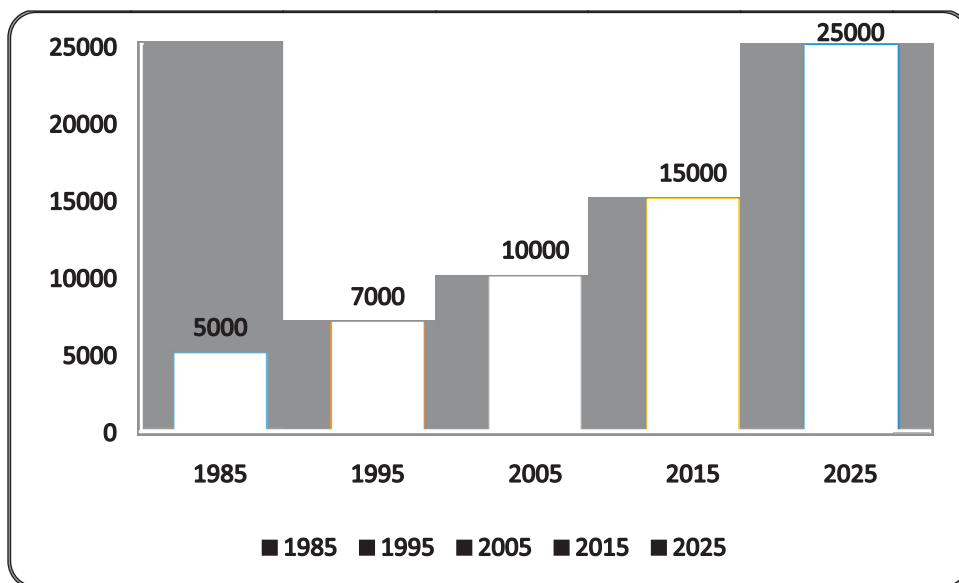
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Young and old Indians can be seen devouring billions of dollars worth of fast food at shopping malls, multiplex complexes, metro stations, highway eateries and even in office blocks, as the 'eating out' culture spreads across urban India. As a result fast food industry is growing at a rate of 40% annually.

The fast food, or QSR, format took off in India about 15 years ago with the arrival of multinational players such as McDonalds, KFC, Domino's Pizza and Pizza Hut. In the year 1990 Wimpy was the first foreign fast food chain in India to open its outlet in Connaught Place, Delhi. In a landmark policy reform famously known as the Liberalization Privatization and Globalization (LPG), the same year, Indian Government had opened its doors to the world in a bid to make our markets more global and inclusive, and the Indian players more competitive. Many more are vying to enter with major expansion plan. In fact Indian food consumption will accelerate significantly over the next decade due to the following factors:

- Favorable demographics
- Increase in income and consumption levels
- Lifestyle changes
- Rising number of working women
- Urbanization



Source: Secondary

The consumption of fast food in India began from metropolitan cities as most of the multinational fast food chains began opening their outlets in cities like Delhi, Mumbai, Bangalore etc. Recently even Tier-2 and Tier-3 cities are witnessing this gastronomic revolution, much to the delight of QSR and CDR Majors. The growth of fast food industry has driven many researchers to study the fast food purchase behavior among Indians.

Purpose of the Study:

To analyze the factors affecting Consumer Behavior while purchasing Fast food from Foreign Fast

Food Chains in India.

Scope of the Study:

Due to constraint of time and resources the study is limited to the capital city of Uttar Pradesh, Lucknow.

Database and Research Methodology:

An Exploratory research design has been used in the present study .This design helps in identifying the factors that affect the mindset of individuals when they visit an international fast food chain. The factors that were identified and studied are mentioned below.

Table 1. List of Factors affecting Consumer behavior

Factor Group	Factor	Rating/Value				
		1	2	3	4	5
Personal Factors (Internal factor)	Leisure	1	2	3	4	5
	Time constraint	1	2	3	4	5
	Social/Professional meetings	1	2	3	4	5
Psychological Factors (Internal factor)	Motivation	1	2	3	4	5
	Perception	1	2	3	4	5
	Learning	1	2	3	4	5
	Consumer Attitude	1	2	3	4	5
Social Factors (External factor)	Peer Pressure	1	2	3	4	5
	Living Standard	1	2	3	4	5
	Social Status	1	2	3	4	5

Source: Primary

A descriptive survey was undertaken to determine the perceptual importance of these factors in the minds of the customers. The primary research was conducted through a structured close ended questionnaire.

The questionnaire also contained demographics along with the perpetual importance of the above mentioned factors.

Table 2. Demographics of the Respondents (n=150)

	Valid	Frequency	Valid Percent
Gender	Men	88	58.66
	Women	62	41.33
Age	10-25 Yrs	72	48
	26-40 Yrs	49	33
	40-55 Yrs	18	12
	56 Yrs & Above	11	7
Occupation	Student	90	60
	Service	42	28
	Business	18	12
Income	Below 1 Lac p.a.	38	25.33
	1-5 Lac p.a.	63	42
	Above 5 Lac p.a.	49	32.66

A convenient random sample of 150 people in the Lucknow region was surveyed with the help of the Questionnaire. Keeping in view the research problem, these respondents were randomly picked from various shopping malls and Corporate houses located in Lucknow.

Data Analysis and Findings:

(i). Psychological factors that Influence Consumer Behavior

Psychological factors are those factors that affect the consumer's thought processes. It comprises of perception, motivation, Learning and capacities, attitude and personality of the consumer. It is the process of analysis, selection & decision making by human mind.

Motivation is the inner force that inspires the consumer to act while making a purchase. The level of motivation also affects the buying behavior of customers. Human beings have different types of needs; be it physiological, biological or social. Some of these are more pressing while others are not as strong and pressing. Therefore a need becomes a motive when it is more pressing to direct the person to seek satisfaction.

Perception determines what an individual feels about a particular product or service. How a consumer decides what they would buy is heavily influenced by their perception. It indicates how consumer has created his own world outlook where the reflection of complexity of objects, visions, situations and events in conscience does not take place by direct effect on sensor organs.

Attitude can be defined as a feeling, an assessment of an object or idea and the tendency to act in a certain way toward that object. Attitudes allow the individual to develop a rational behavior against a class of similar objects or ideas.

Attitude affects consumers in three dimensions:

1. By exploration, which comprises conscious mind activity,
2. By impressions that characterize the consumer's emotional attitude towards fast food purchase,
3. By commitment that characterizes the realization of the consumer's planned action or behavior model.

Learning comes only through experience. An individual comes to know about a product and service only after he/she uses the same. An individual who is satisfied with a particular product/service will show a strong inclination towards buying the same product again.

Table 3. Psychological Factors effecting Consumer Behavior

Rating/Value	Motivation		Perception		Learning		Consumer Attitude	
	No. of respondents	Percentage	No. of respondents	Percentage	No. of respondents	Percentage	No. of respondents	Percentage
1	39	26	21	14	12	8	47	31.33
2	27	18	27	18	24	16	27	18
3	48	32	18	12	20	13.33	14	9.33
4	21	14	36	24	38	25.33	18	12
5	15	10	48	32	56	37.33	44	29.33
Total	150	100	150	100	150	100	150	100

Source: Primary

While Analyzing results of the survey about motivation as a Psychological Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that motivation did not affect the decision of 39 respondents (26% of the cases), however for 15 respondents (10% of the cases) motivation was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about perception as a Psychological Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that perception did not affect the decision of 21 respondents (14% of the cases), however for 48 respondents (32% of the cases) perception was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about Learning as a Psychological Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that Learning did not affect the decision of 12 respondents (8% of the cases), however for 56 respondents (37.33% of the cases) Learning was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about consumer's attitude as a Psychological Factor

influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that consumer's attitude did not affect the decision of 47 respondents (31.33% of the cases), however for 44 respondents (29.33% of the cases) consumer's attitude was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

(ii). Personal factors that influence Consumer behavior

A buyer's decisions are also influenced by personal characteristics such as the buyer's age, occupation, lifestyle, economic status, personality, life-cycle stage and self-concept. The emotional attitude of the buyer towards the product or service can be gauged by the way he selects the product or service and makes decisions.

Table 4. Personal Factors affecting Consumer Behavior

Scale/Value	Peer Pressure		Living Standard		Social Status	
	No. of respondents	Percentage	No. of respondents	Percentage	No. of respondents	Percentage
1	30	20	15	10	62	41.33
2	12	8	13	8.66	22	14.66
3	10	6.66	17	11.33	20	13.33
4	26	17.33	23	15.33	15	10
5	72	48	82	54.66	31	20.66
Total	150	100	150	100	150	100

Source: Primary

While Analyzing results of the survey about leisure as a Personal Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that leisure did not affect the decision of 30 respondents (20% of the cases), however for 72 respondents (48% of the cases) leisure was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about time constraint as a Personal Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the

researcher concluded that time constraint did not affect the decision of 15 respondents (10% of the cases), however for 82 respondents (54.66% of the cases) time constraint was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about social/professional meetings as a Personal Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that social/professional meetings did not affect the decision of 62 respondents (41.33% of the cases), however for 31 respondents (20.66% of the cases) social/professional meetings was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

(iii). Social Factors that influence Consumer Behavior

The consumer behavior is also influenced by social factors, such as family, small groups, social roles and status. This set of external factors affecting consumer behavior comprises social factors, which influence the decision of the consumer while purchasing fast food from International brands. Different situations & conditions are known to have a deep impact on consumer attitude and behavior. The situations affected by communications can be personal and indirect. Personal communication has a direct impact on consumer. Indirect communication is incorporated in the form of marketing communications i.e. advertising, booklets, publications, etc.

Table 5. Social factors affecting Consumer Behavior

Scale/Value	Peer Pressure		Living Standard		Social Status	
	No. of respondents	Percentage	No. of respondents	Percentage	No. of respondents	Percentage
1	17	11.33	42	28	22	14.66
2	11	7.33	31	20.66	13	8.66
3	19	12.66	18	12	7	4.66
4	31	20.66	8	5.33	25	16.66
5	72	48	51	34	83	55.33
Total	150	100	150	100	150	100

Source: Primary

While Analyzing results of the survey about peer pressure as a Social Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that peer pressure did not affect the decision of 17 respondents (11.33% of the cases), however for 31 respondents (20.66% of the cases) peer pressure was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about living standard as a Social Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that living standard did not affect the decision of 42 respondents (28% of the cases), however for 8 respondents (5.33% of the cases) living standard was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

While Analyzing results of the survey about social status as a Social Factor influencing consumer's decision while purchasing Fast Food from a International Fast Food Chain, the researcher concluded that social status did not affect the decision of 22 respondents (14.66% of the cases), however for 83 respondents (55.33% of the cases) social status was an important factor which affected the consumer's decision while purchasing fast food from an International Fast Food Chain in India.

Conclusion:

From the current study the researcher concluded that Consumer behavior is affected by the situations as well as by the consumer himself, i.e. both by Internal as well as external factors. However internal factors such as age, gender, income, interests, learning, attitude etc. do not play a very major role when a consumer heads to purchase fast food from an international fast Food Chain outlet.

Comparatively, external factors such as peer pressure and social status appear to be more dominating while making a purchasing decision. External factors are unpredictable and are influenced not only by the consumer's economic situation but also by the people around him and also by flow of information.

Limitations of Study:

- (1) The present study was based on Primary data collected from sample consumers by survey method. Many of the consumers furnished from their memory and experience and hence the collected data is subject to recall bias.
- (2) The study was confined to Lucknow city and thus the findings may not be applicable to other cities as a vast difference exists among consumers with regard to Psychological and Demographic Characteristics.

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Services Marketing

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Abstract- The services industry, which drives over two-thirds of our national economy, is about to experience severe changes due to increasing competition. The temptation to make ethical compromises will pose a dramatic threat to the business climate

We review conceptual approaches to the field of marketing ethics and conclude that existing models often lack an important component which affects ethical decision-making. Why is service so bad, or at least, why is it so perceived? Perhaps our understanding of the nature of services and their characteristics is inadequate. If so, we can perhaps improve this understanding through an inter-disciplinary approach. This conceptual paper then goes on to discuss select concepts and principles from the realm of Physics and examine their applicability in improving our understanding of the discipline of Services Marketing.

Keywords: Services, Customer Satisfaction, Physics & Services Marketing, Services Marketing

Introduction to Services Marketing

The world economy nowadays is increasingly characterized as a service economy. This is primarily due to the increasing importance and share of the service sector in the economies of most developed and developing countries. In fact, the growth of the service sector has long been considered as indicative of a country's economic progress.

Economic history tells us that all developing nations have invariably experienced a shift from agriculture to industry and then to the service sector as the main stay of the economy.

This shift has also brought about a change in the definition of goods and services themselves. No longer are goods considered separate from services. Rather, services now increasingly represent an integral part of the product and this interconnectedness of goods and services is represented on a goods-services continuum.

Literature Review

The literature grew rapidly with new books, journal publications, conference proceedings, and dissertations dealing with services marketing issues during the "walking erect" stage (Brown et al., 1994). This growth accelerated with an increase of general services marketing publications in the top academic marketing journals. The Journal of Services Marketing has been in existence

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since 1987. The benefit derived from a scholarly literature study as in this paper is that it gives insight into the various types of studies conducted in the recent past

Berry (2000) showed concern that the focus on the measurement of service quality-a research domain in which Berry himself made most important contributions (Parasuraman et al. 1985, 1988)-had effectively jammed progress in other areas. He stated that: During most of the 1990s, the field became too caught up in service quality measurement and debating the pros and cons of alternative methodologies.

To understand customer is very important method of marketing and good service marketing headed towards profitability. So as a student of business administration I want to explore the ways to improve the service quality of the businesses. And E-Commerce has done enormous role and change the way the corporation work with their stakeholders through the use of information systems and outside by creating innovative products and services.

Services Marketing - Moment of Truth

Every business knows that in order to thrive it needs to differentiate itself in the mind of the consumer. Price has proved inadequate since there is a limit to how much a firm can cut back on its margins. Product differentiation is also no longer enough to attract or retain customers since technological advances have resulted in products becoming almost identical with very few tangible differences from others in the same category. Consequently, marketers have realized the importance of service differentiation as a sustainable strategy for competing for a portion of the customer's wallet.

Service Encounter / Moment of Truth

A moment of truth is usually defined as an instance wherein the customer and the organization come into contact with one another in a manner that gives the customer an opportunity to either form or change an impression about the firm. Such an interaction could occur through the product of the firm, its service offering or both. Various instances could constitute a moment of truth - such as greeting the customer, handling customer queries or complaints, promoting special offers or giving discounts and the closing of the interaction.

Importance

In today's increasingly service driven markets and with the proliferation of multiple providers for every type of product or service, moments of truth have become an important fact of customer interaction that marketers need to keep in mind. They are critical as they determine a customer's perception of, and reaction to, a brand. Moments of truth can make or break an organization's relationship with its customers.

This is more so in the case of service providers since they are selling intangibles by creating customer expectations. Services are often differentiated in the minds of the customer by promises of what is to come. Managing these expectations constitutes a critical component of creating favorable moments of truth which in turn are critical for business success.

Moments of Magic and Moments of Misery

Moments of Magic: Favorable moments of truth have been termed as 'moments of magic'. These are instances where the customer has been served in a manner that exceeds his expectations. Eg: An airline passenger being upgraded to from an economy to a business class ticket or the 100th (or 1000th) customer of a new department store being given a special discount on his purchase. Such gestures can go a long way in creating a regular and loyal customer base. However, a moment of magic need not necessarily involve such grand gestures. Even the efficient and timely service consistently provided by the coffee shop assistant can create a moment of magic for the customers.

Moment of Misery: These are instances where the customer interaction has a negative outcome. A delayed flight, rude and inattentive shop assistants or poor quality of food served at a restaurant all qualify as moments of misery for the customers. Though lapses in service cannot be totally avoided, how such a lapse is handled can go a long way in converting a moment of misery in to a moment of magic and creating a lasting impact on the customer.

How Customer Expect

Introduction

In today's ultra competitive business environment merely meeting customer expectations is not enough. In order to effectively differentiate themselves from the competition, service providers need to focus on exceeding customer expectations to create customer delight and create a pool of loyal customers. Therefore, when deciding on a service delivery design, it is imperative for the service provider to consider the targeted customer base and their needs and expectations. This will help in developing a service design that will help the provider to effectively manage customer expectations leading to customer delight.

Customer Needs and Expectations

Customer needs comprise the basic reason or requirement that prompts a customer to approach a service provider. For instance, a person visits a restaurant primarily for the food it serves. That is the customer's need. However, the customer expects polite staff, attentive yet non intrusive service and a pleasant ambience. If these expectations are not properly met the guest would leave the restaurant dissatisfied even if his basic requirement of a meal being served has been met. Thus knowing and understanding guest expectations is important for any service provider.

Customer Satisfaction, Dissatisfaction and Delight

Based on the quality of the service experience a customer will either be satisfied, dissatisfied or delighted. Knowing a customer's expectation is instrumental in developing a strategy for meeting and exceeding customer expectations.

1. **Customer Dissatisfaction:** This is a situation when the service delivery fails to match up to

the customer's expectations. The customer does not perceive any value for money. It's a moment of misery for the customer.

2. **Customer Satisfaction:** In this case, the service provider is able to match the customer's expectations and deliver a satisfactory experience. However, such a customer is not strongly attached to the brand and may easily shift to a competing brand for considerations of price or discounts and freebies.
3. **Customer Delight:** This is an ideal situation where the service provider is able to exceed the customer's expectations creating a Moment of Magic for the customer. Such customers bond with the brand, are regular and loyal and will not easily shift to other brands.

Meeting and Exceeding Customer Expectations

Exceeding customer expectations is all about creating that extra value for the customer. The hospitality industry specializes in creating customer delight.

Example, most 5 star hotels maintain customer databases detailing room order choices of their guests. So if a guest has asked for say orange juice to be kept in the mini bar in his room, the next time that he makes a reservation at the hotel, the staff ensures that the juice is already kept in the room. Such small gestures go a long way in making customers feel important and creating customer delight.

Another novel way of exceeding guest expectations is often demonstrated by travel companies. Since, they usually have details on their customers' birthdays, they often send out an email greeting to their guests to wish them. This not only makes an impact on the guest but also helps to keep the company acquire 'top of the mind recall' with the guest.

Maintaining Service Quality

After having attained the desired service level, the next great challenge faced by service providers is to maintain service standards at levels of excellence. This is as important, and as tough, as establishing service standards and attaining to them in the first place.

There are basically two approaches that any organization can have towards maintaining service standards - a proactive approach or a reactive approach.

Proactive: A proactive approach entails actively reaching out to customers and trying to gather their feedback on service quality and suggested areas of improvement. This can be done by way of

- Surveys and administering questionnaires
 - Gap Analysis, and
 - Staff training
- a. **Surveys and questionnaires:** Such an approach helps a brand to anticipate customer demands and expectations and align its service offering accordingly. Also, the findings of such surveys can help to identify common issues and demands of customers hence helping a company to customize its service offering.
 - b. **Gap Analysis:** Another approach that is adopted for analyzing service quality is that of the gap analysis. The company has an ideal service standard that it would like to offer to its

customers. This is contrasted with the current level of service being offered. The gap thus identified serves both as a measure and as a basis for planning a future course of action to improve the service offering.

- c. **Staff Training:** Another crucial aspect of the proactive approach is staff training. Companies nowadays spend generously on training their personnel to adequately handle customer queries and/or complaints. This is particularly true if a company is changing its service offering or going in for a price hike of its existing services. For example, when a fast food chain increases the price of its existing products, the staff has to handle multiple customer queries regarding the hike. Lack of a satisfactory explanation would signify poor service standards and lead to customer dissatisfaction.

Reactive: A reactive approach basically consists of resorting to a predetermined service recovery mechanism once a customer complains about poor service quality. It usually starts with apologizing to the customer and then taking steps to redeem the situation. The fundamental flaw with this approach is that, here the customer has already had a bad experience of the brand's service.

Measuring Service Quality

Another crucial element to be kept in mind while seeking to maintain service quality is to have in place a metric for 'measuring' quality. The particular parameters selected would depend on the type of business, service model and the customer expectations. For example: at a customer service call center of a telecom provider, the metric for measuring service quality could be the average time taken for handling a call or rectifying a complaint. For a fast food outlet, the metrics for measuring service quality of the sales staff could be the number of bills generated as a percentage of total customer footfalls or the increase in sales month on month.

Once a system is put in place for measuring quality, a standard can then be mandated for the service standard the organization is seeking to maintain.

How to Maintain Competitive Edge in Service Industry

In the present times, doing business has become an extremely competitive game. This is true not only for the product industry but to the service industries as well. In case of service industry, the competition to be at the top and be the market leader is tougher simply because of the fact that service is all about intangibles unlike the product industry that sells a tangible product.

In a bid to grow and tap the market, the service companies in all sectors be it the hospitality, airlines or banks, all have been investing heavily into technology and bringing in standardization of service process and delivery operations. If you look at the marketing and sales channels adopted by the service industry, they tend to follow the same as product industry. Over a period of time, there is a very high chance that the service companies start looking at their business in the same way that the product companies do and the core service delivery part of their business might get sidelined.

When you go to a hotel, you are definitely taken in by the décor, their systems and procedures

etc. However what makes you enjoy your stay and revisit the hotel or the restaurant has to do with your experience that you enjoy. A lot of other factors like the personal touch, quality of customized service, the attitude of the people serving as well as the efficiency and quality of service come into the picture. Therefore if the hotel s were to have the right processes and miss out on its personalized service aspect, it would fail to build customer loyalty, little realizing where it is going wrong.

Take the case of management consulting companies. No matter when tangible processes and tools they use to engineer their solutions, it is the consultants depth of experience and the knowledge that holds the key to the success of their solution. In such a case, if the company relies on its technology and tools to promote or market themselves, it does not attract the attention of a client who is looking for a solution.

What we are simply trying to say here is that, the service companies should realize that it is the core service intangibles that make the service offering and gives the service companies the competitive advantage and over a period of time, this point should not be lost sight of. The service continuum that is pursued by each of the service companies may be different. For example, two restaurants selling pizzas may pursue different service goals. One might focus on home delivery service and the other might focus on fastest delivery. The way that each company would need to pursue their respective core service goal would be different. The restaurant that wants to pursue the 'home delivery segment' would probably set up a separate order and delivery counters for home delivery. The packaging and the menu might be different for this section from that offered at the restaurant. The second company pursuing fastest delivery would put in place a time based order to delivery process and customize its menu as well as the delivery process to suit this goal.

Today all of the banks are heavily investing on technology and offering internet based services to the customers. So when the customers are able to use similar systems and obtain the same standard of services, which bank would they choose to bank with?. Obviously, the customers will look at the value addition that the bank is giving to its customers and choose to go with one whom he finds more beneficial. The value additions can come in the form of account management, expert advice, availability of umbrella products like investment options, insurance etc under one roof.

Banking sector in the current scenario gives us the perfect example to study how the service companies need to focus on their intangible services and not on the tangible service delivery systems to make a difference in the market.

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