

## THE ROLE OF QUALITY OF WORK LIFE IN ORGANIZATION

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### Abstract :

*Now a day's competition is at worldwide. In the age of cut throat competition the word Quality works. Quality is an ultimate armament to compete with the competitors. Human resource plays a vital role in the success of any organization, because most of the problems in organizations are human and communal. A decent quality of work life attracts new aptitude as well as retains the existing aptitude. Nadler and Lawler defines quality as 'Quality of Work Life is concerned about the impact of work on people as well as on organizational effectiveness, and the idea of participation in organizational problem solving and decision making'. This research paper attempts to evaluate the quality of work life of employees and analyze the relationship between the productivity and quality of work life. It concludes that the strategy for improving the quality of work life is to identify employee's important needs and wants to satisfy those needs. The study also directed that unhappiness might occur due to lack of gratitude, boring work, unhealthy peer relations, low confidence, heavy work load, job insecurity.*

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**Keywords :** Human resource, Job satisfaction, Quality, Work Life, Quality of Work Life

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**Introduction:**

In this competitive world, success of any business organization depends on its human resource. Human resources represent the total of inborn skills, acquired information and skills represented by the skill and aptitude of the employed. For human resource, Quality of Work Life (QWL) has assumed a lot of attention and importance all over the world. Certain values were attributed to work in the past. But today's employee would not believe in such values of work. Employees work for salary, if the conditions of work are encouraging and pleasant and terms of employment are favorable to him. The quality of work environment shapes the personality of employees and makes them committed to the organization. In much organization, small teams of employees from within the department meet for a few hours each week to identify quality and productivity problem, offer solutions to management and screen their application. Quality of work means incorporating socio- psychological needs of employees into the requirement of a particular technology and structures or processes of an organization. It also involves economic rewards and benefits for the employees. Quality of work ensures satisfaction of worker towards their job, which in turn ensures higher productivity. Quality of work is the level at which the members of an organization can satisfy their personal requirements through their experience in the organization. Its main objectives is to focus on creating a good working environment as a result of which employees work together and contribute their best in achieving the organizational goals.

**Objectives :**

Objectives of the study are

1. To evaluate the quality of work life among the employees.
2. To evaluate the relationship between quality of work life and productivity.

**Methodology :**

The data for this research study were collected through observations and discussions with entrepreneurs, employees, manager and those who are engaged in industrial activities and marketing. This research is primarily based on secondary data such as Journals, Article's, Reports, Books, News Papers, websites, Research Papers, etc.

**Review of literature:**

Literature regarding the human resource management, quality of work life, job satisfaction and productivity of workers and various websites, blogs, books and journals are reviewed.

**Quality work life :**

In today's work atmosphere, organizations need to be elastic, and adopt a policy to improve the employee's quality of work life to satisfy both the organizational objectives and employee needs and wants. Actual quality of work life does in organizations makes its impact on employee performance and the overall organizations performance. Quality of working life is a term that had been used to describe the wider job-related experience an individual has. According to Richard and



Loy, QWL is 'the degree to which members of a work organization are able to satisfy important personal needs through their experience in the organization'. Nadler and Lawler says 'Quality of Work Life is concerned about the impact of work on people as well as on organizational effectiveness, and the idea of participation in organizational problem solving and decision making'. Quality of Work Life has been defined as "the quality of relationship between employees and the total working environment".

#### **Effects of Quality of Work life :**

1. People with jobs spend more time on the job opportunity out to be better performers
2. QWL gives job satisfaction to employees.
3. High job satisfaction indications to high work performance, less employee turnover and less absenteeism.
4. As employees engage themselves more and more in work.
5. Workers acquire a great sense of competence and higher level of job involvement.

The HR department can contribute to the QWL of employees. QWL refers to fair leads to motivation and satisfaction of employees. Therefore, many programmes that contribute to QWL should be undertaken by the management in consultation with and the cooperation of the unions. The general perception is that an improvement in QWL costs a great deal to the organization. But it may not be so as the financial costs incurred in improving the QWL may be offset by the increase in productivity.

**Scope of Quality of Work :**

Quality of work plays a vital role in the life of workers. It meets the requirements of the workers and enables them to develop their personality, as so their commitment to work, fellow workers, organization and society at large.

The requirements of the workers are:

1. Fair and rational pay
2. Favorable and safer environment
3. Welfares for employees
4. Job safety
5. Job satisfaction
6. Provision of independence
7. Regulator for developing human resources
8. Opportunity for better career opportunities

**Approaches to Improve Quality of Work :**

1. Flexibility in work schedules
2. Freedom in forming workgroup
3. Prospects for growth
4. Contribution of employees
5. Implementing proposal system

### **Impact of Quality of Work in Organizational Climate :**

The quality of work helps in attaining addition between the technical, human, structural and social demands. Since quality of work is worried with work environment and the impact of work on the employees, therefore, the participation of employees in problem solving and decision-making is careful to be essential. Participation leads to human- technical structural interface, which creates improved quality of life, society and work place. Work redesign helps in cultural and attitudinal changes that manifest in socio-cultural and political system.

### **Requirements of Quality of Work :**

1. Management should be open to the employees in all decisions and activities of the organization.
2. The employees should be given autonomy to express their views regarding working condition or other official problems.
3. Employees must be given to the chance to participate in the decision making process.
4. Managers must be trained to do their job successfully and to get the jobs done in a well-organized manner.
5. The barriers between the management and the employees must be broken and there should be a provision for face-to-face talks.
6. A trustful situation should be established in the organization.
7. Employees should be given feedback for their performance so as to improve them or to help them improve the quality of work.

8. There should be a constant research on the activities of the organization so as to ensure that there is no hindrance in the performance of the employees or the machineries.

### **Job satisfaction :**

Job satisfaction and quality of work life are interrelated and human resource, quality of work life (QWL) has assumed a lot of attention and importance all over the world. If every employees working condition in the organization is satisfied then and then only the work done by him as a qualitative. The purpose of improving QWL is to change the climate at work so that human-technological-organizational interface leads to a better quality of work life. There are many factors that can contribute to QWL and will convert into job satisfaction:

1. Acceptable compensation to meet the needs of the socially determined standard of living.
2. Healthy and safe working conditions
3. Respect for individual's personal rights and the principles of natural justice and equity
4. Equilibrium between work and family life
5. Safety and development prospect

Some authors and researchers suggested replicas of quality of working life which include a wide range of factors.

- Hackman and Oldham (1976) drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of working life. Several such needs were identified; Skill variety, Task Identity, Task significance, Autonomy and Feedback. They suggested that such needs have to be addressed if employees are to experience high quality of



working life.

- In contrast to such theory based replicas, Taylor (1979) more practically recognized the essential mechanisms of excellence of working life as basic extrinsic job factors of wages, hours and working conditions, and the basic job ideas of the nature of the work itself. He suggested some aspects like: individual power, employee participation in the management, fairness and equity, social support, use of one's present skills, self-development, a meaningful future at work, social relevance of the work or product, effect on extra work activities. Taylor suggested that pertinent quality of working life concepts may vary according to organization and employee group.
- The distinction made between job satisfaction and dissatisfaction in quality of working life reflects the influence of job satisfaction theories. Herzberg et al., (1959) used "Hygiene factors" and "Motivator factors" to differentiate between the separate causes of job satisfaction and job dissatisfaction. They suggested that Motivator factors are intrinsic to the job, that is; job content, the work itself, responsibility and advancement. The Hygiene factors or dissatisfaction-avoidance factors include aspects of the job environment such as interpersonal relationships, salary, working conditions and security. Of these latter, the most common cause of job dissatisfaction can be company policy and administration, whilst achievement can be the greatest source of extreme satisfaction.



- A recent publication of the national Institute of Clinical Excellence (NICE) highlights the central role of assessment and sympathetic of the way working environments pose risks for psychological wellbeing through lack of control and excessive demand. The emphasis placed by NICE on assessment and monitoring wellbeing springs from the fact that these processes are the key first step in identifying areas for improving quality of working life and addressing risks at work.

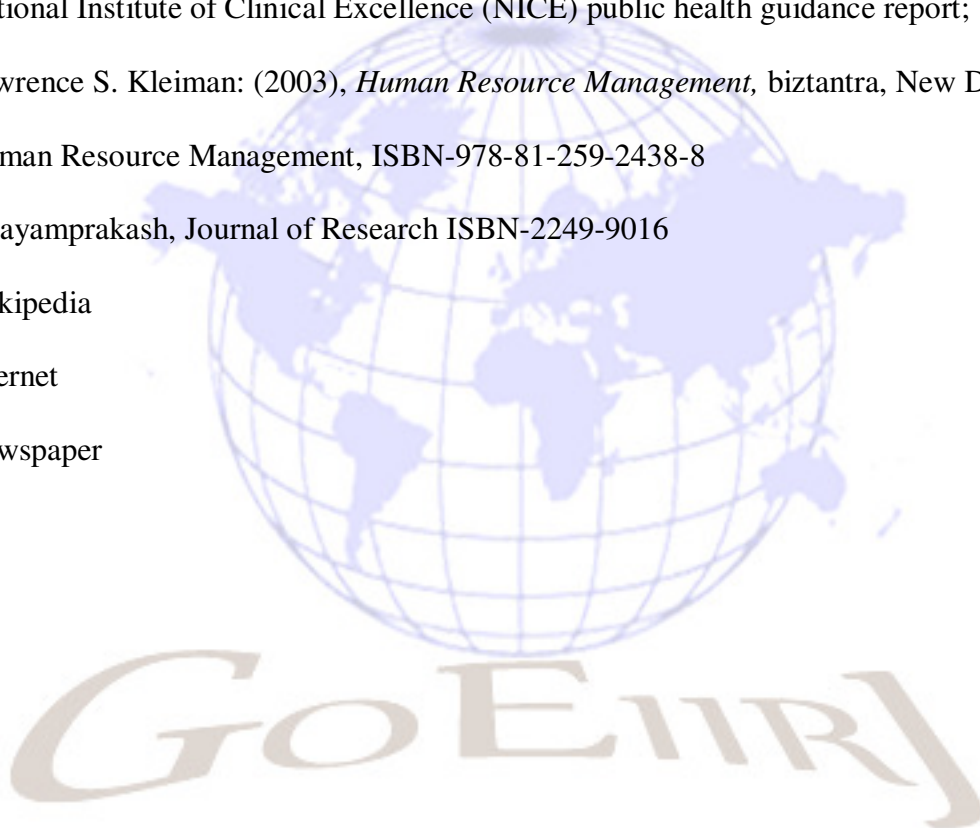


**Conclusion :**

It may be concluded from the above discussion that quality of work life of employee are depend on the working conditions and environment. A cheerful and fit employee will give better business, make good decisions and positively contribute to organizational objective. An assured good quality of work life will not only appeal young and new talents but also retain the existing experienced talents. Quality of work life can affect leaves as well as timing of work. The organization should focus on workforces and improve their quality of work life so that erosion, absence and failure in worker's productivity can be patterned. Basic strategy for improving the quality of work life is first to identify employee's important needs and to satisfy those needs. Hence the study indicated that growth in quality of work life results in increase in productivity. The study recommended that promotion policies can be improved by giving grade for designation according to the experience of the employees. Organizing meditation classes and entertainment programmes for the employees can minimize professional stress. The major role of quality work life depends upon the regular employment, available resources, managers thinking capacity and motivation by the entrepreneur. Thus quality of work life plays a crucial role in achieving the productivity of workers and organization.

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## A COMPARATIVE STUDY OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN PUBLIC SECTOR AND PRIVATE SECTOR BANKS

( SBI and ICICI with reference to Aurangabad City )

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### ABSTRACT

*Indian banking industry has started witnessing cut-throat competition in recent years. The litmus test for Indian banking industry is the way in which it faces the heat of intense competition and global recessionary trends. The best way under the prevailing situation is to keep customers' faith intact through rendering quality services without bothering too much about the profit.. The present paper discusses issues relating to customer services in both the ICICI and SBI Banks. In order to understand the customer satisfaction towards services rendered by both the banks, many attributes such as cooperation & Behavior of staff, ATM services, Basic facilities, cheque collection time etc. were considered. The study reveals that ICICI bank is much ahead of SBI bank in providing quality services to their customers.*

**Keywords :** ATMs, Bank Statement of Account, Token System, Drop Boxes, Fake Notes, SBI, ICICI, Customer Satisfaction

### INTRODUCTION

Today, Banking service organizations are shifting their focus from “transactional exchange” to “relational exchange” for developing mutually satisfying relationship with customers. Extended relationships are reported to have a significant impact on transaction cost and profitability, and customer lifetime value. Serving the customers, in true sense, is the need of the hour as the customer was, is and will remain the central focus of all organizational activities.

The Banking industry, especially to be purely customer-centric and focus on the customer needs and duly fulfill them.

The implementation of the recommendations of the first Narasimhan Committee (1991) was expected to spur competition in the banking sector through deregulation and entry of new private sector banks. The opening of banking sector to the private players led to the increased competition and growing expectations of the customers. In recent years, fundamental changes have occurred in the Indian banking industry. To a large degree this change has been a consequence of deregulation that has led to the creation of a more market competitive environment within the banking sector in India. Survival and success in competitive markets demand achieving the highest levels of performance through continuous improvement. The performance of the banks is crucial for the well being of the whole economy. A measure of relative efficiency provides a good indicator of the success or otherwise of a bank in a competitive market; in fact, it also reflects the potentiality for failure of a banking institution.

According to Saha and Ravishankar(1999), efficiency indices could also be used in identifying the areas of inefficiency of bank and formulating suitable strategies to improve its relative position in the market. It can also provide a framework to the regulators to assess the health of individual banks and to work out appropriate interventions to prevent systemic failures. The private players have thrown stiff competition to the nationalized banks by providing prompt and accurate services. In the present era, service plays an important role in attracting the customer. In order to keep intact their customers, they have to provide better quality services. Therefore, a comparative study of services rendered by public sector bank viz, State Bank of India(SBI) and Private sector Bank viz, ICICI Bank is undertaken.

## **OBJECTIVES OF THE STUDY**

The main objective of the study is to know the customer satisfaction towards the services rendered by public sector banks and private sector banks. A comparative analysis of services rendered by the public and private sector banks is undertaken under the present study. SBI and ICICI of Aurangabad City are the representatives of the Banks.

## METHODOLOGY

The present study is purely based on primary data. The information relating to the customer satisfaction towards services rendered by public sector banks & private sector banks is collected through structured questionnaires. **State Bank of India** in public sector and **ICICI** bank in private sector is selected for the purpose of analysis. The total sample size of the study is 100 consisting of 50 from SBI and 50 from ICICI. These respondents have been selected on random sampling basis. The area of the study is limited to **Aurangabad City** only. The other required information is collected through the officials of the banks and published materials. In order to understand the customer satisfaction towards services rendered by both the banks, following aspects have been taken in to consideration even though there are many other issues. In order to have a clear idea of the services provided by banks, the collected information is tabulated as under:

## DIMENSIONS OF SERVICE QUALITY

The SERVQUAL scale is the principal instrument widely utilized to assess service quality for a variety of services. Parasuraman et al., (1988) have conceptualized a five dimensional model of service quality such as: reliability, responsiveness, empathy, assurance and tangibility. Their measurement instrument is known as SERVQUAL, which has become almost the standard way of measuring service quality.

Further, each item of SERVQUAL has been used twice: to measure expectations and perceptions of service quality. The central idea in this model is that service quality is a function of difference scores or gap between expectations and perceptions. The five dimensions of SERVQUAL Includes:

**Tangibles:** Physical facilities, equipment and appearance of personnel.

**Reliability:** Ability to perform the promised service dependably and accurately.

**Responsiveness:** Willingness to help customers and provide prompt service.

**Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence.

**Empathy:** Caring and individualized attention that the firm provides to its customers.



**Co-operation in opening of Bank account**

Many customers face problems while opening of an account in any bank. They need help from the officials concerned. The responses obtained from the customers of both the banks were tabulated as under.

Response	ICICI	SBI
Very co-operative	45(90)	10(20)
Average	4(8)	15(30)
Non –cooperation	1(2)	25(50)
<b>Total</b>	<b>50(100)</b>	<b>50(100)</b>

\*Source: Field survey

Note: Figures in brackets indicates the percentage to total

The cooperation extended by ICICI Bank staff is very excellent. Ninety percent of customers are very much satisfied with the cooperation extended by the staff in opening of an account. Whereas the cooperation extended by SBI Bank is not satisfactory. Only 20% are satisfied with the service rendered. 50% of the respondents are dissatisfied with the cooperation extended while opening an account in the bank.

**ATM Service**

ATM service is utterly needed by every customer. It is revolution in the banking industry. All most all customers need ATM service today. The proper functioning of ATMs is very essential to serve the customer for all time. The responses from customers are also tabulated in the following table for analysis.

Response	ICICI	SBI
Satisfactory	40(80)	10(20)
Satisfied to some extent	5(10)	25(50)
Not satisfied	5(10)	15(30)
<b>Total</b>	<b>50(100)</b>	<b>50(100)</b>

\*Source: Field survey

Note: Figures in brackets indicates the percentage to total

As far as the ATM service is concerned ICICI Bank has secured the good satisfaction. 80% of the respondents are very much satisfied with the ATM service provided by the ICICI

bank. The reasons quoted are it works all most in all times. There is a rare instance of close down/non working. Only few have complained about the shortage of number of ATMs.

The situation is very opposite in SBI where 30% are not satisfied with service while another 50% are satisfied only to some extent. Internet failure, shortage of cash, closedown, out of order etc are the reasons for dissatisfaction. Even about the cleanliness of ATMs, ICICI Bank ATMs are always clean and the A/c works properly. Whereas the ATMs of SBI are not clean and A/c does not works properly. All ICICI ATMs are manned by a security guard. He manages the queue properly and allows only one person at a time inside.

The SBI ATMs are not manned by any security guard. Many time customers are not maintaining proper queue. It leads to entering of many customers inside the ATM at a time which causes much inconvenience to the person operating the ATM. Some persons even try to do unfair activities also. These are all contributed to the dissatisfaction of customers.

#### **Bank Statement of Account/Pass Book**

The ICICI bank issues quarterly statement of account instead of pass book at free of cost to all customers. If any customer needs statement of account in between then he has to pay Rs 110 or depends upon the transactions. The SBI Bank issues passbook wherein the customer can make entries whenever he needs. It does not charge any amount for making entries. 80% of ICICI bank customers demands passbook facility or monthly statement or free statement whenever they demands.

#### **Compulsory Insurance on House Loan**

Any house loan customer of ICICI Bank is free to insure his house and his life. The customer may insure or not it depends upon his willingness. It does not so in case of SBI house loan customers. They insures compulsorily for house and the life of borrower. Many of the SBI customers are not satisfied with this practice. It is unnecessary increasing their burden. Some of the customers even complained to the head office about the compulsion.

It clearly indicates selling of insurance products compulsorily. Selling of any product against the willingness is unethical. All most all the house loan customers expressed the same opinion. 10% of house loan customers of SBI Bank even argued that making insurance in SBI is

costly compared to LIC. One of the customer said that taking of Bima kiran policy to cover the life and house is best and cheap.

### **Token system**

The token system introduced by ICICI Bank is highly appreciated by all the customers. It allows the customer to sit one particular place and attend only when his turn comes.

Apart from this, it provides priority to the customers as compared to their representatives or payees. In SBI Bank token system is not in practice. The customers have wait in the queue for long time and even in some branches there are no proper sitting facilities. All 50 customers of SBI Bank have preferred the token system rather than existing one.

### **Basic facilities**

Even human being need basic facilities like drinking water, toilet, Parking place, Sitting arrangements, writing tables, proper air etc. But both the banks are not providing all the facilities. Writing and sitting arrangements are good in ICICI Bank compared to SBI. As far as other facilities are concerned both the banks are not adequate enough to satisfy the customers.

### **Deposit of cheques**

Both the banks are providing drop boxes for deposit of local and outstation cheques. But whenever a customer wants an acknowledgment for deposit of cheque is not possible in SBI. They always insist all the customers to drop their cheques in drop boxes. Whereas in ICICI, customer is at liberty either to drop in drop box or deposit at the counter and get an acknowledgement. Many customers having huge amount cheque wants an acknowledgement. In case of misplacement of cheque by the bank staff, acknowledgement would help the customers.

### **Information about the new products and schemes**

The ICICI bank sends brochures, pamphlets and other material to the customers along with the bank statement of accounts every quarter. Even the statement of account itself works as information bureau because much information is printed on them. This works as a good communicator and builds rapport. The SBI is not having any such practices to communicate.



### Fake notes from ATMs

Some of the SBI customers have complained about the fake notes coming from the ATMs. In such a situation the customer is going to face the problem rather the banks because there is no proof with the customer to say that the notes were received from ATMs. It is a serious issue; the bank has to install a fake note detecting machines in all ATMs. It should issues only genuine notes and fake notes retained in the ATMs only.

### Collection of cheques

The local cheques deposited for collection in ICICI bank takes only one day for realisation. At the close of the day the amount will be credited to the customer account. He can make use on the same day also. But in case of SBI no cheque is collected in a day. They will take two to three days to credit the proceeds. It is very irritating situation for SBI customers. Even in case of outstation cheques also the ICICI has edge over the SBI.

By studying all the information provided by the customers about the services rendered by both the banks, the rating chart is prepared to know the consolidated opinion. The following table shows the overall rating of the services rendered by both the banks.

### RATING OF SERVICES BY CUSTOMERS

SN	AREA OF SERVICE	ICICI	SBI
1	Co-operation in opening of an account	Excellent	Worst
2	ATM service	Excellent	Good
3	Standing in the Queue	Token system	Long queue
4	Basic facilities like water, toilet etc.	No	No
5	Writing table and sitting chairs	Sufficient	In sufficient
6	Parking facility	No facility	No facility
7	Manning of ATMs	Excellent	Bad
8	Cleanliness of ATMs	Excellent	Bad
9	Internet Banking facility	Very good	Very good
10	Locker facility	Available	Shortage
11	Timings	Convenient	Not convenient
12	Issue of Demand Draft	Very Quick	Not so Quick
13	Collection of cheques	Excellent	Time consuming
14	Issue of cheque book	Good	Good

SN	AREA OF SERVICE	ICICI	SBI
15	Attitude of the Bank Staff	Excellent	Indifferent
16	Cheque deposit for collection	provides counterfoil	Does not provides counterfoil

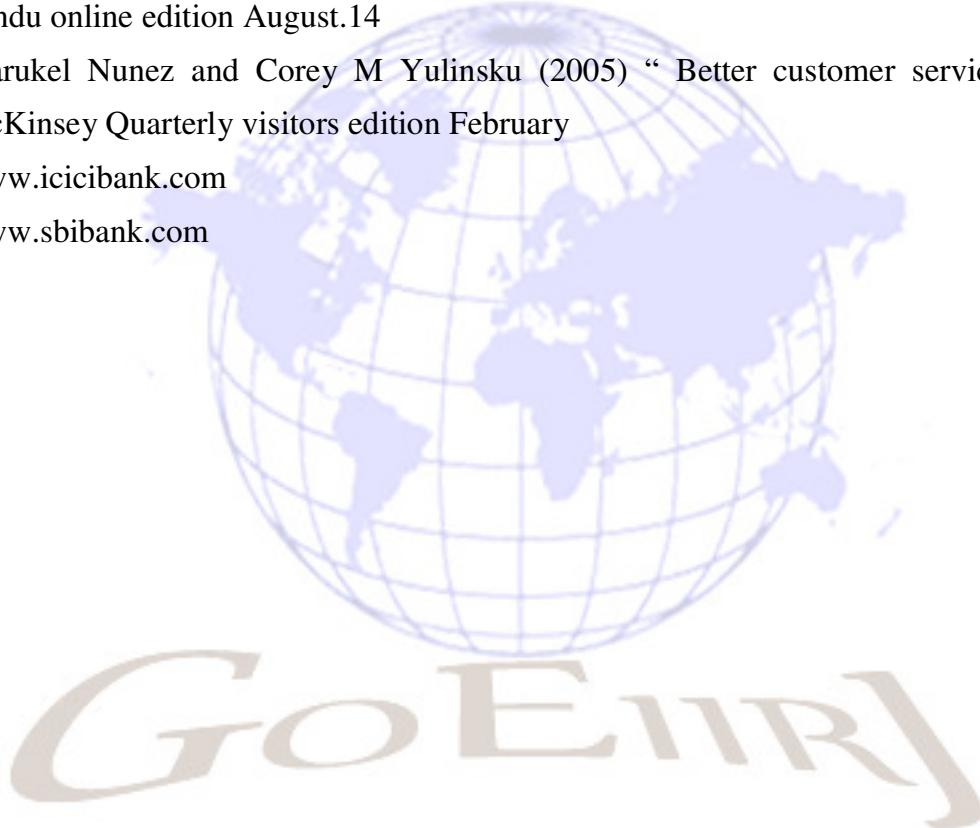
**FINDINGS AND SUGGESTIONS :**

The detailed analysis of the responses elicited from the customers of both the banks gives the following results:

1. The behavior of the ICICI Bank staff is more cordial than the staff of SBI. It is advisable to the SBI to change the behavior of their staff towards customer satisfaction. Skilled and good behavior human resource is prerequisite for the efficient management.
2. The maintenance and working of ATMs are very good in ICICI Bank. It is not up to the expected level in SBI. Many ATMs are dirty and broken doors filled with full of waste paper slips spilled all over. The Bank has to make efforts to keep the ATMs clean and maintain them in proper working condition always.
3. Token system in ICICI bank is much appreciated by all customers. It is strongly recommended to SBI to adopt the token system to serve the customers better.
4. Basic facilities are lacking in both the banks. Both the banks have to make efforts to provide basic facilities like drinking water, toilet, parking etc in all branches of the banks.
5. Information about the new products and schemes and change in rules& regulations etc should be provided to customers at their door steps. The ICICI bank is doing the same now. It is inevitable for SBI to follow the same by any mode.
6. Time taken to collect the cheques is more in SBI compared to ICICI bank. It is advised to SBI to reduce the collection time by using new technology.
7. Compulsory insurance in case of home loans is a very bad practice. The SBI must stop this otherwise it has to face the consequences. Give them choice and also at the same time provide insurance at cheaper rates.
8. Now days there were instances of fake notes from ATMs. It is very horrible situation for the customer. It is advised for the banks to keep fake note detection machine in all ATMs which should release only genuine notes and stop fake.

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## **IMPORTANCE OF E-MARKETING IN PRESENT SCENARIO**

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### **Introduction :-**

E-Marketing or Electronics Marketing refers to the application of marketing principles and Techniques via electronic media and more specifically the Internet. In practice, E-Marketing, Internet Marketing, Online Marketing, Web Marketing and Digital Marketing are often used interchangeably. E-Marketing is the process of marketing a brand using the Internet. It includes both direct response marketing and indirect marketing elements and uses a range of technologies to help connect businesses to their customers. By such a definition, E-Marketing encompasses all the activities a business conducts via the World Wide Web with the aim of attracting new Business, retaining current business and developing its brand identity.

### **Objectives :-**

1. To know the meaning of E-marketing.
2. To see the importance of E-Marketing in respect of Marketing Organisations.
3. To see the importance of E-Marketing in respect of Consumers.
4. To see the importance of E-Marketing in respect of Society.

### **Importance of E-Marketing :-**

The importance of e-marketing can be seen regarding to three major stakeholders like Marketing Organisations, Consumers and Society.

### **The Importance of E-Marketing in respect of Marketing Organization :-**

1. International Marketplace: - Internet is the only medium that able to cross geographical And national boundaries. Marketing Organisations can put their advertisement on the internet And people from all countries of the world can see that advertisement.
2. Mass Customization : - E-Marketing gives marketing organization a wide access of their

potential customers. It has been estimated that a couple of billion people around the world use the internet and more are becoming aware of Internet with each passing day. So marketing a business to such a large group of people is only possible through E-Marketing.

3. Lower Telecommunication Cost: - The Internet is much cheaper than value added Networks which were based on leasing telephone lines for the sole use of the organization and its authorized partners. It is also cheaper to send a fax or e-mail via the internet than direct dealing.
4. Continuous connected with customers : - Internet allows marketing organization the Ability to stay connected with its customers on a real-time basis. If discount is going on, Marketing organization can easily send an e-mail to its customers and they can buy the goods Instantly. Internet also allows to send a multiple messages at the same time, which means that Organizations are saved the tedious task of sending a newsletter to every client.
5. Digitations of Products and Processes: - Particularly in the case of software and music\Video products, which can be downloaded or e-mailed direct to customers via the Internet in the digital or electronic format.
6. Low Operational Costs: - The cost of creating, processing, distribution, storing and Retrieving paper-based information has decreased.
7. Instant Feedback from Customers: - Internet allows marketing organization to get an Instant feedback from the customers. Business organization can know about the experience of Customers after using the product and this allows business to know whether need to make any improvements in the service.

#### **The Importance of E-Marketing in respect of Consumers :-**

1. 24 hours access: - E-Marketing enables customers to shop or conduct other transactions 24 hours a day, all year around from almost any location. For example, checking balances, Making payments, obtaining travel and other information.
2. Multiple Choices: - E-Marketing enables customers not only have a whole range of Products that they can choose from and customize, but also an international selection of Suppliers.
3. Price Comparisons: - Customers can 'shop' around the world and conduct comparisons Either directly by visiting different sites or by visiting a single site where prices are aggregated from a number of providers and compared.
4. Improved Delivery Processes: - This can range from the immediate delivery of digitized or

electronic goods such as software or audio-visual files by downloading via the internet, to the on-line line tracking of the progress of packages being delivered by mail or courier.

5. **Saves a Time and Efforts of Customers:** - E-Marketing saves a lot of time and efforts of Customers. Instead having a customer service representative to answer the queries of Customers, one can put all the information about the product or service on the Internet so that Customers can go through it. The most common way of doing it is to have a section dedicated To frequently asked questions about the products so that customers get all the required Information about the product or service.

#### **The Importance of E-Marketing in respect of Society :-**

1. **More Flexible Working Practices:** - E-Marketing enables more flexible working practices which enhances the quality of life for a whole host of people in society, enabling them to work from home. Not only is this more convenient and provides happier and less stressful working environments, it's also potentially reduces environmental pollutions as fewer people to travel to work regularly.
2. **Connects People:** - E-Marketing enables people in developing countries and rural areas to enjoy and access products, serves, information and other people which otherwise would not be so easily available to them.
3. **Facilitates Delivery of Public Services:** - E-Marketing facilitates delivery of public services e.g. health services available over the Internet, filing taxes over the Internet though the Inland Revenue Website.

#### **Conclusion :-**

E-Marketing is relatively new, emerging and constantly changing area of Marketing Management and Information Technology. In India, the trend of E-Marketing is growing rapidly- Marketing provides business and advertisers with an easily customized, efficient form of marketing to complement existing advertising strategies and close in on the elusive and profitable interactive market. E-mail campaigns supply proven, measurable results and can take your current marketing campaign to the next level. For product promotion, event invitation, query response and newsletters, e-mail provides an all-in-one solution. In short, the great Organizations, Consumers and Society in present scenario. There is no doubt that in future new technologies will be introduced in E-Marketing and thus importance of E-Marketing will go on increasing in business sector.



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## QUALITY AND QUANTITY IN HIGHER EDUCATION

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### ABSTRACT :

*Higher education is the key issue in the development of our economy. No Socio-economic development is possible without introducing a high quality educational inputs required for social reforms. However it is noticed that there are various issues and conflicting points when one thinks of higher education. When one talks of quality, it often is linked with restricting inflow of the interested learners. Whereas one talks of social justice it is liberalizing and opening of higher education with a free access to all concerns. Thus the situation results in a conflicting set of objectives. Higher education in India is in a melting pot because of these conflicting objectives. Today's Higher Education is marked with competence caliber and capacity building. When it fails to achieve these objectives it fails to deliver the result. India is one of the largest democracy with a huge network of institutions of higher learning. These institution work for promotion of higher education, advancement of knowledge and enrich the cultural, social and economical life of the country. In true sense they are the life blood of democratic system.*

*Different approaches are advocated for spreading Higher Education. The Ivory tower approach which eulogized the pursuit if knowledge for its own sake has dismisses the utility approach of Higher Education. However, now it is the utility approach which dominates the purpose of Higher Education.*

*What should be the purpose, process and philosophy of Higher Education in India is a matter of debate. People from different walks of life debate the concept of Higher Education from different angles. Especially the issues related with quality, utility, equity and open access are still very important. Unless and until a right balance is struck between these conflicting objectives, the true aim of Higher Education may not be achieved. The present paper discusses the core issues related with access, Quality of Higher Education.*

**KEYWORDS** : Equity, Quality in Higher Education, Open Access , Performance of Higher Education, Challenges before education.

## **INTRODUCTION:**

Higher Education provides an opportunity to reflect upon the critical aspects of economic, cultural and spiritual issues faced by civilization. It is the single most important force that contributes to development of knowledge, skills, economy, Every Country needs competent manpower of variety of skills, specialization and abilities. This skilled manpower enhances productivity of resources, improves quality of life of people and enhances the income level. Education is the sole contributor to human capital development. Without education new knowledge, technology and other useful inputs for development of society cannot be introduced. Education is vital for progress and prosperity of country.

In modern day civilization, the sole basics for human capital formation is education, training, research and other developmental activities, unless and until education is offered to different sections of the society in the most appropriate manner, economic development is not possible.

Higher Education is the core aspect of education and hence quality Higher Education has become the most essential aspect of our educational system. It is the only way to take our people towards the enlighten human resource. Therefore, fair and equal opportunity of Higher Education should be offered to all concern in the best possible manner. However, the issue becomes critical when there is a dilemma of choice between quality and quantity. Often the apex educational system i.e. Higher Education has a major problem that is what should be the criteria of offering educational opportunities. It is not very wrong every individual aspires for acquiring the best and possible qualification. However when every individual thinks of acquiring Higher Education. It raises the issue of quality of aspirants, who should be educated ? and further the cost of offering such educational facilities. Thus there is a two way problem, on one side there is a need to improve quality of Higher Education in real terms and make it relevant to the society and at the same time offer it to large number of aspirants without making any discrimination in the basis of caste, creed, sex, religion, language etc.

The present paper deals with various aspects related with problem of relevance, issue related with opportunities, equity and socio economic equality in the field of Higher Education.



**PROBLEM STATEMENT :**

Higher Education has to be considered from two different angles. On one side it is a need of every individual to acquire Higher Education for obtaining sufficient knowledge and skills to work as productive member of the society. On the other side it is a need of every society to develop a brand of competent, qualified, able, skilled manpower of the society. Thus for the individual Higher Education is enhancement of personality and abilities and for society it is enrichment of social quality and standards of human resources.

The issue who should be offered Higher Education is debatable because offering opportunities to learn has a cost dimension. It is not possible to provide Higher Education without appropriate investment in Institution, infrastructure and intellectual capital. A society cannot offer to keep on increasing the number of institutions of Higher Education just to satisfy the aspirations of individuals. At the same time a society cannot afford to deny fair and equal opportunities of learning on the grounds of limited avenues of learning and limitations of institutional support. In a country like India where young productive population is increasing at a very higher rate, denial of offering Higher Education to improve caliber, skill, potential in a way is damaging the quality of human resource. Thus there is a conflicting situation as to who and how many aspirants should be provided with opportunities of higher learning. Should there be a restriction for the sake of quality and or unrestricted expansion for large quantity of learners be allowed deteriorating the quality and utility of Higher Education. Whether a select class of learners is only be allowed to get Higher Education creating problem of equity of opportunities or Higher Education should be made available to everyone and each one who aspire. Hence this conflicting situation needs to be introduced taking into account its socio-economic and cultural implications.

**OBJECTIVE OF THE STUDY :**

The principal objectives of the present paper are stated as follows:

1. To Study the growth pattern of Indian education system and its impact on selection of choices of learning opportunities.
2. To understand critical aspects of impact of offering Higher Education to masses on large scale, i.e. to provide opportunities on the principal of equity and equality to all aspirants.
3. To study the conflicting situation arising out of quality V/S quantity and ability V/S opportunity.

### **PREMISES OF THE STUDY :**

The present study deals with Higher Education and its essential services offered for capital formation and economic growth. Unless and until equal & fair opportunities are ensured the benefits of growth and development cannot be enjoyed by the larger section of the society. This may result in dissatisfaction, tension and social unrest. It is necessary that while offering education, appropriate balance needs to be maintained between quality and quantity. At the same time opportunities cannot be denied by challenging the principles of equity and equality in the democratic system. Hence the dilemma needs to be addressed in a most sufficient and rational manner. Considering this, the researcher has laid down the following premises.

1. There is a conflicting relation between the concept of equity, equality and fairness of opportunities in the field of Higher Education.
2. Quality of education often stands in inverse proportion to quantity, dimension of Higher Education. Hence appropriate balance be sought between quality and quantity of opportunities for Higher Education.

### **DISCUSSION :**

In India there is a continuous increase in the opportunities of higher learning. A number of institutions offering Higher Education is continuously on rise. This increase in opportunities of higher learning should be considered as a major change in the educational scenario in India. The growth story of Indian educational scenario can be rightly witnessed if one looks into continuous increase in the number of educational institutions working in the country.

The statistics very well explain that the increase in number of educational institutes is continuous and high. The purpose of education has rightly pointed in the Human Development Report of 1999 is

1. The real wealth of a nation is its people and the purpose of development is to create an enabling environment for people to enjoy long, healthy and creative lives. This simple but powerful truth is too often forgotten in the pursuit of material and financial wealth.

Since every country has its primary duty towards people to uplift the society culturally, economically and socially. Hence education becomes an important unit unless and until special efforts are made to expand the opportunities of Higher Education real justice cannot be provided to the people

2. Meeting the objectives of Higher Education to everyone with the growth of young and productive population everyone expects and aspires for meaningful education. Every youth desires and expects that he should be given fair chance to learn, advance skills and undertake new programmes of education. However, this cannot be done in the manner and scale in which the expectations for Higher Education are growing. This has resulted in deterioration of quality and standards. Following table explains determinants of quality in Universities and colleges.

#### DETERMINANTS OF QUALITY AND GAPS IN EACH OF THE UNIVERSITIES

No.	Parameters	Average of All Universities	Benchmarks (As in A Grade Universities)	Quality Gap
1.	Number of Departments per University	29	34	5
2.	Age of the University in years (As in 2004)	44	51	7
3.	Number of sanctioned faculty position per university	287	432	145
4.	Number of filled up faculty position per University	220	329	109
5.	Percentage of faculty positions vacant	25 %	0	0
6.	Number of faculty members with Ph.D	154	432	274
7.	Percentage of teachers with Ph.D	24%	0	0
8.	Number of teachers per Dept per University	8	10	2
9.	Number of books in Library	288913	352886	63973

#### 3. QUALITY STATUS OF COLLEGES

S.No	Indicators	Numbers
1.	Total number of colleges	18064
2.	Number of colleges under UGC purview	14400
3.	Recognised u/s 2f	6288
4.	Colleges with presumably infrastructure deficiencies and thus not recognized and funded by the UGC, though under its purview	9875
5.	Colleges accredited by NAAC	2956



From the data presented above it is clear that though the numbers of aspirants are increasing still the number of institutions providing Higher Education is not in tune with the growing expectations. The gap is continuously widening resulting in many problems and challenges, unless and until special efforts are made an appropriate and amicable solution is not possible. Denial of opportunities on the grounds of limited capacity of institution is not fair and will not lead to any satisfactory solution of this problem. Though Higher Education is growing in India and India is claiming to have status of superpower, however, on the parameter of Higher Education the reality appears to be very different. Following table explains the ratio of population to Universities in different developed country vis-à-vis India.

Country	Population (In Million)	No. of Universities
USA	295	2364
UK	59	104
Japan	125	684
Germany	82	330
India	1105	380

From the data it is clear that the presumption that India has a large network of Higher Education is not true. India is far behind in comparison with developed nations. So far numbers of universities are concerned; India needs not less than 3000 universities to meet the growing demand. If one compares expenditure on Higher Education then the idea becomes more precise and clear.

#### INTERNATIONAL COMPARISON IN HIGHER EDUCATION:

COUNTRY	EXPENDITURE ON EDUCATION IN TERMS OF PERCENTAGE OF GDP (2000-02)	EXPENDITURE ON HIGHER EDUCATION IN TERMS OF PERCENTAGE OF GDP
France	5.6	1
Canada	5.2	1.8
U.S.A	5.1	1.4
U.K	4.7	1.1
Germany	4.3	1.1
India	4.1	0.8
Japan	3.9	0.5

From the data it is further clear that expenditure on Higher Education in India far below the International standards and needs further additional investment.

4. Conflicts arising out of key issues: Presently there is a hot debate going on what should be the criteria of offering Higher Education. Many feel that quality and quantity cannot go hand in hand as such if policy makers intend to maintain high quality standards. It may result into a conflicting situation. Achieving higher standards of performance is not possible without high quality of education. Quality of education cannot be maintained without having high quality learners and adequate infrastructure.

Restricting entry on the grounds of quality is a right policy, however there should be a rational and logical method to assess quality norms. The measurement of quality should be transparent and without bias. The question is to what extent our system is prepared to resolve this conflict. And hence before installing norms of quality or denying opportunities on the grounds of offering quality education due care be taken to install a fair and appropriate quality policy.

## **CONCLUSION :**

From the above discussion it is clear that there is a conflicting situation in relation to implementation of principles of equity, justice and fair opportunities. Therefore though the policy makers should adhere to the idea of maintaining high quality still justice and opportunities cannot be denied to learners without appropriate and fair assessment. India lacks behind quality, quantity and equity as compared to developed countries. The problem can be solved not by denying the opportunities to able and youth but by creating high quality infrastructure and by investing sufficient funds for development of education.

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## **IMPORTANCE OF QUALITY & CUSTOMER SATISFACTION**

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**( Research student)**

### **Introduction :**

According to Daniel Kerry Customer satisfaction is a measurement of how pleased customers are with a particular product or service. Satisfied customers are likely to make repeat purchases and often refer others. Customer is the king of the market his satisfaction is the primary aim of every businessmen, & the satisfaction of the customer is depend upon the quality of products. So quality & customer satisfaction are integrated with each other.

### **What is quality?**

There is no specific definition of quality is given which is universally accepted by everyone. There are several definitions and views that vary more or less they all are correct but not completely. In simple words we can define quality as “satisfying the expectations” because the person that is using the product the customer will find the utility and suitability as per his expectations so that is the quality of that product.

### **Importance of Quality :**

Quality is very important and it is the main aspect of customer satisfaction. Quality reflects the characteristics of goods or product through the voice of customer. Customer acknowledges about the quality of particular product.

How customer satisfaction depends upon quality?

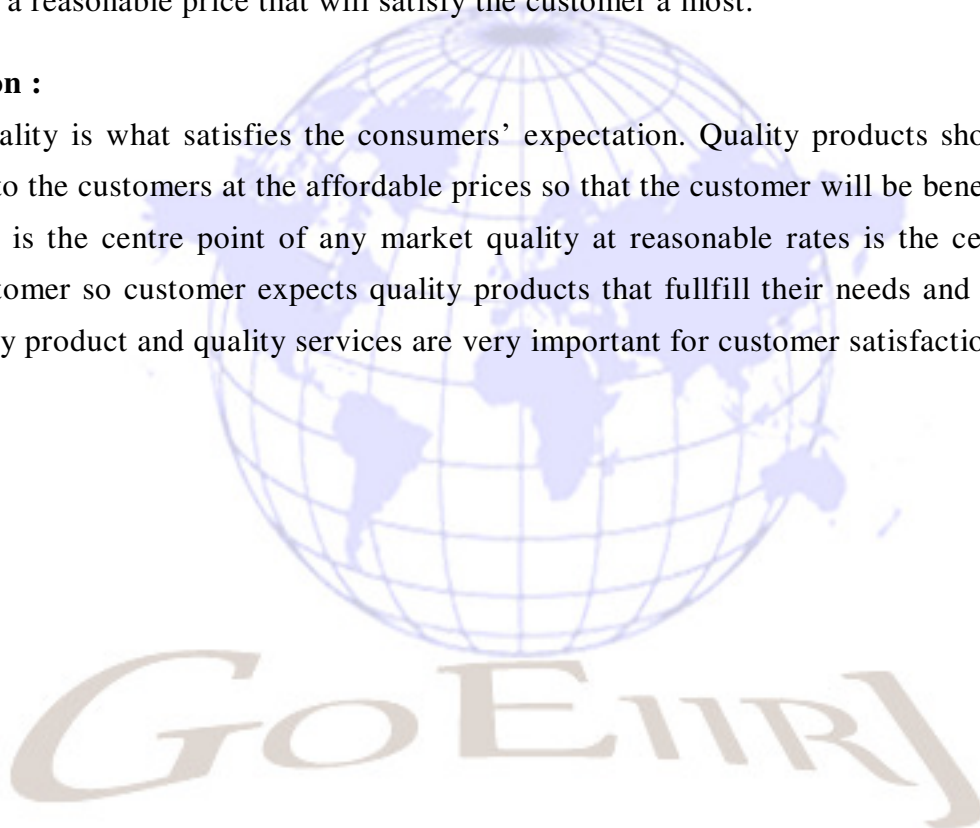
In our day to day life we use number of products and articles the commodity every consumer thinks whatever he consumes it should be qualitative in nature. For example: If you eat a inferior food your chances of becoming sick will hike and probably you might be out of work for several days. So here we can say that quality of product leads to the customer satisfaction. So customer satisfaction is depends upon the quality of products. Therefore it is necessary for an entrepreneur to focus on improving the quality of product then after he can think about reducing waste, cost, once quality product is supplied in the market the customers automatically diverted from the competitors.

Beyond that only producing the quality product alone cannot satisfy the customer but providing quality service is also necessary without a quality service no one can satisfy the customers. So quality product and quality service both are simultaneously needed for customer satisfaction.

But now the question arises at what cost the customer will buy a quality product? Here we can say that the customer seeking a quality product then he won't bother much about the cost of the product, but it is the challenge in front of the entrepreneurs to provide quality product at a reasonable price that will satisfy the customer a most.

**Conclusion :**

Quality is what satisfies the consumers' expectation. Quality products should be made available to the customers at the affordable prices so that the customer will be benefited from it. Consumer is the centre point of any market quality at reasonable rates is the centre point of every customer so customer expects quality products that fulfill their needs and satisfy them. The quality product and quality services are very important for customer satisfaction.



## NEED FOR THE QUALITY EDUCATION

Dr.Shrinivas V. Joshi, Pimpalner (Dhule)

And

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## QUALITY EDUCATION IS MUST

Quality means standard.

Somewhat the superior from others.

As per the expectations of consumer and customers.

Lesser Price and Superior Quality .

### QUALITY

**Q = Quotients – Multiplication of use.**

**U = Users expectations**

**A = Assurance of Satisfaction**

**L = LPG approach**

**I = Investment of Intellectuality**

**T = Tactics and strategies of customers**

**Y = Yield – Returns from expended amount – satisfaction.**

### EDUCATION

**E = Evaluation Process.**

**D = Deep Knowledge.**

**U = Utilisation for the Last Man.**

**C = Character Building.**

**A = Ambitious and Anticipations.**

**T = Thorough and Positive Thinking.**

**I = Investigation of Fact or Situation.**

**O = Opportunity of Building Career.**

**N = Neatness & Accept Numbers of Challenges.**



### **Need for the Quality Education**

India needs multi-dimensional and broad-based quality education to maintain its leadership in the 21<sup>st</sup> century. Therefore India should show the concern over the quality in education as the education in India is not competitive in terms of the quantity and quality with other countries. India needs to emphasis on quality education and following key issues:

1. Low Enrolment at Higher Education - due to uncertainty of unemployment.
2. High Dropout at School Education - and college education.
3. Poor quality of Education both at School as well as Higher Education level - due to universalization of mass education.
4. Low employability – looses confidence and negative mentality in respect of education.
5. Regulatory Framework in Higher Education – must be simple and smooth.
6. Quality and Quantity of Human Resource in Educational sector – of all exploited, neglected and adivasi people to bring them into the main stream of education.

### **Low Enrolment at Higher Education**

Some dramatic changes have taken place in India's education system in the past couple of decades, of which only a few are reflected in statistics.

*"A quality education has the power to transform societies in a single generation, provide children with the protection they need from the hazards of poverty, labor exploitation and disease, and given them the knowledge, skills, and confidence to reach their full potential".*

### **Low Employability of Professional Education**

The Confederation of Indian Industry (CII) and the Boston Consulting Group (BCG), have pointed out in a recent report that the mismatch between educational standard and suitability for employment will result in a 'talent gap' of five million by 2012 and a shortfall of 750,000 skilled workers in the next five years. India's 520 universities, 25,000 colleges and 6000 Industrial Training Institutes turn out 2.3 million non-technical and 500,000 technical graduates, but according to the National Association of Software and Services Companies (NASSCOM), only 10 per cent of the former and 25 per cent of the latter are employable.

Mr. Sam Pitroda, Chairman of the National knowledge Commission said that "of the 90,000 odd MBAs produced each year, only a miniscule percentage is found to be worth employing." A report on global skills of graduates in financial services also says that "58 per cent of financial

service organizations are facing difficulties in recruiting people with the right set of skills.” In the job fairs conducted at the University of Madras in 2007, though there was no dearth of job opportunities, the number of graduates who had the required conceptual, analytical, communication and interpersonal skills was only 4 per cent and the remaining 96 per cent were substandard and unfit.

### **Policies Suggested for Quality Education**

The following points provide a policy frame work for improving the quality of teaching and learning by taking into account the various levels of and key factors in education.

#### ***Improving Teaching and Learning***

The teaching and learning process brings the curriculum to life. It determines what happens in the classroom and the quality of learning outcomes. Good practice requires attention to three key policy issues with direct impact on teaching and learning. It also requires attention to the resources that indirectly enable the process.

#### **Key Policy Areas**

Appropriate Aims – To meet the challenges of globalization and its expectations.

Policy dialogue must arrive at a relevant, balanced set of aims describing what learners should learn and why. The development of cognitive, creative and social skills is invariably included, but there is also concern for values, both global – respect for human rights, the environment, peace and tolerance – and more locally defined, such as cultural diversity.

#### **Subject Balance – Importance of education and effective teaching method.**

As the goals and aims of curricula are reflected in the subjects taught in schools, there is a policy debate regarding how subjects are defined, how many are taught and the time allocated to each. In practice, the number of subjects or subject areas listed in official curricula around the world has changed relatively little over the last two decades.

#### **Good Use of Time- Research for needful education and maximum achievement to the students and the society.**

Research shows consistent positive correlations between instruction time and student achievement, at both primary and secondary level. Significantly, this relationship appears stronger in developing countries.

### **Regulatory Framework in Higher Education**

Massive and complex machinery manages the Indian education system. Education being on the concurrent list of the Constitution, its responsibility is shared between the Union Government and State Governments. The predominant bulk of the schooling system lies within the ambit of State Governments, while higher education is mostly run by the Union. For the school system, curriculum is largely determined by the National Council of Educational, Research and Training (NCERT), a central body. All monitoring and supervision of schools at the grassroots level is carried out by the education departments of State Governments, or local bodies. Examinations are conducted by 35 boards.

For professional and vocational streams, there are centralized bodies that grant recognition and lay down functional norms. Thus, the All India Council for Technical Education (AICTE) supervises professional colleges, in collaboration with various professional bodies like Medical Council of India. Some professional institutions are run directly by the Central Government, including the famous IITs and IIMs. On the other hand, Industrial Training Institutes (ITI), which form the back bone of the vocational stream, are run by the Labour Ministry.

The National Council for Teacher Education (NCTE), another Central body, supervises the training of teachers and setting up of teachers' education colleges.

Higher education is largely controlled by the University Grants Commission, which not only funds colleges and universities, but also lays down norms for appointments and recognition.

In this maze of statutory bodies there are two aspects which are specifically responsible for ensuring quality standards-the National Assessment and Accreditation Council (NAAC) for general colleges and universities, and the National Board of Accreditation (NBA) for professional colleges, recognized by UGC.

Yet recent analysis suggests that, globally, annual intended instruction time has not increased. Indeed, many countries have reduced it, in part because of pressure to meet higher demand under tight resource constraints. Micro studies show that much time allocated for instruction is lost because of teacher and pupil absenteeism, shortage of classrooms, lack of learning materials and weak discipline. Although 1,000 'effective hours' of schooling per year is broadly agreed as a benchmark, few countries reach it. Better school management and more effective teaching strategies can help counter this trend.



### **Language Policy**

About 1.3 billion people – 20% of the world's population – have a 'local language' as their mother tongue. In such cases the choice of language(s) used in school is of utmost importance for the quality of teaching and learning. Evidence shows that starting instruction in the learner's first language improves learning outcome cost-effectively, reducing grade repetition and dropout rates.

### **Learning from Assessment**

Regular, reliable, timely assessment is a key to improving learning achievement. At classroom level, assessment may be classified as summative (evaluating achievement through externally devised tests ) or formative (diagnosing how each pupil learns through observation). The goals are to give learners feedback and to improve learning and teaching practices.

### **Need to Raise Investment in Education**

Education can be the next big area of economic growth in the country. Population divided that everyone keeps talking about cannot be reaped unless we invest in people, train them to work in Indian companies that have global standards. Despite promises by the policy planners to raise investment in education to 6% of GDP, state and central governments together have spent less than 4% of GDP on education. The 11<sup>th</sup> Five-Year Plan has proposed a four-fold increase in investment in education. Anything less than that would mean further delays in eradicating illiteracy and poverty.

### **Need to Stop Commercialization of Education**

Any initiative to arrest and reverse the rapidly- deteriorating situation will have necessarily to begin with educational institutions. There is, in fact, plenty that can be done even within the existing pattern of education and academic and professional course content to raise the level of awareness and proficiency of the students, provided the 'temples of learning and scholarship' live up to that description.

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## THE RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND SERVICE QUALITY

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### ABSTRACT

*It is obvious that customers are important stakeholders in organizations and their satisfaction is a priority to management. Customer satisfaction has been a subject of great interest to organizations and researchers alike. In recent years, organizations are obliged to render more services in addition to their offers. The quality of service has become an aspect of customer satisfaction. It has been proven by some researchers that service quality is related to customer satisfaction. Others used service quality dimensions to evaluate service quality. What about the relationship between customer satisfaction and service quality dimensions; the relationship between service quality and its dimensions.*

*Consumer research on satisfaction is becoming very relevant because organizations are trying to make it possible of gaining more customers by keeping the old customers and attracting new customers.*

### Introduction

Customers became very vital in business during the marketing era of the 1950s when companies could produce what they can sell and not just selling what they can produce as it was during the production era. Since the beginning of the consumption era in marketing, the focus on customers/consumers has increased more as the consumption era also shifts to post-consumption; where organizations are obliged to render more services in addition to what they provide as offers to their customers. What are the qualities of these services provided to customers? Are the customers satisfied with these services? Thus, this research originated from the fact that customer/consumer is the key to business. In fact, their satisfaction is the most important tool that helps to increase sales and generate profits in the business environment. Moreover, the importance of customer satisfaction and service quality has been proven relevant to help.

Customers are always aiming to get maximum satisfaction from the products or services that they buy. Winning in today's marketplace entails the need to build customer relationship and not just building the products; building customer relationship means delivering superior value over competitors to the target customers (Kotler, 2002, p. 391). Whether an organization provides quality services or not will depend on the customers' feedback on the satisfaction they get from consuming the products, since higher levels of quality lead to higher levels of customer satisfaction (Kotler 2009, p. 169).

Most companies are adopting quality management programs which aim at improving the quality of their products and marketing processes, because it has been proven that "quality has a direct impact on product performance, and thus on customer satisfaction" (Kotler, 2002, p. 8). The reason for this is to satisfy the customers. But, are the customers satisfied because of the products or service quality? Thus customers will always prefer a product or service that gives them maximum satisfaction. But how will the organization know whether the consumers' consumption habits have changed, or if they are well served? How will the organization know if competitors' brands are doing better than theirs, which can trap their customers? With the increasing number of businesses and growing competitions today, each company wants to be the customers' first choice. To achieve this, organizations need to answer the questions above via continuous research in this area so as to lead the organizations to their twin objective of satisfying their customers and making profits.

Client happiness, which is a sign of customer satisfaction, is and has always been the most essential thing for any organization. Customer satisfaction is defined by one author as "the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption". Hence considering satisfaction as an overall post-purchase evaluation by the consumer". Some authors stated that there is no specific definition of customer satisfaction, and after their studies of several definitions they defined customer satisfaction as "customer satisfaction is identified by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e. post-purchase, post-consumption)".

The aim of providing quality services is to satisfy customers. Measuring service quality is a better way to dictate whether the services are good or bad and whether the customers will or are satisfied with it. A researcher listed in his study: "three components of service quality, called the 3



“Ps” of service quality”. Service quality was described as comprising of three elements:

- “Physical facilities, processes and procedures;
- Personal behaviour on the part of serving staff, and;
- Professional judgment on the part of serving staff but to get good quality service.

He stated that “an appropriate, carefully balanced mix of these three elements must be achieved.” What constitutes an appropriate mix, according to him will, in part, be determined by the relative degrees of labour intensity, service process customization, and contact and interaction between the customer and the service process.

### **Conclusion**

Consumer research on satisfaction is becoming very relevant because organizations are trying to make it possible of gaining more customers by keeping the old customers and attracting new customers. This could be done by providing the values that the customers’ desire, and when this is done, the customers will be satisfied. Satisfying the customers by making sure they obtain good quality services is the latest strategy for organizations in today’s business environment. That is why companies are going in for total quality management to improve the quality because quality has a great impact on customer satisfaction (Kotler, 2002, p. 8). Service quality is not the only factor determining customer satisfaction in a service sector and also that service quality dimension is an important tool of evaluating service quality by the customers.

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दर्जात्मक वस्तु व ग्राहकांचे समाधान काळाची गरज

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जामनेर, ता. जामनेर. जि. जळगांव.

सारांश -

आजचे युग हे अत्याधुनिक युग मानले जाते. आजच्या ग्राहकाची क्रमशःक्षती क्षमता ही अत्याधुनिकतेमुळे वाढलेली असून प्रत्येक जण उच्च दर्जा प्राप्त असलेल्या वस्तूची बाजारपेठेमध्ये खरेदी करण्याचा प्रयत्न करीत आहे. प्रत्येक जण आपल्या राहणीमानात बदल करण्यासाठी व इतरांवर आपला प्रभाव टाकण्यासाठी वेगवेगळ्या गोष्टींची निवड करतो. वस्तूची निवड करतांना तो दर्जेदार वस्तूची निवड करतो. त्यामुळे बाजारपेठेमध्ये विक्रेते ग्राहकांना आकृष्ट करण्यासाठी व ग्राहकाला समाधान प्राप्त करून देण्यासाठी दर्जा देण्याचा व तो टिकविण्याचा विशेष प्रयत्न करतांना दिसून येतो.

परिचय -

18 व्या शतकापासून वस्तूची विक्री करण्यासाठी वेगवेगळ्या युक्त्या वस्तूचे उत्पादक करीत होते. हळूहळू वस्तूचे उत्पादकांची संख्या वाढू लागली आणि आज 21 व्या शतकात वस्तू निर्मितीपेक्षा वस्तू विकण्यासाठी विशेष प्रयत्न करावे लागतात. मग वस्तू विकण्यासाठी आपल्या वस्तूमध्ये काय बदल करावे यासाठी विशेष प्रयत्न करू लागले आणि त्यानंतर त्यांच्या असे लक्षात आले की, वस्तूमध्ये बदल करण्याऐवजी ग्राहकाला वस्तूचा दर्जा कसा उत्कृष्ट देता येईल यावर संशोधन हळूहळू चालू झाले. ग्राहकाला दर्जा देतांनाच विशेषतः किंमतीकडेही अपेक्षित लक्ष ठेवणे आवश्यक होते. परंतु दर्जेदार वस्तू देतांना किंमतीमध्ये वाढ होत होती आणि त्यानंतर व्यावसायिक संस्थांनी दर्जेदार आणि त्यापेक्षा कमी दर्जेदार वस्तू बाजारपेठेमध्ये दाखल केल्या. हळूहळू असे व्यावसायिक संस्थांचे संशोधनांती लक्षात आले की, दर्जेदार वस्तूच्या विक्रीत सुरुवातीला कमी होती व कमी दर्जेदार वस्तूची किंमत कमी असल्याने विक्री जास्त होती. परंतु हळूहळू विरुद्ध कमी किंमत व दर्जा असलेल्या वस्तूपेक्षा दर्जेदार

वस्तूची मागणी वाढण्यास सहाय्य होऊ लागले. दर्जेदार वस्तूच्या किंमती जास्त असूनही ग्राहक दर्जेदार वस्तूची मागणी करू लागला व दर्जेदार वस्तूच्या विक्रीच्या प्रमाणात वाढ झाली. तसेच त्याची मागणीही नियमित होऊ लागले व स्पर्धकापेक्षा व्यावसायिक संस्थेच्या नफ्यात वाढ झाली. बाजारपेठेमध्ये ग्राहकाची जसजसी क्रमशक्ती वाढते तसतशी तो दर्जेदार वस्तूची मागणी करतो व दर्जेदार वस्तूची खरेदी करित असतो. त्यामुळे स्पर्धकापेक्षा दर्जा देणे हे व्यावसायिक संस्थेसाठी आवश्यक गोष्ट ठरू लागली. आपले ग्राहक जास्तीत जास्त कसे आनंदी व जास्तीत जास्त कसे समाधानी राहतील याकडे भर देण्यात आला व कायमस्वरूपी ग्राहक मिळविण्यासाठी दर्जा विशेष महत्वाचा असतो. बाजारपेठेमध्ये संशोधन केल्यास असे आढळून येते की, बाजारपेठेमध्ये एकाच कंपनीच्या समान गुणधर्म असलेल्या वस्तूचे वेगवेगळ्या वस्तू बाजारपेठेमध्ये आढळून येतात. याठिकाणी किंमती कमी जरी असल्या तरी ग्राहकांना किंमतीपेक्षा जास्त दर्जा देण्याचा व्यावसायिक संस्था प्रयत्न करित असतात.

उदा. टाटा कंपनीच्या चार चाकी वाहनांमध्ये नॅनो, इंडिका, इंडिका व्हिस्टा, इंटिका व्हिस्टा LX असे विविध ब्रॅण्ड बाजारपेठेमध्ये दिसून येतात व दर्जा बरोबरच किंमतीचाही विचार करून जास्तीत जास्त ग्राहक आकर्षित करण्याचा व त्यांना टिकविण्याचा प्रयत्न व्यावसायिक संस्था करित असतात. हे सर्व करतांना किंमतीच्या पेक्षा अधिक दर्जा देण्याचा प्रयत्न करित असतात व भविष्यात उद्भवणाऱ्या धोक्यापासून प्रयत्न करित असतात.

उदा. - टाटा कंपनीच्या नॅनोच्या वाहनामध्ये तांत्रिक काही त्रुटी राहिलेल्या होत्या तेव्हा कंपनीच्या ही बाब निर्देशनास आल्यानंतर त्यांनी विक्री केलेल्या त्या काळातील गाड्या सर्वच सर्व परत बोलवून कुठल्याही प्रकारचा खर्च न अंबलविता विनामूल्य सर्व वाहनाचे त्रुटी असलेले वाहनाचे भाग बदलून दिले.

वरील उदाहरणावरून असे लक्षात येते की, एकदा विक्री केलेल्या वस्तूमध्ये त्रुटी असल्या व ही बाब लक्षात आल्यानंतर कंपनीने स्वतःचा दर्जा व नावलौकिक टिकविण्यासाठी वरील प्रकारची सेवा देऊन ग्राहकांना खुश ठेवण्यासाठी त्यांना समाधानप्राप्त करून देण्यासाठीच वरीलप्रकारचे प्रयत्न केलेले आढळून येते.

### उद्दिष्टे -

- 1) स्पर्धेत टिकण्यासाठी वस्तूच्या व सेवेच्या दर्जाचे महत्व असते.
- 2) बाजारपेठेत आपले नाव लौकिक निर्माण करण्यासाठी.
- 3) वस्तूच्या जास्तीत जास्त विक्री करण्यासाठी.
- 4) देशीय बाजारपेठ व आंतरराष्ट्रीय बाजारपेठ मिळविण्यासाठी.
- 5) बाजारपेठेमध्ये इतर उत्पादन आणून संधी प्राप्त करण्यासाठी
- 6) ग्राहकांना आकृष्ट करून टिकवून ठेवण्यासाठी.



**फायदे -**

- 1) विशेष दर्जेदार वस्तूच्या किंमती अधिक असल्या तरी सहज विक्री होते.
- 2) बाजारपेठेमध्ये आपल्या वस्तूचा भेद करण्यासाठी.
- 3) बाजारपेठेमध्ये आपल्या वस्तूची ओळख वेगळी निर्माण करण्यासाठी.
- 4) किंमतीप्रमाणे व ग्राहकाच्या क्रमशक्तीप्रमाणे दर्जेदार वस्तू ग्राहकांना विक्री करण्यासाठी.

**तोटे -**

- 1) दर्जेदार वस्तूच्या निर्मितीच्या संशोधनावर व दर्जा टिकविण्यासाठी जास्तीच्या मनुष्यबळाची आवश्यकता असते.
- 2) दर्जेदार वस्तूच्या किंमती इतर वस्तुपेक्षा अधिक असतात.
- 3) दर्जेदार वस्तूची विक्री सुरुवातीच्या काळात कमी असते.
- 4) दर्जेदार वस्तूच्या निर्मितीसाठी मोठ्या प्रमाणात भांडवल व्यावसायिक संस्थेत लागते.

**निष्कर्ष -**

वरील विवेचनातून असे लक्षात येते की, बाजारपेठेमध्ये वस्तूच्या दर्जास विशेष महत्व असून उत्पादक वस्तूच्या दर्जाबरोबरच ग्राहकाच्या बाबतीतही संशोधन करून ग्राहकाला अपेक्षित दर्जा प्राप्त करून देण्यासाठी विशेष प्रयत्न करीत असतो. तसेच दर्जेदार वस्तूच्या किंमती अधिक असून देखील दर्जेदार वस्तूचीच मागणी ग्राहक करतो त्यामुळे कायमस्वरूपी ग्राहक प्राप्तीसाठी दर्जेदार वस्तूचे बाजारपेठेमध्ये विशेष महत्व आहे. म्हणून स्पर्धेच्या या युगात दर्जात्मक वस्तू आणि ग्राहकाचे समाधान ह्या दोन्हीही बाबींना अनन्यसाधारण महत्व प्राप्त झाले आहे.

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सारांश -

पूर्वीच्या काळी विपणन हे वस्तू केंद्रीत होते. हळूहळू ग्राहकांची संख्या बाजारपेठेमध्ये वाढू लागली. त्याचपध्दतीने असंख्य विक्रेते व असंख्य ग्राहक बाजारामध्ये दिसू लागली. व्यावसायीक संस्थेस आपला माल विकण्यासाठी एक प्रकारची स्पर्धा त्यांच्यामध्ये निर्माण होऊ लागली. वस्तू विकण्यापेक्षा ग्राहक टिकविण्यावरती भर देऊ लागली. कारण ग्राहक टिकविणे म्हणजेच बाजारपेठेतील स्पर्धेस तोंड देणे. ही संकल्पना हळूहळू बाजारपेठेमध्ये रुढ होऊ लागली आणि बाजारपेठेचा राजा म्हणून ज्यास संबोधले जाते त्या राजावर सर्व उत्पादक दृष्टी ठेवून बाजारपेठेमध्ये त्यास अनुरूप व आवश्यक अशा वस्तूची निर्मिती करू लागले व ही सर्व बाजारपेठ ग्राहककेंद्रीत झाली.

keyword - ग्राहक, दर्जा, दर्जेदार, विक्रेते, व्यावसायीक संस्था, खरेदी, विक्री, आनंदी

परिचय -

आजच्या 21 व्या शतकात बाजारपेठेमध्ये तीव्र स्पर्धा निर्देशनास येते. प्रत्येक व्यावसायीक संस्था बाजारपेठेमध्ये आपली वस्तू जास्तीत जास्त विक्री व्हावी यासाठी बाजारपेठेमध्ये प्रयत्न करतांना दिसतो. परंतु बाजारपेठेवर जर आपल्या वस्तूचा प्रभाव दिसला असे उत्पादक संस्थेस वाटत असते. परंतु हे सर्व एक प्रकारे वस्तूच्या दर्जेवर दिसून येते. दर्जा हे बाजारपेठ काबीज करण्याचे उत्पादकाचे सर्वात महत्वाचे साधन आहे. कारण दर्जा उत्तम असेल, तर अशा वस्तूची जाहिरात कमी प्रमाणात जरी केली तरी बाजारपेठेमध्ये वस्तू सहज विकल्या जातात. आज बाजारपेठेत तीव्र स्पर्धा असून उत्पादक संस्थेस अनेक समस्यांना बाजारपेठेमध्ये समस्यांना तोंड द्यावे लागत आहे. अशावेळी उत्पादक संस्थेस नफा वाढावा यासाठी प्रचंड मोठ्या प्रमाणात प्रयत्न करावे लागत आहे. कारण पूर्वीच्या काळी उत्पादक संस्थांचे स्पर्धक वस्तू उत्पादक कमी प्रमाणात होते. त्यामुळे साहजीकच आज 21 व्या शतकात जेवढे प्रयत्न वस्तू विक्रीसाठी करावे लागतात. तेवढे प्रयत्न वस्तू उत्पादकांना पूर्वी करावे लागत नव्हते. त्यामुळे आज वस्तूची निर्मिती व दर्जा हे ग्राहकांना केंद्रीत ठेवून त्यापध्दतीने

केलेली असते. त्यामुळे उत्पादक संस्थेस दर्जाविषयी विशेष काळजी घ्यावी लागते. दर्जा उत्तम असेल, तर ग्राहक आज जास्तीत जास्त किंमत देण्यास तयार असतो. परंतु जर दर्जा चांगला नसल्यास ग्राहक कमी किंमत जर, असेल तरी अशा वस्तूची खरेदी करण्यास शक्यतो टाळतो. कारण अशा वस्तूमधून ग्राहक हा जास्तीत जास्त उपभोग घेऊन जास्तीत जास्त आनंद घेण्याचा प्रयत्न करीत असतो. आज ग्राहक दर्जास विशेष स्थान देत असतो आणि त्याची कारणेही तशीच असतात.

उदा. - एका ग्राहकाने सॅमसंग कंपनीचा ऑनलाईन वैशिष्ट्ये असलेला नविन तंत्रज्ञान असलेला मोबाईल फोन (भ्रमणध्वनी) खरेदी केला व एका ग्राहकाने चायना मेड बनविलेला वरीलप्रमाणे वैशिष्ट्ये असलेले मोबाईल फोन (भ्रमणध्वनी) खरेदी केला. दोन्ही कंपनीच्या वस्तूची किंमतीमध्ये दुप्पटचा फरक होता. परंतु ज्या ग्राहकांनी कमी किंमत असलेला मोबाईल फोन खरेदी केला त्याचा फोन काही काळातच खराब झाला व सदर मोबाईल फोनची उत्पादकांनी हमी घेतलेली नव्हती त्यामुळे सदर मोबाईल फोनचे सुट्टे भाग सुरूवातीला मिळविण्यात अडचणी व सगळा खर्च स्वतः ग्राहकाला करावा लागला. त्यामुळे सदर ग्राहकांनी नीट विचार केला असता त्याच्या असे लक्षात आले की, आपण ब्रँडेड मोबाईल फोन जर खरेदी केला असता तर आवाज, पिक्चर्स व इतर वैशिष्ट्ये याचा आनंदमय उपभोग घेता आला असता व आपण खर्च केलेला पैशाचा योग्य उपयोग घेता आला असता.

त्यामुळे आज ग्राहक दर्जास विशेष महत्व देत असून उत्पादकापासून सर्वांनाच त्याचा फायदा घेतांना दिसत असून ग्राहक दर्जा असणाऱ्या वस्तूसाठी विशेषतः अधिक रक्कम देण्यास तयार असतो. तसेच दर्जेदार वस्तूची खरेदी करून ग्राहक हा जास्तीत जास्त आनंदी होत असतो. कारण त्यामधून त्याचीही प्रतिष्ठा वाढत असते. ग्राहकाकडून दर्जेदार वस्तूचा उपभोग घेतल्यानंतर साहजीकच पुढच्यावेळीही त्याच वस्तूची खरेदी करतो व ग्राहक एक प्रकारचा त्या व्यवसाय संस्थेशी त्याचे नकळत नाते जोडले जाते व अशा प्रकारे एक कायमस्वरूपी जवळपास ग्राहक व्यवसाय संस्थेस प्राप्त होतो. त्यामुळे दर्जा व ग्राहकानंद हे व्यवसाय संस्थेचे सर्वात महत्त्वाचे मानले जाणारे साधन आहे. तसेच भविष्यात सदर वस्तूची खरेदी करतांना तो आपल्या आधीच्या व्यवसाय संस्थेस प्राधान्य देतो.

#### उद्दिष्टे -

- 1) बाजारपेठेमध्ये आपली पत प्रतिष्ठा निर्माण करण्यासाठी.
- 2) जास्तीत जास्त विक्रीची उद्दिष्टे यशस्वी करण्यासाठी.
- 3) व्यवसाय संस्थेची निश्चित उद्दिष्टे पूर्ण करण्यासाठी.
- 4) कायम स्वरूपी ग्राहकाची प्राप्ती करण्यासाठी.
- 5) बाजारपेठेमध्ये स्पर्धा शक्ती निर्माण करणे.
- 6) बाजारपेठेमध्ये मक्तेदारी निर्माण करून भविष्यात इतर उत्पादन बाजारपेठेमध्ये आणण्यासाठी
- 7) ग्राहकाला आनंदीत व समाधान प्राप्त करून देण्यासाठी.
- 8) जागतिक बाजारपेठेत आपला ठसा उमटविण्यासाठी.



**नफा -**

- 1) गुणवत्ता असलेल्या वस्तूची त्वरीत विक्री होते.
- 2) किरकोळ घाऊक व्यापाऱ्यांना वस्तू गुणवत्ता प्राप्त वस्तूच्या विक्रीसाठी विशेष प्रयत्न करावे लागत नाही.
- 3) गुणवत्ता असलेल्या वस्तू ग्राहक सहज व पटकन खरेदी करतो.
- 4) गुणवत्ता प्राप्त असलेल्या वस्तूच्या जाहिरातीवर मोठ्या प्रमाणात खर्च करण्याची आवश्यकता नसते.
- 5) गुणवत्ता प्राप्त वस्तू खरेदी करून ग्राहकाला समाधान प्राप्त होते व अशा ग्राहक नकळत मित्र परिवार व नातेवाईकांकडे अशा वस्तूची माहिती देतो व संस्थेची नकळत जाहिरात करतो.
- 6) गुणवत्ता असलेल्या वस्तू बाजारपेठ सहज काबीज करतात.

**तोटे -**

- 1) गुणवत्ता असलेल्या वस्तूचा दर्जा टिकविण्यासाठी विशेष लक्ष केंद्रीत करावे लागते त्यासाठी अतिरिक्त मनुष्यबळाची आवश्यकता असते.
- 2) गुणवत्ता असलेल्या वस्तूचा दर्जा टिकविण्यासाठी विविध प्रकारचे संशोधन व्यवसाय संस्थेस करावे लागते. त्यासाठी संशोधनावरती अतिरिक्त खर्च करावा लागतो.
- 3) गुणवत्ता टिकविण्यासाठी कधीकधी स्पर्धकाचे पेंटर चोरण्याचे काही उदाहरणे बाजारपेठेमध्ये दिसून येतात.
- 4) गुणवत्ता असलेल्या वस्तूच्या किंमती इतर वस्तू पेक्षा जास्त असतात.

**निष्कर्ष -**

वरील संशोधन पेपरात मिळालेल्या माहितीवरून असे लक्षात येते की, आजच्या 21 व्या शतकात कुठल्याही वस्तूची विक्री करणे एवढे सोपे नसून ग्राहकाला केवळ वस्तूची विक्री न करता दर्जेदार वस्तूची विक्री करून ग्राहकाला जास्तीत जास्त समाधानी ठेवण्याचा तसेच कायम स्वरूपी ग्राहक मिळविण्यासाठी व्यवसाय संस्था प्रयत्न करतात व ते ग्राहकाला अपेक्षित असलेल्या दर्जेदार वस्तू प्राप्त करून देण्यासाठी व्यवसाय संस्था विशेष प्रयत्न करतांना दिसून येतात.

**SATYAM SCAM :- FACTS, CAUSES AND RECOMMENDATIONS****Mr. Shinde Sangram Ramchandra,****Asst. Prof. in Economics ,****Rayat Shikshan Sanstha's****Arts, Science and Commerce College, Mokhada.****1.Introduction:-****a) Financial fraud**

Fraud means an intentional act of deception. Financial fraud can be broadly defined as “An intentional act of deception involving financial transactions for purpose of also a civil law violation. Many fraud cases involve complicated financial transactions conducted by white collar criminals such as business professionals with specialized knowledge and criminal intent.”

**b) Important Types of financial fraud are as under:-**

- 1) Illegal Deposit Taking.
- 2) Illegal Internet Investment Scheme .
- 3) Illegal Foreign Exchange Trading Scheme.
- 4) Unauthorized Withdrawals.
- 5) Misuse of POS.

**c) Statistics of Major Scams in India:-**

Sr. No.	Name of the Scam	Amount (in Rs.Crores)
1	Spectrum Scam	175000
2	Satyam Scam	8000
3	Harshad Mehta	4000
4	Ketan Parekh Stock Market Scam	1500

Source: - Indian Stream Research Journal.

**d) Fraud Deterrence:-**

"Fraud deterrence is the proactive identification and removal of the causal and enabling factors of fraud. Deterrence involves an analysis of the conditions and procedures that affect fraud enablers. "

**e) Fraud Prevention:-**

Fraud Prevention is an awareness of fraud with a corporate culture that understands the effects of fraud on everyone, and it puts systems in place to minimize the risk.

**2. Introduction To Satyam:-**

On 24 th June 1987, Satyam Computer Services Ltd was incorporated by the two brothers B. Rama Raju and B.Ramalinga Raju as a private limited company with just 20 employees for providing software development and consultancy services to large corporations. In 1991, company got converted into public limited company. Mr. B Ramalingam Raju, chairman of Satyam was awarded the IT man of the year 2000 award by Dataquest. Satyam was ranked 3<sup>rd</sup> in Corporate Governance Survey by Global Institutional Investors.

- 1) To highlight the Satyam Computers Ltd's accounting scandal.
- 2) To suggest ways for preventing such scandal.
- 3) To know why and how Satyam Computers Ltd committed to Fraudulent financial reporting practices.

**4. Research Methodology:-**

The present paper is based on secondary data collected from various sources .

**5. Blueprint of Satyam Scam:**

- 1) The chairman of Satyam, Mr Ramalinga Raju announced a 1.6 billion bid for two Maytas companies i.e. Maytas Infrastructure Ltd and Maytas Properties Ltd for the benefit of investors .These two companies were controlled by Raju's family .It resulted into decrease in share prices by 55%.
- 2) In the supreme move ,the World Bank announced that the Satyam has been barred from business with World Bank for eight years for providing bank staff with data theft and bribing the staff on 23 rd December 2008 .
- 3) It results in fall in share prices by another 14%.
- 4) Four independent directors Mangalam Shrinivasan, Rammaohan Rao, Krishna Palepu and Vinod Dham announced their resignations on 28 th December 2008.
- 5) At last, on 7<sup>th</sup> January 2009, B .Ramalinga Raju announced confession of over Rs.7,800 crore financial fraud and he resigned as chairman of Satyam. He revealed in his letter that his attempt to buy Maytas companies was his last attempt to fill fictitious assets with real ones.



- 6) Satyam's promoters, two brothers ,B.Ramalinga Raju and B. Rama Raju were arrested by the state of Andhra Pradesh police and Central Government took charge of the company. The Raju brothers were arrested for criminal breach of trust cheating, criminal conspiracy and forgery under the Indian Penal Code.
- 7) The Central Government reconstituted Satyam's board that included three members.
- 8) A week after Satyam founder B.Ramalinga Raju's confession, Satyam's auditors Price Waterhouse finally admitted that its audit report was wrong as it was based on wrong financial statements provided by Satyam's management.
- 9) On 22 nd January 2009 ,Satyam's CFO Shrinivas Vadlamani Confessed to having inflated the number of employees by 10,000 .He told CID Officials interrogating him that helped in drawing around Rs.20 Crore per month from the related but fictitious salary accounts.
- 10) Both CEO and CFO have been charged putting self-interests ahead of the company's interests. They were selling large portion of shareholding in the company a few months before the confession of scandalous fraud .The internal control was unable to detect fraudulent activities for an extended period of time.

#### **6. A Case of Insider Trading :-**

Both the promoters B.Ramalinga Raju, his brother Rama Raju and their relatives were indulged in insider trading of the company's share to raise money for building a large land bank. They were used to purchase lands in the names of 330 companies and about 30 individuals.

According to SFIO findings, promoters of Satyam and their family members during April 2008 to January 2009, sold almost 3.9 crores shares collecting in Rs.3029.67 crore.

#### **7. Acquisition of Satyam by Tech Mahindra:-**

Just four months after Satyam's founder B.Ramalinga Raju admitted to fudging his books ,Satyam's government appointee six member board managed to salvage the company despite all odds. In March 2009, Select Ventura Consultants ,a subsidiary of Tech Mahindra, as it emerged as the highest bidder .

#### **8. Causes of Satyam Scan:-**

From the study of Satyam Scandal, following causes are found out:-

##### **a) Existence of Large Accrued Interests:-**

There was the existence of large accrued interest which highlighted the question of banks not paying interest on Satyam's fixed deposits .Actually ,these deposits were stolen by the Raju family.

**b) Deals of Manytas Properties Ltd and Maytas Infrastructure Ltd:-**

Maytas Properties Ltd and Maytas Infrastructure Ltd were businesses connected with Raju's family. This deal to purchase stakes of these companies was announced right before the scandal started to unfold and caused opposition from investors. This deal was an attempt by Raju to bridge the liquidity crunches of both the companies.

**c) Weak Internal Control System:-**

Senior management of Satyam was encouraging weak internal control system so that they can be easily overridden to meet desired financial targets by unethical ways. The composition of audit committee and the education and experience of its members were inadequate to perform effective financial auditing.

**d) Focus on Achievement of Short Term Performance Goals:-**

Strategies focusing on short-term earnings maximization deviate managerial attention from long-term value creation and results in decrease in shareholders wealth. Satyam was incorporated with 20 employees in 1987. By 2008, company was having 15,969 employees. Its revenue was increased from 1 Billion to 2 billion from 2005 to 2008.

**e) Lack of Transparency and Accountability:-**

The Raju brothers appeared to be very insensitive to the issue of transparency and accountability. Investors had to raise their voice to prevent the Raju brothers from using their dominant position to benefit their family businesses instead of Satyam shareholders.

**f) Mighty CEO:-**

Satyam was not a case of pure CEO duality since Ramlinga Raju, CDB, was not the CEO. But his brother Rama Raju was the CEO. Even though CEO and COB were different, there was lack of independence between the CEO and COB and thus, the presence of an all-mighty CEO.

**g) Recommendation for preventing Scams like Satyam Scam:-**

Recommendations for preventing scams like Satyam Scam are as under:-

**To Develop Strong Corporate Governance :-**

There is need for developing strong corporate governance framework. The framework should consider both financial and non-financial elements. In order to have strong corporate governance system, there should be:-

- A. Professionalism in board selection, appraisal, remuneration and development.
- B. In-depth knowledge in risk management, auditing and communication.

C. Strategic direction within board practices.

**Periodic Meetings between the Audit Members and Auditors:-**

There is the need for periodic meetings between the audit committee members and auditors in absence of management.

**1) The Establishment of Oversight Board:-**

There should be oversight board which would review the intensity and integrity of Audits on an annual basis. Oversight board is existent in USA.

**2) Qualified and Independent Audit Committee should be setup:-**

Qualified and independent audit committee should be set up by the board of a company. This would go a long way in enhancing the credibility of the financial disclosures of a company and promoting transparency.

**Conclusion:-**

The Satyam Scam has shattered the dreams of different categories of investors and shocked the government and commonman. It raised severe questions regarding statutory auditors and corporate governance norms in India. It brought forward strong demand for drastic changes in corporate governance, accounting practices and disclosures all over the world. It also raised alarming questions regarding proper system for preventing corporate frauds and ensuring proper transparency, accountability and disclosures. Even though corporate governance mechanism cannot prevent unethical activity by top management completely, it can at least act as a means of detecting fraudulent activities like Satyam Scam at earliest stage.

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**A MICRO STUDY ON CUSTOMER SATISFACTION THROUGH ELECTRONIC  
BANKING SERVICES AND QUALITY**

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**Introduction**

Delivery of bank services to a customer at office or home by using Electronic Technology can be termed as Electronic Banking. The quality range and price of these electronic services decide a bank competitive position in the industry. With the introduction of the Electronic Banking and the opportunities it has provided, new products and services are emerging that are set to change the way we look at money and the monetary system. Apart from ATMs with enhanced functionality, there are Automated Loan Machines which can accept and process loan applications from customers. Smart Cards, which can store account balance and update the same periodically, can be useful to customers for payment of various types of utility bills and can function like electronic purses. It shifted towards a cashless society.

The implementation of Electronic Banking shall grow multifold after passing of Cyber Laws by the parliament. The law shall make digital structure, magnetic media etc. an acceptable evidence in the court of law. The customer will identify himself as a customer of bank but not as a customer of a particular branch of the bank and bank at his convenience place and time.

The developments, in the Indian context, have made it possible to apply Electronic Technology to each banking transaction like cash receipts, cash payments, transfer of funds, payment of utility bills, payment of dividends and interests thereby moving society towards electronic banking. The combination of the falling cost of computer power and the growth of the multimedia. Electronics have liberated, that bank and their customers from the traditional constraints of Time and Place. Electronic banking is using electronic means to transfer funds directly from one account to another. Electronic banking is a system that enables bank customers to access accounts and general information on bank products and services through a personal computer or other intelligent device. Electronic banking has a medium of delivery of banking services and as well as

strategic tool for business development. It has gained wide acceptance internationally and is fast catching up in India with more and more banks entering the fray. India can be said to be on the entrance of a major banking revolution with net banking having already been disclosed.

### **Objectives of the Study**

The present study is undertaken primarily to understand the customer satisfaction through electronic banking services. The board objective, describe the necessity of the study.

- ❖ To define the customer satisfaction through electronic banking.
- ❖ To review the Impact of Electronic Banking on Customer.
- ❖ To identify relations between Electronic Banking and quality.
- ❖ To define need of electronic banking for development of society.

### **Impact of Electronic Banking on Customers**

Customers are no longer forced to deal with banks during the limited hours when their branches are open for business. 24 Hour banking service, 7 days a week service are available from cash dispensing machines. For non-cash transactions the home-banking offers even greater advantages. Customers can do their banking not only when they want to do but also from the convenience, comfort, privacy and security of their homes by using internet. In fact the adoption of the Debit Card, Credit Card or Smart Card is likely to have the effect of gradually separating retail banking from bank notes and coins. As a result customers can be expected to demand more home-based banking. There has been talk for some time that physical cash, notes and coins, will become a thing of the past and digital cash, electronically held value, will become the norm. This may well be the case. Many non-cash payment systems are already in use. Telephone banking and bill payment are just a couple of examples. The emergence of e-commerce can throw open several opportunities for bank to participate in the settlement mechanisms and earn a handsome fee.

The Internet is a name of the wonderful system that we can use through the computers, the amazing thing about Internet is that Internet quickly exploded into our daily life. Electronic banking sites can be segregated into different categories, which offer just minimum functionalities such as access to customer deposit account data that offer sophisticated services. To be successful, an electronic banking must offer.

- High rates on deposits
- 24 hours access
- Free checking and bill payment facilities with rebates on ATM surcharges
- Credit card with low rates
- Simple and easy On-Line applications for all accounts including personal loans
- Modern Product
- High quality customers service

However, security is of the most important concern for electronic banking. Banks should provide adequate security features to protect customer privacy as well as protect against fraud. A fully-integrated bank e-commerce system combines a powerful and flexible enterprise server with software and services that can take full advantage of already accumulated information such as consumer demographics, credit records, risk profiles and account histories to help exploit customer preferences, accelerate speed to market and improve the bottom line. Forward-looking banks are focusing on the need for e-banking, personalized data and customer service, and the highest possible network security. E-banking has had a noticeable impact on bank performance.

### **Customers Satisfaction**

Today banks are wooing existing customers, prospective customers by offering new facilities, products, and services in order to retain/increase their base in market. The way the banking has changed, so has the customer changed. The customer of today is not what he was yesterday. Today the customer is more knowledgeable, demanding, analytical and aware of his rights. It is therefore a challenging task before the banking sector to revisit their entire working modules, up gradation of skills, technology, and policies so that they are competent to withstand the international competitive environment in future. All customers from different backgrounds have different expectations. Unless the service standards fit to each person's expectations, he will not be satisfied. Therefore one has to understand each type of customer thoroughly to be able to provide customer specific services.

Customer satisfaction is also dependent upon the delivery channels used by banks in providing the services. Today's customer wants effortless, efficient, secure, simple and dependable channels of delivery, whether it is through humans or technology driven channels. To quote an example, suppose a customer uses internet banking and made a third party payment. He would like



to know what happened to his payment instructions. He should be able to track the payment on line till it reaches the beneficiaries account. If this facility is not available, he may not be comfortable with the internet banking. Another thing mostly observed in Public sector banks is that their websites are not updated regularly and navigation is very tardy. The forms/ applications are scanned and can not be filled on line. The information/ forms etc. are outdated and not properly tagged.

Sometimes the customer wants to look urgently in their bank statement but to visit the bank and have the bank account statement is not convenient or it may holiday. Similarly to go to the bank to just know the balance is also not justified. Electronic banking can overcome with these problems. To solve the problems on phone or Internet is also profitable for banks as it reduces their cost. With the help of electronic banking a customer can check account balance at any time from any place. The customer can also facilitate to pay various bills like telephone, electricity, mobile without going to billing centers or bank. The typical services offered by the electronic banking such as the customers can check their account balances at any place or any time. The customer can obtain statements in various types and formats. It further allows to checks any specific debit or credit that has gone through the account. Credit transfers so that bill can be paid electronically. It allows the customer to specify the standing instruction and direct debits to the account periodically.

## **Conclusion**

E-banking is the first of those banking services that really economize time, because it allows to the user to accomplish from behind the computer many operations in the bank account, represents the computational solution that allows to the holder to have access at distance at the capitals from his account, purposing to obtain information about his account situation and the situation of the effected operations, of the payment and of the capitals transfers over a beneficiary, by a computational application, of a authentication method and of a communicational average, the e-banking is absolutely necessary in the integration conditions. Electronic banking links business to customers no matter their geographical location. It allows companies to make new business contacts from different global business alliances, test new products and services, and make market research and other enquiries all at a minimal cost both financial and otherwise. The primary antecedent of trust is customer loyalty a driver of long term profitability and growth. Today, the exploration of the construct in e-banking, including its drivers and antecedents, and its various sub-dimensions is at best in its infancy.

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GOEIIRJ

## TOTAL QUALITY MANAGEMENT (TQM) – A CONTINUOUS IMPROVEMENT PROCESS

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### Introduction :

To achieve customer satisfaction Indian industry has to adopt the tom. Total quality management is a continuous quality improvement program me which leads to perfection of all aspects of business enterprise. Tom is the mgt system that lays down a route towards achieving total quality. our traditional management system and thinking look for total customer satisfaction tom enlarges the definition customer to accommodate people internal to the organization as well. Accordingly , TQM touches the entire way or working in an organization since TQM is a long term strategy for survival on merit, it calls for a strong Headship at al levels It Faster creativity and innovation, It incorporates a continuous incremented stream on quality improvement in all spheres or managerial activities. To achieve this, the traditional management. TQM is the set of management processes and systems that create delighted & contended customer ; empowered & spirited employees. Higher & increasing revenue and lower controlled cost.

### Quality Control Cycle





### The Primary Elements of TQM

Total quality management can be summarized as a management system for a customer-focused organization that involves all employees in continual improvement. It uses strategy, data, and effective communications to integrate the quality discipline into the culture and activities of the organization.

- **Customer-focused.** The customer ultimately determines the level of quality. No matter what an organization does to foster quality improvement—training employees, integrating quality into the design process, upgrading computers or software, or buying new measuring tools—the customer determines whether the efforts were worthwhile.
- **Total employee involvement.** All employees participate in working toward common goals. Total employee commitment can only be obtained after fear has been driven from the workplace, when empowerment has occurred, and management has provided the proper environment. High-performance work systems integrate continuous improvement efforts with normal business operations. Self-managed work teams are one form of empowerment.
- **Process-centered.** A fundamental part of TQM is a focus on process thinking. A process is a series of steps that take inputs from suppliers (internal or external) and transforms them into outputs that are delivered to customers (again, either internal or external). The steps required to carry out the process are defined, and performance measures are continuously monitored in order to detect unexpected variation.
- **Integrated system.** Although an organization may consist of many different functional specialties often organized into vertically structured departments, it is the horizontal processes interconnecting these functions that are the focus of TQM.
  - Micro-processes add up to larger processes, and all processes aggregate into the business processes required for defining and implementing strategy. Everyone must understand the vision, mission, and guiding principles as well as the quality policies, objectives, and critical processes of the organization. Business performance must be monitored and communicated continuously.
  - An integrated business system may be modeled after the Baldrige National Quality Program criteria and/or incorporate the ISO 9000 standards. Every organization has a unique work culture, and it is virtually impossible to achieve excellence in its products and services unless a good quality culture has been fostered. Thus, an integrated system connects business

o improvement elements in an attempt to continually improve and exceed the expectations of customers, employees, and other stakeholders.

- **Strategic and systematic approach.** A critical part of the management of quality is the strategic and systematic approach to achieving an organization's vision, mission, and goals. This process, called strategic planning or strategic management, includes the formulation of a strategic plan that integrates quality as a core component.

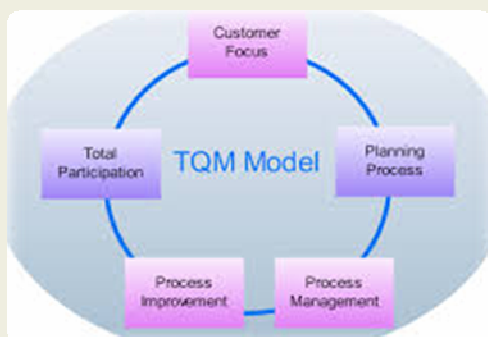
- **Continual improvement.** A major thrust of TQM is continual process improvement. Continual improvement drives an organization to be both analytical and creative in finding ways to become more competitive and more effective at meeting stakeholder expectations.

- **Fact-based decision making.** In order to know how well an organization is performing, data on performance measures are necessary. TQM requires that an organization continually collect and analyze data in order to improve decision making accuracy, achieve consensus, and allow prediction based on past history.

- **Communications.** During times of organizational change, as well as part of day-to-day operation, effective communications plays a large part in maintaining morale and in motivating employees at all levels. Communications involve strategies, method, and timeliness.

These elements are considered so essential to TQM that many organizations define them, in some format, as a set of core values and principles on which the organization is to operate.

### Total Quality Management Model



### Total Quality Management Benefits

Following direct and indirect benefits that total quality management (TQM) can offer organizations:

- Strengthened competitive position
- Adaptability to changing or emerging market conditions and to environmental and other

government regulations

- Higher productivity
- Enhanced market image
- Elimination of defects and waste
- Reduced costs and better cost management
- Higher profitability
- Improved customer focus and satisfaction
- Increased customer loyalty and retention
- Increased job security
- Improved employee morale
- Enhanced shareholder and stakeholder value
- Improved and innovative processes

#### **Conclusion –**

The study concludes that adoption of TQM is essential for survival of Indian industries to compete with national and international market. To achieve customer satisfaction, TQM is customer drive. TQM calls for top management determination and dedication or works. The improved quality of production is a powerful weapon to high the competition. TQM could be achieved through zero defect. Search perfection and continuous high against the poor quality. Most of the Indian companies are adopting TQM system. Means TQM calls for long term vision and has to be viewed as an organization improvement strategy. If any organization adopts the TQM philosophy in every work area, then that organization can certainly be amongst the highly successful organizations.

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## **A CONCEPTUAL STUDY ON EDUCATION AND QUALITY CONCEPT IN EDUCATION**

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### **Introduction**

Today, human being is in the socialization history and educational period. They always have tried to establish a good contact to share or change their knowledge. In this regard an experiences with whom anyone established easily communicate. It is an obsolete need for physically, mentally and emotionally development of human beings. Education is not only the right of persons, students or people belonging to particular age group. But also it is a desire or necessity of every one living on the earth. Each individual and each individual personality play an important role in building of nation.

The Vedas, the Puranas, the Ayurveda, the Arthasashtra and even many more has boasts the traditional Indian education system. Therefore the marvel of the Indian intellect is education. The past ancient Indian system of education is called Gurukula. In which the students should stayed in the house of guru to over a stipulated time period for knowledge gain. The student was observed till a certain age and education was provided. But in the case of women and lower caste, they had no access to education in that middle time. The reform movement spread by the Sufi, Bhakti, Buddhist and Jain religions. It reduces the pain of the oppressed segments of the society. Finally the education reforms gained importance in the 19th century. Education is the mission of government of India after independence. In the 86th constitutional amendments the unhealthy practice of discriminations was removed and it is made compulsory for the age group of six to fourteen. The significant gap between the rate of urban and rural literacy is being bridged. For the development of Higher Education in the country UGC was set up in India in the year 1953.

But due to accessibility, hurdles in poverty and other factors the efforts of upgrading the standards of Indian Education are not meeting the success. Government of India is not able to achieve higher success in the implementing projects of quality education due to widespread poverty. The 11th five year plan has improved the importance of development of education sector. It has started development in primary education as well as higher education which is given equal

importance in that plan.

It going to belief that quality education is indeed available in India in the current development of education sector but it was also true that the recent past it was believed that primary education is not available in India. Research work done in the past has tinted ambiguities in the curriculum and methodologies. But while in the amendments preparing the criticisms had acted upon them. That is introduction of new courses, changes in the syllabus, dynamic methodologies and many others. So that, at present infrastructure and advanced faculties are facilitating with delivery of quality content.

### **Objectives of the Study**

- ❖ To review the Education System in India.
- ❖ To identify relations between education and quality.
- ❖ To find usefulness of quality in education.
- ❖ To understanding the views of society.
- ❖ To define need of quality in Higher Education.

### **Research Methodology**

This research is based on secondary data. The scope of the present study is restricted to review the education system in India and quality concept in education. The secondary data has been collected from internet and books.

### **Concept of Quality**

The starting point for this research work will be surly the education introduction and definition of the quality. Accordingly this introductory part of education described in earlier segment. Different meaning could be attached to the word under different conditions. Now the research work moving towards quality definition and definition of quality in higher education. There are abundant definitions of quality in the context of quality. Even though, some gurus are looking for a unique definition, which can define and cover different perspectives.

The word quality comes from the Latin word qualities which are property, quality, value, feature, characteristic and ability. Basically the word quality does not mean the quality of manufactured product only. It may seem to the quality of the process such as men, material, machines and even that of management. Where the quality of manufactured product defined as or referred as quality of product, as the degree in which it fulfills the requirement of the consumer. It is not absolute quality but it realized or by judged comparing it with some other standards. Quality is usually determined by some characteristics namely size, design, material, chemical composition,

mechanical functioning workmanship, finish and such other properties. In the final analysis the quality standards for the products are established by the customer. Some of definitions of quality are as follows.

Edwards Deming stated about the definition that Quality should be aimed at the needs of the customer, present and future. Mikel Harry from Six-Sigma Academy defines that quality is a state in which value entitlement is realized for the customer and provider in every aspect of the business relationship. ISO 9000:2000 defined that the degree to which a set of inherent characteristics fulfills the requirements, needs or expectations that are stated, generally implied or obligatory. In addition to these definitions, Bergman and Klefsjo in 2003 have defined that quality of a product is its ability to satisfy, or preferably exceed, the needs and expectations of the customer.

Each of these definitions comes from different perspectives and highlights on different issues. The necessity for Quality Control dates back to the time when human race wanted to replicate an object. The desire to control quality is as old as human ability to produce things the forerunning attempts to control quality resulted in rather crude replicas of original objects. These replicas were produced in a way that could easily be distinguished by the naked eye. As time passed, human developed the competence to duplicate objects so that they become indistinguishable from one to another. The drawback for this was that the assembly with any adjustment or alternation was not possible.

### **Education and Quality**

Quality has become the key factor of survival in the market and society, in this highly competitive world with increasing customer demands. The profitability and development, not just for individual sectors and institutions, but it is also for the whole country economy. Only few education societies recognize the quality of education as the key factor for improving education quality. Therefore quality is for strengthening competitive advantage. Education quality is a dynamic and multi-dimensional concept. It refers not only to the educational model, but also to the institutional mission. It further refers on goals as well as specific standards of the system, program, facility or event. The academic theory and practice has been trying to determine what the quality of education is required or provided. In education it is only possible to determine the quality by comparing the results with the given goal or by comparing it with previously established standards.

Any human activity is identified by the quality of the product. The same rule applies to education system too. The quality of education is therefore responsible for the quality of the product which is students. Various forms of education are present in different places, under different circumstances and terms, at various times, organized and unorganized, intentional and unintentional,



with or without a program. One of the key problems is the amalgamation of standards and quality evaluation criteria. The key elements of the evaluation process are the methodological approach in applying good methods and procedures of data collection. It is further required definition of key concepts and their relations with the concept of quality. The fundamental precondition for quality improvement is the founding of an active system of internal and external evaluation. Internal evaluation implies a significant role of judgment of students. It required active participants in the process of quality evaluation in education.

### **Conclusion**

The indicators system of quality in education and the associated quality criteria, helps colleges to point out the important areas of their own activities. It further point out development opportunities with its advantages and disadvantages. College quality maintenance team can debate on presentation and representation, also on development of particular aspect of indicator. In the specific circumstances, it may search for the method to upgrade and meliorate indicator. Quality must be intentionally in order to managed to satisfy quality demands in the field. Quality management is an essential management part, whose role is limited to reach objectives with quality. It therefore reflected not only just in providing but also in quality improving. Managing the activities derived from established quality policies and plan it can be achieved. Therefore it is carried out within the quality system, using, among other things, the appropriate quality monitoring plan.

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## **TOTAL QUALITY MANAGEMENT (TQM) AND CONTINUOUS IMPROVEMENT**

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### **I. INTRODUCTION**

Researchers in the field of Total quality management are usually seeking to find theories and model for continuous improvement. This is an analysis of some work produced in this field, to prove that, all aims and targets are achieved by relying on the same principles. Terms may differ from researcher to another, but the result is produced from the same ground.

Total quality Management as a philosophy seeking to integrate all organizational functions in all areas of productions and services become an important attractive research field. It encourage researchers to address many topics related to Total Quality management and Continuous improvements. Each has his own approach. Each reveals findings and results. This paper is a comparative analysis of some of the researchers approaches concerning Total quality Management Applications, Models, principles and aims.

### **II. RESEARCH ELABORATIONS**

1) Comparison between Total Quality Management (TQM) Framework for e-learning based on EFQM and Kirkpatrick models :

Jeanne Schreurs identifies the EFQM Excellence model as “a famous quality Management tool”, which has been translated to be useful in e-learning quality Management. She describes how she developed the e-learning stakeholder model. She presented the Kirkpatrick model of e-learning and developed Kirkpatrick-EFQM self-assessment framework. To take the challenge to support and enhance quality management in e-learning, Jeanne Schreurs defined quality, and find the way to assess it, and embed it in the existing operational procedures of the learning organisation. She could determine the kind of quality management system which has to be implemented. She focused in her paper on the assessment of quality. Schreurs argues that the way to become an excellent learning department is by balancing and satisfying the needs of all stakeholders. The subject which is asserted by Dheeraj Mehrotra (March, 2010) in his paper about applying Total quality Management in academics. Where he explains four pillars of Total Quality Management.

He argues in principle number one “Synergistic relationships” how essential is the focus on

suppliers and customers- which are relevant to stakeholders in Jane Schereurs paper- as well as the teamwork and collaboration.

Schereurs maintains the strategy of continuous learning, innovation and improvement to achieve excellence. This correlate with principle number two, which is “Continuous improvement and self-evaluation”; where continual improvement of personnel abilities is highlighted as well as the win-win approach in Total quality Management. Believing in Deming rule that “no human being should ever evaluate another human being” and that we should have a self-evaluation as part of improvement process; Jane Schereurs reveals the EFQM model as a tool of quality assessment which enable the organisation to identify its strengths and weaknesses, benchmark with other organisations, and identify areas for improvement. As the fourth principle of Total quality management in academic is Leadership, and the insists of top management success responsibility, Schereurs guarantees leadership, Policy and strategy , resources , She recommends the result criterion to be Client satisfaction, People satisfaction, impact on society, and impact on the company’s success. Schereurs discussed Kirkpatrick Evaluation model, to prove that it is self-evaluation model, which is composed of four levels of quality evaluation. Then, she merged the EFQM total quality model (TQM) for e-learning with Kirkpatrick model to have a “Kirkpatrick-EFQM self-assessment framework”, through which, the internal stakeholders of the company shall assess the quality of e-learning activity.

Thus, when we compare the two studies, we can realise that, following the four principles of introducing Total quality management to academics, can guarantees having new assessment models to assure total quality management, and to uphold the continuous improvement for both traditional and virtual learning.

- 2) Baldrige Model by Denis Leonard and Bill Denney, 2007 and Total quality Management (TQM) Principles by Kurram Hashmi, 2010 -

If we look back to the mid of 1990’s we can find the “Baldrige Model” where the strategic flow starts with leadership and ends with results. Organizations will never make large improvement, how unless senior leadership is actually engaged, to get a wave of reactions all over the organization, to achieve continuous improvement. While the traditional Baldrige model \$ shows the link from the leadership triad (leadership, planning, and customer focus) to the results triad (staff, processes, and results) and how measurements affect both, as well as, giving a basic view of all the pieces fit together, to assert that, It’s a systems view of the criteria and how they penetrate the entire organization. The Education Criteria in baldrige model, maintained by “Denis Leonard and Bill Denney” in paper about “Aspects of Baldrige – Valuable perspectives” – Published in Quality Digest’s Quality Insider, July 2007, are a set of questions about seven critical aspects of managing



and performing as an organization :

1. Leadership 2. Strategic planning 3. Customer focus 4. Measurement, analysis, and knowledge management 5. Workforce focus 6. Operations focus 7. Results

These questions work together as a unique, integrated performance management framework.

Answering the questions helps to:-

- align resources;
- identify strengths and opportunities for improvement;
- improve communication, productivity, and effectiveness; and
- achieve strategic goals.

As a result,

- Ever-improving value is delivered to students, other customers, and stakeholders, which contributes to organizational sustainability.
- Organization's overall effectiveness and capability is improved.
- Organization improves and learns.
- Workforce members learn and grow.

In other hand, Khurram Hashmi (March 16,2010),in his paper "Introduction and implementation of Total quality Management" guarantees that Total Quality Management is mainly concerned with continuous improvement in all work starting from strategic planning and decision making till the executive work elements. Also, he argues that the key principles of TQM are:-

1- Management Commitment:-

- Plan (drive , direct)
- Do (deploy, support ,participate)
- Check (review)
- Act (recognize, communicate, revise)

2- Employee empowerment:-

- Training
- Suggestion scheme
- Measurement and recognition
- Excellence teams

3- Fact based decision making

- SPC (statistical Process Control)
- DOE,FMEA
- The 7 statistical tools

- TOPS (Ford 8D –team –oriented problem solving)

#### 4- Continuous improvement:-

- Systematic measurement and focus on CONQ
- Excellence team
- Cross functional process management
- Attain, Maintain, improve standards

#### 5- Customer focus:-

- Supplier partnership
- Service relationship with internal customer
- Never compromise quality
- Customer driven standards

### III. FINDINGS

Total quality Management principles and baldrige model and theTQM frame work for e-learning based on EFQM and Kirkpatrickmodels , all have the same target to achieve, while each claims different approach, starting from the same base of principles.

### IV. CONCLUSION

In spite of the different approaches to address Total Quality Management (TQM) implementations and applications, researchers insists that to achieve excellence, top management should be involved in the application of quality. They strongly believe that all functions, all employees should participate in the improvement process. They reveal the importance of evaluation to achieve continuous improvement. Theories and models in the field of Total Quality Management start from the same base of principles and end to same results (the importance of teamwork and continuous improvement etc) but in different approaches.

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## **MARKETING OF AGRO-PRODUCE WITH REFERENCE TO ONION**

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### **1. INTRODUCTION :**

It has been rightly stated, “produce or perish” in the American industrial sector. Similarly, we can say ‘Market or Perish’. In short, marketing of goods along with its production is important for economical prosperity. Developed markets are created through marketing process and it is proved after studying the Agricultural produce Market Committee functions of marketing in Nashik District.

Onion is one of the cash crops in agricultural produces. It is also perishable. Onion is an inevitable daily consumable produce by people. As a result, demand for onion is inelastic. It means even though onion supply increases and its price decreases, it does not mean that its demand will increase. The reason is that there is the problem of preserving the extra onion purchased as a result of reduction in price. So onion is purchased according to daily consumption. On the contrary, even if onion prices rise as a result of reduction in onion is not conspicuously affected and its demand remains more or less the same despite demand for onion is less elastic. It is rigid. In this view, the studies of onion marketing system attract attention.

Similarly is it observed that the supply of onion is also rigid. Onion supply depends upon its quantity of production. Farmers are compelled to sell onion at reduced in further decrease in prices. On the contrary, its price increases and probability of earning profit increases, because of perishable nature of onion and lack of scientific storage of onion. In other words, farmers cannot increase onion supply according to demand and cannot earn more profit. Onion crop is taken thrice a year. Three to four months are required to get the crop.

In modern time, import-export trade has increase as a result of improved transport system, other infrastructure facilities, enhanced credit supply, effective chain of middleman, increased understanding in international trade, bilateral agreements and world organizations. All these factors have also increased international trade the agriculture produce the onion.

Nashik District is an onion producing District in Maharashtra. The Agricultural produce market committee , Vefco and National Agricultural Co-operative Marketing Federation of India Ltd. (NAFEED) promote onion export from Nashik District. State Government, have provided infrastructural facilities for enhancing onion.



Government is giving stress upon onion export management for the benefit of farmers and also in the large interest of the economy of the country.

**02) OBJECTIVES OF THE STUDY :**

The aim of the article is to understand the concept of marketing management particularly in relation to export of onion from agriculture produce market, committees and other institutions, in the Nashik District. It is also intended to make suitable suggestions for those who are involved in production marketing and export of this cash crop ie. the onion.

**03) HYPOTHESIS TO BE TESTED :**

The hypothesis to be tested on the basis of this article are as follows :

- 1) Not only internal marketing but export of the cash crop – the onion is important.
- 2) Special efforts have to be made by farmers, traders and Govt. machinery for enhancing export of onion.

**04) RESEARCH METHODOLOGY :**

It is proposed to undertake research study of marketing of onion crop on the basis of the transactions on the market yard of the Agricultural produce market committee Lasalgaon and Nashik District. The Specific topic of the study is ‘Onion Marketing and Export Management Research with reference to APMC in Nashik District. (1998-2008)’.

**Collection of Data**

**1) Primary Data :** To collect the primary data, well designed questionnaire will have to be used, one questionnaire for farmers and another questionnaire is for the Government/Agriculture produce market committee officers to get the primary level information.

**2) Secondary Data:** Secondary data will be generated from books and magazines, well reputed journals, Government gazettes, Reports of different committees and study groups, important daily newspapers, internet service, Radio and TV Broad casting services, will be used for collecting the secondary data for the Research work.

**3) Selections of samples :** The total arrivals of agricultural produces, total numbers of officers skilled workers, unskilled workers, total customers visited randomly to the Nashik market committee and total farmers, the details of the are given below.

**05) TOOLS AND TECHNIQUES TO BE USED :**

Different tools and techniques will be used for statistical processing of primary and secondary data collected that will include classification, tabulations, digramatic representations of data collected, different types of averages like mean, median mode etc will have to be used for the study purpose.

**06) SCOPE OF THE STUDY :**

After passing agriculture produce market commodities act, 14 (fourteen) APMC's and money other sub markets have been set up in Nashik District. The commodities other institutions and private traders take care of onion marketing management. Now the boundaries of market have extended to other countries ie export of onion.

It is intended to make suggestions to those who are concerned in marketing and exporting onion in the larger interest of the onion producing farmers in the state as well as the central govt.

**07. LIMITATIONS OF THE STUDY :**

It is just natural that there arise certain limitations in the Research work and such limitations have to be taken for granted certain limitations are as follows:

- It is difficult to collect information from farmers.
- Lack of definite and stable policy of Government.
- Lack of interest of merchants while giving information 4) Economical and technical problems in the use of electronic devices.
- Neutral 'approach of Government no-operative and private institutions while giving information Confidential information denied by banks and other financial Instructions.
- Non-availability of information for comparative study. So information available has to be inevitably used to arrive at conclusions.
- There is every possibility of differences in incidents statistical conclusion on the interviews of experts and authorities, However efforts will be made to avoid subjectivity and objective analysis will be made even by making cross enquiries.
- Marketing of Agricultural Produce including onion and other produce in the world market is very wide. Of course it can be appreciated that the labour, money and time required by a Research worker create limitation on the research work and collection of information required for the study.

In spite of limitation in the research title “Onion Marketing and Export Management Research with reference to APMC in Nashik District. (1998-2008)” efforts will be made to achieve the objectives of this subject and arrived at certain conclusion and ultimately made certain recommendation in respect of farmers, Merchants, Consumers and Government Machinery also to make recommendation in the light of globalization process to make recommendation for development of onion marketing useful for trade/business and entrepreneurial development.

**08) SIGNIFICANCE OF THE STUDY :**

India being an agricultural country, scientific marketing management of agricultural produce,

particularly that of perishable commodities like onion is of paramount significance. Really the country was a food grain importer up to sixth decade. The green revolution in the country changed the phenomenon and the country became an exporter of agricultural commodities. India being second largest produces of onion in the world, attention is paid to its exports for earning foreign exchange for the development of the country.

Indian farmers of the country attitude, They require guidance and assistance to produce exportable quality of onion. It is provided through research institutions set up by the Govt.

Export research is also undertaken by the Govt. to locate centres in the world where onion can be exported. It also endeavours to build relationship with other countries to have congenial atmosphere for onion exports. Even Reserve Bank of India (RBI) instructed to simplify export and foreign exchange procedure.

#### **09) ANALYSIS OF THE STUDY :**

##### **a. SIGNIFICANCE OF ONION EXPORT MANAGEMENT :**

Basically, India is an agricultural country. Around independence market surplus was available for export of Agriculture product. However, the Green Revolution, introduced by Swami Nathan, enabled Indian farmers to produce sufficiently both for Domestic consumption and export. Export provides valuable foreign exchange for the economic development of the country. Onion export has earned such foreign exchange and contribution to the development.

##### **A) Importance of Agriculture Marketing :**

###### **1) Marketing is last destination :**

Marketing is the last point of onion production of course, any production process is not complete unless it is sold to the consumers. The rules is applicable to agricultural produce also.

###### **2) Wide area under production :**

Comparatively, agriculture produce is spread over a wide geographical area. It has to be collected, sent it to the industry or last consumer.

###### **3) Specialty of Agriculture produce :**

Agriculture produces are different from industrial production. Agriculture produce at different places may be different in respect of quantity, quality, standard etc. and it is taken to market in various quantities ranging from kilogram to truck and wagon loads.

###### **4) Factors of quality :**

Quality of agriculture produce depends on the quantity of lands, quantity of rain water supply available, fertilizers and scientific processes applied.

Agriculture produce is bulky. It requires more space for transport and storage processes are important for agriculture produce.



### **B) Marketing of Agriculture Produce by Agricultural Produce Committee :**

According to the recommendations of the Royal commission of India. In 1930, setting up of controlled markets started in India. Such markets are needed for protecting interest of farmers. They are for specific agriculture produce. A market committee is set up under co-operative principles to manage and control agriculture produce market committees. Representatives of farmers, agents, traders, local authority and state governments work on such committees.

The committees control the agriculture produce markets. They supervise and control weighing and measurement and commission to agents. One agent can't act as purchaser and seller at a time. The committee also acts as tribunal whenever there is any dispute between seller and purchasers, Agents are given licenses to work on market yard. The market committee has authority to take action against those people who act extra vires the rules and regulations of the committee. The onion is marketed on a large scale through this committees and they assist the farmers to get good prices for their products.

#### **b. HISTORICAL BACKGROUND :**

Even though India is agricultural country, it used to Import food grains to feed its population. It could never export traditional agriculture production except spices and high quality malmal cloth and never could think of exporting food grains and vegetables. During the sixth decade of the 20<sup>th</sup> Century, it has started exporting onion and other Agricultural produces. Now, India is number two onion exporter in the world, China being the first.

It is important to note that a town – Lasalgaon is famous in Asian continent in respect of onion marketing. It is the number one onion market in the continent.

#### **A) HISTORY OF APMC LASALGAON (Estd. on 01/04/1947)**

During the year 1600 certain traders of England came together with an intention to start trading activities with eastern world They established a charter company for this purpose. They intensely desired to start trade with India. Then India was a very rich country and was called 'Golden Land', British traders made agreements with the King Shah Alam through the chartered company and established trading centres at Kolkatta, Kalikat and Wasai.

Even though India was a prosperous country as a whole, there were many small Kings ruling and many of them were very weak. The English traders decided to take advantage of the situation aground 1757 sirajuddaula ruled Bangla and he was engaged in war with Meer Kasim who was assisted by English traders. The result of this was establishment of Zamindari in Bengal, In the same way English people ruled Bihar and Orissa and the year 1857, entire country was ruled by English people. The Independence was of 1857 (called as mutiny by British people) was over and

the charter company had started. Great leaders like Dadabhai Nourajee, Lokmanya Tilak, Mahatma Gandhi, Jawaharlal Nehru and many others led the struggle and ultimately it was successful in 1947, when India got freedom.

Despite prosperity India was divided in many states, So the cartel decided to take avail from this situation, After 1854 they captured total India and started England Parliament rule in India. They started Railway, Postal etc. services, since business searching started in India. And this was the most propitious time for Indian businesses

Lasalgaon was originated as a market place. The same situation was every where in India. But they were scattered . Despite this, the farmers were destitute because they were dependent on nature and goodwill of government.

To overcome the situation, in 1939 Bombay Government started. “Agricultural produce Market Committee”. (APMC)

The APMC, Lasalgaon, Dist. Nashik (Maharashtra State) has been originally established on 01/04/1947 under the Bombay Agricultural produce market Act 1939, now revised as ‘The Maharashtra Agricultural produce Marketing (Regulation) Act 1963’. The actual working of the Market Committee commenced from 30/05/1948.

The market are of this market committee was Niphad taulak of Nashik District. But with effect from 28/12/1995 two independent Market committees have been established for Niphad Taluka. Now, the Market area ie operation area of Lasalgaon Market Committee is 62 villages of Niphad Taluka.

Source : 1) APMC’s Nashik District Report’s (1998-2008)

2) Internet website

#### c. **AGRICULTURE PRODUCE MARKET COMMITTEES IN NASHIK DIST. (A.P.M.C.’s)**

Government of India passed A.P.M.C’s Act 1939 and established committee market yards at Agriculture centres. The intention was to provide farmers with continuous organized and safe market for Agriculture products. Accordinly in Nashik District 14 (Fourteen) Agricultural produce market committee’s have been established. They have been providing market facilities to the farmers, traders and other middleman in respect of trading Agricultural products. Recently, the number and variety of commodities have increased. Onion has become a major commodity dealt in on market committee yards.

Detailed information about Market Committees's in Nashik is given in the following table :

Sr.No.	Marketing Centres	Date of Established
1.	Lasalgaon	01.04.1947
2.	Nandgaon	02.09.1948
3.	Malegaon	11.11.1948
4.	Satana	24.09.1948
5.	Ghoti	17.09.1952
6.	Nashik	21.11.1952
7.	Sinnar	27.01.1956
8.	Yeola	15.09.1957
9.	Kalwan	01.03.1971
10.	Chandwad	01.04.1982
11.	Manmad	18.07.1985
12.	Dindori	01.01.1989
13.	Pimpalgaon(B)	28.12.1995
14.	Deola	27.05.2004
15.	Umrane	26-6-2012

**Source : 1) A.P.M.C. Report in Nashik District**

**2) Govt. Record**

Onion production is continuously increase in the District. The market committee yards provide to be enadequate for the dealing of larger quantity. So the main market committees took decision to expand trading activities and for that purpose to established 28 (twenty Eight) Sub-Market yards in Nashik District.

The Agriculture produce market committees have very effectively supported export of the committees provide information to the farmers in respect of demand for onion in the international market. It makes them aware of the standard and quality of onion required for export. Not only this but it also provides guidelines in this respect. Marketing process and export management of onion is considered as important function of market committees. Of course the NAFED has been authorised to under take export activities. In addition to the market committees, private traders, state marketing federation, vefco also participate in onion export activities.

**d. ONION EXPORTS FROM INDIA :**

A. As a result of Green Revolution during the sixth decade, onion production has increased and it became possible for India to export onion from the periods particularly from 1980's. Of course, prior to this certain amount of onion was used to be exported from the country. But the quantity onwards became noteworthy.



Following table throw light upon the quantity in tones exported and value in Rupess and also value per tone both in Rupess and Dollars. The data is from 1980 to 1998.

### ONION EXPORTS FROM INDIA

(1980 to 1998)

Year	Quantity (Tonnes)	Value (000 Rupees)	Unit Value Rs/ Tonne	Unit Value Dollars /Tonne
1980	193700	277600	1433	181
1981	169800	294300	1733	193
1982	181300	311700	1719	178
1983	181500	354200	1952	189
1984	251100	543000	2162	182
1985	157500	292100	1855	152
1986	265900	584600	2199	172
1987	141000	421300	2988	230
1988	214200	641700	2996	207
1989	214200	641700	2996	207
1990	240200	908800	3784	211
1991	370900	1495900	4033	165
1992	271900	1193600	4390	143
1993	357100	1826700	5115	163
1994	401000	2050000	5112	163
1995	351000	2310000	6581	197
1996	427000	2650000	6206	175
1997	333000	2020000	6066	163
1998	216000	1760000	8148	194

Source: [www.unctad.org/infocomm/diversification/bangkok/onion.doc](http://www.unctad.org/infocomm/diversification/bangkok/onion.doc)

Export Potential of onion : A case study of India By V.C.Mathur, Senior Scientists, Division of Agricultural Economics, Indian Agricultural Research Institute.

It can be seen from the above table that the quantity and value of onion has continuously increased from the year 1980 to 1998. The quantity 4,27,000(1996) tones is the maximum during this period.

**B)** As a result of trading in onion at village and district level, the quantity available for export has also increase at National level. Accordingly export of onion has also increased following table shows the increased following table shows the increase in production and also export from the year 1997 to 2008.

**Export on Onions from India**

(1997-2008)

Year	Production (Lakh MT)	Exports (Lakh MT)	Exports as per cent of production
1997-98	40.8	4.70	11.52
1998-99	41.8	4.83	11.56
1999-2000	36.2	4.96	13.70
2001-02	53.3	6.27	11.76
2002-03	48.0	5.28	10.78
2003-04	45.5	6.27	14.44
2004-05	48.3	7.53	15.59
2005-06	42.1	6.90	16.39
2006-07	59.2	7.69	12.99
2007-08	64.3	7.03	10.93

Source : Export statistics for Agro and Food products, India and website : [www. ffmg.com](http://www.ffmg.com)

Market Survey by – G.Palaniappan, S. Subramaniam.

It can be observed that export of onion has been continuously increasing over the decade i.e. 1997-98 to 2007-08 alongwith increase in production during the same period.

**C) Onion Exports from India to important countries asian Continents**

(1997-98 to 1999-2000)

Country	1997 -98		1999-2000	
	Quantity	Value	Quantity	Value
Bangladesh	50034.783	2597.39	73850.987	5599.36
Baharain	1633.000	128.73	1742.065	129.81
Bhutan	-	-	10.454	1.93
China	10.417	1.83	-	-
Chinese Taipei	208.000	17.02	-	-
Colombia	-	-	100.000	5.69
Ghana	14.000	1.62	-	-
Hong kong	-	-	-	-
Indoneasia	-	-	1427.813	159.45
Iran	-	-	-	-
Israel	99.000	5.86	-	-
Kenya	12.000	0.71	12.500	0.96
Kuwait	5066.995	269.79	376.170	24.69
Maldives	807.140	43.65	11.270	1.27
Mali	190.666	20.74	3549.949	391.62
Malaysia	78376.535	5095.86	70894.609	6086.99
Nigeria	-	-	20.526	1.46

Country	1997 -98		1999-2000	
	Quantity	Value	Quantity	Value
Nepal	89.000	4.36	-	-
Pakistan	354.694	18.89	-	-
Qatar	611.500	41.59	585.910	37.53
Russia	-	-	21.000	1.31
South Africa	175.000	9.83	60.480	4.98
Saudi Arabia	13113.800	922.64	941.020	59.16
Singapore	32440.737	3020.55	13151.100	1073.48
Swajiland	-	-	-	-
U.A.E.	85531.943	4663.39	32993.370	2181.58
Zimbabwe	-	-	-	-

Source : [www.indiancommodity.com](http://www.indiancommodity.com)

From the above table it can be observed that onion is exported to money countries of asia. The Govt. of India have established commercial relationship with these countries in respect of onion export. The Govt. is also expanding export activities to European countries. Export fetches valuable foreign currency for the economic development of the country. Onion export has proved to be important in this respect.

#### e. **ONION MARKETING AND EXPORT MANAGEMENT :**

In the present era of market based economics, marketing of both industrial and agricultural commodities is of paramount significance. The Govt. has to take care of Marketing of agricultural commodities particularly onion as it is a perishable commodity. The transportation of onion from the fields to the markets have to be very quick and speedy. Special care during storage period has to be taken. Some scientific processes like dehydration and irradiation must be carried out to increase longevity of onion. The management of marketing of onion demands special attention.

Export of onion requires further care in addition to high quality of onion, collection, gradation, standlisation , packaging, branding, safe transportation etc. are point of great concern in onion export management. The competition at the International level is very keen. Even a slight mistake in marketing process may result in rejection of onion exported. Resulting in great loss to exporters and farmers.

In Nashik District Govt has taken appropriate steps to streamline export of agricultural commodities including onion. Internal roads fast railway trucks and airways have been introduced for fast transportation. Cold houses are provided for storage of onion, priority is given to transportation and marketing to agricultural commodities and onion. Appropriate attention is also



given to simplify the complicated process of export. The Reserve Bank of India and other Nationalized Banks have been advised to simplify the process of export foreign exchange. In this way all in and all out efforts are a foot at all levels to enhance export of onion.

**f) ROLE OF NAFED'S :**

It is well known that NAFED is the highest body established by the Central Govt to promote and augment export of agricultural commodities, Not only this but this national institution has been endowed with monopolistic powers in the field of onion exports. The institution provide many other infrastructural facilities to promote onion marketing management within the country. In order to expand export activities NAFED has been trying to increase trade relationship with neighbouring countries and also European countries particularly middle asian countries and Arab countries. NAFED has established its own centres for marketing of onion over there.

**g) ROLE OF GOVT. IN ONION EXPORT MANAGEMENT :**

Both the central Govt. and Maharashtra State Govt. has been playing an important role to enhance export of onion.

For this purpose farmers, are advised and assisted for taking good quality of onion crops use improved fertilizers manures pesticides and insecticides, improved seed variety of onion etc are provided.

Besides network of good internal roads, fast railways trucks, scientific storage facilities and quick transportation means are provided by the Govt.

Maharashtra Govt. has also taken lead to increase export of onion. Different institutions like Agriculture produce market committee's vefco state trading corporation centres of Nafeds have been established to promote onion exports. Banks and other financial institutions have been suitably instructed to finance freely export activities. In short all in and all out effects are a foot to increase onion export and earn foreign exchange.

**h) GLOBALISATION AND ONION MARKETING :**

As a result of improved fast transportation and communication systems the market are becoming wide and are reaching the international boundaries. Thus, there is globalization in onion trade. This trend in marketing is bringing together different energies towards individual economic benefits to the onion growers. Onion marketing has also entered 21<sup>st</sup> century and seller at different levels including Lasalgaon and other major APMC's in Nashik District market are learning to invite customers at international level and it is providing economic prosperity.

In the era of globalization every farmer, every trader in the Nashik District, understands the significance of low cost and high quality of goods. The technological progress in the field of communication transportation make available to the onion and other agricultural products to every

consumer in the world.

**i) ECONOMIC SIGNIFICANCE OF ONION :**

Onion is a cash crop. So it has importance in the life of farmers. Nashim District has been most suitable for onion crop. The Natural Condition of Nashik District is also onion supporting so many farmers take this crop. Agricultural produce market committees in the district look after the interest of onion producing farmers. This crop has multisided effects, It gives benefit to farmers. It provides employment to landless labours and also to farmers. It provides employment to landless labours and also to farmers of small holdings in the district. Many people get employed as merchants and traders of onion. Not only this but many other people get employment by providing many commercial and other allied services in the market.

The examples of such employment are many, people work as small scale and large scale traders, transporters, agents in exporters etc. The increase in onion export activities, employment opportunities have also been increased and thereby income of both farmers and traders have increased.

**10. SIGNIFICANCE, RELEVANCE AND EXPECTED CONTRIBUTION OF THE STUDY**

“Onion Marketing and Export Management Research with reference to APMC in Nashik District. (1998-2008) In this study it is expected to appreciate the issue of the farmers community and the my study is intended to make recommendations to solve the problems. Accordingly it is decided to make efforts in the following direction: .

- 1) To understand the needs of farmers, Merchants other middlemen marketing of onion and other agricultural produce.
- 2) To evaluate the functions & effectiveness in working of different marketing institutions and leading agricultural produce market committees.
- 3) To make suggestions and recommendations which will be directing & useful to the Governments Market institutions, agricultural produce market committees, private traders, and businessmen .
- 4) To make an endeavour to educate farmers and give them up to date information about world trade and Agriculture marketing and thereby create vigilance among them.
- 5) To make recommendations to have maximum facilities for the development of Agricultural market committee & different intermediaries functioning in this agricultural produce market committee.
- 6) It is expected to make recommendation's for increasing employment in trade, commerce and business & for increasing entrepreneurial opportunities by onion marketing development.
- 7) It is expected through this research study that the farmers producing onion and other Agricultural

produce merchants dealing in onion & other perishable agriculture produce, traders who export onion and other agricultural produce in international market, the institutions middle men providing six infrastructure facilities for trade and commerce within the country and in the same way institutions and middle men providing basic infrastructure; facilities for export of agricultural produce.

## **11. CONCLUSION :**

Thus it can be concluded that the production of cash crop, the onion has created enthusiasm among farmers, traders, middleman, service providers, Govt. agencies to increase export of onion in the benefit of all farmers and others. The traders exporting institutions, bank and financial institutions have been playing very important role in the stream lining onion export management and earn foreign exchange.

## **12. RECOMMENDATIONS /SUGGESTIONS :**

### **1) Increase onion Production :**

The Govt. should provide farmers with include variety and technique of production and also provide adequate irrigation facilities and more importantly guidance for improving standard of production for export.

### **2) Improvement in Infrastructure facilities :**

In order to increase export of onion, transportation, communication scientific storage, facilities should be improved so that movement of the commodity is fast and safe.

### **3) Simplifying export procedure :**

Majority of farmers and money traders are either illiterate or inadequately educated as a result they cannot understand the lengthy and intricate procedure of export so it is suggested that the export procedure should be simplified and shortened.

### **4) Guidance and Training :**

The onion producing farmers, traders and exporters should be given proper training and provided them with guidance irrespective of onion production export procedure foreign exchange.

### **5) Establishment of Cold Storage :**

Onion is a fast perishable commodity, Export procedure requires long time as the distance is great adequate cold storage facilities at the places where onion is kept and even in the means of transportation should be provided.

### **6) Reduction in Perishability of Onion :**

Efforts should be made to see that it is not perished and its quality is not hampered due to passage of time adequate scientific measures should be taken. It may included dehydration, irradiation etc.



### **7) Market Intelligence :**

In export of onion information about market available for onion around the world, the trends in production cost of onion and selling prices of onion in different parts of the world should be made available to the Indian farmers and traders for this purpose technological development should be brought about in informatics.

### **8) Understanding with W.T.O. :**

Govt has to take lead in having thorough understanding with world trade organization and seek its co-operation for increasing export of onion. The organization has become important agency for creating International co-operation and understanding.

### **9) Research and Development :**

The Govt. should establish laboratories for undertaking study of onion ingredients and its uses for humanbeings. It may result in increasing demand for onion all over the world. So that export may also be increased.

### **10) Participation in International Trade Conference and Meets etc. :**

Conferences, Seminars, Symposia at International level are organized to promote export trade among different countries. Govt. should encourage farmers traders and exporters to participate in them and make themselves aware of recent international trends in exports.

### **11) Management tools for Onion Exports :**

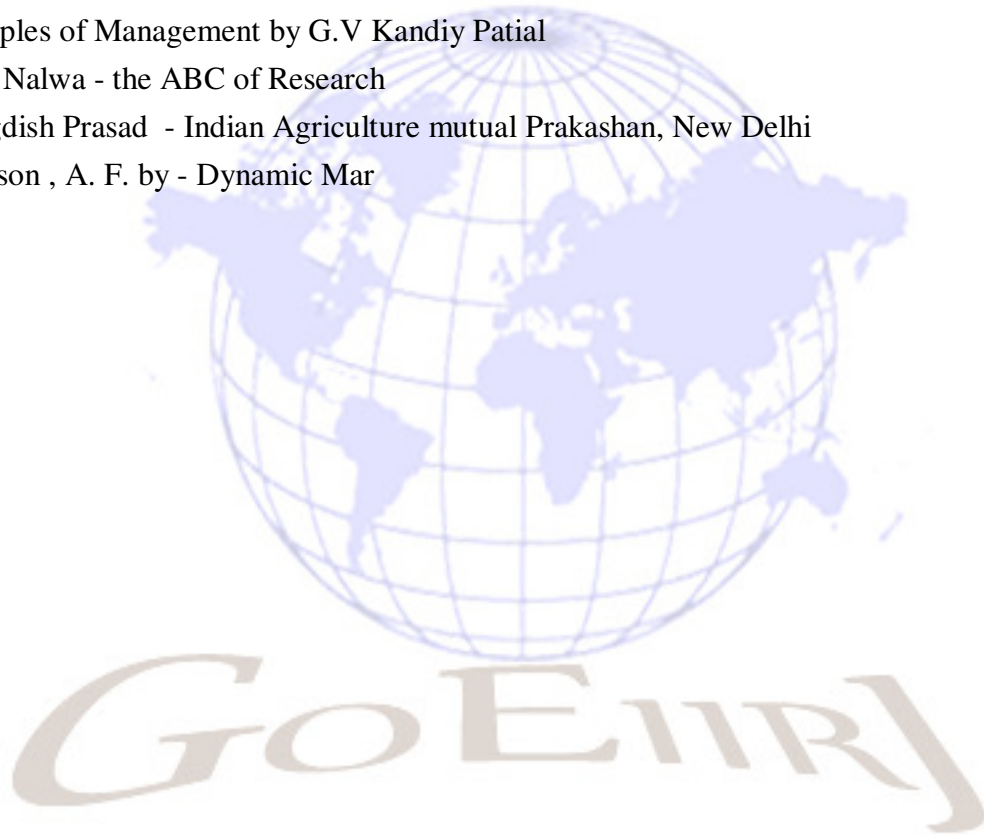
Marketing Management has become order of the day. Accordingly export management has also recently become important in the field of onion export. Different ways and means are used to augment exports. They include market research for export, six sigma techniques for export management understanding the techniques for producing high export quality onion. Export is very important for the economic development of a country. India being an agricultural country, commodities like onion, grapes, food grains and traditional items are exportables. But export surplus of each commodity may not be available. Fortunately onion surplus is increasing. It enables increase onion export. So efforts of all levels including APMC's Bank and Financial Institutions, exporting agencies, farmers and traders are expected.

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## विषय गुणवत्ता आणि ग्राहक समाधान

प्रा. बि. एस गडाख,

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चांदोरी.

प्रस्थावना :

आधुनिक काळ हा स्पर्धेचा काळ आहे. बाजारपेठेमध्ये खूप मोठ्या प्रमाणावर स्पर्धा आज वस्तूसाठी निर्माण झाली आहे अशा परिस्थितीत ज्या उत्पादन संस्था ग्राहक समाधानाकडे लक्ष देतात व आपल्या उत्पादनाची गुणवत्ता टिकवून ठेवतात अशाच वस्तूंची खरेदी ग्राहक करताना दिसतात उत्पादित वस्तूचा दर्जा उत्पादित वस्तूची किंमत वस्तूचा टिकाउपना वस्तूचा रंग आणि ग्राहकाचे आरोग्य यांचा विचार उत्पादन करताना करावा लागतो याच बरोबर वस्तूची किंमतही वाढू नये याकडे लक्ष द्यावे लागते म्हणूनच आजच्या काळात एकूण गुणवत्ता व्यवस्थापन ही संकल्पना अत्यंत महत्वाची असून जागतिक बाजारपेठेत शिरकाव करण्यासाठी व्यवस्थापनाने एकूण गुणवत्तेचा विचार करणे आवश्यक आहे.

संपूर्ण गुणवत्ता व्यवस्थापनाची व्याख्या

१) जे रम्पे आणि एच रॉबर्ट्स

संपूर्ण गुणवत्ता ही लोकांवर केंद्रित व्यवस्थापन पद्धती असून तिचा उद्देश खर्चात सातत्याने कपात करून ग्राहकांच्या समाधानात सतत वाढ घडवून आणणे हा असतो.

२) जॉन गिलबर्ट

संपूर्ण गुणवत्ता व्यवस्थापन ही अशी प्रक्रिया आहे कि जिची मांडणी ग्राहकांच्या अपेक्षांवर लक्ष केंद्रित करून अडचणींना प्रतिबंध करून काम करणारया कर्मचार्यांमध्ये गुणवत्तेशी बांधिलकी करून आणि खुल्या निर्णय पद्धतीची निर्मिती करून केली जाते.

संपूर्ण गुणवत्ता व्यवस्थापनाची तत्वे :



संपूर्ण गुणवत्ता व्यवस्थापनाची तत्वे पुढीलप्रमाणे

- १) ग्राहकांवर लक्ष केंद्रित करणे
- २) सहभाग व संघकार्य
- ३) कर्मचार्यांचा सहभाग व त्यांचे उथापण
- ४) सातत्यपूर्ण सुधारणा व शिक्षण
- ५) ग्राहक हा महत्वाचा केंद्रबिंदू

संपूर्ण गुणवत्ता व्यवस्थापनाची वैशिष्ट्ये

संपूर्ण गुणवत्ता व्यवस्थापनाची वैशिष्ट्ये पुढीलप्रमाणे

- १) संपूर्ण गुणवत्ता व्यवस्थापन हि आधुनिक काळातील उपयुक्त संकल्पना आहे
- २) संपूर्ण गुणवत्ता व्यवस्थापनात सर्व घटकांचा सक्रिय सहभाग आवश्यक आहे
- ३) ग्राहकांच्या गरजेकडे व समाधानाकडे संपूर्ण गुणवत्ता व्यवस्थापन लक्ष देते

एकूण गुणवत्ता व्यवस्थापन एक प्रक्रिया

संपूर्ण गुणवत्ता हि एक प्रक्रिया आहे ग्राहकांना दर्जेदार वस्तू देण्यासाठी संपूर्ण गुणवत्ता व्यवस्थापनात सामुहिक प्रयत्न अभिप्रेत असून कमीत कमी खर्चात दर्जेदार वस्तूची हमी हि प्रक्रिया ग्राहकांना देते

संपूर्ण गुणवत्ता व्यवस्थापनाची वैशिष्ट्ये

एकूण गुणवत्ता व्यवस्थापन प्रक्रियेत उत्पादनाशी संबंधित सर्वच प्रक्रिया आणि घटकांचा समावेश होतो त्यामुळे ग्राहकांना ठराविक दर्जाचा वस्तू वाजवी किमतीत मिळतात या गुणवत्तेमुळे ग्राहकांमध्ये वस्तूच्या संदर्भात चांगली भावना निर्माण होते एकूण गुणवत्ता व्यवस्थापनाची वैशिष्ट्ये पुढीलप्रमाणे

- १) संघटनेच्या एकूण धोरणात बदल घडवून आणणे
- २) संघटनेच्या कार्यात आणि उत्पादनात सुधारणा घडवून आणणे
- ३) ग्राहकांच्या अपेक्षा पूर्ण करणे आणि शंकांचे निरसन करणे
- ४) व्यवस्थापनाचे कार्य उत्पादन प्रक्रियेशी निगडीत असून व्यवसायांची गुणवत्ता वाढविण्याचा प्रयत्न केला जातो

संपूर्ण गुणवत्ता व्यवस्थापनाचे महत्त्व

- १) ग्राहकास त्याचा अधिकार मिळवून देणे
- २) ग्राहकांच्या तक्रारी व चौकशीस समाधानकारक उत्तरे देणे
- ३) गुणवत्तेच्या बाबतीत कधीही समाधानी

संपूर्ण गुणवत्ता व्यवस्थापन तंत्र

- १) रीडनजिनिअरिंग
- २) बेंचमार्किंग
- ३) आउटसोर्सिंग
- ४) गती (speed )
- ५) प्रवाह तक्ता (flow chart)
- ६) संख्यकिय प्रक्रिया नियंत्रण

संपूर्ण गुणवत्ता व्यवस्थापनाचे फायदे

- १) व्यावसायिक संस्थेला बाजारपेठेतील स्पर्धेला यशस्वीपणे तोंड देत येते
- २) व्यावसायिक संस्था उत्पादनाचा दर्जा वाढवून विक्री आणि नफ्याचे प्रमाण वाढवू शकतात
- ३) ग्राहकाना दिल्या जाणारया सेवेचे मुल्य उंचावल्यास समग्र गुणवत्ता व्यवस्थापना मुळे हातभार लागतो
- ४) समग्र गुणवत्ता व्यवस्थानामुळे व्यवसाय संघटनेतील सर्व मनुष्यबळ सहभागी करून घेतले जात असल्याने त्यांना अभिप्रेरीत केले जाते याशिवाय मनुष्य बळाची कार्यनिष्ठा उंचावते
- ५) समग्र गुणवत्ता व्यवस्थापानामुळे ग्राहक व व्यवसायसंस्था दोघांनाही आर्थिक फायदा होऊ शकतो

संपूर्ण गुणवत्ता व्यवस्थापनाच्या मर्यादा

- १) भारतातील व्यवस्थापन हे परंपरावादी आणि पारंपारिक असल्याने एकूण गुणवत्ता

व्यवस्था राबविणे सहज शक्य नाही

- २) भारतीय व्यवस्थापक अधिकार प्रदान करण्यास तयार होत नाही
- ३) भारतीय कर्मचारी संघटनांचा संपूर्ण गुणवत्ता व्यवस्थापनास विरोध आहे
- ४) संपूर्ण गुणवत्ता व्यवस्थापनाचे यश हे प्रशिक्षणावर अवलंबून असल्याने जर व्यवस्थापनाने प्रशिक्षण न दिल्यास त्याचा उपयोग होत नाही
- ५) एकूण गुणवत्ता व्यवस्थापन हि संथ प्रक्रिया आहे

समारोप

आधुनिक काळात एकूण गुणवत्ता व्यवस्थापन हे व्यवस्थापनाचे उद्दिष्ट्ये आहे त्यामुळे उत्पादन कार्यात विविधता निर्माण करून ग्राहक केन्द्री उत्पादन करणे आणि बाजारपेठ काबीज करणे शक्य होते





## सध्याच्या उच्चशिक्षणाचा दर्जा व मुल्यांकन

प्रा. सचिन घोलप

सहयोगी प्राध्यापक,

इन्सिटयुट ऑफ मॅनेजमेंट स्टडीज करीअर डेव्हलपमेंट &amp; रिसर्च (IMSCD &amp; R),

अहमदनगर.

आणि

डॉ. अर्वा मदन,

प्राध्यापक,

सेंट मिरा मुलीचे महाविद्यालय, कोरेगाव पार्क, पुणे.

## अ] प्रास्ताविक -

देशाचा विकास साधायचा असेल तर गुणवत्तापूर्ण शिक्षणाचा विकास होणे अत्यंत गरजेचे आहे. भारताने 1991 नंतर खाजगीकरण, उदारीकरणाचे जे धोरण स्विकारले त्यानंतर भारतात शिक्षणाचा विकासही झपाट्याने झाल्याचे आढळते भारत सरकारनेही शिक्षणाचा विकास व दर्जा सुधारणेसाठी अनेक उपक्रम, धोरणे राबवल्याचे दिसून येते. या वेगवेगळ्या पातळ्या वरील प्रयत्नाचे फलीत म्हणून आज सर्व प्रकारच्या शिक्षणाच्या संधी अगदी खेड्यापाड्यापर्यंत उपलब्ध झाल्या आहेत.

## ब] संशोधन पद्धती :-

## 1] उद्दिष्टे -

- 1] उच्चशिक्षणाच्या विकासाबाबत अवलोकन करणे.
- 2] उच्च शिक्षणाच्या मुल्यांकन घटकांचा अभ्यास करणे.
- 3] उच्चशिक्षणाच्या मुल्यांकनातील त्रुटीचा बारकाईने अभ्यास करणे.

## 2] माहिती संकलनाची पद्धत:-

## 1] माहितीचा प्रकार-

प्रस्तुत अभ्यासाठी दुय्यम स्रोतामधील माहितीचा उपयोग केला गेला.

## 2] माहिती संकलनाचे साधन -

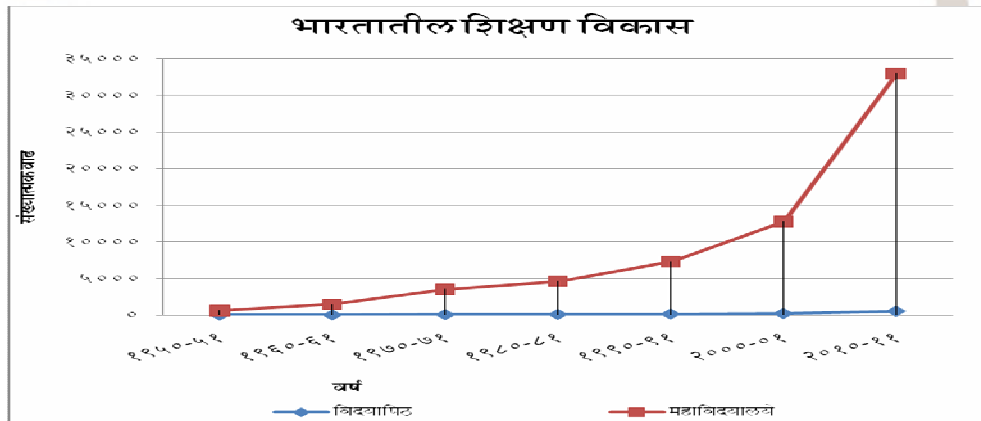
माहिती संकलीत करण्यासाठी दुय्यम स्रोतामध्ये , विविध प्रकाशने याचा उपयोग करण्यात आला.

## क] शिक्षणाच्या संख्यात्मक विकास -

शिक्षण विकासासाठी केलेल्या विविध प्रयत्नांमुळे आज भारतातील विद्यापिठे, महाविद्यालयाची संख्या अतिशय झपाट्याने वाढत आहे. हे खालील तक्त्यावरून स्पष्ट दिसून येते.

## 1] भारतातील शिक्षण विकास

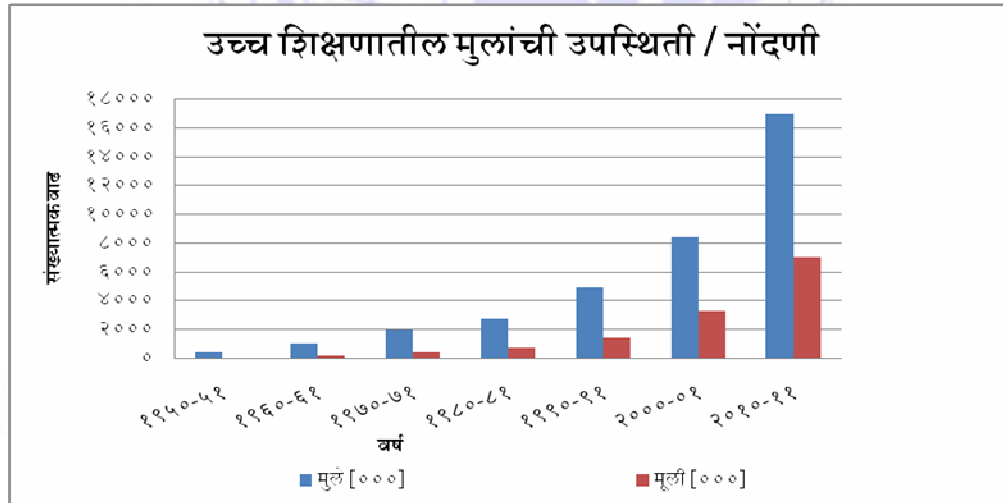
अ.न.	वर्ष	विद्यापिठ	महाविद्यालये
1	1950-51	30	695
2	1960-61	55	1542
3	1970-71	103	3604
4	1980-81	133	4722
5	1990-91	190	7346
6	2000-01	256	12806
7	2010-11	564	33023
8	डिसेंबर 11	634	-



वरील तक्त्यावरून भारतातील 1990-91 नंतर झपाट्याने झालेली संख्यात्मक वाढ दिसून येते. 1990-91 मध्ये केवळ 190 विद्यापिठे व 7346 महाविद्यालये कार्यरत होती. ती डिसेंबर 11 पर्यंत 634 आणि 33.23 पर्यंत पोहचली.

## 2] भारतातील उच्च शिक्षणातील मुलांची उपस्थिती / नोंदणी

अ.न.	वर्ष	मुले [000]	मूली [000]
1	1950-51	397	43
2	1960-61	1050	170
3	1970-71	1954	431
4	1980-81	2752	749
5	1990-91	4925	1437
6	2000-01	8399	3306
7	2010-11	16975	7049



वरील तक्त्यावरून असे लक्षात येते की मुले व मूली दोहोचा उच्च शिक्षण घेण्यात फार मोठी वाढ झालेली आहे. 2010-11 मध्ये 16,975 हजार मुले तर 7049 मुली भारतात उच्च शिक्षण घेत असल्याचे वरील आकडेवारी वरून स्पष्ट होते. याबरोबरच शिक्षकांच्या संख्येतही तेवढीच वाढ झाल्याचे दिसून येते. 1950-51 मध्ये भारतात उच्च शिक्षणात केवळ 23549 शिक्षक होते तीच संख्या 2010-11 पर्यंत 816966 पर्यंत पोहचल्याचे दिसून येते.



## 3] महाराष्ट्रातील उच्च शिक्षणाची परिस्थिती- 2010-11

विद्यापीठे	महाविद्यालये	मुलांची संख्या
44	4631	1955226

विद्यापीठाच्या संख्यात्मक विकासाचा विचार करता महाराष्ट्राच्या तामिळनाडू, उत्तरप्रदेश, राजस्थान व आंध्रप्रदेशानंतर महाराष्ट्राचा 4 था क्रमांक लागतो तर महाविद्यालयाच्या संख्येत मात्र महाराष्ट्र भारतात प्रथम स्थानावर असल्याचे दिसून येते.

वरील सर्व आकडेवारीचा अभ्यास करता लक्षात येते की भारत शिक्षणाच्या बाबतीत एक विकसीत राष्ट्र असल्याचे वरील विवेचनावरून लक्षात येते.

परंतु हा विकास केवळ संख्यात्मक आहे. या महाविद्यालये विद्यापीठाच्या दर्जाबाबत काय? या प्रत्येक विद्यापीठातून, महाविद्यालय यातून शिक्षणाचा दर्जा अच्च ठेवण्यात ही विद्यापीठे यशस्वी झाली आहेत का?

## ड] उच्च शिक्षणाचा दर्जा :-

यासाठी भारतात या विद्यापीठे व महाविद्यालयाचा दर्जा तपासण्यासाठी विश्वविद्यालय अनुदान आयोगाने (UGC) ने एका स्वतंत्र संस्थेची स्थापना 1994 मध्ये नॅक (NAAC) या नावाने केली. या संस्थेचे मुख्य ऑफीस बॅंगलोर येथे आहे. या संस्थेकडून महाविद्यालयाचा दर्जा तपासून त्यांना दर्जानुसार ग्रेड दिला जातो.

नॅककडून मुख्यतः 03 घटकावर महाविद्यालयाचे मुल्यमापन केले जाते. ते म्हणजे-

- 1] गुणात्मक / दर्जेदार सुधारणाची सुरवात / प्रयोग- Quality initiatives
- 2] गुणात्मकतेत स्थैर्य - Quality sustenance
- 3] गुणात्मकतेत वाढ - Quality enhancement

महाविद्यालयातील या तीनही घटकांचे अस्थित्व खालील उपघटकामध्ये शोधले जाते.

- 1] अभ्यासक्रम - रचना व विकास (Curricular Aspects)
- 2] शिकवणे - शिकणे व मुल्यांकन प्रक्रिया (Teaching learning and evaluation)

- 3] संशोधन विनामोबदला सल्ला व समाजउपयोगी कार्य (Research, consultancy & Extension)
- 4] पायाभूत सुविधा व शिक्षणसंसाधने.
- 5] विद्यार्थी विकासास सहकार्य (Student support & progression)
- 6] नियंत्रण व नेतृत्व (Governance & Leadership)
- 7] नाविण्यापूर्ण उपक्रम.

या सात घटकावर त्या महाविद्यालयाच्या दर्जा तपासला जातो. या प्रत्येक घटकांतील गुणात्मक प्रयोग, गुणात्मक स्थैर्य आणि गुणात्मक वाढ तपासूनच त्या महाविद्यालयांचा दर्जा या संस्थेकडून ठरवला जातो.

दर्जा प्राप्त झाल्यानंतर पुन्हा पुढील 05 वर्षांमध्ये महाविद्यालय स्वतः दर्जा स्वतः सुधारून पुन्हा पुढील मूल्यांकन करून मिळालेल्या ग्रेडमध्ये सुधारणा करू शकते.

या संस्थेने गुणात्मक दर्जा तपासण्यासाठी ठरवलेले सर्व घटक अतिशय उत्कृष्ट आहेत. परंतु या प्रक्रीयेमध्ये काही त्रुटी दिसून येतात. त्यामुळे सध्याच्या शिक्षणाचा दर्जा या विषयावर चर्चासत्र भरवण्याची गरज सध्या निर्माण होत आहे.

नॅककडून अशा वेगवेगळ्या घटकांचा अधारे शैक्षणिक संस्थांचे मूल्यमापन केले जाते. परंतु अनेकदा या प्रक्रीयेमध्ये किंवा या घटकामध्येही काही त्रुटी असल्याचे निदर्शनास येते.

## इ] मूल्यांकन प्रक्रीयेतील त्रुटी :-

### 1] संशोधन

संशोधन या घटकाला शैक्षणिक संस्थांची गुणवत्ता किंवा दर्जा ठरवताना महत्वाचे स्थान दिले जाते. परंतु झालेले संशोधन प्रकल्प तसेच सुरु असणारे संशोधन प्रकल्पापैकी किती संशोधन प्रकल्पांचा उपयोग समाजाच्या सुधानेसाठी झाला किंवा येथील याकडे मात्र दुर्लक्ष झाल्याचे दिसून येते. थोडक्यात समाजउपयोगी संशोधन प्रकल्प / अहवाल आहेत किंवा नाही याकडे दुर्लक्ष येते. त्यामुळे त्यांची केवळ संख्या वाढत चालल्याचे निदर्शनास येते.

शिवाय सरकारच्या विविध योजना, कार्यक्रम यांच्या मूल्यामापनावर किती संशोधन प्रकल्प झाले

याकडेही दुर्लक्ष झाल्याचे वाटते. त्यामुळे केवळ संस्थेच्या आधारावर संशोधनाचे मूल्यमापन करून संस्थेची गुणवत्ता ठरवणे चुकीचे किंवा गुणवत्ता विरहीत असल्याचे जाणवते.

## 2] शिकणे - शिकवणे - मूल्यमापन प्रक्रिया :-

या घटकात मुलांना शिकवण्यासाठी वापरल्या जाणाऱ्या वेगवेगळ्या पद्धतींचा विचार करतात. अत्याधुनिक पद्धतीचा जास्तीत जास्त उपयोग शिक्षण पद्धतीत केला जातो. पण या बरोबरच प्रयोगात्मक शिक्षण किंवा शिकवणे याकडे मात्र दुर्लक्ष झाल्याचे आढळते. उदा. अंदाजपत्रक शिकवतांना LCD, प्रोजेक्टर इ. नवनवीन साधनांचा उपयोग केला जातो. परंतु किती शिक्षणसंस्थेत मुलांना अंदाजपत्रक तयार करण्याचा प्रात्याक्षीक प्रयोग देतात, किंवा विपनन विषय शिकवतांना किती वेळा एखाद्या वस्तूची प्रत्यक्ष विपनन करण्याचे प्रात्याक्षिक करण्यास सांगितले. याकडे दुर्लक्ष केले जाते. म्हणजेच अजूनही प्रयोगात्मक शिक्षण पद्धतीकडे दुर्लक्ष केल्याचे जाणवते.

## 3] मुल्यांकनाची पद्धती , मार्गदर्शनाची कमतरता :-

प्रगत राष्ट्रांतील मुल्यांकन पद्धत व भारतातील मुल्यांकन पद्धत यात खूप मोठ्या प्रमाणात फरक असल्याचे दिसून येते. प्रगत राष्ट्रांमध्ये मुल्यांकनासाठी अर्ज पाठवल्यानंतर मुल्यांकन समिती एका तज्ञ व्यक्तीची निवड त्या संस्थेसाठी करते. हा तज्ञ व्यक्ती पूर्णवेळ काही दिवस त्या संस्थेसाठी देतो. व मुल्यांकनाच्या प्रत्येक घटकांमध्ये सक्षम होण्यास मदत करतो. मुल्यांकनाच्या प्रत्येक घटकामध्ये ही व्यक्ती सदर संस्थेस सक्षम, गुणवत्तापूर्ण बनवते. व या व्यक्तीच्या अहवालानंतर मुल्यांकन समिती मूल्यांकन करते त्यामुळे कमी दर्जाचा प्रश्नच उद्भवत नाही. कारण नेमलेला तज्ञ व्यक्ती त्या संस्थेस मुल्यांकनाच्या उच्च पातळी गाठण्यास मदत करतो व ती उच्च पातळी गाठल्यानंतर घटक माहिती असतात.

भारतात संस्थेस केवळ मुल्यांकनाचे घटक माहिती असतात. व या प्रत्येक घटकामध्ये आवश्यक ती सुधारना स्वतः संस्थेलाच करावी लागते. त्यामध्ये कोणत्याही मार्गदर्शनाची तरतूद नसल्याने दिसून येते त्यामुळे बऱ्याचवेळा आवश्यक ती गुणवत्तापातळी न गाठताच मुल्यांकन घेऊन कमी प्रतीचा शेर मिळतो.

## 4] मुल्यांकनासाठीचा कालावधी:-

मुल्यांकन समिती केवळ दोन किंवा तीन दिवसामध्ये संपूर्ण संस्थेचे / महाविद्यालयाचे मुल्यांकन करते. यामध्ये दस्तऐवज तपासणे, पालकचर्चा, विद्यार्थी चर्चा, शिक्षक चर्चा, संस्था सदस्याबरोबर चर्चा, प्रशासकीय कर्मचाऱ्याबरोबर चर्चा, ग्रंथालय पाहणी, विविधपायाभूत सुविधांची पाहणी अशा अनेक



वेगवेगळ्या घटकांचा समावेश असतो.

पण केवळ दोन ते 3 दिवसात एखाद्या संस्थेचा महाविद्यालयाची गुणवत्ता/ दर्जा तर्कसंगत आहे का? यात दस्तऐवजाचा / कागदपत्राचा वाटा, आधार जास्तीत जास्त घेतला जात असल्याचे लक्षात येते. त्यामुळे प्रत्यक्ष परिस्थिती व दस्तऐवज यातील तफावत दूर करणे आवश्यक वाटते.

#### 5] प्रशिक्षणाचा अभाव :-

मुल्याकणासाठी अर्ज केल्यानंतर ते प्रत्यक्ष मुल्याकन, होण्यापर्यंतच्या मधील कालावधीत त्या महाविद्यालयास / शिक्षकास मुल्याकनाबाबतचे कोणतेही प्रशिक्षण दिले जात नाही. त्यामुळे या कालावधीत आवश्यक गोष्टीची पूर्तता होण्यासाठी अनेक चुकी घडण्याचा संभवही असतो.

#### 6] मुख्य कर्तव्याकडे दुर्लक्ष :-

आवश्यक असणाऱ्या घटकाची पूर्तता, तयारी, या सर्वांमध्ये शिक्षकाचे विद्यार्थ्यांना शिकण्याचे जे मुख्य कर्तव्य असते त्याकडेही दुर्लक्ष होण्याची शक्यता नाकारता येत नाही.

#### 7] पाच वर्षांसाठी मिळणारा दर्जा :-

नियंत्रण, आवश्यक घटकांची पूर्तता, कागदपत्रे, प्रशिक्षण व मार्गदर्शनाचा आभाव या सर्व घटकामुळे जर कमी दर्जा प्राप्त झाला तर त्या महाविद्यालयाच्या सर्व घटकांवर प्रभाव पडतो. या पुढील पाच वर्षात महाविद्यालय स्वतः दर्जा उंचावण्यासाठीची विकासाची प्रक्रीया सतत चालू ठेवते. याबरोबरच दुसऱ्या बाजूस प्राप्त दर्जामुळे महाविद्यालयाची प्रतीमा समाजात मलीन होऊन प्रवेशापासून निकालापर्यंतच्या सर्वच घटकावर त्याचा प्रभाव पडण्याचीही शक्यता असते.

#### ई] शिफारशी -

- 1] मूल्यांकनाबाबत मार्गदर्शनाची तरतूद असावी.
- 2] शक्य असल्यास प्रत्यक्ष मूल्यांकनाच्या कालावधीत वाढ करावी.
- 3] मूल्यांकन प्रक्रीया, घटक याविषयी महाविद्यालयातील किमान शिक्षकांना प्रशिक्षण द्यावे. म्हणजे या कालावधीत ते महाविद्यालयाचा गुणात्मक दर्जा वाढवण्याचा प्रयत्न करतील.
- 4] संशोधनातील उपयुक्तता तपासण्याची तरतूद असावी.
- 5] प्रयोगात्मक शिकवण्याच्या पद्धतीस महत्व द्यावे.
- 6] नाविन्य उपक्रमामध्ये या उपक्रमाच्या उपयोगीतेवर भर द्यावा.

**फ] सारांश -**

भारतातील शिक्षणाचा दर्जा ठरवतांना वापरल्या जाणाऱ्या घटकांचे मुल्यमापन केवळ संख्येच्या आधारावर केले जाऊ नये. या मुल्यमापनात किंवा परिक्षणात संख्येबरोबरच गुणात्मकताही जास्तीत जास्त तपासली जावी. प्रत्येक घटकांतील उपयोगिता, वास्तवातील त्या घटकांचा समाज उपयोग, विद्यार्थ्यांच्या सर्वांगीण विकासातील उपयोग तपासला जावा. त्याचवेळी शिक्षणाची गुणवत्ता उच्च पातळीवर जाऊ शकेल.

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**QUALITY CONTROL IN MANUFACTURING PROCESS**

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**INTRODUCTION :**

Quality control is control of quality during the manufacturing process. It is the the key elements in every stage of production, from raw materials to finished products. In the words of Henri Fayol “control consist in verifying whether everything occurs in conformity with the plan adopted, the instructions issued and principles established. It objective is to point out weaknesses and errors in order to rectify them and prevent recurrence. It operates on everything/things,people`s actions.”

Meaning of the term Quality Control :-Quality control refers to the systematic control of various factors that affects the quality of the end product. The quality of the end product depends on the quality of raw materials used, the manufacturing tools and equipments, the degree of skill and proficiency of the workers working conditions etc. The purpose of Quality is to regulate these factors to the extent that the end product conforms to –the predetermined standards.

**OBJECTIVES OF THE STUDY**

1. To study the meaning of quality control
2. To study scope &objective of quality control
3. To study the importance of quality control
4. To study the techniques of quality control

**DEFINITIONS OF THE TERM QUALITY CONTROL**

**Dr. H. M. Broom** – Quality control is the systematic control by management of the variables in the manufacturing process that affects goodness of end products”

**Singmund P. Zobel** – “Quality control means seeing to it that the customer gets what he believes he is buying. It is a cost reduction programme”

**SCOPE OF QUALITY CONTROL**

Quality control must ensure that product give the desired performance or service is the core of quality control and it must be an important factor in managerial decisions in engineering,in the



process of production and its operations right from the product planning and development upto the dispatch of products for sale to customers.

### **QUALITY CONTROL PROGRAMME**

Generally, control programme embraces following phases:

- Measurable standards, norms or specification
- Inspection of materials, parts and products
- Quality Research: under this phase, investigation of inspection results is made
- Measuring instruments or devices of inspection is to evaluate objectively or the correction material rejected during the manufacturing process.

### **OBJECTIVES OF QUALITY CONTROL**

The following are the objectives of quality control

- ✓ To establish standards of quality
- ✓ To analyse quality deviation
- ✓ To evaluate the methods and suggest improvements
- ✓ To segregates defective goods
- ✓ To accelerate the sale by presenting only the quality goods

### **ADVANTAGES OF QUALITY CONTROL**

- ❖ Standard quality goods
- ❖ Cost reducing and controlling device
- ❖ Reduction in cost of inspection
- ❖ Quality consciousness
- ❖ Reduction in cost of production
- ❖ Greater Satisfaction to customers
- ❖ Increase in moral
- ❖ Wider markets
- ❖ Better utilization of resources
- ❖ Better image of the Enterprise

### **MODERN TECHNIQUES OF QUALITY CONTROL**

1. Inspection, 2. Statistical Quality control

**INSPECTION**

It helps in accepting or rejecting a lot as a good or bad one.

**Basic for inspection**

Material is inspected to meet one or all of the following requirements.

- Quantitative verification
- Quantitative checking
- Dimensional position
- Suitability of the product

**OBJECTIVES OF INSPECTION**

The following are the major objective of inspection for quality control.

- ❖ To sort out acceptable from defective raw materials or work in progress. This may be called remedial inspection.
- ❖ To help in locating the causes of defective work and extend co-operation of resistance in removing these causes. It is preventive inspection.
- ❖ To control the quality standards of the manufacturing processes. It may be formed as operative inspection.
- ❖ To submit reports to the managements

**ROLE OF INSPECTION IN QUALITY MANAGEMENT**

Inspection involves several elements

- ✚ Interpretation of the quality requirements.
- ✚ Sampling : a certain amount (number of unit) is taken from the lot of examination.
- ✚ Examination: This includes testing, measuring observation, etc
- ✚ Decision: to decide whether the characteristics conform to the quality requirements is simple if requirement clearly stated. Either they conform or they do not conform.
- ✚ Action: One type action which follows from the decision is what to do with the product or lot; accept, reject screen, re-inspect, etc. Another type covers the recording and reporting of the data obtained. A third type of action involves the decision about manufacturing process; stop, reset, change tool, etc.

**STATISTICAL QUALITY CONTROL**

There are two important techniques of statistical quality control:

1. **Control chart** : It is graph which presents lines showing range of expected variability. It gives running record of quality measurement by which every new measurement can be graphically compared with the past performance and thus can be properly evaluated.
2. **Acceptance Sampling** : acceptance sampling is based on the principle that a sample selected at random will be representative of the whole lot. It is widely used SQC technique for inspection of final products

**ADANTAGES OF STATISTICAL QUALITY CONTROL**

- Low production cost : It lower the cost of production
- Timely warning about deviation : SQC sets up levels of deviations to be allowed. When these limits are crossed, action is promptly taken.
- Increase in productivity : SQG makes a worker quality conscious, reduces errors and improves productivity.
- Helpful in decisions : SQC helps in deciding whether to accept or reject lots of products already produced or manufactured.
- Reduction in inspection cost : Under SQC techniques use of inspection staff is more economical. Consequently, there is a substantial reduction in inspection costs.
- Control over the quality of work : control chart technique helps in controlling the quality of works done on individual operators while the work is being done.
- Increase in moral of workers : It helps to increase their morale as they feel that they are working in the organization which is producing higher quantity standard goods.

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## **ROLE OF QUALITY EDUCATION IN CUSTOMER SATISFACTION**

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### **Introduction**

The consumer protection jurisprudence of India as owns its genesis to the ancient period. We all are consumers in one form or another. We purchase things, hire services to satisfy our needs. The industrial revolution has ushered in radical changes in the lives of the human beings.

A well-known jurist and economist Adam Smith in his classic work “The Wealth of Nations” has described market-place as a pillar of strength of consumer. According to him, market-place is the place where buyer and seller have personal encounters. But by the passage of time, the scenario has changed.

In the present socio-economic scenario, we find that the consumer is victim of many unfair and unethical methods used or adopted the market-place. The Consumer Protection Act, 1986 is enacted to grant certain rights and protect from exploitation.

### **Consumerism**

People revolted against the unresponsiveness of both public and private institutions to human needs, this is labeled as consumerism, a socio-economic movement. The term Consumerism means the protection of rights and interests of consumers. It has played a significant role in fulfilling the minimum needs of consumers in terms of necessity, quality and purity.

According to the Arthshastra, the Superintendents required to put the Government product in the market under favorable conditions and to supervise their sales at reasonably rates. Narada and Brahaspati have also laid down numerous laws and regulations to safeguard the interest of buyers and sellers. In the Quran men are taught to abstain from dishonest dealing lest they be deprived of God’s blessing..

### **Need of study**

The Constitution of India guarantees the right to life and personal liberty under Article 21 of the Constitution. The Article 21 of the Constitution has various facets. It includes the right to education also. In the landmark judgment in Mohini Jain v. State of Karnataka, popularly known as

“the Capitation Fee case” Where Supreme Court held that, “Right to education is the fundamental right under Article 21 of the Constitution. It cannot be denied to the citizen by charging the higher fee known as capitation fee.

In Unni Krishnan v. State of Andhra Pradesh, The Supreme Court held that,” The right to free education is available as fundamental right up to the age of 14 years of age and after it is depended on the economic capacity and development of the state. The obligation created under Article 41, 45 and 46 can be discharged by state by creating the institutions of its own or by recognizing, aiding the private institutions. It was held that the admissions private educational institutions to be given on merit basis and 50% seats in all professional colleges to be filled by the candidates who are ready to pay higher fee.

The need of study is to observe that the educational institutes give education but the quality of education to be analyzed from the point view of consumer. If there is defect in the service of providing education then whether the students have the right to enforce the said right against the state without any hesitation as consumer?

### **Objectives of study**

1. To study the Consumer Protection Act, 1986.
2. To study the Consumer rights under the Consumer Protection Act, 1986.
3. To study the Consumer remedies in case of defective services like education.
4. To study the Consumer Cases on defective services like education.
5. To give Recommendations to cure the lacunas of the Consumer Protection Act, 1986.

### **Hypothesis**

1. The Consumer is weaker in society.
2. The Consumer is victim in society.
3. The Consumer needs protection in society.
4. The right to education is a fundamental right.
5. The Consumer Protection Act, 1986 includes educational service

### **Research methodology**

In preparation of this Research, information collected from the Secondary data like books, case laws, opinions etc. This is an arm chair research therefore primary data collection is not concentrated. The Consumer Protection Act, 1986, the Constitution of India and the case laws are the focused sources in the preparation of this research paper.

### **Nature and scope**

The Consumer Protection Act, 1986, and the consumer welfare provisions of the said Act in the light of the Indian legal framework is the scope of the study. It also includes the study of important case laws on the said topic. Basically the educational service how included in the Consumer Protection Act, 1986, is described rather analyzed in critical manner. Researcher tried to show the education is one of the services where the consumers are not only protected but rather state liability is created to implement this service as a fundamental right in society.

### **Consumer protection in education.**

#### **1. Consumer**

In Indian Law the definition of the term ‘consumer’s is given in the Consumer Protection Act, 1986. The definition of Consumer is wide. It says:- ‘Consumer’ means any person who:-

- (i) Buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration paid or promised or partly paid or partly promised, or under any system of deferred payment when such use is made with the approval of such person but does not include a person who obtains such goods for resale or for any commercial purpose; or
- (ii) Hires or avails of any services for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any beneficiary of such services other than the person who hires or avails of the services for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment, when such services are availed of with the approval of the first mentioned person but does not include a person who avails of such services for any commercial purpose;

#### **2. Consumer Within the preview of Indian Constitution**

The constitution of India endeavours to establish a social service state which, in the words of W. Friedmann, functions as protector, as dispenser of social services, as Industrial Manager, as Economic Controller and as an Arbitrator. Therefore, although the word consumer is not found in the constitution, social service state has to take within its functional ambit the protection of consumers. The word “Consumer” is a compendious word and it embraces all people irrespective of their sectional or group denomination or territorial bounds.



The well known consumerist Ralaph Nadar has equated the word “Consumer” with the word “Citizen”. On this logic, it can safely be said that the absence of the word consumer in the constitution does not have much significance because the preamble of the constitution and other provision are focused towards the interests of “All the Citizens” which necessarily and inevitably would mean and include the interests of consumers.

Moreover Art. 14 of the constitution guarantees equality before law and equal protection of laws. Therefore, manufacturers, producers, traders, sellers and consumers enjoy equal treatment before law either for receiving reward or punishment. It is now well-established that under Art. 14 of the constitution, no state monopoly could be arbitrary in its dealings with the consumer.

Under Article 21 which guarantees right to life and personal liberty denial of an essential service by the state might amount to violation of this right. Further, the consumer is entitled to constitutional Protection under Art. 38, which reads as “The state shall strive to promote the welfare of the people by securing and protecting, as effectively as it may, a social order in which justice, social, economic, and political, shall inform all the institution of the national life. Under clause (b) and (c) of Article 39, the state is duty bound to direct its policy towards securing the distribution of the ownership and control of the material resources of the community in such away as “to serve the common good”.

Article 42 directs that the state shall make provision for securing just and humane condition of work and for maternity relief. Article 43 directs that state shall endeavour to build an economic organization or to make suitable legislation to ensure a decent standard of life to all the workers who constitute the bulk of the consumers.

Article 46 of the Constitution of India mandates that state shall promote with special care the educational and economic interest of the weaker sections of the people and shall protect them from social injustice and all forms of exploitation. The expression “Protection from all form of exploitation” would when applied in the context of consumers means that the consumers should be saved from all kinds of harassment and fraud at the market place.

### **3. Importance of education**

The new born infant is a helpless human being. He has neither friends nor, enemies. He is not aware of the social customs and traditions. He is not aware of realities of life. He is not even keen to achieve any ideal or value. But as he grows older, he is influenced by the informal and formal agencies of education. He develops his physical, mental and emotional self and social

feelings. By and by, he develops sense of responsibility like his elders. He solves the problems of life successfully.

**4. Whether the educational institutions can be made liable for deficiency in service?**  
**(Case laws)**

There are two opposite views in this regard. According to one view, there is no justification to bring educational institutions and the students within the purview of the Consumer Protection Act.

According to other view, education has been recognized as a fundamental right. Education is closely related to the future of the students. A heavy fee is charged from the students for imparting education. Thus, educational institutions and the students must be within the purview of the Act.

1. In APJ School v. M. K., the school was compelled to refund all charges like fee and annual charges except admission fee, when the parents got the admission of their child cancelled well before teaching session and the seat was filled by a new admission on similar charges.
2. In Saint John Medical College v. Prof. V. V. Joshi, a contrary view was expressed. In this case, it was held by the State Commission that after the start of the new academic session, the demand of refund of fee, cannot be accepted.
3. In Registrar, Bangalore University v. Parida Ansari the results of re-evaluation of a candidate was delayed and the candidate had to appear in the supplementary examination and ultimately he passed both and an award of Rs. 5000/- was held to be just and proper.
4. In Society for Civil Rights v. Union of India, the M.P. State Commission held that consumer must be one who has hired the services for consideration and to be a consumer the nexus of hiring of service must be established. Payment of examination fee by the candidate for evaluation of the answer books to the University does not mean that the candidate has hired the services. Hire means payment by contract for the use of a thing or for personal service.
5. In Manisha Samal v. Sambalpur University. University which issued an identical roll number to more than one examinee was held to be deficient in services but no liability was imposed because the other candidate with the same roll number did not appear and the apprehension of the complainant that her marks might have gone to the benefit of the other candidate was not borne out by the facts.
6. In Registrar, Evaluation, University of Karnataka v. Poornima G. Bhadari & Ors, the National Commission has held that a University while valuing the answer papers or undertaking the revaluation of answer papers or the re-checking of marks awarded to a candidate at the instance of

a candidate who had appeared for the examination is not performing a service.

7. In Registrar, University of Bombay v. Mumbai Grahak Panchayat, Bombay, the National Commission has further held that “We are clearly of the view that in carrying out its function of conducting the examination, evaluating answer papers and publishing the results of candidates the University was not performing any service for consideration and a candidate who appeared for the examination cannot be regarded as a person who had hired or availed of the service of the University for consideration.
8. In Tilak Raj of Chandigarh v. Haryana School Education Board, Bhiwani, it was held by the State Commission that imparting of education by the State clearly comes within the concept of service as defined under clause (0) sub-section (1) of Section 2 of the Act.
9. In Ravinder Singh v. M.D.U. Rohtak, it was held by the National Commission that the colleges which did not forward the examination form of the students to the University is liable for negligence and deficiency of service because the students were deprived of their right to appear in examination.
- 10 In Registrar, University v. Pooja, it was held that upon the basis of result declared by the University, a student is liable to get admission in a higher class and becomes eligible for a service or a training. If the result is not declared properly then student becomes entitled for the relief. The ‘Student’ has been held to be a consumer in abovementioned cases.
11. However, the National Commission had, in a certain cases decided by it held that giving admission to the students in university/college by charging fees did not make them consumers of education service under section 2(1)(d)(ii) read with section 2(1)(o) of the Consumer Protection Act
12. In Sekar v. Registrar, Madurai Kamarajar University, it was held that A student who appears for the University examination and pays necessary fees thereof certainly hires the services of the University for consideration and is a consumer within the meaning of section 2(1)(d)(ii) of the Act

### Major findings

The functions of universities/boards/institutions have been divided into two categories.

1. Administrative and 2. Educative/Statutory’

As for as deficiency in administrative function is concerned the students have been treated as a consumer and has been given reliefs in case of late declaration of result, wrong dispatch of roll number, error in mark-sheet etc. in some cases.



But as the case of case of educative functions/statutory functions are concerned, educative part is not treated as ‘service’ availed by student for considerations. Hence there is no right to claim remedy in such cases. This is not a good trend to help the development of law.

Here the major findings are as below.

1. The consumer is the weaker section in society because he is dominated by others.
2. The Consumer is victim in society because he is exploited by others.
3. The Consumer needs protection in society because he is cheated by others.
4. The right to education is a fundamental right because it is declared so by Constitution.
5. The Consumer Protection Act, 1986 includes educational service partially.

### **Recommendations**

Right to education becomes meaningless if it goes beyond the preview of the Consumer Protection Act, 1986. There is urgent need to make changes in this regard. We know that various types of services availed or hired for consideration have been included within the scope of the Consumer Protection Act, 1986. But is the lacuna of the legal system that education is not totally included in the preview of the said Act.

In the twenty-first century, teaching has ceased to be a pious profession. There are a number of institutions charge heavy fee, though teaching and other infrastructure standards are not available with them. They exploit the students and the innocent students can’t claim any remedy under the consumer protection Act, 1986.

There are various administrative lapses on the part of university/boards. To make the educational institutions more responsible, they should also be within the scope of the consumer protection Act, 1986. There is urgent need to review the decisions given by the Supreme Court.

### **Conclusion**

The consumer who was once the ‘king of the market’ has become the victim of it. He is not supplied adequate information as to the characteristics and performance of consumer goods and services. It is the nicety of Indian consumer law that it failed to do justice with education.

“The Consumer Protection Act, 1986 is regarded as “Magna Carta” in the field of consumer protection for checking the unfair trade practices and deficiency in goods and services. But unfortunately it is beyond the reach of education.”

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## QUALITY OF EMPLOYMENT

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### Abstract

*Globalisation ,which is often combined with domestic liberalization . Economic reforms affect the employment situation through trade liberalization through encouraging exports and imports and through increasing incentives for investment and innovation. Large flow of FDI would result in increased investment in Greenfield areas and would lead to accelerated direct and indirect employment and income growth in the developing countries like India. The employment impact of FDI is also uncertain. On the one hand, increased FDI and investment in Greenfield areas should result in increased direct and indirect employment and income in developing countries. Another related study has tried to find the employment impact of trade on the manufacturing run by comparing the labour intensities of exported imported and non-trade goods. According to the prediction of the economics experts both trade and FDI would by to take advantage of the abundant labour in developing countries. The employment effect of economic growth and ,which is called employment elasticity. To employ an equilibrium labour market model in increasing this question and to look at how labour market structure related to the job certain and employment effect of economic growth. As the role of economic developers has expanded to include everything from technology transfer to attracting retail to expand a community's tax basic. Employment has always featured as an element of development policy in India. Growth of employment emerged as an important concern in developing planning around the middle 1970.*

**Total employee involvement.** All employees participate in working toward common goals. Total employee commitment can only be obtained after fear has been driven from the workplace, when empowerment has occurred, and management has provided the proper environment. High-performance work systems integrate continuous improvement efforts with normal business operations. Self-managed work teams are one form of empowerment.



**Employees are customers too**

The quality management movement brought the concept of internal and external customers. Traditionally the focus was on external customers with little thought given to how internal departments interacted. Improving relationships with internal customers and suppliers assists delivery of better customer service to external customers, through reduced lead-times, increased quality and better communication.

**Need for the Quality Education for quality of employment**

India needs multi-dimensional and broad-based quality education to maintain its leadership in the 21<sup>st</sup> century. Therefore India should show the concern over the quality in education as the education in India is not competitive in terms of the quantity and quality with other countries. India needs to emphasis on quality education and following key issues:

- Low Enrolment at Higher Education - due to uncertainty of unemployment.
- High Dropout at School Education - and college education.
- Poor quality of Education both at School as well as Higher Education level - due to universalization of mass education.
- Low employability – loses confidence and negative mentality in respect of education.
- Regulatory Framework in Higher Education – must be simple and smooth.
- Quality and Quantity of Human Resource in Educational sector – of all exploited, neglected and adivasi people to bring them into the main stream of education.

**Conclusion**

In this particular information, we say that Economic reforms affect the employment situation through trade liberalization through encouraging exports and imports and through increasing incentives for investment and innovation.

ROLE OF FINANCIAL INCLUSION FOR INCLUSIVE GROWTH IN  
INDIA & THEIR ISSUES & CHALLENGES

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*Abstract -*

*Financial Inclusion is the availability of banking services at an affordable cost to disadvantaged & low income group. In India the basic concept of financial inclusion is having a saving or current with any bank. In reality it includes loans, insurance services & much more.*

*Today the term “bottom of the pyramid” refers to the global poor most of whom live in the developing countries. These largest numbers of poor are required to be provided with much needed financial assistance in order to sail them out of their conditions of poverty. Financial inclusion is intended to connect people with banks with consequential benefits. Ensuring that financial system plays its due role in promoting inclusive growth is one of the biggest challenges for economies.*

*The promotion of an inclusive financial system is a policy priority of many countries. While the importance of financial inclusion is widely recognized, the literature lacks the comprehensive measures that can be used to measure the extent of financial inclusion. This paper attempts to fill the gap by proposing a multidimensional index of financial inclusion. Also, it gives the information about, the role of banking system for financial inclusion, importance & benefits of financial inclusion & conducted the financial inclusion programme with the help of Business Correspondents (BCs)/ Business Facilitator (BFs).*

**Introduction-**

Financial inclusion mainly focused on the poor who do not have formal financial support & getting them out of the clutches of local money lenders. As first step toward this, some of our banks have now come forward with general purpose credit cards & artisan cards with offer collateral free small loans. The RBI has simplified the KYC (Know Your Customer) norms for opening a “no frill” accounts. This will help the low income individual to open no frill account without identity proof &

address proof.

India is well developing country, we also called it as 'agricultural Country' because out of the total population of India there is 60% people are live in Rural area & remaining are live in Urban area. So that there is a huge gap of standard of living of Rural & Urban people.

The people living in rural area they are not much aware about banking services which they want to get. They are worried while taking financial services. A farmer, small scale entrepreneur, wants to take loan for agriculture & business purpose they cannot get proper information about taking loan.

Thus all these situations, the condition is that people in urban area, they take only banking facilities, therefore in market only 40% money generated & 60% is not generated, as a result all financial crisis faced by country & it is very difficult to overcome from it.

#### **Role of banking system in Indian Economy-**

The banking system of a country occupies a pivotal role in the functioning & development of national economy. Commercial banks in developing country can help the process of economic development in both sides rural area & urban area. Some important factors are given as follows-

1. Economic development requires an increase the rate of capital formation
2. In rural area promotion of enterprise by giving micro finance facilities
3. Short term & long term credit facility for development of trade & commerce
4. Filling the gap between regional imbalances
5. Banks provide financial guidance to entrepreneurs

#### **Concept of financial inclusion-**

In the Indian context, Rangarajan Committee defines financial inclusion as, "the process of ensuring access to financial services timely & adequate credit where needed by vulnerable group such as weaker section & low income group at an affordable costs."

The financial inclusion is important because of necessary condition for sustaining equitable growth. If people having comfortable access to financial services then economic opportunity strongly intertwined with financial access. Such access especially powerful for the poor as it provides the opportunity to build saving make investment & avail credit. It also helps poor insure themselves against income shocks & equip them to meet any emergencies like- illness, death, or loss of employment.



### **Benefits of financial inclusion-**

There are two benefits from financial inclusion,

1. financial inclusion provides an avenue for the bringing of saving of poor into the formal financial intermediation system & channel them into investment
2. The large number of low cost depositors will be offer banks an opportunity to reduce their independence to bulk deposits & help them to better manage both liquidity risk & Assets-liabilities mismatches.

### **Financial inclusion programme with the help of Business Correspondents (BCs)/ Business Facilitator (BFs)-**

With the guidance & permission by RBI gives opportunities to banks for appointing Business Correspondents (BCs)/ Business Facilitator (BFs) for financial inclusion programme. The banks are permitted to following entities as Business Correspondents (BCs) –

- 1) Individual Kirana/ medical/ fair price shop owners.
- 2) Individual Public Call Office (PCO) operators.
- 3) Agents of small savings schemes of Government of India & insurance companies.
- 4) Individuals who have its own petrol pumps
- 5) Retired teachers
- 6) Authorized functionaries of well run self help group (SHG) linked to banks.

Banks may adhere to the RBI guidelines on adoption of appropriate technology while implementing the BC model. Banks may also develop suitable training module in the local language in order to provide proper attitudinal orientation & skills to the Business Correspondents BCs.

Indian Institute of Banking & Finance (IIBF), Mumbai & Swabhimana Academy, Pune has already developed training modules may be translated in vernacular languages & leveraged extensively so as to reach a wide group.

### **Role of NaBARD for Financial Inclusion-**

NaBARD was set up in 1982 & it is the apex body of rural development banking system. It coordinates the operations of rural credit agencies & acts as agent of Government & RBI.

RRB should support as sponsor bank & active financial inclusion player especially in area with high level of financial exclusion. In order to build up the skills & expertise the personnel of RRB & NaBARD has played crucial role since the inception of RRB management themselves in HR

Department & in implementation for the reform package. The work could be accomplished by NaBARD working in close tandem with Government of India & RBI besides sponsor Banks.

NaBARD may design suitable training programmes to enable RRB to meet the challenges in the post merger environment. NaBARD should prepare a strategic action plan RRB wise for the promotion & credit linkage of SHGs. It may be closely monitor the programme which focuses qualitative aspects.

### Conclusion-

Importance of financial inclusion arises from the problem of financial exclusion. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes.

Through graduated credit the attempt must be to lift the poor from one level to another so that they come out of poverty. There is a need for coordinated action between the banks, government & others to facilitate access to bank account amongst the financial excluded.

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GOEIIRJ

## CUSTOMER SATISFACTION IN 7 STEPS

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### Introduction:

**Customer satisfaction** is a term frequently used in [marketing](#). It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified [satisfaction](#) goals."<sup>[1]</sup> In a survey of nearly 200 senior marketing managers, 71 percent responded that they found a customer satisfaction metric very useful in managing and monitoring their businesses.<sup>[1]</sup>

It is seen as a [key performance indicator](#) within business and is often part of a [Balanced Scorecard](#). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.<sup>[2]</sup>

"Within organizations, customer satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. . . . These metrics quantify an important dynamic. When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective."<sup>[1]</sup>

Therefore, it is essential for businesses to effectively manage customer satisfaction. To be able to do this, firms need reliable and representative measures of satisfaction.

"In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying. For this reason, a luxury resort, for example, might receive a lower satisfaction rating than a budget motel—even though its facilities and service would be deemed superior in 'absolute' terms."<sup>[1]</sup>

The importance of customer satisfaction diminishes when a firm has increased [bargaining power](#). For example, [cell phone](#) plan providers, such as [AT&T](#) and [Verizon](#), participate in an



industry that is an [oligopoly](#), where only a few suppliers of a certain product or service exist. As such, many cell phone plan contracts have a lot of [fine print](#) with provisions that they would never get away if there were, say, a hundred cell phone plan providers, because customer satisfaction would be far too low, and customers would easily have the option of leaving for a better contract offer.

### Objectives

If we agree that the three objectives above leading to customer satisfaction are a good start, let's see how we can quantify them.

"Give them what they asked for" may be quantified by identifying the number of product returns with the reason for return labeled as "wrong part" or anything similar.

"When they want it" may be measured through variance between actual delivery date and the target, or requested delivery date.

"The price they believe is honest" may be expressed as variance between our price and the average of compatible products. This data can be obtained through periodic competitive price surveys.

### Principles of good customer service that always make business sense.

#### 1. Attracting new customers costs more than retaining existing customers

A satisfied customer stays with a company longer, spends more and may deepen the relationship. For example a happy credit card customer may enlist the company's financial services and later take travel insurance.

This is an easy "sell", compared with direct marketing campaigns, television advertisements and other sophisticated and expensive approaches to attract new customers.

#### 2. Customer service costs real money

Real costs are associated with providing customer service and companies spend in line with a customer's value. If you are a high value customer or have the potential of being high value, you will be serviced more carefully.

Companies reduce the cost of customer service by using telephone voice response systems, outsourcing call centers to cheaper locations, and self-servicing on the internet. However, companies risk alienating customers through providing an impersonal service.

Some internet banking companies are bucking the trend by charging customers to contact

them. In exchange, customers receive better interest rates due to reduced overheads and are satisfied with that.

### **3. Understand your customers' needs and meet them**

How can you meet your customers' needs, if you don't know them? To understand your customer's needs, just listen to the "voice of the customer" and take action accordingly.

Customer listening can be done in many ways, for example feedback forms, mystery shopping, and satisfaction surveys. Some companies involve senior employees in customer listening to ensure decisions benefit the customer as much as the company.

### **4. Good process and product design is important**

Good quality customer service is only one factor in meeting customer needs. Well designed products and processes will meet customers' needs more often. Quality movements, such as Six Sigma, consider the "cost of quality" resulting from broken processes or products. Is it better to service the customer well than to eradicate the reason for them to contact you in the first instance?

### **5. Customer service must be consistent**

Customers expect consistent quality of customer service; with a similar, familiar look and feel whenever and however they contact the company.

Say you visit an expensive hairdressing salon and receive a friendly welcome, a drink and a great haircut. You are out of town and visit the same hairdressing chain and get no friendly welcome, no drink and a great hair-cut. Are you a satisfied customer who will use that chain again? Probably not, as you did not receive the same customer service – which is more than a good hair-cut.

### **6. Employees are customers too**

The quality management movement brought the concept of internal and external customers. Traditionally the focus was on external customers with little thought given to how internal departments interacted. Improving relationships with internal customers and suppliers assists delivery of better customer service to external customers, through reduced lead-times, increased quality and better communication.

The "Service-Profit Chain" model developed by Harvard University emphasizes the circular relationship between employees, customers and shareholders. Under-staffed, under-trained employees will not deliver good quality customer service, driving customers away. Equal effort must be made in attracting, motivating and retaining employees as is made for customers, ultimately delivering improved shareholder returns. Better shareholder returns mean more money is available to invest in employees and so the circle continues.

### **7. Open all communications channels**

The customer wants to contact you in many ways – face to face, by mail, phone, fax, and email - and will expect all of these communication channels to be open and easily inter-mingled. This presents a technical challenge, as it requires an integrated, streamlined solution providing the employee with the information they need to effectively service the customer.

### **8. Every customer contact is a chance to shine**

If a customer contact concerns a broken process, then empowered employees will be able to resolve the complaint swiftly, possibly enhancing the customer's perception of the company. Feeding back this information allows corrective action to be made, stopping further occurrences of the error.

If you inform customers about new products or services when they contact you, you may make a valuable sale, turning your cost centre into a profit centre. This is only possible when you have a good relationship with your customer, where you understand their specific needs. A targeted sales pitch will have a good chance of success, as the customer is pre-sold on the company's reputation.

### **9. People expect good customer service everywhere.**

Think about an average day – you travel on a train, you buy coffee, you work. You expect your train to be on time, clean and be a reasonable cost. You expect your coffee to be hot and delivered quickly. You expect your work mates to work with you, enabling you to get the job done. People become frustrated when their expectations are not met, and increasingly demand higher service quality in more areas of their lives.

Providing outstanding customer service at the right price is the holy grail of most companies. It is worth remembering that we all experience customer service every day. We can learn from these and apply them in our own line of work, whatever it may be. The quality of customer service will make you stand out from your competitors – make sure it's for the right reasons!

### **Customer Satisfaction in 7 Steps**

It's a well known fact that no business can exist without customers. It's important to work closely with your customers to make sure the services and/or products you provide for them are as close to their requirements as you can manage. Because it's critical that you form a close working relationship with your client, customer service is of vital importance. What follows are a selection of tips that will make your clients feel valued, wanted and loved.



**1. Encourage Face-To-Face Dealings**

This is the most daunting and downright scary part of interacting with a customer. If you're not used to this sort of thing it can be a pretty nerve-wracking experience. Rest assured, though, it does get easier over time. It's important to meet your customers face to face at least once or even twice during the course of a project.

My experience has shown that a client finds it easier to relate to and work with someone they've actually met in person, rather than a voice on the phone or someone typing into an email or messenger program. When you do meet them, be calm, confident and above all, take time to ask them what they need. I believe that if a potential client spends over half the meeting doing the talking, you're well on your way to a sale.

**2. Respond to Messages Promptly & Keep Your Clients Informed**

This goes without saying really. We all know how annoying it is to wait days for a response to an email or phone call. It might not always be practical to deal with all customers' queries within the space of a few hours, but at least email or call them back and let them know you've received their message and you'll contact them about it as soon as possible. Even if you're not able to solve a problem right away, let the customer know you're working on it.

A good example of this is my Web host. They've had some trouble with server hardware which has caused a fair bit of downtime lately. At every step along the way I was emailed and told exactly what was going on, why things were going wrong, and how long it would be before they were working again. They also apologised repeatedly, which was nice. Now if they server had just gone down with no explanation I think I'd have been pretty annoyed and may have moved my business elsewhere. But because they took time to keep me informed, it didn't seem so bad, and I at least knew they were doing something about the problems. That to me is a prime example of customer service.

**3. Be Friendly and Approachable**

A fellow SitePointer once told me that you can hear a smile through the phone. This is very true. It's very important to be friendly, courteous and to make your clients feel like you're their friend and you're there to help them out. There will be times when you want to beat your clients over the head repeatedly with a blunt object – it happens to all of us. It's vital that you keep a clear head, respond to your clients' wishes as best you can, and at all times remain polite and courteous.

**4. Have a Clearly-Defined Customer Service Policy**

This may not be too important when you're just starting out, but a clearly defined customer service policy is going to save you a lot of time and effort in the long run. If a customer has a problem, what should they do? If the first option doesn't work, then what? Should they contact different people for billing and technical enquiries? If they're not satisfied with any aspect of your customer service, who should they tell?

There's nothing more annoying for a client than being passed from person to person, or not knowing who to turn to. Making sure they know exactly what to do at each stage of their enquiry should be of utmost importance. So make sure your customer service policy is present on your site — and anywhere else it may be useful.

**5. Attention to Detail (Also Known As 'The Little Niceties')**

Have you ever received a Happy Birthday email or card from a company you were a client of? Have you ever had a personalised sign-up confirmation email for a service that you could tell was typed from scratch? These little niceties can be time consuming and aren't always cost effective, but remember to do them.

Even if it's as small as sending a Happy Holidays email to all your customers, it's something. It shows you care; it shows there are real people on the other end of that screen or telephone; and most importantly, it makes the customer feel welcomed, wanted and valued.

**6. Anticipate Your Client's Needs & Go Out of Your Way to Help Them Out**

Sometimes this is easier said than done! However, achieving this supreme level of understanding with your clients will do wonders for your working relationship.

Take this as an example: you're working on the front-end for your client's exciting new ecommerce endeavour. You have all the images, originals and files backed up on your desktop computer and the site is going really well. During a meeting with your client he/she happens to mention a hard-copy brochure their internal marketing people are developing. As if by magic, a couple of weeks later a CD-ROM arrives on their doorstep complete with high resolution versions of all the images you've used on the site. A note accompanies it which reads:

"Hi, you mentioned a hard-copy brochure you were working on and I wanted to provide you with large-scale copies of the graphics I've used on the site. Hopefully you'll be able to make use of some in your brochure."

Your client is heartily impressed, and remarks to his colleagues and friends how very helpful

and considerate his Web designers are. Meanwhile, in your office, you lay back in your chair drinking your 7th cup of coffee that morning, safe in the knowledge this happy customer will send several referrals your way.

### 7. Honor Your Promises

It's possible this is the most important point in this article. The simple message: when you promise something, deliver. The most common example here is project delivery dates.

Clients don't like to be disappointed. Sometimes, something may not get done, or you might miss a deadline through no fault of your own. Projects can be late, technology can fail and sub-contractors don't always deliver on time. In this case a quick apology and assurance it'll be ready ASAP wouldn't go amiss.

### Conclusion

Customer service, like any aspect of business, is a practiced art that takes time and effort to master. All you need to achieve this is to stop and switch roles with the customer. What would you want from your business if you were the client? How would you want to be treated? Treat your customers like your friends and they'll always come back.

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## IMPORTANCE OF QUALITY & CUSTOMER SATISFACTION

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### ABSTRACT :

*“Quality is the business of doing business” Quality and customers satisfaction are the two sides of the coin, they are inseparable. Quality brings happiness on the faces of customer and he feels that he is not cheated and becomes loyal customer It is wise to be reminded what W.A. Foster stated some years ago : “Quality is never an accident. It is always the result of high intention, since efforts, intelligent direction and skilful execution. It represent the wise choice of many alternatives.*

*Quality = Tangible + Intangible (esteem) value, As the expectations of customers grow day by day, it is important for a business to continually improve the quality of the products and services it has to offer. High standards do not just happen by chance; it evolves over some time as a result of experience. Organizations can improve and secure their future by engaging in a process of continual improvement and adopting new processes of conformity. Now let us see the term satisfaction, Satisfaction is a person’s feelings of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectations So we don’t hesitate to say that Quality and satisfaction goes hand in hand.*

**Keywords:** Employee satisfaction, service quality, customer satisfaction, firm profitability

**This paper attempts to focus mainly on**

- (1) Meaning of quality and consumer satisfaction
- (2) Objectives
- (3) Research Methodology
- (4) Importance of quality and consumer satisfaction
- (5) conclusion
- (6) Reference

### MEANING OF QUALITY AND CONSUMER SATISFACTION

Quality means “total continuous satisfaction” while using a product/service Quality means the product has, preferably, all or most of the under mentioned characteristics As detailed below

**from which we are able to know about the customer satisfaction**

- ◆ It has the right quality.
- ◆ Is safe, reliable, and long lasting.
- ◆ It's economical to the customer to use it till it lasts.
- ◆ It's delivered on time.
- ◆ Its price is right.
- ◆ Its customer support is good, polite, quick and responsive.
- ◆ Its after-sales service is polite and competent with availability of genuine spare-parts and repair cost is affordable.
- ◆ Disposal of product/service presents no problem and is environmentally friendly.
- ◆ 'Buy-back' schemes of used items for new are user-friendly.
- ◆ The total life-cycle cost to the customer (the 'cradle-to-grave' cost) is optimum.
- ◆ Conforms to norms of ethics and does not infringe on any trademark or patent laws and is genuine. Its potential for pollution is within acceptable limits.
- ◆ No unethical practices like underhand dealings, employment of child labour, exploiting the employees/workers are used as business practices.

### **OBJECTIVES OF THE STUDY**

1. To study the concept of quality and consumer satisfaction
2. To find out the impact of quality on consumer satisfaction
3. To offer suggestion for improvement in quality in business and service sector
4. To study the consumer behavior and fix the parameter of consumer satisfaction
5. To understand the Indian quality control aspects and consumer satisfaction level

### **RESEARCH METHODOLOGY:**

**Method :** Convenience sampling technique was used to collect quantitative data from customers of retail sector and other data is collected from the secondary sources like, books, magazines and journals and websites

### **Quality and customer satisfaction**

Customer satisfaction is a measure of how products and services supplied by a company meet or exceed customer expectation. It is driven by the quality of the product or services, the meeting of delivery expectations, and user friendly business practices. Within organizations, customer

satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. It is essential for businesses to effectively manage customer satisfaction.

Customer satisfaction has been a subject of great interest to organizations and researchers. The principal objective of organizations is to maximize profits and to minimize cost. Profit maximization can be achieved through increase in sales with lesser costs. One of the factors that can help to increase sales is customer satisfaction, because satisfaction leads to customer loyalty recommendation and repeat purchase.

Customers became very vital in business during the marketing when companies could produce what they can sell and not just selling what they can produce as it was during the production era. Since the beginning of the consumption era in marketing, the focus on customers/consumers has increased more as the consumption era also shifts to post-consumption; where organizations are obliged to render more services in addition to what they provide as offers to their customers. What are the qualities provided to customers? Are the customers satisfied with these services? Thus, this research originated from the fact that customer/consumer is the key to business. In fact, their satisfaction is the most important tool that helps to increase sales and generate profits in the business environment. Moreover, the importance of customer satisfaction and quality has been proven relevant to help improve the overall performance of organizations.

### **Reasons for researching in this area**

The importance of customers in the business process has made it vital to always conduct research about customers. There has always been the need for customer research before, during and after sales, because of changes that may occur in the business process. It has been proven by an author that "an organization that consistently satisfies its customers, enjoy higher retention levels and greater profitability due to increase customer loyalty"

For this reason every company works hard daily to win the hearts of customers by satisfying them in order that they become loyal customers to their brands in order to increase sales and profit. When customers have good perceptions about a brand, they will always choose to go for the brand, because consumers form their preferences relative to perceptions and attitudes about the brands competing in their minds. To get these loyal customers, companies must create relationships with the customers. To create relationship with customers, companies need to conduct research to answer questions on how the customers make their purchasing decision and whether they are pleased with what the organization provides to them as offer in terms of product quality, service quality, price,



etc. Thus customers will always prefer a product or service that gives them maximum satisfaction. But how will the organization know whether the consumers' consumption habits have changed, or if they are well served? How will the organization know if competitors' brands are doing better than theirs, which can trap their customers? With the increasing number of businesses and growing competitions today, each company wants to be the customers' first choice. To achieve this, organizations need to answer the questions above via continuous research in this area so as to lead the organizations to their twin objective of satisfying their customers and making profits. Because customer satisfaction is the main concern of business sectors of today, their researchers are always conducting research about the customers especially on what relates to their satisfaction. Moreover, because this problem of satisfaction concerns the most unpredictable stakeholder in the business environment (the customers), who remains the main character that keeps the business in operation; and because satisfaction varies and changes among individuals, there is a need for continuous research in this area. Although there are other factors such as price, product quality etc other than service quality that determine customer satisfaction my interest on quality alone for this study is because service quality has been proven to be the best determinant of customer satisfaction when it come to service sectors. Also, providing quality is one of the main targets when it comes to management with respect of customer satisfaction in the business environment of today, meaning it is a very vital topic.

### Conclusion :

Customer satisfaction and quality are inseparable. Quality will enhance the consumer satisfaction. Now organization should realize that without satisfying customers it is next to impossible for them to achieve the goals. But last not the least it is also the area of research to understand the mind of the consumers, what they actually want ?

What are their expectation ? Are they ready to shell the higher price for quality products? These and many question arise in the mind while study the topic of importance of quality and consumer satisfaction.

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## **IMPORTANCE OF QUALITY AND CUSTOMER SATISFACTION**

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### **Abstract :**

Quality is important because it makes sure products and services meet the required standard. It also encourages consistency, competitive markets, reduced waste, ensures customer satisfaction as well as increased revenues. The basic model behind most businesses is to create products or services and sell them to customers for a profit. These products or services must live up to a certain quality standard expected by customers. If the quality level is not met, there are consequences to face for the business. Therefore, quality is important to a business for a number of reasons.

Customer satisfaction is a measure of how products and services supplied by a company meet or exceed customer expectation. It is driven by the quality of the product or services, the meeting of delivery expectations, and user- friendly business practices. These touch points contribute to the customer's satisfaction, and businesses should strive to make the order- to-invoicing process seamless. Within organizations, customer satisfaction ratings can have powerful effects. It focuses employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, it warns of problems that can affect sales and profitability. Hence it is essential for businesses to effectively manage customer satisfaction.

The Customer Satisfaction (CSAT) Index is a fast and effective survey solution that can help business to understand and act on customer feedback. Commitment to providing high levels of customer service can help ensure ongoing business success. Understanding what drives customer satisfaction and loyalty is crucial to organization's continued success. Customer insight can help business to retain and deepen relationships with customers. It can also help business drive profitability through reduced sales costs and recurring revenue.

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**Key Words : Product Quality, Customer Satisfaction, Customer Satisfaction Index (CSAT), American Customer Satisfaction Index (ACSI).**

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**Objectives :**

1. To study the concept of Product Quality.
2. To study the concept of Customer Satisfaction.
3. To study the importance of quality for a business.
4. To study importance of Customer Satisfaction.
5. To study relationship between quality and customer satisfaction.

**Research methodology :**

The research paper is primarily based on secondary data. Survey method (descriptive) is used for data collection and data is collected from related reference books, related websites mentioned in the references and annual reports of the companies mentioned in the paper and information available in public domain.

**Introduction :**

The quality revolution in the business environment has changed over the decades. The vigor in trade, across national borders has also made quality a strategic choice for many producers rising expectations worldwide. Economies are now forcing businesses to compete with each other often on the basis of quality. Open competition has already created new enterprises, reputed names, brands, and superior product designs.

**Customer satisfaction** is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. Organizations need to retain existing customers while targeting non-customers. Measuring customer satisfaction provides an indication of how successful the organization is at providing products and/or services to the marketplace.

In literature antecedents of customer satisfaction are studied from different aspects. The considerations extend from psychological to physical and from normative to positive aspects. However, in most of the cases the consideration is focused on two basic constructs as customers expectations prior to purchase or use of a product and his relative perception of the performance of that product after using it. Expectations of a customer on a product tell us his anticipated



performance for that product. As it is suggested in the literature consumers may have various "types" of expectations when forming opinions about a product's anticipated performance.

#### **Qualityc :**

Quality is a word that can be used as both a noun and adjective. As a noun it means a nature or characteristic to distinguish one thing from another. As an adjective it refers to a superior or higher status.

#### **W. R. Spriegel :**

**“The quality of a product may be defined as the sum of a number of related characteristics such as shape, dimensions, composition, strength, workmanship adjustment, finish and colour.”**

#### **Importance of Quality for a Business :**

Quality provides strong competitive advantage in the market place. A good competitor however, has to constantly change and improve his products, presentation and prices as he reacts to the changing expectations. Continuous improvement has becomes the natural nd routine need of hour.

#### **For Customer Retention :**

To retain customers for repeat business, a company must sell products that live up to the customer's expectations. If a customer has a good experience, they are likely to come back and spend money with your business again the next time they are in need of your products or services. A customer must feel like the product or service he bought from your company was worth the price. If some customers feel that they paid too much for the quality or product received, you will likely not get any repeat business from them in the future.

#### **For Reputation of the Company :**

A company's reputation relies heavily on the quality of its products or services. This is relevant to both customer reviews and company marketing. If the expectations are met by the customers who buy their products, the company maintains its reputation. Customers who receive a lower-quality product than expected will complain to friends, family and co-workers about how the

product or service did not live up to expectations, which will ultimately lower your consumer reputation, especially if the majority of your customers have negative experiences.

**To avoid Legal Issues :**

In the U.S. and many other countries, a company's products or services legally must perform the way it is supposed to perform. In other words, the things you sell must work properly. This law is called the Uniform Commercial Code (UCC). If your products or services do not work properly or meet the expectations you define, then you can be sued by your customers. In India the Consumer Protection Act 1986 gives right to customer to complain against unfair quality product.

**For Safety of the Customer :**

The things sell to consumers must also be safe, and not just for legal reasons. In food industry if rotten food is sold to a customer, it can lead to health issues for that person. Similarly, if an electronics device that has not passed safety inspections, it can lead to safety issues for the consumer, like an electrical fire or shock. Regarding pharmaceutical products also proper care should be taken regarding quality because it will directly affect on the health of the customer. Malfunctioning or unsafe products are a threat in almost every industry, and could lead to dangerous situations for your customers.

**Customer Satisfaction :**

Customer satisfaction is the amount of satisfaction a consumer derives when he/she uses the product. The level of satisfaction that the consumer feels upon the use of product depends upon the expectations, the consumer had about the product. If the consumers' expectations about the product are high and upon the use of product these expectations are not met, then the consumer is said to be dissatisfied either the product. Thus, consumer satisfaction is a result of the interaction between expectation and delivery of delivery of expected value. If what is expected is delivered, satisfaction takes place. However, if what is expected is not delivered or delivery is below the expected limit, consumer dissatisfaction takes place.

**Importance of Customer Satisfaction :**

The business world today is facing its toughest competition ever. Increasing number of companies targeting the same consumers with the same or similar product in order to effectively deal

with this increasing and tough competition many companies have moved their marketing philosophies from product and sales marketing philosophies to customer and social marketing orientation or philosophy. Marketers have realized that to have an edge over the competition they have to be consumer focused or centered. All their marketing plans and strategies must revolve around the customer. For this marketers must connect with customers at every level informing them, connecting with them, understanding them, delivering to them value proposition and seeing to it that customer satisfaction and delight is achieved.

One of the keys to retain a customer is customer satisfaction. A satisfied customer is a loyal customer. A loyal customer buys more as the company introduces more products and upgrades existing products. Such a customer talks favorably about the company and its products. A satisfied customer will pay less attention to competitive companies offers and is also less price sensitive. Further it costs a company less to service existing customers than in serving new customer as the transaction with an existing customer is a routine transaction.

#### **Measurement of Customer Satisfaction :**

A well executed **customer satisfaction** survey is the first step toward gathering the baseline insights for creating and reinforcing pleasurable experiences. From these insights, companies can start understanding the core experience of their customers, reflecting their liking of a company's business activities, including products/services, and calibrating big business decisions off of data, instead of guessing.

In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying. For this reason, a luxury resort, for example, might receive a lower satisfaction rating than a budget motel—even though its facilities and service would be deemed superior in 'absolute' terms.

Customer satisfaction is measured at the individual level, but it is almost always reported at an aggregate level. It can be, and often is, measured along various dimensions. A hotel, for example, might ask customers to rate their experience with its front desk and check-in service, with the room, with the amenities in the room, with the restaurants, and so on. Additionally, in a holistic sense, the hotel might ask about overall satisfaction 'with your stay.

Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of



the state of satisfaction will vary from person to person and product/service to product/service. The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products.

### **Customer Satisfaction Index (CSAT) :**

The Customer Satisfaction (CSAT) Index is a fast and effective survey solution that can help you understand and act on customer feedback. Your expertise and commitment to providing high levels of customer service can help ensure ongoing business success for you and your customers. The CSAT Index is administered by TNS, one of the world's largest market research companies for surveying and measuring customer satisfaction.

### **Uses of CSAT Index:**

- Identify areas of strength that could lead to opportunities to improve your business.
- Measure your performance against other partners.
- Maximize the value of the time your organization spends on customer insight and minimize administrative costs.
- Maintain the privacy of customer contact information.

### **The American Customer Satisfaction Index (ACSI) :**

The **American Customer Satisfaction Index** is the only national cross-industry benchmark of customer satisfaction that represents the U.S. economy. Organizations of all types from a wide range of diverse industries use the respected ACSI methodology to obtain science-based insights across the complete arc of the customer experience.

American Customer Satisfaction Index (ACSI) is a scientific standard of customer satisfaction. Academic research has shown that the national ACSI score is a strong predictor of Gross Domestic Product (GDP) growth, and an even stronger predictor of Personal Consumption Expenditure (PCE) growth. On the microeconomic level, academic studies have shown that ACSI data is related to a firm's financial performance in terms of return on investment (ROI), sales, long-term firm value, cash flow, cash flow volatility, human capital performance, portfolio returns, debt financing, risk, and consumer spending. Increasing ACSI scores has been shown to predict loyalty, word-of-mouth recommendations, and purchase behavior. The ACSI measures customer satisfaction

annually for more than 200 companies in 43 industries and 10 economic sectors. In addition to quarterly reports, the ACSI methodology can be applied to private sector companies and government agencies in order to improve loyalty and purchase intent. ACSI scores have also been calculated by independent researchers, for example, for the mobile phones sector, higher education, and electronic mail.

### Conclusion :

Customer satisfaction is one of the most essential elements of customer retention, customer loyalty, and product repurchase. The art and science of customer satisfaction involves strategically focusing on creating and reinforcing pleasurable experiences. Effective businesses focus on creating and reinforcing pleasurable experiences so that they might retain existing customers and add new ones. Customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty. Customer satisfaction data are among the most frequently collected indicators of market perceptions.

Understanding what drives customer satisfaction and loyalty is crucial to any business organization's continued success. Customer insight can help business to retain and deepen relationships with customers. It can also help business drive profitability through reduced sales costs and recurring revenue. Quality and customer satisfaction goes hand in hand. Quality of the product or services directly affect on customer satisfaction which becomes the most important element for the modern business for the competitive advantage.

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## **CUSTOMER SATISFACTION**

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### **Introduction :**

Organizations need to retain existing customers while targeting non-customers. Measuring customer satisfaction provides an indication of how successful the organization is at providing products or services to the market place. Customer satisfaction is measured at the aggregate level. It can be and often is measured along various dimensions.

Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product to product. The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products.

### **Objects of the study :**

1. To study the customer satisfaction
2. To study the benefits of customer satisfaction
3. To understand the measurement of customer satisfaction

### **Methodology of Research paper :**

The present study is based on the secondary data which is collected from periodicals, reference books, websites etc.

Some important terms:

### **Customer :**

1. A person who buys goods or services from a shop or business.
2. A customer is the recipient of a goods, services, products or idea obtained from seller, vendor or supplier for a monetary or other valuable consideration
3. A person of a specified kind with whom one has to deal.



**Quality :**

1. Peter Drucker: “Quality in a product or service is not what the supplier puts in. it is what the customer gets out and is willing to pay for.
2. ISO 9000: “Degree to which a set of inherent characteristics fulfills requirements.” The standard defines requirement as need or expectation”.

**Customer Satisfaction :**

Customer Satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company or business to meet customer expectation.

Customer Satisfaction is defined as “the number of customer or percentage of total customers whose reported experience with a firm about its products or services exceeds specified satisfaction goals”.

**Measurement of Customer Satisfaction :**

Customer Satisfaction programs are not only a great source of information about your own company but about your competitors as well. Customer satisfaction programme will enable you to find out about your competitors and highlight your strengths & weakness.

Following measurement or steps can be taken by the business for measurement of customer satisfaction.

**1. Overall Satisfaction Measure :**

Example question : overall, how satisfied are you with our product or service?

This question reflects the overall opinion of a consumer’s satisfaction experiences that result in attributions of quality.

It is commonly believed that dissatisfaction is synonymous with purchase regret while satisfaction is linked to positive ideas such as “it was a good choice” or “I am glad that I bought it”.

**2. Loyalty Measurement**

Example question: would you recommend “the product or service” to your family and friends?

This single question measure is the core NPS (Net Promoter Score) measure.

Customer loyalty reflects the likelihood of repurchasing products or services. Customer satisfaction is a major predictor of repurchase but is strongly influenced by explicit performance evaluations of product performance, quality, and value.

Loyalty is often measured as a combination of measures including overall satisfaction, likelihood of repurchase, and likelihood of recommending the brand to a friend.

### 3. A Series of Attribute Satisfaction Measurements

Example question: How satisfied are you with the “taste” of specified product or service?

Affect is best measured in the context of product attributes or benefits. Customer satisfaction is influenced by perceived quality of product and service attributes, and is moderated by expectations of the product or service. The researcher must define and develop measures for each attribute that is important for customer satisfaction.

Consumer attitudes toward a product develop as a result of product information or any experience with the product, whether perceived or real.

Again, it may be meaningful to measure attitudes towards a product or service that a consumer has never used, but it is not meaningful to measure satisfaction when a product or service has not been used.

### 4. Intentions to Repurchase Measurements

Example question: Do you intend to return to the specified shop or business again?

When wording questions about future or hypothetical behavior, consumers often indicate that “purchasing this product would be a good choice” or “I would be glad to purchase this product”. Behavioral measures also reflect the consumer’s past experience with customer service representatives.

Satisfaction can influence other post-purchase/post-experience action like communication to others through word of mouth and social networks.

Additional post-experience actions might reflect heightened levels of product involvement that in turn result in increased search for the product or information, reduced trial of alternative products, and even changes in preferences for shopping locations and choice behavior.

### 5. Customer Survey :

To measure the satisfaction of customer you can take survey of your customers. There are some steps for taking survey.

- a. Realize that client satisfaction is subjective and in order to measure it, you will need to focus on collecting individual feedback and evaluating it to determine an overall understanding of customer satisfaction.
- b. Request that your customers fill in a survey. You can do this by sending out a survey through the mail, their email, or you could call them directly on the phone. These days an email is

usually the most effective and less expensive route. Customers are not always responsive even to surveys, primarily because they are just too busy. So offer an incentive for participating in your survey. Coupons, discounts, and freebies are all options that may motivate a customer to fill in a form. Make surveys easy to complete by offering weighted scale responses or multiple choice. Anything more may be too long of a process to make your incentive worthwhile.

- c. Ask the right questions in your survey. You have an objective, and that is to find out what 5 discover the level of customer satisfaction by recognizing where you are going wrong. Never be afraid to hear how you are failing in a business, because it is only when you learn this that you can work toward becoming successful. Customers are more than happy to tell you when they are not happy, so make sure you give them an opportunity to vent in your survey. When you get this information, don't be discouraged. Recognize that any negative information is an opportunity to do better. Your customers will appreciate the opportunity and if they see that you made changes, they will be more inclined to use your product or service again because they know that you have their best interests at heart. You're doing right and what you are doing wrong. Stick to this objective in your survey and don't be afraid to hear the truth.
- d. Familiarize yourself with customer expectations and work on meeting them. In your survey, remember to ask your customers what is important to them and what they expect of you. Business owners are often blinded by their own mission statements and company policies, but if these rules go against the customers' expectations, then you have your priorities confused. With a customer's response to this, you can strive to meet their needs without compromising your product or service.
- e. Discover the level of customer satisfaction by recognizing where you are going wrong. Never be afraid to hear how you are failing in a business, because it is only when you learn this that you can work toward becoming successful. Customers are more than happy to tell you when they are not happy, so make sure you give them an opportunity to vent in your survey. When you get this information, don't be discouraged. Recognize than any negative information is an opportunity to do better. Your customers will appreciate the opportunity and if they see that you made changes, they will be more inclined to use your product or service again because they know that you have their best interests at heart. Find out who has more satisfied customers than you and why. Customers will gladly provide you with this information, so use it to your advantage. Ask them to compare and contrast your company



with others and use this information to learn who the competition is and how their product or service is better than yours. Consider it a training opportunity in which you can educate yourself and your employees on their customer service skills and product quality. It's ok to mimic the basics, but make the specifics your own unique offering.

### **Benefits of Customer Satisfaction Programme :**

#### **1. Identifying the Key Drivers of Satisfaction:**

A well designed and managed CSat programme gives detailed feedback and action plan on specific aspects of your product, service and staff interactions that lead to higher levels of satisfaction

#### **2. Understanding Customers' Changing Needs:-**

Implementing the correct questions provide a better understanding of your customers and their changing requirements. Key satisfaction elements should be tracked over time so you can react, make sure requirements are met and stop customers moving to your competitors.

#### **3. Prioritising Improvement Actions:-**

If results are not as expected, the programme allows for the identification of improvements through priorities action items. Rather than relying on instinct to figure out what to do next or trying to do everything. CSat programmes help you establish a framework for prioritization.

#### **4. Improving Staff Performance:-**

CSat schemes help with assessing staff performance and play a key part in staff training, delivery of quality service, compensation, improving esteem and motivation. Rewards and recognition can be introduced based on feedback. Not all customer feedback is negative; positive feedback can be used to show appreciation and understanding best in class for continued improvement.

#### **5. Increasing Customer Retention:-**

Customer satisfaction programmes are an extra step to keeping your customers happy. Customers who say that something went wrong present an opportunity for the company to make things right with those individuals.

A strong CSat programme is also a complementary tool to service recovery and complaint management

#### **6. Targeting Customers with Tailored Approaches:-**

Segmentation should be used when performing customer satisfaction surveys. Surveys are

directed to a specific type of customer, allowing the company to see how different demographics (gender, age, race, occupation, etc) respond to the company's offerings. In addition, different segments can be defined for comparison purposes. Respondents can also be segmented by product, country, customer type, service type according to your company's many classifications.

#### **7. Create a Customer Centric Culture:-**

Customer stories, blogs and verbatim gathered by the customer satisfaction can bring the customer experience to life and help create a customer centric culture.

#### **8. React Quickly to Unhappy Customers:-**

Actions should include responding to individual customer complaints. When customers give a low rating, someone should reach out to those customers to have a conversation to find out:

#### **9. Help to assess Company's New products or Services.**

The programme allows for an easy early assessment of new services or products that the company has recently launched.

How do you assess the impact of a new online service or a new printer that has been recently introduced into the market?

What are its effects on customer satisfaction?

Customers can be the best source to derive new innovative ideas for products and services.

#### **10. Competitors Benchmark**

Customer satisfaction programmes are not only a great source of information about your own company but about your competitors as well.

Ensuring you are part of a CSat benchmark programme will enable you to find out about your competitors and highlight your strengths and weaknesses.

#### **Conclusion :**

Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product to product. It is essential for businesses to effectively manage customer satisfaction. For this businessman need reliable and representative measures of satisfaction.

Customer satisfaction is as a key performance indicator within business and is often part of a Balanced score card. In a competitive market place where business compete for customers customer satisfaction is seen as a key differentiator increasingly has become a key element of business strategy.

## **IMPORTANT OF QUALITY**

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### **Outline Of the Paper**

- 1) Introduction
- 2) Objective of study
- 3) Research Methodology
- 4) Important of Quality in industrial sector
- 5) Important of Quality in Educational sector
- 6) Important of Quality in Public sector
- 7) Recommendations
- 8) Conclusion

### **Introduction :**

The present scenario is called as competitive era, also lots of changes are held at various sector like information technology ,industry& business ,service sector etc. Various production industries are interested to produce similar product .Further more because of globalization process various foreign companies, multinational companies are opening branches all over the world for increasing their market value & creditability. Customer on the other side ,are much more aware about buying products or services. From all these points, we can say that, the Quality is very important factor from every field or sector. To maintain quality is the need of every successful business from this, quality management have to done the property from every sector like industry& Business, service sector, Educational sector public sector etc.

### **Objective of study :**

- 1) To know the concept of Quality Management
- 2) To study the importance of quality in various sector .

### **Research Methodology :**

Present research article is based on secondary data, for study various books, reference books, articles in newspapers are referred/considered-



**Importance of Quality in Industrial Sector :**

In industrial sector for producing products & service quality is very important factor. In this every company seeks to produce qualitative products & service. In competitive market, it is very important to start product or service of every company. In qualitative product pricing, size, colours, packing all these parts are also considered for this. However company also have to concentrate on improvement of quality of managers, workers and all the staff. For all this improvement in working methods, working skill, use of modern technique etc. are the factor of quality managements. In large scale industry, quality management is separate department worked in the company. From this development various quality improvement programme is run by company. In every organization production department, marketing human resource, research, accounting & finance department are always try to improve working quality with the help of training, workshops, seminar etc. conducted for them.

**Important of Quality in Educational sector :-**

In present scenario from rural area to urban area it is seen that, various educational institutions are established. In all these from primary level to higher educational institution are given opportunities to educate students by offering various courses like degree, diploma, certificate etc. Private institution & Government are running this types of educational institution. In this, it includes primary & secondary schools, junior colleges, senior colleges, engineering colleges, medical colleges, management colleges, technical institution pharmaceutical colleges, ITI, agricultural colleges.

In educational institution, Quality is very important. Because if, students not get proper quality education then they will not get job opportunities. Therefore, if students get quality education from primary level at that time the educational base will be fixed of students and he will be successful in future. Today's condition is very weak especially in Z.P school, Municipal corporation school & they cannot face competitive, because from globalization point of view it is not qualitative. There is huge gap between private educational institutions & government educational institution. There is huge different between educational facilities, computer education, English education, skillful training courses etc. In various colleges available facilities like educational facilities, teaching staff, educational environment all these are main factor which affect on quality education. In educational sector main important fact is teachers / professors. This staff must be Qualified in their particular field because for this factor students are developed in good manner, students future is developed on good

education. For developing quality on government level various stages have to be done which include training courses, lecture series, seminar, conferences etc., but how much actual implementation is done by every professor is the analytical work.

From last 2-3 month periods, Bihar state government has taken examination for improvement of quality of primary teachers, out of which 2 lakhs teachers are disqualified. From this case it proves that there is a lot of need for quality improvement in primary level. In some educational institutions only educational facilities are on paper it is not actual in process. In India NAAC is important for college level or higher education system important part. They analyse the quality management of college and give the grades to colleges like A,B,C etc., but it is seen that the situation is different of every colleges. So there is a large scope of improvement in educational quality.

#### **Important of Quality in Public sector :**

In various departments government has to be work. The improvement in quality work of govt. Department is very important. But actual the actual experience is that there is no quality work done some department. Because of any reasons government officers are not behave properly and done work improperly of general people. For this reason citizens are suffers always from government offices work. & they are unhappy & dissatisfied from their presence. Some Govt. Employment employees and officers one feel that govt. Offices are their personal property. Z.P, panchayat Samiitee, tahasil office, police station, municipal corporation etc. offices are connected with citizens in daily routing work. So, the govt. has to concentrate on qualitative work of those departments.

#### **Recommendations :**

From all the above information for improving quality some factors are suggested here –

- 1) In industrial sector, Stress on modern techniques in important parts., also arranging programme on producing qualitative products & services.
- 2) In industrial sector there must have been workshop or training given to officer and worker for quality improvement.
- 3) In educational institution only qualified teachers/professors are appointed and give all educational facilities.
- 4) In educational institution per year assessment have to be done by committee & as per scenario changes in syllabus also must.
- 5) Working staff, teaching staff have get proper returns from their work in every educational institution.

- 6) In public sector in every department, govt. officers, staff has to develop qualitative work.
- 7) General people /citizen problem must be solved in proper time by govt. agencies
- 8) Proper utilization of funds is also important point of quality management
- 9) Help citizens by govt. officers whenever they need
- 10) For Bright future of every child, value education is also part of concentration of quality management.

**Conclusion :**

From this research paper, it is concluding that, Quality management is the need of every sector .Because, it is very important in information technology & knowledge scenario.





## EMPLOYABILITY – A CRUCIAL QUALITY DIMENSION IN HIGHER EDUCATION DELIVERY IN INDIA

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### Introduction

Quality in education comprises various elements and includes content, mode of delivery, infrastructure and facilities, employability, etc. Today one of the major challenges Indian education system faces is ensuring quality in higher education institutions (HEIs). Few institutes have achieved global recognition for excellence. Today, creation of an employable workforce to harness its demographic dividend to the maximum extent is a key concern for India. In 2020, the average Indian will be only 29 years old India has achieved a lot in the past three decades. High university enrolment, low graduate employment (EIU 2014) sums up the current state of affairs in our higher education industry. Our education infrastructure is incompatible with the needs of the 21<sup>st</sup> Century economy. Only two Indian HEIs figure in the top 100 Times Higher Education's annual global ranking (2013-14) measuring universities' performance on graduate employability - Indian Institute of Science at 23 and Indian School of Business at 52. This sums up the magnitude of the employability challenge.

This paper focuses on the employability as a dimension of quality that Indian HEIs can deliver with the application of business model innovation in our higher education *industry*.

**Key words :** Quality, Employability, Business Model innovation

### Methodology

This paper has analysed multiple-source documentary quantitative and qualitative secondary data in order to understand the challenges faced by the Indian higher education industry and the road ahead. This paper requiring national and international comparisons, secondary data provides the main source to answer the research question(s) and to address the paper's objectives. The secondary

data used in this paper satisfy one of the most important criteria for the suitability of any data set - **measurement validity** (Saunders et al, 2007).

The principal basis for the methodology is derived from papers, surveys, reports and media articles. The sources are FICCI, CII, PWC, KPMG, Accenture, Economist Intelligence Unit, Deloitte, and Ernst& Young among others.

### The case for business model innovation in the higher education industry

The Economist Intelligence Unit's report (2013) states; "The disconnect between the needs of the market and the courses offered by HEIs has contributed to high levels of graduate unemployment and underemployment". The report further states: "Employability of graduates—and matching of skills to the needs of the labour market—is a difficult challenge in many countries (including the likes of the USA and the UK). The problem is made more acute by pervasive quality issues, and the preference for a "taught" versus a "research-led" approach, reducing opportunities for students to acquire the analytical skills so important for knowledge industries."

According to EIU report (2014), demand for university education is not uniform across disciplines, as illustrated by the figure 1. The business and management degree, for example, at both undergraduate and postgraduate level, continues to be most popular, fuelled by students eagerly anticipating jobs in banking and other private firms, or looking to carve it on their own as entrepreneurs.

	Education	Humanities and arts	Social sciences, business and law	Science	Agriculture	Health and welfare
Bangladesh	31,733	606,956	968,951	268,650	21,519	45,125
India	43,800	6,132,000	2,628,000*	2,817,800	73,000	35,000
Nepal	150,814	68,413	123,855	14,584	1,466	13,433
Sri Lanka	7,851	122,875	41,691	29,060	4,251	13,844
* Does not include social sciences						
Source, UNESCO, University Grants Commission (India).						

Figure 1: University degree programme, enrolment by discipline, selected South Asian countries, 2011(EIU 2014)

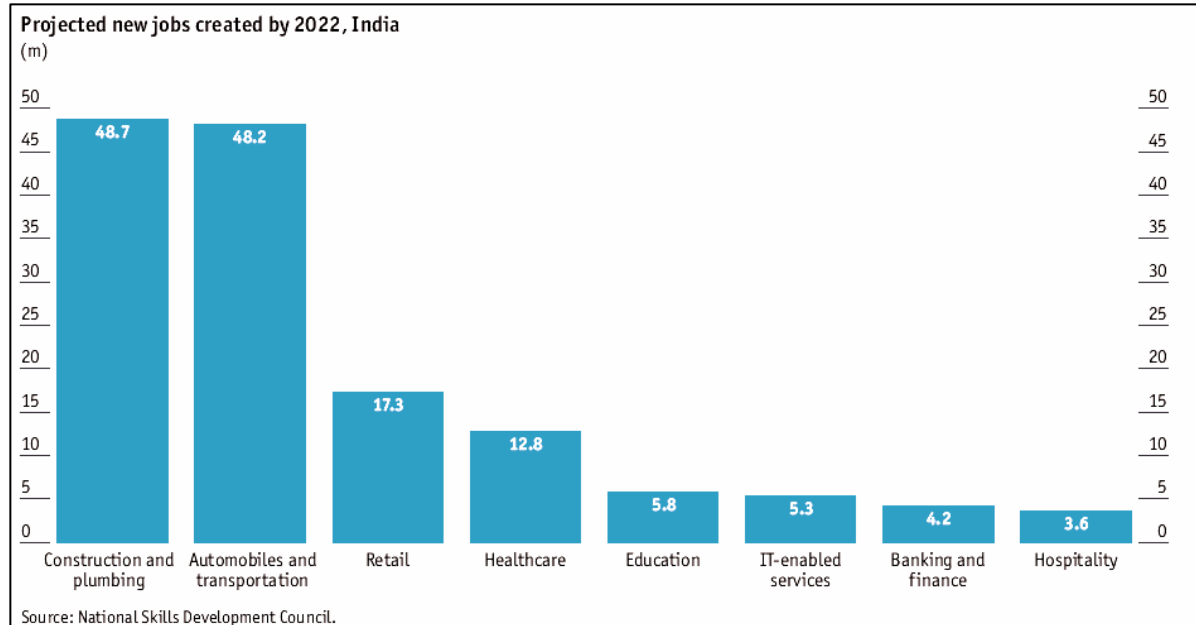


Figure 2: Projected new jobs by 2022, India (EIU 2014)

According to EIU 2014 report, in India, the largest job growth will come from sectors such as construction, automotive, retail and healthcare, as illustrated in figure 2. By 2022, in the construction and automotive industries alone, there will be close to 100m new jobs created. However, students want jobs in different industries altogether. Students were most interested in jobs in banking, healthcare, retail and hospitality where job growth is not expected to be as rapid.

This, probably, is one of the problems with our higher education industry structure, creating the paradox of unemployability because then the competition for those limited jobs is very high. With high enrolment in business and social science programmes, the largest pool of graduates are generalists with broad socio-economic knowledge, but absent of any specific technical skills. This skills shortage – with more generalists and fewer skilled – means that employers will have to spend additional time and effort training graduates for specific roles and tasks.

In India, there is high graduate unemployment is significantly higher than total country unemployment, as illustrated by figure3. Unemployment amongst Indian graduates is almost 4 times total country unemployment rate.



Country	Estimated graduate unemployment (latest available year)	Total country unemployment (2012)
Afghanistan	65%*	NA
Bangladesh	47%	5.0%
India	33%	8.5%
Nepal	Over 20%*	NA
Pakistan	28%	6.0%
Sri Lanka	7.8%	4.0%

Note: Data may not directly comparable due to different definitions of “unemployment” and data collection methods.  
Source: Economist Intelligence Unit, ILO, World Bank, Labour ministry surveys, expert interviews\*.

Figure 3: Unemployment in South Asia (EIU 2014)

Other big issue is the type of education students receive: “Are we creating people who can learn quickly enough? (EIU, 2014). The way we do learning creates individuals who are not proactive enough. They wait for instructions rather than take initiative.” Universities operate within a larger education system from primary to secondary education that still emphasise rote-learning as a way to educating. This requires a structural change to pedagogy and introducing more critical and analytical education tools.

Within universities, quality of education is sorely lacking. There is no change in teacher training, pedagogy, curriculum, infrastructure, content, other input parameters to help in increasing employability; curriculum must be updated more regularly, depending on labour market needs.

A Deloitte (October 2012) report states; “The Indian education system on the whole is not aligned to the skill and manpower needs of the market. In addition to job-related skills, graduates are often reported to be lacking adequate soft-skills such as communication and inter-personal skills”.

A DNA article of December 11, 2013 states: “Even as the country would produce over five million graduates next year, only 34% of them would be employable as most of them lack necessary skills required for any role in the industry”.

This paper does not profess to provide “the answer” to fixing Indian higher education. This paper aspires to act as a catalyst for further debate about use of business model innovation in higher education industry to *produce* employable graduates. The problems confronting higher education are multifaceted and complex in nature. There is no easy fix, especially given the diversity of Indian HEIs.

Higher education attainment is traditionally measured by degrees (Christensen et al, 2011). Yet only focusing on degree or credential attainment will not get India—or its graduates—to attain

full employability. India has done a remarkable job of increasing its population's higher education attainment with the result that the "marginal graduates" of colleges and universities have a tough time finding jobs.

Simultaneously, job opportunities have expanded as citizens have obtained more degrees, but the reality is that a degree is an artificial measurement in and of itself. Higher education has used this metric in the past because it is easily quantifiable and because the institution of higher education is structured around it. Employers have used attainment of a degree in hiring as a macro-branding signal to connote that someone likely had attained a certain set of skills. But, a degree does not convey or mean that one has attained the specific skills or knowledge needed to do a given job. This is evidenced both by the amount of retraining employers do as well as the paradoxically large number of domestic job openings in spite of large numbers of unemployed people with degrees in the country. Focusing policy just around the pursuit of degree attainment creates a significant risk of accomplishing this goal with the outcome being a deflation in the value of a postsecondary credential. This in turn would only cause people to put more value on advanced degrees—and thereby cause individuals to waste money and time that they need not spend in their pursuit.

### What India needs

Part of FICCI's vision for India's higher education imperatives in 2030 (Ernst & Young 2013) is illustrated in the figure 4 below. This paper concentrates on the Economic imperative of producing employable manpower.

Social	Economic	Intellectual
<ul style="list-style-type: none"> <li>• Additional capacity of 40 million to serve the incremental demand for higher education</li> <li>• Affordable access to higher education for disadvantaged / low income segments</li> <li>• Reduced disparity in GER across geographic, economic and social groups</li> <li>• Improved social indicators</li> </ul>	<ul style="list-style-type: none"> <li>• Churning out employable manpower to meet the increasing demands of industry</li> <li>• Production of well-rounded industry leaders</li> <li>• Export of skilled manpower to labour deficient global markets</li> </ul>	<ul style="list-style-type: none"> <li>• High-quality research output and research-focused graduates</li> <li>• Development of India as a destination for higher education for students, faculty, researchers, and employers from around the world</li> </ul>

Figure 4: FICCI's Higher education imperatives

Producing industry-ready graduates for the various sectors of the economy, according to the FICCI report, will result in:

- Benefit to India's growing knowledge economy by producing industry-ready talent with the necessary skills
- Increased employability leading to augmented productivity and income levels, resulting in multiple social benefits including a raised standard of living
- Reduction in unemployability as a result of delivering industry-oriented education to a large section of the 18-23 year old population

Solutions presented by numerous reports probably need a **business model innovation** that the Indian higher education industry can apply to produce the employment-ready graduates/postgraduates/doctorates.

### **Business model innovation**

According to "Center for American Progress (2012)", a business model describes how an organisation creates, delivers, and captures value.

A typical business model definition highlights four key elements:

- Customer value proposition, which explains how an organisation will address a customer need
- Value chain, which organises processes, partners, and resources to deliver the value proposition
- Profit formula, which lays out how an organisation will make money
- Competitive strategy that describes how an organisation will compete with rivals and defend its position in the value network

These four interlocking elements, taken together, create and deliver value. These elements are delivery of a new customer value proposition, a new profit formula, new key processes and new key resources as illustrated in figure 5 (Amit and Zott, 2001; Baden-Fuller and Morgan, 2010; Johnson et al., 2008).



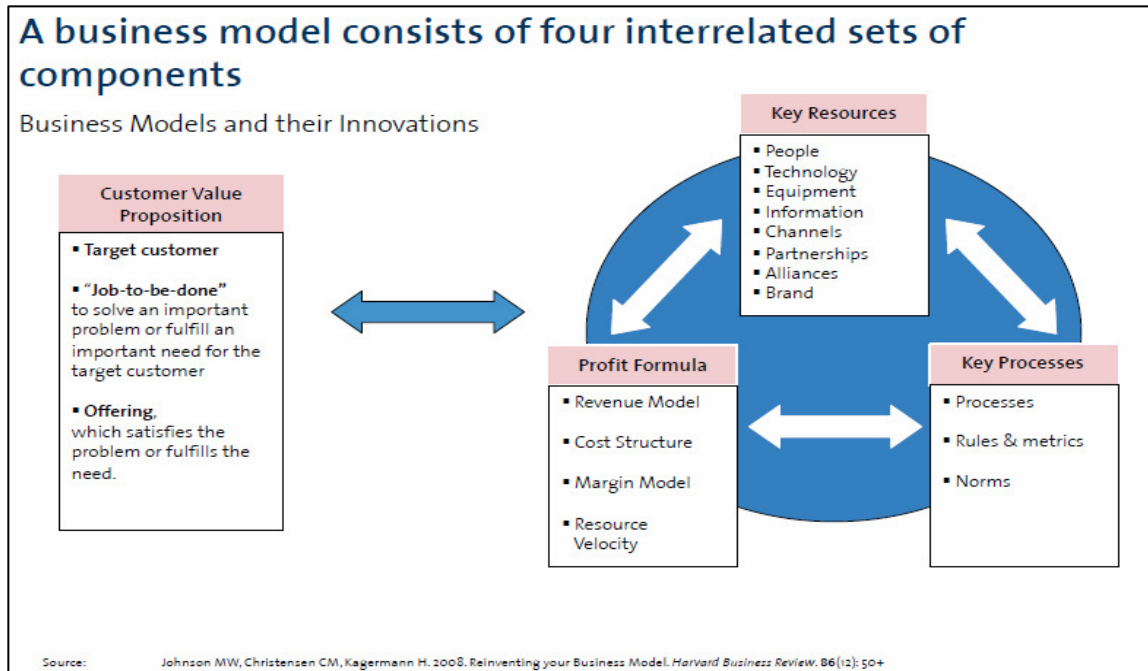


Figure 5 The Elements of a Successful Business Model (Johnson, et al 2008)

Every successful higher education institute already operates according to an effective business model. By systematically identifying all of its constituent parts, executives can understand how the model fulfils a potent value proposition in a profitable way using certain key resources and key processes. With that understanding, they can then judge how well the same model could be used to fulfil a radically different CVP, employable graduates, —and what they'd need to do to construct a new one, if need be, to capitalize on that opportunity (Johnson et al, 2008).

Business model innovation is game changing for an entire industry. It has the potential to reshape markets and industries (Bonaccorsi et al., 2006; DiMaggio and Powell, 1983). Business model innovation is especially challenging for established institutions which cannot afford to make any mistakes in redesigning their business models due to potential negative effects on their existing business (Amit and Zott, 2001; Chesbrough, 2010).

Massa and Tucci report that several scholars agree that the Internet, together with related advances in information and communication technologies (ICTs), acted as catalysis for BM experimentation and innovation (e.g., Timmers, 1998, Amit & Zott, 2001, Afuah & Tucci, 2001), opening up new opportunities for organizing business activities.

Chesbrough, Ahern, Finn, & Guerraz, (2006) highlight that while the 'right' product design

is a necessary condition for employability, those institutions that ultimately succeed in producing employable graduates are those that put in place the right BM. These BMs play a crucial role in creating key elements necessary for the successful execution of business transactions.

The business model has to be managed and developed. A good business model begins with an insight into human motivations and ends in a rich stream of benefits all round. A good business model remains essential to every successful organisation whether it is a new venture or established player. A good business model answers Peter Ducker's age-old questions: Who is the customer? And, what does the customer value? It also answers the fundamental questions every manager must ask: How do we make money, in this business? What is the underlying economic logic that explains how we can deliver value to customers at an appropriate cost? (Magretta, 2002).

Traditional colleges and universities tend to bundle three business models under one roof: solution shop (research), value-added process (teaching), and facilitated user network (socialisation). Because organisations are hard-pressed to succeed at more than one core business, higher education will be "disrupted" by new providers who focus on one of these jobs (Christensen et al 2011).

Higher education institutes can be classified as manufacturing enterprises that transform raw material in the form of students into products that other sectors of the economy (the ultimate customer) can employ to generate economic good. They, therefore, need business models to achieve their manufacturing objectives. The five components of the business model – an organisation's value proposition, market segment strategy, value chain positioning, revenue generation model, and cost structure – are unique for a particular organisation and its operations.

Hess and Kelly (2013) state that change in higher education is unfolding far slower. They believe policy is the means by which we can stimulate faster change. They propose four changes:

- Focus on outcomes rather than the act of delivery
- Openness to new providers
- Unbundling (Enable institutions to draw on a range of service providers in order to facilitate better quality, lower costs)
- Portability (Allow students to learn from a variety of providers and to have this learning validated. e.g. badges as certificates)

According to Tim Kastle, University of Queensland Business School, idea of 'business models for education' might not seem right to some people, like academics. However, the point of the business model concept is that it outlines how we can **deliver value** – and higher education

clearly delivers. Consequently, it makes sense to think through how this value might best be delivered.

### IO, RBV and Business Model

We can integrate the theories of Industrial Organisation and Resource Based View to develop Business Models, as illustrated in Figure 6 below. This model can help Indian HEIs become more innovative in their offerings to their ultimate customer, the Indian economic sectors. To Hedman & Kalling (2003) the business model encompasses several components at multiple levels. The different levels include the market, the offering, activities, company resources and organization. Components at each of these levels include for example customers and competition (market level), pricing and costs (offering level), human and physical resources (resource level). In addition, Hedman & Kalling's account of the business model shows the process of how internal factors are transformed into resources and further into products and offerings and into the market through activities and structure. Hence the components of the business model are closely related to an integrated with concepts drawn from the theories of I/O and RBV.

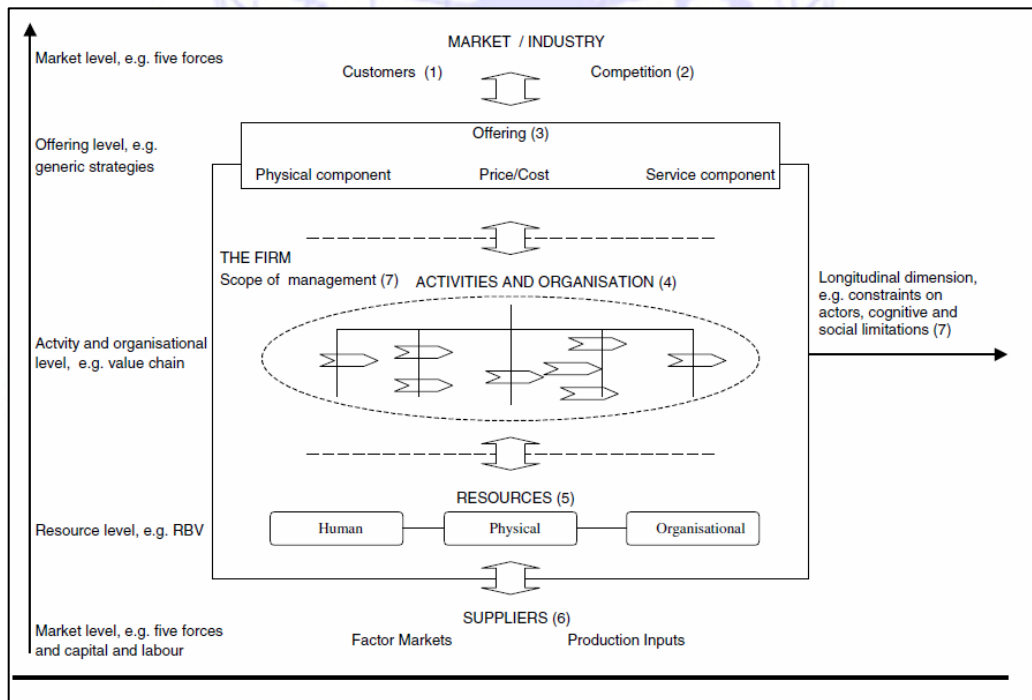


Figure 6: The components of a business model developed by Hedman & Kalling (2003)



### Component Business Model by IBM

HEIs can use the concept of the component business model (CBM) to make the transformation to internal and external specialisation a practical reality. CBM allows HEIs to evaluate the goals and strategy of the entire enterprise to take simultaneous advantage of internal and external specialisation. As shown in Figure 7, business components are the modular building blocks that make up the specialised enterprise. Each component encompasses five dimensions:

- A component's *business purpose* is the logical reason for its existence within the organisation, as defined by the value it provides to other components.
- Each component conducts a mutually exclusive set of activities to achieve its business purpose.
- Components require resources, the people, knowledge and assets that support their activities.
- Each component is managed as an independent entity, based on its own governance model.
- Similar to a standalone business, each business component provides and receives business services.

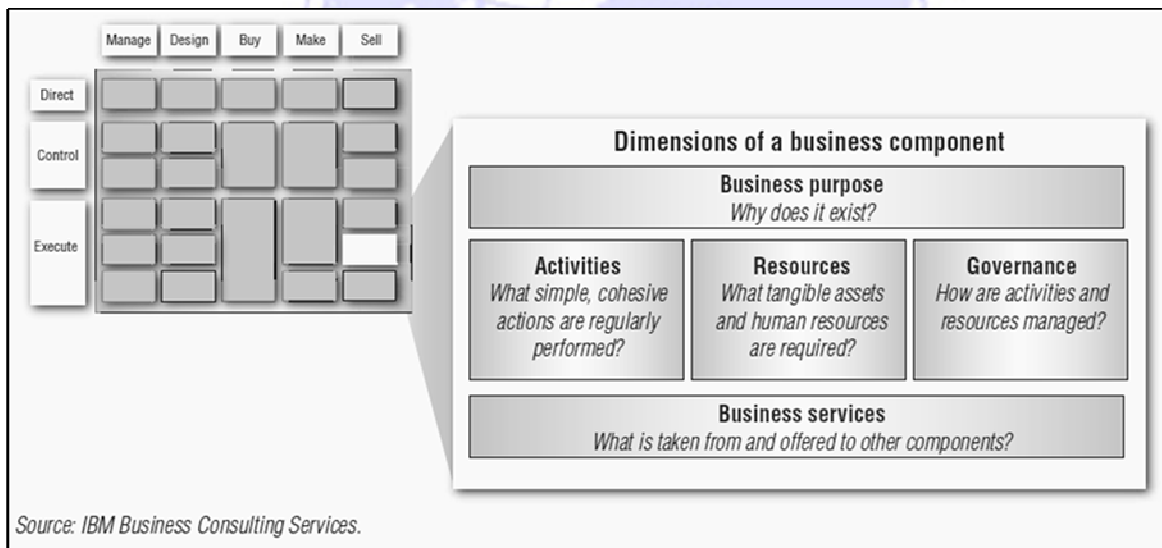


Figure 7: The five dimensions of a business component: business purpose, activities, resources, governance model and business services (source IBM Business Consulting Services).

### Facilitated network business models

Christensen and his colleagues identify an additional type of business model that could prove highly relevant to higher education—the “facilitated network” model. Facilitated network models can be used to enable customers to better access and use the most appropriate mixture of products and services offered by multiple organizations. In higher education there are now organizations that

provide career and educational planning services directly to students who are searching for and applying to higher education programs. These models change the competitive structure of the industry by increasing “buyer power” as a result of reducing informational complexity and asymmetry. To put it more simply, students gain some consumer leverage with HEIs that traditionally have had more information about the students than the students have had about them.

### **IIT Gandhinagar’s disruptive business model**

A classic example of disruptive innovation in the Indian HEIs is the business model innovation by IIT Gandhinagar (Forbes, 15/1/2014). There is no billion-dollar endowment, no resident faculty and no leafy campus. This academic start-up is keenly aware of the nature of the global economy; how it must prepare its graduates, and how it must organise itself to be relevant in this global innovation economy. They have built a curriculum focused on student problem-solving and real world engagement, rather than just book learning, which is the norm in India. They have recruited faculty from all over the world to come and teach their students in a multi-disciplinary manner. The Institute places great importance of joint research and collaboration with local industry and of placing IIT students in internships in local industry. It is thinking about research, innovation and real-world relevance from the bottom-up and integrating that into the curriculum and campus culture

### **Conclusion**

Business model frameworks have become a cornerstone of business strategy development and analysis across a wide variety of industries and sectors, and have more recently entered the discussion related to higher education. Multisided and unbundled open business models—especially when combined with facilitated network models—hold great promise for improving the performance of higher education. That promise flows from their potential to achieve enormous economies of scale and scope, and in the process, enable genuine personalisation in learning and credentialing along with comparable improvements in research and development and in business management.

In addressing students’ concern with launching a successful career, colleges and universities usually, offer a value proposition that involves the following elements:

- Determining what a student needs to know and be able to do for a successful career launch in a chosen field
- Developing a sequence of learning experiences and related services for achieving these skills

through a curriculum, including learning units such as courses, modules, and objects, with the necessary learning and assessment resources

- Providing learning services based on the design and curriculum
- Assessing students' skills and providing various types of credentialing, including grades, portfolios, certificates, and degrees that have market value
- Connecting students with employers, for example, through internships, and helping students find and transition to employment and advance in their careers

We need a curriculum focused on student problem-solving and real world engagement, rather than just book learning, which is the norm in India. There is emphasis on importance of joint research and collaboration with local industry and of placing students in internships in local industry. Needs thinking about research, innovation and real-world relevance from the bottom-up and integrating that into the curriculum and campus culture. Focus on innovation, entrepreneurship and driving economic value in their countries. Resident faculty is not a must. Universities must become keenly aware of the nature of the global economy; how they must prepare graduates, and how they must organise to be relevant in this global innovation economy.

We can use the five ways in which universities can be more innovative and entrepreneurial – through student engagement, faculty entrepreneurship, technology transfer programs, and greater industry collaboration and as a driver of regional economic development (Nish Acharya, Forbes, 15 January 2014, on President Obama's National Advisory Council on Innovation and Entrepreneurship)

### **Greater connectivity and adaptability is the way forward.**

EIU report states that there is a unanimous consensus that collaboration between industry and academia is critical, but how to achieve this effectively remains unclear. Specific examples where this is done well exist, but replication of successes is a challenge. The global labour market is changing rapidly and ensuring graduates have both technical skills and softer, employable skills will remain a challenge.

### **Complementarity between Employers and HEIs essential**

Employers and HEIs have a complementary role to playing developing graduate employability. Where as he can organise high quality careers services and provide careers advice, employers can offer relevant work placements to students to provide valuable experience to pick up additional skills and awareness of that type of work.



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## आदिवासी भागातील शैक्षणिक सुविधा व गुणवत्ता

डॉ. सुनील पंढरीनाथ उगले

प्राचार्य डॉ. व्ही. बी. खेडकर

क्रांतीवीर वसंतराव नाईक कला व वाणिज्य महाविद्यालय, दिंडोरी (नाशिक)

### 1. प्रस्तावना :-

आदिवासींच्या कल्याणासाठी 1983 पासून स्वतंत्र आदिवासी विकास विभागाची निर्मिती करण्यात आली. आदिवासी कल्याणाच्या योजनांची माहिती आदिवासी जनतेपर्यंत पोहोचवून शासन व आदिवासी समाज यांच्या मध्ये विश्वासाची भावना निर्माण व्हावी म्हणून या विभागामार्फत प्रयत्न केला जात आहे. “चौथ्या पंचवार्षिक योजनेत आदिवासी व ग्रामीण विकासासंबंधी नवा दृष्टिकोन स्वीकारण्यात आला आधुनिक तंत्रज्ञान व प्रगत व्यवस्थापन शास्त्र कौशल्यावर आधारित दृष्टिकोन स्विकारण्यात आला.” मात्र शासनाला पाहिजे तसे यश मिळाले नाही.

### 2. समस्येचे स्वरूप व व्याप्ती :-

प्रस्तुत संशोधन हे नाशिक जिल्हा या भौगोलिक मर्यादित येते. संशोधनासाठी नाशिक जिल्हाची निवड केलेली असली तरी सर्व मर्यादा लक्षात घेऊन कळवण, पेठ, सुरगाणा, त्र्यंबकेश्वर व ईगतपुरी या आदिवासी तालुक्याचाच विचार केल्यामुळे याच आदिवासी तालुक्यापुरते संशोधन मर्यादित होते. यापाचही तालुक्यातील एकूण 63 आदिवासी गावातील शैक्षणिक सुविधांचा अभ्यास करण्यात आला.

### 3. संशोधनाची उद्दिष्ट्ये :-

आदिवासी भागातील शैक्षणिक सुविधांचा अभ्यास करणे हा संशोधनाचा मुख्य उद्देश असून त्यानुसार उद्दिष्ट्ये निश्चित केली आहेत ती पुढीलप्रमाणे-

1. शासनामार्फत राबविण्यात येणाऱ्या शैक्षणिक योजनांची माहिती घेणे.
2. नाशिक जिल्ह्यातील आदिवासी भागातील आदिवासींच्या साक्षरतेचा आढावा घेणे.
3. आदिवासी भागातील शैक्षणिक सुविधांचा आढावा घेणे.
4. शैक्षणिक सुविधांचा आदिवासींच्या जीवनावर झालेला आर्थिक, सामाजिक बदल अभ्यासणे.



**4. संशोधनाची कार्यपद्धती :-**

संशोधनाचा मुख्य उद्देश ज्ञान प्राप्ती करणे हा असल्यामुळे या संशोधनासाठी सर्वेक्षण संशोधन पद्धतीचा अवलंब करण्यात आला. संबंधीत समस्येच्या कारणासंबंधीचे वास्तव ज्ञान प्राप्त करून त्या समस्येच्या निराकरणासाठी उपाय सुचविणे हा असल्यामुळे या संशोधनासाठी सर्वेक्षण पद्धत निवडण्यात आली. संशोधनासाठी नाशिक जिल्ह्याची निवड केलेली असली तरी सर्व मर्यादा लक्षात घेऊन इगतपुरी, पेठ, सुरगाणा, त्र्यंबकेश्वर व कळवण या आदिवासी तालुक्याचाच विचार करण्यात आला. त्यासाठी संभाव्यता नमुना निवड होण्यासाठी साधा यादृच्छिक नमुना पद्धतीने यापाचही तालुक्यातील एकूण 63 आदिवासी गावातील शैक्षणिक सुविधांचा अभ्यास करण्यात आला.

- **नाशिक जिल्ह्यातील आदिवासी भागातील सद्यस्थिती व शैक्षणिक गुणवत्ता -**

**1. नाशिक जिल्ह्याचा संक्षिप्त आढावा :-**

संशोधनासाठी नाशिक जिल्हा विचारात घेण्यात आला आहे, त्यासाठी नाशिक जिल्ह्याचा आढावा घेणे आवश्यक आहे. महाराष्ट्रातील सर्व विविधता नाशिक जिल्ह्यात पहावयास मिळते. सहयाद्री पर्वताच्या कुशीतील गोदावरी नदीच्या तीरावर नाशिक शहर वसलेले असून, नाशिक हे शहर पुराणकाळापासून प्रसिद्ध व पवित्र क्षेत्र म्हणून ओळखले जाते. या क्षेत्राचा पुराणकाळापासून पद्मदनगर, त्रिकुंठक, जनस्थान या नावांचा उल्लेख आढळून येतो. पौराणिक काळातील चौदा वर्षांचा राम, लक्ष्मण व सीता यांच्या वनवास काळात नाशिक जवळील जंगलात लक्ष्मणाने शूर्पणखा नावाच्या राक्षसिणीचे नाक कापले होते. संस्कृत भाषेत नाकाला नासिका म्हणतात, म्हणून या भागाचे नाव नाशिक असे पडले आहे. जिल्ह्यातील पेठ व सुरगाणा तालुक्यातील नद्या पूर्वेकडून पश्चिमेकडे वाहतात. तर उर्वरित जिल्ह्यातील नद्या पश्चिमेकडून पूर्वेकडे वाहतात, त्यामुळे जिल्ह्याचे दोन भाग पडतात. प्रस्तुत नाशिक जिल्हा 1869 साली अस्तित्वात आला.

सुरगाणा व पेठ या तालुक्यातील पावसाचे प्रमाण, हवामान व पिके हे कोकणातील सर्व बाबींशी समरूप आहेत. हा भाग डोंगराळ असून डोंगराळ भागात मोठ्या प्रमाणावर आदिवासी राहतात. 1991-2001 या दशकातील राज्याची एकूण लोकसंख्या व आदिवासी लोकसंख्या यांची तुलना केल्यास असे दिसून येते की, आदिवासी लोकसंख्या वाढीची टक्केवारी ही कमी अधिक प्रमाणात सातत्याने 9.2 टक्के एवढी राहिलेली आहे. राज्यात एकूण 35 जिल्हे आहेत आणि आदिवासींची संख्या मोठ्या प्रमाणात ठाणे, नाशिक, जळगाव, अहमदनगर, पुणे, नांदेड,

अमरावती, यवतमाळ, नागपूर, भंडारा, चंद्रपूर, गडचिरोली व रायगड या जिल्ह्यात मुख्यतः अधिक आहे. 2001 मध्ये नाशिक जिल्ह्यातील एकूण लोकसंख्या 49.93 लाख तर आदिवासी लोकसंख्या 11.94 लाख इतकी होती.

## 2. निवडलेली गावे :-

पाचही आदिवासी तालुक्यातील साधा यादृच्छिक नमुना पध्दतीने एकूण 63 गावांची निवड केली. त्यात पेठ -17, सुरगाणा -9, ईगतपुरी -14, त्र्यंबकेश्वर -12 व कळवण -11 गावांचा समावेश होता..

## 3. आदिवासी भागातील शैक्षणिक सुविधा :-

आदिवासी व त्यांचे मोठ्या प्रमाणात वास्तव्य असलेले क्षेत्र यांना भारतीय राज्यघटनेत विशेष संरक्षण देण्यात आले आहे. भारतीय राज्यघटनेच्या कलम 46 अन्वये अनुसूचित जाती व जमातीच्या मुलामुलींच्या शैक्षणिक व आर्थिक विकासासाठी खास तरतूद करण्यात आली आहे. स्वातंत्र्यपूर्व काळात व स्वातंत्र्योत्तर काळात शासन, विविध संस्था व व्यक्तींनी आदिवासींच्या विकासासाठी शिक्षण हे मध्यवर्ती सूत्र मानून कार्य केले आहे. 1928 साली नेमलेल्या स्टार्ट समितीने आदिवासींच्या शिक्षणाचा वेग वाढविण्यासाठी शाळांना जोडून वसतिगृह काढण्यात यावी असे सुचविले.

1938 साली डी. सिमिन्टन, आय. सी. एस. या अधिकाऱ्यांने आपापल्या अहवालात आदिवासींच्या शिक्षणासाठी आश्रमशाळा काढण्यात याव्यात व प्राथमिक शिक्षण सक्तीचे करण्यात यावे अशी शिफारस केली होती. एकंदरीत आदिवासींच्या शिक्षणाला उत्तेजन देण्यासाठी अनेक प्रयत्न करण्यात आले. मात्र आजही अनेक खेड्यातील मुलांना शिक्षणाच्या पुरेशा सुविधा उपलब्ध झाल्या नाही अशीच स्थिती नाशिक जिल्ह्यातील आदिवासी भागात दिसून आली. कारण आजही फारशा शैक्षणिक सुविधा आदिवासी भागात नाही. विशेषतः प्राथमिक शिक्षणानंतर पुढील शैक्षणिक संधी फारशा उपलब्ध नाही. 63 गावातील शैक्षणिक सुविधांचा आढावा घेण्यात आला. त्यामध्ये एकाही गावात उच्च शिक्षणाची सुविधा उपलब्ध नाही.

आदिवासींचा शैक्षणिक विकास साधण्याच्या दृष्टिने शासन व अनेक स्वयंसेवी संस्था प्रयत्नशील असतांनाही प्राथमिक शाळा व अंगणवाडी वगळता इतर सुविधा गावात पोहचलेल्या नाही. प्राथमिक शाळेपर्यंत शैक्षणिक सुविधा उपलब्ध असल्याने या स्तरापर्यंत मुलेमुली शिकतात. त्यानंतर पुढील शैक्षणिक सुविधा जवळपास उपलब्ध नसल्याने विशेषतः मुलींचे गळतीचे प्रमाण वाढत जाते. आदिवासी भागात शैक्षणिक सुविधा अजूनही सर्वदूर पोहचलेल्या दिसत नाही. आदिवासी भागात पुरेशा रोजगार संधी उपलब्ध नसल्याने आदिवासी बांधवांना रोजगारासाठी दाही दिशा भटकंती करावी लागते. पोटाची खळगी भरण्यासाठी आदिवासी आपले गाव-वाडी-पाडा सोडून राज्यांतर्गत, आंतरराज्यात

स्थलांतर करत असतात. महाराष्ट्रातील दुर्गम व डोंगराळ भागातील आदिवासींच्या कल्याणासाठी व स्थलांतर रोखण्यासाठीच शासनाने पुढाकार घेतला. आदिवासी स्थलांतरामुळे त्यांच्या मुळगावी व स्थलांतरित गावी नानाविविध समस्यांचे जाळे विणले जात आहे. आदिवासी समाजाचे स्थलांतर आजही फारशे कमी झाल्याचे दिसून येत नाही.

आदिवासी समाजाला आपल्या दैनंदिन जीवनावश्यक गरजाही पूर्ण करता येत नसल्यामुळे त्यांचे राहणीमानही अत्यंत हलाखीचे राहते. आदिवासींच्या राहणीमानाची कल्पना त्यांच्याकडे उपलब्ध असलेल्या सुविधांवरून व घराच्या स्थितीवरून येते. उत्पन्नात जसजशी वाढ होते त्याप्रमाणे विविध सेवा उपलब्ध करून घेतल्या जातात. घरातील स्थितीवरूनही आदिवासींच्या राहणीमानाची कल्पना येते. मात्र निरक्षरतेचे जास्त प्रमाण, मजुरी, वारंवार करावे लागणारे स्थलांतर त्यामुळे राहणीमानातही फारशा बदल झालेला दिसत नाही.

फक्त 20.5 टक्के ग्रामस्थांच्या राहणीमानात चांगला बदल झाल्याचे आढळून आले. किमान जीवनावश्यक गरजा पूर्ण करण्याइतपत उत्पन्न मिळाल्यामुळे पूर्वीच्या तुलनेत ते समाधानी असल्याचे मानतात. मात्र 8.4 टक्के लाभार्थींच्या राहणीमानात कोणताही बदल झालेला नसून पुर्वीप्रमाणेच ते हलाखीचे जीवन जगत आहे.

#### 4. साक्षरता प्रमाण :-

आदिवासी मुलांना घरातील कामाला हातभार लावावा लागतो. त्यामुळे अनेकांना शिक्षणापासून कायमचे वंचित रहावे लागते. त्याकरिता कमीत कमी शालेय शिक्षणाचे वय असणाऱ्या मुलांना तरी शिक्षण दिले पाहिजे. आर्थिक प्रगती शिक्षणाने साध्य होण्यासारखी आहे. पण हे व्हावयाचे असेल तर या समाजात शिक्षणाची गोडी निर्माण व्हावयास पाहिजे आणि सर्वात कठीण काम कोणते असेल तर मागासलेल्या आदिवासी समाजात शिक्षणाची आवड व आस्था निर्माण करणे. तीच आवड व आस्था त्यांच्यात दिसत नाही, म्हणूनच केवळ 54.3 % साक्षरता दिसून येते. त्यात स्त्रियांमधील साक्षरतेचे प्रमाण केवळ 42.2 % असून निरक्षरता 57.8 % इतकी अधिक आहे.

आदिवासी समाजातील निरक्षरतेचे वाढते प्रमाण कमी करून शिक्षणाचा प्रसार व प्रचार करण्याकरिता शासनाच्यावतीने आदिवासी मुले शिक्षणापासून वंचित राहू नये म्हणून विविध उपाययोजना राबविल्या जातात. त्यामध्ये शासकीय आश्रमशाळा, वसतिगृहे, शिष्यवृत्ती, आरक्षण, निर्वाहभत्ता योजना व फी सवलत या सारख्या अनेक योजना राबविल्या जात असतांनाही साक्षरतेचे प्रमाण कमी दिसून येते. हे प्रमाण भारत अथवा महाराष्ट्राच्या साक्षरतेपेक्षा फारच कमी असून ते असेच कायम राहिले तर त्याचा विकासात मोठा अडथळा ठरू शकतो. सुधारणा करायच्या असतील तर या समाजात शिक्षणाची गोडी निर्माण करायला पाहिजे. आदिवासी समाजात शिक्षणातील गळतीची प्रमाण जास्त असून



निरनिराळ्या कारणामुळे फार मोठ्या प्रमाणावर प्राथमिक स्तरावर शाळा मध्येच सोडली जाते. जोपर्यंत शिक्षणाचे महत्त्व पटत नाही, तोपर्यंत निरक्षरता कमी होणार नाही. त्याकरिता परिणामकारक संप्रेषणाच्या माध्यमातून शिक्षणाचे महत्त्व पटवून देणे आवश्यक आहे.

#### 5. आदिवासी विकासातील महत्त्वाचा घटक :-

आदिवासी समाजाच्या दृष्टिने अनेक योजना राबविल्या जात असतांना आदिवासी समाजाच्या दृष्टिने कोणता घटक विकासात महत्त्वाचा वाटतो याचा शोध घेतला असता सर्वाधिक 43.9 % ग्रामस्थांना आदिवासींच्या विकासात स्वयंरोजगार हाच घटक महत्त्वाचा वाटतो.

आदिवासी विकासात स्वयंरोजगारापाठोपाठ शिक्षण या घटकाला आदिवासी समाज जास्त प्राधान्य देतो. 32.7 % ग्रामस्थांच्या मते शिक्षण हा घटक आदिवासींच्या विकासात महत्त्वाचा आहे. साक्षरतेच्या बाबतीत आदिवासी समाज इतर प्रगत समाजाच्या तुलनेत आजही कमीच आहे. निरक्षरता हाच आदिवासींच्या विकासातील मुख्य अडथळा आहे असे ग्रामस्थांना वाटते. एका बाजूला नोकऱ्यांमध्ये अनेक जागा आदिवासींसाठी वर्षानोवर्ष रिक्त असतांना दुसऱ्या बाजूला मात्र योग्य पात्रतेचे उमेदवार उपलब्ध होत नाही. त्यामुळे शिक्षण हा घटक महत्त्वाचा वाटतो. सर्वांना मोफत व सक्तीचे शिक्षण देण्यासाठी शासन प्रयत्न करत असतांनाही आजही सर्वच आदिवासी भागापर्यंत शिक्षणाची गंगा पोहचलेली नाही. यासाठी शासनाने आदिवासी भागातील शिक्षणावर लक्ष केंद्रित करण्याची गरज आहे. शिक्षणाच्या पुरेशा संधी उपलब्ध झाल्यास आदिवासींच्या विकासाला आपोआप गती प्राप्त होईल.

#### निष्कर्ष -

1. बहुसंख्य आदिवासी हे शेतीचा आणि शेतमजुरीचा व्यवसाय करतात. बहुतेक आदिवासी हे अल्पभूधारक आणि सिमांत भूधारक आहे. त्यांची शेती करण्याची पध्दत अत्यंत मागासलेली आहे.
2. शेती असणाऱ्या आदिवासींचे प्रमाण अत्यंत अल्प आहे. तर भूमिहीनांचे प्रमाण सर्वाधिक आहे. त्यामुळे मोलमजुरी शिवाय पर्यायच नसतो. मजुरीसाठी नेहमीच भटकंती करावी लागते.
3. प्रत्येक जण आदिवासींच्या अज्ञानाचा, दारिद्र्याचा फायदा घेण्यासाठी मिळेल त्या मार्गाने, मिळेल त्या संधीने प्रयत्न करत असतो. त्यामुळे सावकार, जमीनदार, दुकानदार, व्यापारी, पुढारी, मध्यस्थ इत्यादींच्या बकासूर प्रवृत्तीचे आदिवासी कायमचे भक्ष्य बनले आहेत.
4. बाह्य संस्कृतीच्या लोकांशी संबंध आल्याने आदिवासींच्या काही चांगल्या प्रथा लोप पावू लागल्या आहेत. पण

त्याचबरोबर बाह्य जगातील काही अनिष्ट प्रथांचा शिरकाव होऊ लागला आहे.

5. व्यसनाधिनता हा आदिवासी समाजातील ज्वलंत प्रश्न आहे. पूर्वी उत्पन्नाचे साधन म्हणून मद्य तयार करणारे आज स्वतः त्याच्या आहारी गेलेले दिसतात.
6. जग एकविसाव्या शतकात प्रवेश करत असताना देखील निरक्षरतेमुळे आदिवासी समाजाचे अजून गंडेदोरे, जादूटोणा यावर अधिक विश्वास आहे.
7. ज्या ग्रामस्थांचे वय कमी आहे अशा ग्रामस्थांचे शिक्षण जास्त आहे. याउलट ज्या ग्रामस्थांचे वय जास्त आहे अशा ग्रामस्थांचे शिक्षण कमी आहे. यावरून तरुण वर्गात शिक्षण घेणाऱ्यांची संख्या जास्त आढळून आली.
8. ज्या ग्रामस्थांचे शिक्षण जास्त आहे. अशा ग्रामस्थांनी जास्त योजनांचा लाभ घेतलेला आहे. याउलट ज्या ग्रामस्थांचे शिक्षण कमी किंवा जे निरक्षर आहे अशा ग्रामस्थांनी कमीत कमी योजनांचा लाभ घेतलेला आहे.
9. ज्या ग्रामस्थांचे शिक्षण जास्त आहे अशा ग्रामस्थांचे सरासरी वार्षिक उत्पन्न जास्त आहे. याउलट ज्या ग्रामस्थांचे शिक्षण कमी आहे अशा ग्रामस्थांचे सरासरी वार्षिक उत्पन्नही कमी आहे.
10. पुरुषांच्या तुलनेत स्त्रियांमध्ये साक्षरतेचे प्रमाण कमी आहे
11. नाशिक जिल्ह्यात एकुण लाभार्थींमध्ये कोकणा जमातीचे प्रमाण सर्वात जास्त 53.2% आढळून आले. तर कातकरी व वारली जमातीचे प्रमाण सर्वात कमी म्हणजे 0.9% आढळून आले.
12. नाशिक जिल्ह्यात आदिवासी भागात उत्पादक सदस्याचे प्रमाण स्त्री व पुरुषांच्याबाबतीत सारखेच दिसून आले. आदिवासी समाजात स्त्रीला समान दर्जा व मानाचे स्थान दिले जाते.
13. एकाही गावात उच्च शिक्षणाची सुविधा उपलब्ध नाही.
14. आदिवासींचा शैक्षणिक विकास साधण्याच्या दृष्टिने शासन व अनेक स्वयंसेवी संस्था प्रयत्नशील असतांनाही प्राथमिक शाळा व अंगणवाडी वगळता इतर सुविधा गावात पोहचलेल्या नाही.
15. प्राथमिक शाळेपर्यंत शैक्षणिक सुविधा उपलब्ध असल्याने या स्तरापर्यंत मुलेमुली शिकतात. त्यानंतर पुढील शैक्षणिक सुविधा जवळपास उपलब्ध नसल्याने विशेषतः मुलींचे गळतीचे प्रमाण वाढत जाते.

#### सारांश :-

आदिवासींचा शैक्षणिक विकास साधण्याच्या दृष्टिने शासन व अनेक स्वयंसेवी संस्था प्रयत्नशील असतांनाही प्राथमिक शाळा व अंगणवाडी वगळता इतर सुविधा आदिवासी भागात अजूनही पुरेशा प्रमाणात पोहचलेल्या नाही. प्राथमिक शाळेपर्यंत शैक्षणिक सुविधा उपलब्ध असल्याने या स्तरापर्यंत मुलेमुली शिकतात. त्यानंतर पुढील शैक्षणिक

सुविधा जवळपास उपलब्ध नसल्याने व आर्थिक स्थितीही हलाखीची असल्याने विशेषतः मुलींचे गळतीचे प्रमाण मुलांपेक्षा जास्त दिसून येते. आदिवासी भागात पुरेशा रोजगार संधी उपलब्ध नसल्याने आदिवासी बांधवांना रोजगारासाठी दाही दिशा भटकंती करावी लागते. पोटाची खळगी भरण्यासाठी आदिवासी आपले गाव-वाडी-पाडा सोडून राज्यांतर्गत, आंतरराज्यात स्थलांतर करत असतात. त्यामुळे गळतीचे प्रमाणही जास्त आहे. आदिवासी स्थलांतरामुळे त्यांच्या मुळगावी व स्थलांतरित गावी नानाविध समस्यांचे जाळे विणले जात आहे. महाराष्ट्रातील दुर्गम व डोंगराळ भागातील आदिवासींच्या कल्याणासाठी व स्थलांतर रोखण्यासाठीच शासनाने पुढाकार घेतला असला तरी आदिवासी समाजाचे स्थलांतर आजही फारशे कमी झाल्याचे दिसून येत नाही.

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## QUALITY PLAYS AN IMPORTANT ROLE IN CUSTOMER SATISFACTION

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### Abstract:

*Considering that quality is the main predictor of customer satisfaction, this article aims to determine the relations between satisfaction and intentions to pursue long-term relationships. Service quality and customer satisfaction are important concepts to academic researchers studying consumer evaluations and to practitioners as a means of creating competitive advantages and customer loyalty. This article studies that rely on divergent methodologies to examine whether or not quality and satisfaction have distinct antecedent causes, consequential effects, or both (i.e., whether or not they should be considered a single construct, or distinct, separable constructs). We focus on consumers' understanding and use of the words quality and satisfaction.*

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**Keywords:** Quality, customer satisfaction.

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### Introduction :

In today's fast-paced and increasingly competitive market, the bottom line of a firm's marketing strategies and tactics is to make profits and contribute to the growth of the company. The most important asset of any organization is its customers. Satisfied customers pay their bills promptly which greatly improves cash flow the lifeblood of any organization. Customer satisfaction, quality and retention are global issues that affect all organizations, be it large or small, profit or non-profit, global or local. Many companies are interested in studying, evaluating and implementing marketing strategies that aim at improving customer retention and maximizing share of customers in view of the beneficial effects on the financial performance for the firm. There has been a strong advocacy for the adoption of customer retention as one of the key performance indicators (e.g. Kaplan and Norton, 2001). For instance, a study by Reichheld and Sasser (1990) reported a high correlation between customer retention and profitability in a range of industries. However, the fragmentation of

media choices and the dynamic nature of the market, coupled with an increased number of more demanding and affluent consumers, brought greater challenges to marketing practitioners in retaining their customers.

Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. Not surprisingly, considerable research has been conducted on these two concepts. Notably, the quality and satisfaction concepts have been linked to customer behavioural intentions like purchase and loyalty intention, willingness to spread positive word of mouth, referral, and complaint intention by many researchers (Olsen, 2002; Kang, Nobuyuki and Herbert, 2004; Söderlund and Öhman, 2005). The most commonly found studies were related to the 'antecedents, moderating, mediating and behavioral consequences' relationships among these variables – customer satisfaction, service quality, perceived value and behavioral intentions. However, there have been mixed results produced. The interest in studying satisfaction and service quality as the antecedents of customer behavioural intentions. There are overwhelming arguments that it is more expensive to win new customers than to keep existing ones (Ennew and Binks, 1996; Hormozi and Giles, 2004). This is in line with Athanassopoulos, Gounaris and Stathakopoulos's (2001) arguments that customer replacement costs, like advertising, promotion and sales expenses, are high and it takes time for new customers to become profitable. And lastly, the increase of retention rate implied greater positive word of mouth (Appiah-Adu, 1999), decrease price sensitivity and future transaction costs (Reichheld and Sasser, 1990) and, finally, leading to better business performance (Fornell, 1992; Ennew and Binks, 1996; Bolton, 1998; Ryals, 2003). In both studies, respondents report whether or not they think quality and satisfaction differ, and if so, on what dimensions or under what circumstances.

The majority of articles attempting to distinguish quality and satisfaction have been conceptual in nature.' Further, much of this conceptualization has been driven by the perspective of the researcher. We too have opinions regarding how quality and satisfaction might be most suitably defined, but our opinions, and those stated thus far in the literature, are infinitely less important than empirical support demonstrating the viability of a set of hypothesized definitions and relations. Notwithstanding the importance of theoretical distinctions, a critical issue for both researchers and marketing managers is whether or not consumers also see such distinctions. If consumers prompted to evaluate either "quality" or "satisfaction" respond with some common, omnibus evaluation and the evaluations converge, then we know something about the consumer's lack of differentiation.

Further, if consumers treat quality and satisfaction as one concept, but academicians treat them as two, then the latter's distinctions would not be testable unless measurement and data collection procedures carefully probed and elicited the desired differences. In this article, we first discuss what evidence must be sought in order to demonstrate whether quality and satisfaction are distinct.

In studies, quality and satisfaction are examined to understand which purchase attributes may serve as differential antecedents. In addition, participants are allowed to determine the meanings of the words quality and satisfaction. Conversely, if two network concepts share all theoretical antecedents and consequences, then they are “structurally equivalent,” or logically isomorphic, and to discuss them as if they were unique would be indefensible and empirically untestable.

For example,



Figure 1

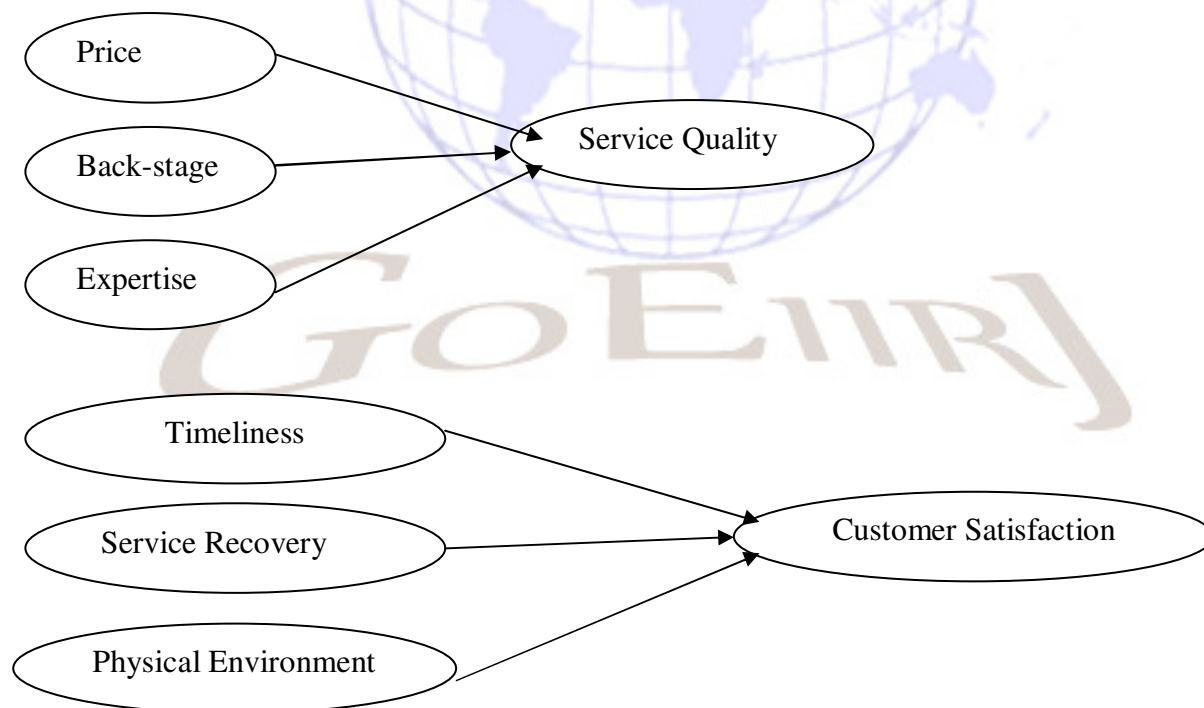
Figure 1 represents the standard definitions of quality and satisfaction that share antecedents (expectations and perceptions of the purchase experience) and common consequences (e.g., repeat purchase intentions). The positions of quality and satisfaction in this nomological network are not unique, but structurally interchangeable. Other factors differentially causing or affecting quality and satisfaction must be both conceptualized and tested if the two are to be distinguished. We attempt to develop and test the beginnings of such a network in this article. Another means of thinking about unique causes and effects is to consider whether or not two constructs may be conceptualized as orthogonal. If two concepts shared all causes, they could not vary independently. Thus, quality and satisfaction can be distinguished if one can hypothesize circumstances for which, say, a high-quality product can result in customer satisfaction or dissatisfaction. Nevertheless, empirical tasks may still be challenging.

### Consumer evaluation judgments: Service quality and customer satisfaction

Quality and satisfaction have been conceptualized similarly in the literature and therefore



might be parsimoniously considered as one construct. However, some researchers conceptualize differences, and it might be more interesting theoretically to consider the two as distinct because this point of view would necessitate hypothesizing distinct positions in presumably more complex nomological networks. In this article, we pursued the consumer voice; we presented in which we allowed respondents to decide whether they thought the terms quality and satisfaction were similar or different. It was encouraging that there was some convergence across studies; for example, no differences between quality and satisfaction were found in either study for disconfirmation, keeping promises, customization, empathy, friendliness, or purchase intentions. Moreover, the results provide support for both the quality and satisfaction literatures in their positing a relative judgment of experiences versus expectations as an antecedent and purchase intentions as a consequence. However neither finding distinguishes quality from satisfaction. Although null results remain open to alternative explanations, convergent lack of differences resulting from multiple studies with complementary methodologies are less so. Turning to the differences, data supported several distinctions between quality and satisfaction.



The nomological network in Figure 3 is essentially extracted from the much larger number of purchase attributes tested in this article and posited in the literature. These differences are empirical

distinctions (of kind or amount) between quality and satisfaction from the customer's point of view. As per the data, we indicate the purchase attributes of price, back stage, and expertise as causal antecedents more likely to affect judgments of service quality, and timeliness, service recovery, and physical environment as those more likely to affect perceptions of customer satisfaction. Specifically, differences in kind were as follows: price and back stage affected quality but not satisfaction. Differences in amount were as follows: timeliness, service recovery, and physical environment affected satisfaction more than quality, whereas expertise affected quality more than satisfaction.

### Conclusion:

Thus, perhaps the difference between quality and satisfaction mirrors managerial versus customer concerns; a manager and service-providing firm tries to provide "high-quality" service, and a customer experiences the service encounter and is "satisfied" or not. Characterizing quality as within the domain of managers and satisfaction as the evaluative reaction of customers would offer a clear basis for distinction: "Quality" programs involving total quality management.

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**आधुनिक व्यवसायाच्या जाहिरातीतील गुणवत्तेचा दावा - वास्तव आणि कल्पना**

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**प्रस्तावना:**

ग्राहक हा बाजारपेठेचा राजा आहे. सर्व उत्पादने ही ग्राहकांसाठीच असतात. समाधानी ग्राहक हा कोणत्याही व्यवसायाची संपत्ती असतो. त्यामुळे गुणवत्तापूर्ण मालाचा पुरवठा सातत्याने ग्राहकांना योग्य दरात करून ग्राहकांना समाधानी ठेवण्यासाठी प्रत्येक व्यवसाय प्रयत्नशील असतो. उत्पादन कोणतेही असो उत्पादकाला बाजारपेठेत आपले स्थान दिर्घकाळ टिकवायचे असेल तर गुणवत्तेशिवाय उत्पादकांना पर्याय नसतो. पुर्वीच्या काळी सौंदर्यप्रसाधने ही एक काळाची गरज मानली जायची. परंतु काळाच्या ओघात व्यक्तीमत्त्व विकासाचा एक अविभाज्य भाग म्हणून सौंदर्यप्रसाधनांकडे पाहिले जाते. वाढत्या लोकसंख्येमुळे सौंदर्यप्रसाधनांचे ग्राहक मोठ्या प्रमाणात उपलब्ध असले तरी जागतिकीकरणाच्या, उदारीकरणाच्या धोरणामुळे देशातील तसेच विदेशातील अनेक उत्पादने ग्राहकांसाठी उपलब्ध आहे. पर्यायी सौंदर्यप्रसाधनांच्या उपलब्धतेमुळे सौंदर्यप्रसाधनांच्या कंपन्यांमध्ये मोठ्या प्रमाणात स्पर्धा आढळते. या स्पर्धेत आपल्या सौंदर्यप्रसाधनांची गुणवत्ता इतर उत्पादकांच्या सौंदर्यप्रसाधनांपेक्षा कशी चांगली आहे हे उत्पादकांना वेगवेगळ्या तंत्रांद्वारे सातत्याने पटवून द्यावे लागते. ह्या विविध तंत्रांपैकी जाहिरात हे अतिशय महत्वाचे तंत्र आहे की ज्यात ग्राहकांच्या खरेदी प्रेरणांना आव्हान करून आपल्या उत्पादनाची गुणवत्ता इतर उत्पादनांच्या गुणवत्तेपेक्षा कशी सरस आहे ह्याचा ग्राहकांवर सातत्याने भडीमार करून स्पर्धेत टिकण्यासाठी प्रयत्न केला जातो. त्यामुळे ग्राहकांच्या विविध खरेदी प्रेरणांना अनुसरून सौंदर्यप्रसाधनांच्या जाहिरातीमध्ये केलेले गुणवत्तेचे विभिन्न दावे व त्यातील सत्य व कल्पना यांचा अभ्यास करणे क्रमप्राप्त ठरते.

**मुख्य मुद्दे :** जाहिरात, सौंदर्यप्रसाधनांच्या जाहिरातीचे ग्राहकांना होणारे फायदे, विविध प्रकारच्या खरेदी प्रेरणा व सौंदर्यप्रसाधनांच्या जाहिरातीतील गुणवत्तेचा दावा.

**जाहिरात :**

आधुनिक काळात मनुष्याचे जीवन जाहिरातीने व्यापून टाकले आहे. बाल्य तरूण व वार्धक्य या तीनही अवस्थेत माणसाच्या जीवनात जाहिरातीचे स्थान अनन्यसाधारण असेच राहिले आहे. आधुनिक काळात उत्पादन कोणतेही असो त्याची



जाहिरात केल्याशिवाय स्पर्धेत टिकाव धरू शकत नाही. त्याचप्रमाणे आधुनिक काळात जाहिरात हे नागरी जिवनाचे एक अपरिहार्य व टाळता येणार नाही असे लक्षण बनले आहे. जाहिरातीमुळे सौंदर्यप्रसाधनांना मोठ्या प्रमाणात मागणी निर्माण करता येते. एकदा निर्माण झालेली मागणी दीर्घकाळ टिकवायची असेल तर जाहिरातीशिवाय पर्याय नसतो. सौंदर्यप्रसाधनांच्या बाजारपेठांचा विस्तार करून तसेच जुन्या ग्राहकांना त्यांच्या खरेदीचे प्रमाण वाढविण्यासाठी प्रवृत्त करून सौंदर्यप्रसाधनांची मागणी वाढविता येते. म्हणूनच सौंदर्यप्रसाधनांच्या वितरणाची जबाबदारी स्विकारणारे सर्व व्यापारी व मध्यस्थ जाहिरातीच्या माध्यमांचा जास्तीत जास्त उपयोग करतात. त्यामुळेच जाहिरातीला पासष्टावी कला म्हणून ओळखले जाते.

**व्याख्या :**

**प्रा. वूड**

"एखादी गोष्ट ओळखण्यास, स्मरणात ठेवण्यास आणि करण्यास लावणारी क्रिया म्हणजे जाहिरात होय".

**सौंदर्यप्रसाधनांच्या जाहिरातींचे ग्राहकांना होणारे फायदे :**



१. जाहिरात ग्राहकांना वेगवेगळ्या सौंदर्यप्रसाधनांचा वापर कसा करावा याबाबतचे ज्ञान देते.
२. जाहिरात केलेली सौंदर्यप्रसाधने दर्जेदार व प्रमाणित देण्याबाबत प्रामाणिक उत्पादक सतत प्रयत्नशील असतात आणि त्याचा ग्राहकांना लाभ मिळतो.
३. जाहिरातीमुळे योग्य सौंदर्यप्रसाधनांची निवड करणे ग्राहकाला शक्य होते.
४. जाहिरातीमुळे ग्राहक विक्रेत्याकडे नेमक्या सौंदर्यप्रसाधनांची मागणी करून अत्यंत कमी वेळात पाहिजे त्या वस्तूंची जाहिरात करू शकतात.
५. जाहिरातीमुळे सौंदर्यप्रसाधनांना असलेली मागणी कायम टिकून राहावी यासाठी उत्पादकाला ग्राहकांना विक्रयोत्तर सेवा पुरविण्याची जबाबदारीदेखील स्विकारावी लागते. त्यामुळे ग्राहकांना फायदा होतो.

६. जाहिरात नवनवीन सौंदर्यप्रसाधने खरेदी करण्यास ग्राहकांना प्रवृत्त करते त्यामुळे त्यांचे राहणीमान वाढते.
७. जाहिरातीमुळे मोठ्या प्रमाणात सौंदर्यप्रसाधनांना मागणी निर्माण होते. त्यामुळे सरासरी उत्पादन खर्चात बचत होवून ग्राहकांना सौंदर्यप्रसाधने कमी किमतीत मिळतात.
८. जाहिरातीतून सौंदर्यप्रसाधनांची माहिती झाल्याने वितरकांमार्फत ग्राहकांची फसवणूक होण्याची शक्यता कमी असते. वरील सर्व ग्राहकहिताच्या गोष्टी विचारात घेतल्या तरीही ग्राहकांची फसवणूक केल्याचे अनेक प्रकारही जाहिरातीच्या माध्यमातून दिसून येतात.

### खरेदी प्रेरणांना आव्हान करणाऱ्या व गुणवत्तेचे दावे करणाऱ्या विविध जाहिराती :

सौंदर्यप्रसाधनांच्या ग्राहकांच्या खरेदी प्रेरणा खालीलप्रमाणे असतात.

#### १. प्राथमिक खरेदी प्रेरणा :

हया अंगभूत असतात. सुख मिळविण्याची इच्छा, सामाजिक मान्यता मिळविण्याची इच्छा हया प्रेरणांचा यात अंतर्भाव होतो.

#### २. सहाय्यक खरेदी प्रेरणा :

मनुष्य हा सामाजिक प्राणी असल्यामुळे समाजात राहण्याची व त्यात मान व प्रतिष्ठा मिळविण्यासाठी ज्या विविध प्रेरणा असतात. त्यांचा समावेश सहाय्यक खरेदी प्रेरणा यात केला जातो. उदा. कार्यक्षमता वाढविण्याची ईच्छा, काटकसर करण्याची ईच्छा, स्वच्छतेची प्रेरणा इत्यादी

#### ३. भावनात्मक खरेदी प्रेरणा :

खरेदी करतांना बऱ्याच वेळा ग्राहक तर्क शुध्द विचार न करता तीव्र भावनांच्या आधारे खरेदीचा निर्णय घेतात. त्यास भावनात्मक खरेदी प्रेरणा म्हणतात.

#### ४. भौतिक प्रेरणा :

यात आरोग्य हया बाबींशी संबंधित प्रेरणांचा समावेश होतो.

#### ५. मानसशास्त्रीय खरेदी प्रेरणा :

यात भिती, संरक्षण, क्षमता, अहंकार, प्रतिष्ठा, मानसन्मान इत्यादी संबंधित प्रेरणांचा समावेश होतो.

#### ६. सामाजिक खरेदी प्रेरणा :

समाजात प्रतिष्ठा मिळावी या हेतूने जेव्हा खरेदी केली जाते तेव्हा तिचा समावेश सामाजिक खरेदी प्रेरणेत होतो.



## ७. सर्वसाधारण खरेदी प्रेरणा :

सौंदर्य कमी झाल्याने व्यक्तीमत्वात घट होण्याच्या भितीमुळे ग्राहक सौंदर्यप्रसाधने खरेदी करतात. उदा प्रेम व जिह्वाळा, सौंदर्यलालसा, फॅशन, आरोग्य, दिखाऊपणा व डौल, महत्वाकांक्षा, किर्ती, मनोरंजन इत्यादी.

या खरेदी प्रेरणांचा वापर करून उत्पादक आपल्या उत्पादनाच्या जाहिरातीत इतर उत्पादनांपेक्षा कोणती गुणवत्ता जास्त आहे हे दाखवत असतात. खालील जाहिरात क्रमांक १ मध्ये केश किंग या केसांच्या सौंदर्यप्रसाधनात केसांच्या पाच समस्यांवर परीणाम करणारी उपाययोजना करण्याची गुणवत्ता दाखविली आहे., जाहिरात क्रमांक २ मध्ये क्लिनिक प्लस या शांम्पूत केस न गळणे व गुंता कमी होणे ही गुणवत्ता आहे., जाहिरात क्रमांक ३ मध्ये केश किंग या उत्पादनात १६ आयुर्वेदीक घटक समाविष्ट आहेत याची माहिती दिलेली आहे. त्याचप्रमाणे आरोग्य, संरक्षण, भिती यासारख्या खरेदी प्रेरणांचा वापर केलेली तीनही उत्पादने केसांची असून तिन्हीमध्ये कोणती वेगळी गुणवत्ता आहे हे खालील जाहिरातीवरून दिसून येते.



( जाहिरात क्र.१ )



( जाहिरात क्र.२ )



( जाहिरात क्र.३ )

जाहिरात क्रमांक ४ मध्ये अश्विनी हेअर ऑईलची जाहिरात असून हया उत्पादनाच्या गुणवत्तेची हमी सिंगापूर देशातील युवती देत आहे. ग्राहकांच्या अहंकार, प्रतिष्ठा, मानसन्मान या खरेदी प्रेरणेला आव्हान केलेले दिसते. पूर्वी सौंदर्य हया क्षेत्रात स्त्रियांची मक्तेदारी होती. बाजारपेठेत सुद्धा स्त्रियांची उत्पादने मोठ्या प्रमाणावर असायची परंतू बाजारपेठेला पडणाऱ्या मर्यादांचा विचार करता पुरुषांच्या सौंदर्यप्रसाधनांची निर्मितीही अनेक उत्पादक करू लागले आहे. याचे उदा.जाहिरात क्रमांक ५, सेसा हे पुरुषांचे केसांसंबंधीचे उत्पादन घेता येईल. हयात सुद्धा पाच समस्या निवारण्याचे गुण असल्याचे दाखविले आहे व आयुर्वेदीक असल्याचा दावा केला आहे. यात संरक्षण हया खरेदी प्रेरणेला आव्हान देण्यात आले



आहे. त्यानंतर जाहिरात क्रमांक ६ , ट्रीचप हया केसांच्या तेलाची जाहिरातही हयाच पद्धतीने दाखविण्यात आली आहे.



( जाहिरात क्र.४ )



( जाहिरात क्र.५ )



( जाहिरात क्र.६ )

जाहिरात क्रमांक ७ मध्ये नेचर्स या त्वचेच्या उत्पादनाची जाहिरात असून जाहिरात ७, ८, ९ या तीनही जाहिरातीत सौंदर्याच्या खरेदी प्रेरणेला आव्हान केलेले दिसून येते व उत्पादनाच्या गुणवत्तेची हमी देण्यासाठी हया जाहिरातींमध्ये चित्रपटातील अभिनेत्रींचा वापर करण्यात आला आहे.



( जाहिरात क्र.७ )



( जाहिरात क्र.८ )



( जाहिरात क्र.९ )

वरील सर्व जाहिरातींचा विचार करता सर्वच जाहिराती सौंदर्यप्रसाधनांच्या आहेत मात्र प्रत्येक जाहिरातीत गुणवत्ता दाखविण्याची पद्धत ही वेगळी आहे. उत्पादकांच्या जाहिराती हया वेगवेगळ्या प्रकारच्या असतात मात्र काही जाहिरातींमध्ये गुणवत्तेची हमी ही खरी असते तर काहींमध्ये ही हमी केवळ स्पर्धेत टिकण्यासाठी दिलेली असते.

काही विचारवंतांच्या मते सौंदर्यप्रसाधनांच्या जाहिरातींद्वारे सामाजिक मूल्यांवर आघात होतो. समाजाला दुखवून कोणतेही उत्पादन यशस्वी होवू शकत नाही. सौंदर्यप्रसाधनांच्या व इतर जाहिरातींसाठी सुद्धा प्रसिध्द माणसे, नटनटया, खेळाडू, उत्पादनाची जाहिरात करीत असतात. ही सौंदर्यप्रसाधने ते प्रत्यक्षात वापरत असतील किवा नसतील याबाबतच्या सत्याची जाणीव आता सामान्य माणसालाही होवू लागली आहे.

प्रोटीन शांप्पूमुळे केसांचे सौंदर्य आणि आरोग्य वाढते हा दावा वैद्यकीय तपासणीत खोटा आढळून आला, पण मोठ्या प्रमाणावर ग्राहकांची दिशाभूल करण्यासाठी अशा आशयाच्या जाहिरातीं मात्र सर्वत्र आढळून येतात. सौंदर्याचा व्यापार, शरीरस्वास्थ्याप्रमाणे सौंदर्य आणि आकर्षकपणा हा मनुष्यस्वभावाचा दुसरा कमकुवत दुवा आहे. विक्रेत्याला हमखास यश मिळवून देणारे अभिवचन म्हणजे सौंदर्य या आवाहनाचा विक्रेते वापर करतात. सौंदर्यप्रसाधने, अत्तर, क्रीम्स, शांप्पू, तेले यांच्या जाहिराती सौंदर्याच्या खोट्या अभिवचनाने परिपूर्ण असतात. तुम्ही या क्रीमच्या वापराने अधिक तरुण दिसाल, हा सुगंधी साबण तुमच्या वयाचा पत्ताही लागू देणार नाही. अशा प्रकारचे आश्वासन खोटे असते. यामध्ये व्हिटॅमिन आहे त्यामुळे तुमची त्वचा कायम तरुण भासेल हा दावाही खरा नाही. चेहऱ्यावरील सुरकुत्या दूर करणारे औषध खरोखर तसे कोणतेही कार्य करू शकत नाही. त्याचा परीणाम अत्यंत तात्पुरता आणि केवळ त्वचेच्या ठराविक भागापुरताच मर्यादीत असतो.

त्वचेचा रंग नैसर्गिक घटक ठरवित असतात आणि त्यात कोणताही कायमस्वरूपी बदल संभवत नाही. तरीही १५ मिनीट मे गोरी हो जावो हा फेअर ॲण्ड लव्हलीचा दावा खरा वाटतो. परंतु ड्रग ॲण्ड कॉस्मेटिक ॲक्टच्या १६ व्या नियमाप्रमाणे वास्तविकतेशी फारकत असणारा कोणताही दावा करणे दंडनिय आहे. स्त्रियांचे विकृत चित्रीकरण अध्यादेश ( १९८६) अनुसार अतिरिक्त गुणवत्ता दाखविण्यासाठी स्त्रियांचा वापर करणे गैर आणि अवैधानिक आहे. परंतु स्पर्धेत टिकण्यासाठी गुणवत्तेकडे लक्ष देण्याऐवजी सर्रास हया गोष्टींना महत्व दिले जाते.

### समारोप :

उत्पादन कोणतेही असो जाहिरातींद्वारे वस्तूची माहिती देतांना वस्तूत असणाऱ्या गुणवत्तेची हमी प्रत्येक उत्पादकाला द्यावी लागते. परंतु स्पर्धेत टिकण्यासाठी ग्राहकांच्या आरोग्याकडे दुर्लक्ष केले जाते व अतिरिक्त गुणवत्तेचा दिखावा करून ग्राहकांच्या भावनांचा खेळ केला जातो. ग्राहकांच्या खरेदी प्रेरणा ओळखून त्यांना आव्हान करीत असतांना उत्पादकांनी उत्पादनात असणाऱ्या सत्य घटकांचीच माहिती ग्राहकांना दिली पाहिजे व ग्राहकांनी सुद्धा अवास्तव माहितीवर विश्वास न ठेवता सौंदर्यप्रसाधनातील घटकांची योग्य माहिती घेवून सौंदर्य प्रसाधने खरेदी करावी व गुणवत्तेचा संबंध थेट



आरोग्याशी असल्याने सौंदर्यप्रसाधने खरेदी करतांना सावधानता बाळगावी.

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## आदिवासीच्या शिक्षणात आदिवासी विकास विभागाची भूमिका

सोनवणे डी. ए.,

कला महाविद्यालय अभोणे,

ता. कळवण जि. नाशिक.

भारतीय संविधानातील आदिवासी कल्याणासाठीच्या तरतुदीमुळे आदिवासी कल्याण कार्यक्रम तयार करणे आणि तो आमलात आणणे ही शासनाची जबाबदारी ठरते. कोणत्याही राजकीय पक्षाचे सरकार सत्तारुढ असले तरी प्रत्येक सत्तारुढ सरकारला आपली संविधानिक जबाबदारी पूर्ण करावी लागते. केंद्रसरकार, राज्यसराकार आणि स्थानिक स्वराज्य संस्था या तीनही स्तरांवरील शासकीय यंत्रणेवर आदिवासी कल्याण कार्यक्रमाची जबाबदारी आहे, असे म्हणता येईल.

आदिवासी कल्याणासाठीच्या काही योजना केंद्र सरकारकडून तयार केल्या जातात तर काही योजना घटक राज्य सरकारकडून तयार केल्या जातात. दोन्ही स्तरावरील सरकारांना आदिवासी कल्याण कार्यक्रमाची अंमलबजावणी करण्यासाठी आर्थिक निधीची तरतुद करावी लागते. स्थानिक स्वराज्य संस्थांमधील प्रशासन यंत्रणेला या कार्यक्रमाच्या अंमलबजावणीसाठी आर्थिक अनुदानही दिले जाते. थोडक्यात सत्तारुढ राजकीय पक्षाचे धोरण दुर्बल घटक म्हणून आदिवासींबद्दलची कनव,नेत्यांची दूरदृष्टी या कारणांमुळे आदिवासी कल्याण कार्यक्रम तयार केले जात नाही, तर ते संविधानिक जबाबदारी पूर्ण करण्यासाठी तयार केले जातात व अंमलात आणले जातात.

पहिल्या पंचवार्षिक योजनेपासून ते दहाव्या पंचवार्षिक योजनेपर्यंत आदिवासी कल्याण कार्यक्रमासाठी करोडो रुपये खर्च करण्यात आले आहे. स्वातंत्र्योत्तर काळाला अंमलात आलेल्या आदिवासी कल्याण कार्यक्रमात शिक्षण यात आदिवासींच्या नवीन पिढीला शिक्षण मिळावे व त्याचबरोबर त्यांच्या व्यावसायिक शिक्षणाची सोय निर्माण व्हावी या हेतूने आदिवासी विभागांमध्ये आश्रमशाळा काढण्यात आल्याआहेत. या शाळांमध्ये प्राथमिक शिक्षणाबरोबरच शेती,सूत कातणे, विणकाम या सारख्या विविध व्यवसायांचे शिक्षण देण्यात येत आहे. या शाळेतील विद्यार्थ्यांचे जेवण, कपडालत्ता इत्यादिचा खर्च शासनातर्फे केला जातो. महाराष्ट्रात आश्रमशाळा खाजगी संस्थामार्फत चालविल्या जातात. शासनामार्फत त्यांना अनुदान दिले जाते. बिहार,मणिपूर भागातील आश्रमशाळेत इलेक्ट्रॉनिक्स व मेकॅनिकल इंजिनियरिंगचे शिक्षण दिले जाते.आसाम, बिहार,ओरिसा, मध्यप्रदेश,मणिपूर या भागात आश्रमशाळांप्रमाणेच आदिवासींसाठी तांत्रिक शिक्षणाच्या शाळाही उघडल्या आहेत. प्रत्येक पंचवार्षिकयोजनेत तरतूद करून आश्रमशाळा, तांत्रिक शाळा यांची संख्या वाढविली जात आहे.

शालांत परीक्षेपर्यंतच्या आदिवासी मुलांना पोशाख,पुस्तके, दुपारचे जेवण इत्यादिंचा खर्च भागविता यावा म्हणून आदिवासी विद्यार्थ्यांना शिष्यवृत्ती देण्याची योजना शासनाने आखली ही योजना सर्वच घटक राज्यात राबविली जाते. तसेच

उच्च शिक्षण उपलब्ध व्हावे म्हणून उच्च शिक्षण घेणा-या विद्यार्थ्यांनाही शिष्यवृत्ती देण्याची योजना शासनाद्वारे राबविली जाते.लोकसेवा आयोगातर्फे घेण्यात येणा-या स्पर्धा परीक्षेची तयारी आदिवासी विद्यार्थ्यांना करता यावी म्हणून शासनाने आदिवासी उमेदवारांना खास मार्गदर्शन करणा-या संस्था स्थापन केल्या आहेत. विविध शैक्षणिक संस्थांमध्ये प्रवेश मिळावा म्हणून शैक्षणिक संस्थांमध्ये राखवी जागा ठेवल्या आहेत. तर गुणवत्तेच्या प्रवेशामध्ये पाच टक्के गुणाची सवलत दिली जाते. आदिवासी शिक्षणाचे प्रमाण वाढावे यासाठी आदिवासी कल्याणाच्या कार्यक्रमात विशेष भर देण्यात येऊन आदिवासी समाजात साक्षरतेचे प्रमाण पूर्वीपेक्षा वाढले आहे. शिष्यवृत्ती योजनेमुळे शिक्षण घेणा-या आदिवासी विद्यार्थ्यांची संख्या वाढली आहे आणि दरवर्षी ती वाढतच जाणार आहे.

आदिवासी क्षेत्रामध्ये शिक्षणाच्या प्रसारामुळे आदिवासींचा संपूर्ण विकास होऊ शकतो. शिक्षणाच्या प्रसार म्हणजे अज्ञानाच्या अंधारास दूर करून प्रकाशाचा चैतन्याचा उदय होणे होय. शिक्षणामुळेच लोकांमध्ये आपल्या भोवतालच्या बदलत्या सामाजिक, सांस्कृतिक, राजकीय आणि आर्थिक घटनांची माहिती प्राप्त होते आणि त्या संदर्भात लोक जागृती होईल म्हणून शिक्षणाचे विशेष महत्त्व आहे.

इ.स. २००३-२००४ मध्ये प्रसृत केलेल्या आदिवासींसाठीच्या राष्ट्रीय धोरणाचा मसुदा स्वातंत्र्यानंतर प्रथमच भारत सरकारने अनुसूचित जमीतींसाठी राष्ट्रीय धोरण ठरविण्याचा प्रस्ताव मांडलेला आहे.राज्य घटनेच्या कलम ३४२ व्या कलमानुसार राष्ट्रपतींनी प्रमाणित केलेल्या जमातींना अनुसूचित जमाती म्हणून ओळखले जाते. जमातींना अनुसूचित जमाती घोषित करण्याआधी त्यांच्या काही गुणवैशिष्ट्यांचा विचार केला जातो. तसे की, आदिमपणाची लक्षणे/मागासलेपणाच्या खुणा, वैशिष्ट्यपूर्ण संस्कृती, बुजरेपणा, भौगोलिक वेगळेपणा आणि सामाजिक व आर्थिक मागासलेपणा.६९८ पैकी ७५ अनुसूचित जमाती आदिम/पुरातन म्हणून ओळखल्या जातात.अनुसूचित जमातींच्या तुलनेने त्या प्रगत असतात.अनुसूचित जमातींच्या वैशिष्ट्यपूर्ण संस्कृतिला धक्का न लावता त्यांना समाजाच्या मुख्य प्रवाहात आणणे या धोरणाचे उद्दिष्ट आहे, आणि सर्वांगीण विकासाच्या माध्यमातून ते साध्य करण्यासाठी बहुआयामी दृष्टिकोन स्वीकारण्यात आलेला आहे.

राज्य घटनेच्या अनेक कलमांच्या माध्यमातून अनुसूचित जमातींच्या सामाजिक आर्थिक विकासाची तसेच सबलीकरणाची तरतूद केलेली आहे.पण या घटनात्मक तरतुदी प्रत्यक्षात येण्यासाठी मदत करू शकेल असे कोणतेही राष्ट्रीय धोरण अस्तित्वात नाही. १९५२ मध्ये विशद केलेल्या पाच मार्गदर्शक तत्वांनुसार आदिवासींविषयक कामांचे प्रशासन चालवले जाते. (पंडित नेहरुंचे पंचशील)

१. आदिवासींना त्यांच्या स्वतःच्या क्षमता आणि प्रतिभेनुसार विकासाची संधी मिळावी.
२. आदिवासींच्या जंगल व जमीन यांच्यावरील अधिकारांचा आदर केला जावा.
३. प्रशासकीय आणि विकासाच्या कामांसाठी अनेक बिगर -आदिवासींऐवजी आदिवासी गटांनाच प्रशिक्षण दिले जावे.

४. आदिवासींच्या सामाजिक-सांस्कृतिक संस्थांना बाधा न आणता विकासविषयक कामे केली जावीत.
५. आदिवासी विकासाचा निर्देशक त्यासाठी खर्च झालेला पैसा हा नसून, आदिवासींच्या जीवनमानाचा दर्जा हा असावा.
- आदिवासी विकासाचा चालना देण्यासाठी भारत सरकारने ऑक्टोबर १९९९ मध्ये आदिवासी विकास मंत्रालयाची स्थापना केली. आदिवासी विकास मंत्रालयाने राष्ट्रीय धोरणाचा मसुदा तयार केलेला आहे. अनुसूचित जमाती दारिद्र्यरेषेखाली जीवन जगतात, आदिवासी साक्षरतेचे प्रमाण कमी आहे, बहुसंख्य अनुसूचित जमाती कुपोषण आणि रोगराईने ग्रस्त आहेत आणि विस्थापनालाही त्या बळी पडतात याची राष्ट्रीय धोरणाने दखल घेतली आहे.
- औपचारिक शिक्षण ही माणसाच्या सर्वांगीण विकासाची किल्ली आहे. आदिवासींच्या शिक्षण मिळण्यामध्ये विविध अडथळे आहेत. शाळा, वसतीगृह, शिक्षक अशा आवश्यक सुविधांचा अभाव, अत्यंत गरिबी आणि विसंगत अशा अभ्यासक्रमाबाबतची उदासीनता. शिक्षणाचा लाभ आदिवासींपर्यंत पोचवण्याचे उद्दिष्ट साध्य करण्यासाठी राष्ट्रीय धोरण खालील बाबींची पूर्तता करेल.

सर्व शिक्षा अभियान च्या राष्ट्रीय कार्यक्रमात आदिवासींचा समावेश, शैक्षणिक सुविधा नसलेल्या भागांमध्ये शाळा व वसतिगृहांची सुरुवात, प्रत्येक आदिवासी केंद्रित भागात किमान एका आदर्श/नमुना निवासी शाळेची उपलब्धता, शिक्षण आणि पूरक आहाराची तरतूद यांची सांगड, आर्थिक सहाय्य, नियमित प्रासंगिक भत्ते, पाठ्यपुस्तके आणि शालेय गणवेशांचे मोफत वाटप, यासारख्या सवलतींची तरतूद, किमान प्राथमिक पातळीपर्यंतचे शिक्षण आदिवासींच्या मातृभाषेतून देणे. शक्य तेथे सुशिक्षित आदिवासी तरुणांची शिक्षक म्हणून नेमणूक, औद्योगिक व व्यावसायिक शिक्षणावर भर, वनविद्या, उद्यानशास्त्र, दुग्धोद्योग, तंत्रशिक्षण यांच्या अभ्यासाठी तंत्रनिकेतनांची स्थापना.

भारतात एकूणच निरक्षरतेचे प्रमाण बरेच होते व त्यातही ग्रामीण भागात अधिक प्रमाणत होते. आदिवासींमध्ये निरक्षरता अत्यंत मोठ्याप्रमाण असून या अज्ञानामुळे विकासाच्या मार्गात अडथळे येतात. कोणत्याही आदिवासी विद्यार्थ्याला सरकारी व सरकार मान्य शिक्षणसंस्थेत प्रवेश नाकारल्या जाणार नाही व मुक्त प्रवेश राहिल अशी व्यवस्था करून मोफत शिक्षण ही व्यवस्था करण्यात आली तसेच दोनदा नापास होईपर्यंत त्यांना शैक्षणिक शुल्क व परीक्षा शुल्क द्यावे लागणार नाही. कनिष्ठ माध्यमिक शिक्षण स्तराला तसेच महाविद्यालयीन स्तरालाही त्यांच्यासाठी शिष्यवृत्ती लागू करण्यात आली. तसेच बाहेरून शिकायला येणा-या मुलांसाठी प्रमुख शैक्षणिक केंद्रात शासकीय वसतीगृहे व स्वयंसेवी संस्थांनी चालविलेल्या वसतीगृहांना अनुदान देण्यात आली.

सन १९८३ पासून आदिवासी विकास विभाग हा स्वतंत्र विभाग स्थापन करण्यात आला. पहिल्या पंचवार्षिक योजना काळपासून कार्यान्वित असलेल्या योजना व सवलती तसेच समाज कल्याण विभागातर्फे कार्यान्वित केल्या जात होत्या त्या योजनांची हस्तांतरण या विभागाकडे करण्यात आले.



आदिवासी विकास आयुक्तालय नाशिक येथे असून तेथील संचालकांच्या मार्गदर्शनाखाली महाराष्ट्र राज्यात शिक्षणाच्या योजना राबविल्या जात आहेत.

१. शासकीय आश्रम शाळा - दुर्गम भागात वा डोंगराळ भागातत तथा अरण्यात आदिवासींच्या संस्कृतिक व शैक्षणिक उन्नतीसाठी आश्रमशाळा समूह योजना असून ५००० ते ७००० आदिवासी लोकसंख्येसाठी एक आश्रमशाळा वसतीगृह व प्राथमिक शाळा उघडण्यात येते. या शाळेला जोडून वसतीगृहात राहणा-या मुलांना दोन वेळचे जेवन, गणवेश, अंथरुण व पांघरुण, पाठ्य पुस्तके मोफत दिली जातात. सन १९८७-८८ पर्यंत महाराष्ट्र राज्यात शासनाच्या ३२७ आश्रम शाळा होत्या व त्यामध्ये सुमारे एकलाख दहा हजार मुले व मुली मोफत शिक्षण घेत होती
२. आदिवासी शासकीय वसतीगृह - सामान्यतः ७० मुलांसाठी एक वसतीगृह असून मुलामुलींना राहण्याची, जेवण्याची व पुस्तकाची मोफत सोय केली जाते. या वसतीगृहात माध्यमिक शाळा व महाविद्यालयात शिकणा-या विद्यार्थ्यांना प्रवेश दिला जातो. ३. स्वयंस्फूर्त संस्थानी चालविलेल्या अनुदानित आश्रमशाळा व पोस्ट बेसिक आश्रमशाळा यांनाही अनुदान देण्यात येते

#### तक्ता क्र.१

महाराष्ट्र राज्यातील आदिवासी उपयोजना क्षेत्र व क्षेत्राबाहेरी अनुदानित प्राथमिक व माध्यमिक आश्रमशाळा संख्या सन २००९-२०१०

प्राथमिक आश्रमशाळांची संख्या				माध्यमिक आश्रमशाळांची संख्या			कनिष्ठ महाविद्यालयांची संख्या		
विवरण	आ.उ.क्षेत्र	आ.उ.क्षेत्र बाहेरील	एकूण	आ.उ.क्षेत्र	आ.उ.क्षेत्र बाहेरील	एकूण	आ.उ.क्षेत्र	आ.उ.क्षेत्र बाहेरील	एकूण
शासकीय	१०२	२५	१२७	३२६	९८	४२४	११०	१२	१२२
अनुदानित	४९	४०	८९	१८०	२८७	४६७	१७	८	२५
एकूण	१५१ (६९.९)	६५ (३०.१)	२१६ (१००)	५०६ (५६.८)	३८५ (४३.२)	८९१ (१००)	१२७ (८६.४)	२० (१३.६)	१४७ (१००)

स्रोत: वार्षिक आदिवासी उपयोजना २०११-२०१२ पेज नं. ४६९

वार्षिक आदिवासी उपयोजना २०१०-२०११ पेज नं. ४७३

टीप- कंसातील अंक उर्ध्व बेरजेशी टक्केवारी सुचवितात.

तक्ता क्र. १ मध्ये सन २००९-२०१० या वर्षामध्ये महाराष्ट्र राज्यातील आदिवासी उपयोजना क्षेत्र व क्षेत्रा बाहेरी अनुदानित प्राथमिक, माध्यमिक व कनिष्ठ महाविद्यालये चालविली जातात त्यांची मांडणी केली आहे. यामध्ये शासकीय आणि अनुदानित असे दोन विभाग केलेले आहे. एकूण प्राथमिक आश्रमशाळांची आदिवासी उपयोजना क्षेत्रात १५१ शाळा असून पैकी १०२ शासकीय व ४९ अनुदानित आहेत. आदिवासी उपयोजनाक्षेत्र बाहेरीत क्षेत्रात एकूण ६५ प्राथमिक

आश्रमशाळा असून पैकी शासकीय २५ तर अनुदानित ४० आहेत. माध्यमिक आश्रमशाळांची संख्या ८९१ असून शासकीय आश्रमशाळांची संख्या ३२६ ही आदिवासी उपयोजना क्षेत्रामध्ये आहे तर अनुदानित शाळा १८० आहेत. आदिवासी उपयोजना क्षेत्राबाहेरील शासकीय माध्यमिक आश्रमशाळांची संख्या ९८ आहे. अनुदानित आश्रमशाळांची संख्या २८७ आहे. कनिष्ठ महाविद्यालयाची एकूण संख्या १४७ असून पैकी आदिवासी उपयोजना क्षेत्रात शासकीय ११० तर अनुदानित १७ आहेत. आदिवासी उपयोजनाक्षेत्रा बाहेरी शासकीय १२ आणि अनुदानित ८ कनिष्ठ महाविद्यालये आहेत.

आदिवासी विभागाने चालविलेल्या शासकीय आणि अनुदानित आश्रमशाळामुळे आदिवासींच्या मुलांच्या शिक्षणाची सोय झाली आहे. तसेच आदिवासींच्या साक्षरतेच्या प्रमाणातही वाढ झाली आहे. आदिवासींच्या कल्याणाच्या योजनेमुळे आदिवासीं मुलांच्या शिक्षणाच्या सुविधामध्ये वाढ झाली आहे. या आदिवासी विभागाच्या शैक्षणिक सुविधेमुळे आदिवासी मुलींच्या शिक्षणाच्या प्रमाणातही वाढ झाली आहे.

तक्ता क्रमांक २

शासकीय आश्रमशाळा समूह विद्यार्थी संख्या (इयत्ता पहिली ते बारावी)

अपर आयुक्त	एकूण आश्रमशाळांची संख्या	मुले	मुली	एकूण
नाशिक	२२२(४०.५८)	४३९८३(४२.८१)	३८६३४(४५.७३)	८२६१७(४४.१३)
ठाणे	१२३(२२.४९)	२५५४४(२४.८६)	१७०३८(२०.१७)	४२५८२(२२.७४)
अमरावती	१००(१८.२८)	१६६७१(१६.२३)	१३११४(१५.५२)	२९७८५(१५.९१)
नागपूर	१०२(१८.६५)	१६५३४(१६.१०)	१५६९८(१८.५८)	३२२३२(१७.२२)
एकूण	५४७(१००)	१०२७३२(१००)	८४४८४(१००)	१८७२१६(१००)

वरील कोष्टकात शासकीय आश्रमशाळा समूह विद्यार्थीसंख्येनुसार इयत्ता पहिली ते बारावी पर्यंतची मांडली आहे. महाराष्ट्रातील एकूण चार आदिवासी विकास प्रादेशिक विभागात आदिवासी भागात चालविल्या जाणा-या आश्रमशाळांची संख्या दिलेली आहे. एकूण ५४७ आश्रमशाळा आदिवासी विकास विभागामार्फत चालविल्या जातात. नाशिक विभागात सर्वाधिक २२२ शाळा असून त्यांचे प्रमाण ४०.५८ टक्के, त्यानंतर ठाणे विभागात १२३ शाळा असून त्यांचे प्रमाण २२.४९ टक्के आहे तर अमरावती विभागात १०० शाळा असून त्यांचे प्रमाण १८.२८ टक्के आहे. नागपूर विभागात १०२ शाळा असून त्यांचे प्रमाण १८.६५ टक्के आहे. अमरावती आणि नागपूर विभागात चालविल्या जाणा-या शाळांचे प्रमाण एकसारखे आहे. एकूण ५४७ शाळेत १८७२१६ मुलेमुली शिक्षण घेत असून पैकी मुले १०२७३२ इतके म्हणजे ५४.८७ टक्के तर मुली

८४४८४ इतक्या म्हणजेच ४५.१३ टक्के याचा अर्थ असा की आदिवासी भागात शिक्षणाच्या कल्याणाच्या योजनेमुळे आदिवासी मुलीच्या शिक्षणाच्या प्रमाणात वाढ होत आहे.

या चारही विभागात सर्वाधिक आदिवासी मुले मुली नाशिक विभागात शिक्षण घेत आहेत आश्रमशाळा समूहातील एकूण शिक्षण घेणा-या मुलांमध्ये हे प्रमाण ४२.८१ टक्के असून मुलीचे प्रमाण ४५.७३ टक्के आहे. आदिवासी विभागाच्या शासकीय आश्रमशाळा समूहामुळे आदिवासीच्या साक्षरतेमध्ये वाढ झाली आहे. या आश्रमशाळा समूहात सर्वाधिक मुले मुली नाशिक विभागात शिक्षण घेत आहेत.

### तक्ता क्रमांक ३

#### अनुदानित आश्रमशाळा विद्यार्थीसंख्या (इयत्ता पहिली ते इयत्ता बारावी)

अपर आयुक्त	एकूण आश्रमशाळांची संख्या	मुले	मुली	एकूण
नाशिक	२०७(३७.२३)	५३०८५(४१.४४)	३३२२१(४०.१५)	८६३०६(४०.९३)
ठाणे	७२(१२.९५)	१८२८६(१४.२७)	१११२५(१३.४४)	२९४११(१३.९५)
अमरावती	१२५(२२.४८)	२८६५२(२२.३६)	१७८७३(२१.६०)	४६५२५(२२.०६)
नागपूर	१५२(२७.३४)	२८१०१(२१.९३)	२०५३१(२४.८१)	४८६३२(२३.०६)
एकूण	५५६ (१००)	१२८१२४ (१००)	८२७५०(१००)	२१०८७४(१००)

वरील कोष्टकात शासकीय आनुदानित आश्रमशाळातील विद्यार्थीसंख्या इयत्ता पहिली ते बारावी पर्यंतची मांडली आहे. महाराष्ट्रातील एकूण चार आदिवासी विकास प्रादेशिक विभागात आदिवासी भागात चालविल्या जाणा-या आश्रमशाळांची संख्या दिलेली आहे. एकूण ५५६ आनुदानित आश्रमशाळा आदिवासी विकास विभागामार्फत चालविल्या जातात. नाशिक विभागात सर्वाधिक २०७ आनुदानित आश्रमशाळा असून त्याचे प्रमाण ३७.२३ टक्के, त्यानंतर ठाणे विभागात ७२ शाळा असून त्यांचे प्रमाण १२.९५ टक्के आहे तर अमरावती विभागात १२५ शाळा असून त्यांचे प्रमाण २२.४८ टक्के आहे. नागपूर विभागात १५२ शाळा असून त्यांचे प्रमाण २७.३४ टक्के आहे. सर्वात कमी आनुदानित आश्रमशाळा ठाणे विभागात आहे. एकूण ५५६ शाळात २१०८७४ मुले मुली शिक्षण घेत असून पैकी मुले १२८१२४ इतके म्हणजे ५४.८७ टक्के तर मुली ८२७५० इतक्या म्हणजेच ४५.१३ टक्के याचा अर्थ असा की आदिवासी भागात आदिवासी विकास विभागामार्फत चालविल्या जाणा-या आनुदानित आश्रमशाळामुळे शिक्षणामध्ये वाढ झालेली दिसते. शिक्षणाच्या कल्याणाच्या योजनेमुळे आदिवासी मुलीच्या शिक्षणाच्या प्रमाणात वाढ झाली आहे.

या चारही विभागात सर्वाधिक आदिवासी मुले मुली नाशिक विभागात शिक्षण घेत आहेत आनुदानित आश्रमशाळा एकूण शिक्षण घेणा-या मुलांमध्ये हे प्रमाण ४१.४४ टक्के असून मुलीचे प्रमाण ४०.१५ टक्के आहे. सर्वाधिक मुले मुली



नाशिक विभागात शिक्षण घेत आहेत.या विभागात मुलेआणि मुलींचे शिक्षण घेण्याचे प्रमाण जवळ जवळ सारखेच दिसते.

#### तक्ता क्रमांक ४

#### शासकीय वसतिगृहे व विद्यार्थीसंख्या

अपर आयुक्त	एकूण वसतीगृह संख्या	मुले	मुली	एकूण
नाशिक	१२४(३६.९०)	५६४७(३९.०३)	३०७१(३७.८१)	८७१८(३८.६०)
ठाणे	५६(१६.६७)	२७६८(१९.१३)	१४००(१७.२४)	४१६८(१८.४५)
अमरावती	६४(१९.०५)	२६१४(१८.०७)	१४८१(१८.२४)	४०९५(१८.१३)
नागपूर	९२(२७.३८)	३४३८(२३.७७)	२१६९(२६.७१)	५६०७(२४.८२)
एकूण	३३६(१००)	१४४६७(१००)	८१२१(१००)	२२५८८(१००)

वरील कोष्टकात महाराष्ट्रातील एकूण चारआदिवासी विकास प्रकल्पामध्ये आदिवासी भागात चालविल्या जाणा-या वसतीगृहाची संख्या दिलेली आहे. एकूण ३३६ वसतीगृहे आदिवासी विकास विभागामार्फत चालविल्या जातात. नाशिक विभागात सर्वाधिक १२४ वसतीगृहे असून त्याचे प्रमाण ३६.९० टक्के, त्यानंतर ठाणे विभागात ५६ वसतीगृहे असून त्यांचे प्रमाण १६.६७ टक्के आहे तर अमरावती विभागात ६४ वसतीगृहे असून त्यांचे प्रमाण १९.०५ टक्के आहे. नागपूर विभागात ९२ वसतीगृहे असून त्यांचे प्रमाण २७.३८ टक्के आहे. सर्वात कमी वसतीगृहे ठाणे विभागात आहे. एकूण ३३६ वसतीगृहामध्ये २२५८८ मुलेमुली निवासी असून पैकी मुले १४४६७ इतके म्हणजे ५४.८७ टक्के तर मुली ८१२१ इतक्या म्हणजेच ४५.१३ टक्के वसतिगृहात राहतात.आदिवासी भागात आदिवासी विकास विभागामार्फत चालविल्या जाणा-या वसतीगृहामध्ये निवासी मुलेमुली राहत असल्यामुळे गळतीचे प्रमाण कमी होऊन त्यांच्या शिक्षणामध्ये वाढ झालेली आहे. शिक्षणाच्या कल्याणाच्या या वसतिगृहामुळे आदिवासी मुलींच्या शिक्षणाच्या प्रमाणात वाढ झालेली आहे.

या चारही विभागात सर्वाधिक आदिवासी मुले मुली नाशिक विभागात शिक्षण घेत आहेत आनुदानित आश्रमशाळा एकूण शिक्षण घेणा-या मुलांमध्ये हे प्रमाण ४१.४४ टक्के असून मुलीचे प्रमाण ४०.१५ टक्के आहे. सर्वाधिक मुलेमुली नाशिक विभागात शिक्षण घेत आहेत.

## तक्ता क्रमांक ५

## भारतातील व महाराष्ट्रातील साक्षरतेचे प्रमाण

वर्ष	भारतातील साक्षरता	आदिवासी जमातीमधील साक्षरता	महाराष्ट्रातील साक्षरता	आदिवासी जमातीमधील साक्षरता
१९५१	१८.३३	-	-	-
१९६१	२८.३०	८.५३	२९.८२	७.२१
१९७१	३४.४५	११.३०	३९.१३	११.७४
१९८१	४३.५७	१६.३५	४७.०२	२२.२९
१९९१	५२.२१	२९.६०	६४.८७	३६.७७
२००१	६४.८४	४७.१०	७६.९०	५५.२१

संदर्भ-आदिवासी समाजाचे समाजशास्त्र २९७ व २९८ प्रदिप आगलावे

वरील कोष्टकात सर्वसामान्य व आदिवासी मधील साक्षरतेचे प्रमाण याची तुलना देश आणि महाराष्ट्र राज्य यांच्यात करण्यात आली आहे. १९५१ च्या जनगणनेनुसार भारतातील साक्षरता १८.३३ टक्के होती. १९६१ मध्ये भारतातील साक्षरतेचे प्रमाण २८.३० टक्के असून आदिवासी जमातीमधील साक्षरतेचे प्रमाण ८.५३ टक्के आहे तर महाराष्ट्रातील साक्षरतेचे प्रमाण २९.८२ टक्के असून आदिवासी जमातीमधील साक्षरतेचे प्रमाण ७.२१ टक्के आहे. देशाच्या तुलनेत राज्यात साक्षरतेचे प्रमाण १.५२ टक्के अधिक असून आदिवासी जमातीमधील साक्षरतेचे प्रमाण राज्यात १.३२ टक्के कमी आहे. १९७१ मध्ये भारतात ३४.४५ टक्के व महाराष्ट्रात ३९.१३ टक्के साक्षर होत राज्यात साक्षरतेचे देशाच्या तुलनेत अधिक आहे. आदिवासी जमातीमध्ये देशात साक्षरतेचे प्रमाण ११.३० टक्के व महाराष्ट्रात हे प्रमाण ११.७४ टक्के आदिवासींच्या साक्षरतेचे प्रमाण राज्यात देशाच्या तुलनेने अधिक आहे. महाराष्ट्रात आदिवासी विकासाच्या शैक्षणिक लाभामुळे साक्षरतेच्या प्रमाणात वाढ झालेली आहे. १९८१ मध्ये देशात ४३.५७ टक्के व राज्यात ४७.०२ टक्के साक्षर लोकसंख्या होती आदिवासी भागात देशात १६.३५ टक्के व राज्यात २२.२९ टक्के आदिवासी जमातीमधील लोक साक्षर होते गेल्या दशकाच्या तलनेत या दशकात राज्यातील आदिवासींच्या साक्षरतेत वाढ झालेली आहे. १९९१ मध्ये देशात ५२.२१ टक्के व राज्यात ६४.८७ टक्के लोकसंख्या सर्वसामान्य साक्षर होती देशाच्या तुलनेत राज्यात

साक्षरतेचे प्रमाणात वाढ झाली हेच आदिवासी जमातीमध्ये देशात २९.६० टक्के व राज्यात ३६.७७ टक्के साक्षर होते राज्यामध्ये आदिवासींच्या साक्षरतेच्या प्रमाणात देशाच्या तुलनेने अधिक वाढ झाली आहे. कारण आदिवासी भागातील

मुलामुलीकरीता सुरु झालेल्या शाळा व वसतिगृह तसे आदिवासींना शिक्षणाचे महत्त्वही कळू लागले आहे. २००१ मध्ये देशात ६४.८४ टक्के व राज्यात ७६.९० टक्के लोकसंख्या साक्षर आहेत. आदिवासी जमातीमध्ये साक्षरतेचे प्रमाण देशात ४७.१० टक्के व राज्यात हे प्रमाण ५५.२१ टक्के म्हणजेच आदिवासींच्या साक्षरतेच्या प्रमाणात वाढ झाली आहे. १९६१ च्या तुलनेने देशात ६ पट व राज्यात ८ पट साक्षरतेचे प्रमाण वाढले आहे. यांचे कारण आदिवासी विकास विभागाने आदिवासींच्या कल्याणाकरीत राबविलेल्या विविध शैक्षणिक लाभाच्या योजना होय.

महाराष्ट्र राज्यात २२.२९ टक्के आदिवासी लोक साक्षर होते तेच १९९१ मध्ये ३६.७७ टक्के झाले तर २००१ मध्ये साक्षरतेचे प्रमाण ५५.२ टक्क्यापर्यंत वाढले आहे.

#### निष्कर्ष-

१. आदिवासी विकास विभागाने चालविलेल्या शासकीय आश्रमशाळा समूहात शिक्षण घेणा-या विद्यार्थ्यांच्या संख्येत वाढ होत आहे. म्हणजेच आदिवासी भागात शासकीय आश्रमशाळाचा लाभ आदिवासी समाजाला होतो आहे.
२. शासकीय आश्रमशाळांच्या तुलनेने अनुदानित आश्रमशाळामध्ये शिक्षण घेणा-या विद्यार्थ्यांची संख्या कमी आहे. परंतु आदिवासी भागात शिक्षणाच्या सुविधेमध्ये आदिवासी विकास विभागाने भरीव अशी कामगिरी केलेली आहे. त्यामुळे आदिवासी भागात साक्षरतेचे प्रमाण वाढतांना दिसते.
३. आदिवासी विकास विभागामार्फत महाविद्यालयीन तसेच माध्यमिक शिक्षण घेणा-या विद्यार्थ्यांनकरीता शहरी व ग्रामीण भागात स्वतंत्र अशी वसतिगृहे चालविली जातात. वसतिगृहातील सुविधेमुळे आदिवासी मुलांच्या महाविद्यालयीन शिक्षण घेण्याच्या प्रमाणात वाढ होत आहे. साक्षरतेचे प्रमाण वाढत आहे.
४. १९६१ च्या जनगणनेनुसार देशात आदिवासींच्या साक्षरतेचे प्रमाण ८.५३ टक्के होते तसे २००१ मध्ये ४७.१० टक्के गेल्या चार दशकात ही वाढ ३९.५७ टक्के आहे. देशात आदिवासी विकास विभागाने शैक्षणिक लाभाच्या योजना राबविल्यामुळे साक्षरतेच्या प्रमाणात वाढ झाली आहे.
५. १९६१ च्या जनगणनेनुसार राज्यात आदिवासींच्या साक्षरतेचे प्रमाण ७.२१ टक्के होते. २००१ मध्ये ५५.२१ टक्के वाढले आहे गेल्या चार दशकात ही वाढ ४८.० टक्के आहे. देशाच्या तुलनेने राज्यातील ही वाढ अधिक असून आदिवासी विकास विभागाने शैक्षणिक लाभाच्या योजना राबविल्यामुळे साक्षरतेच्या प्रमाणात वाढ झाली आहे.



संदर्भ-

१. एस. जी. देवगांवकर आदिवासी विकास प्रशासन श्री साईनाथ प्रकाशन नागपूर प्रथमावृत्ती १३ फेब्रुवारी २०११ पृष्ठ २२९
२. रा.ज. लाटे आदिवासी समाजाचे समाजशास्त्र पिंपळापूरे अॅण्ड कं. पब्लिशर्स नागपूर जुलै २०१० पृष्ठ २७६
२. प्रदीप आगलावे आदिवासी समाजाचे समाजशास्त्र श्री साईनाथ प्रकाशन नागपूरऑक्टोंबर २०१२ पृष्ठ ३७३
३. शैलजा देवगांवकर व श.गो. देवगांवकर आदिवासी विश्व आनंद प्रकाशन नागपूर जुलै २००९ पृष्ठ २३६
४. वार्षिक आदिवासी उपयोजना २०११-२०१२
५. वार्षिक आदिवासी उपयोजना २०१०-२०११
- ६ <http://mahatribal.gov.in/htmldocs/ashram>.

