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GOOGLE’S FAILURE IN ONLINE SEARCH SERVICES IN CHINA: CENSORSHIP OR STRATEGIC DECISIONS

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ABSTRACT
This paper analyzes the Google’s failure in online search services business in China. For that method of qualitative analysis has been used using secondary information. Findings and conclusion suggests that Google’s failure can be attributed to internal factors as the market leader Baidu and other local firms were also exposed to the same external factors. It was mere strategic failure than any other readings from it.

Keywords: Online Search; Corporate Strategy; Localization of Solution

INTRODUCTION
The business of online search services has gained huge importance across the world in the times of information revolution through World Wide Web and internet. Online search services help users in accessing all kind of information they are looking for from across the world. A lot of information is at the disposal of the users that they can use for different purposes. This capability of internet has completely changed the human behavior and their attitude towards a number of things. It has not only the economic significance for the societies and nations but also has huge social as well as political importance. In other words this single service along with internet has changed the history of human being. This ability of the online search services makes it very sensitive for the nations and societies and for nation like China where there is lack transparency and whole system is a closed book for outsiders as well as for the Chinese nationals.

Yahoo was the pioneer in the business although a few efforts were undertaken earlier by others but of late Google has dominated the whole scene and has become world leader in the business through its successful business model and algorithm. It replicated the same model across the world with some minor customization that was successful in the USA and other western developed countries but eventually even after huge efforts, Google has not been successful in China replicating it success story. Baidu, a local online search service provider who was early starter in China has been leading the market since its inception and huge financial and technological muscles of Google have failed to stop Baidu. Rather the position of Google in China has reached to the worst. Even more interestingly a new entrant Qihoo 360 has become the second largest online search service provider pushing Google to the third position. This statistics about China puts a huge question mark over business model that Google has been following because Google has a market share of 66.44% of the total global search business but at the same time it has less 2% market share in China by the end of 2014.
There is no doubt that Google, the global online search services leader, had to face a totally different kind of realities in China and as a result it had been struggling in China since it started its business. But since early 2010 when it was accused of not complying with China’s media censorship laws, it was forced to operate from Hong Kong and its Hong Kong search engine has partially been blocked by China’s Great Firewall. This has resulted into huge fall in the market share of Google. Similar fate has been for Bing and Yahoo that have even lower market share.

This fate of Google and other giants like Bing and Yahoo has put a lot questions for the business strategists and academicians to find out the reasons behind the failures of these international players in the Chinese market and to point out strategies followed by the local companies like Baidu and Qihoo 360. To achieve this goal, qualitative analysis of socio-economic and business environment along with business strategies has been carried out in the following sections.

**OBJECTIVE**

The objective of this paper is to analyze and find out the reasons behind the Google’s failure in online search services business in China

**Internal Factors**

**Business Activities**

All the firms in the online search services market are involved in almost similar kind of services. There are hardly any differences. The primary activity of the firms in the industry is to write search algorithm and search and online advertisement. Besides these primary activities these internet firms are...
providing different kinds of e-commerce services to customers such as online shopping and entertainment etc. So for each firm whether Google, Bing, Baidu or Qihoo, there is no differentiation on the basis of the nature of services.

**Core Competence and Capability**

Right understanding of the local language is the most important capability that is needed for any firm to succeed in the business. Besides this the ability to develop its own search algorithm in Chinese language is another capability that is needed to succeed in the business. So for each and every firm, the market fair enough as it is competence and capabilities that can make them succeed.

**Business Strategies**

Baidu came into being 2000 and Google and Qihoo 360 were established in 2005, so in Chinese market Baidu was an early starter and gained edge over its competitors. Google was second largest player in market till 2010 but it was replaced by Qihoo 360.

It is well known fact that the business of the online search services is quite different from the other traditional businesses and this was realized by Baidu early. Perhaps that is the reason why Biadu has been following a business model that is localized for the Chinese market needs as well as the regulations because the ground realities in China are completely different from the rest of the world (NYT, 2006). The strength of company lies in its understanding of the local language and local business needs as well as in coming up with the right model to do business in Chinese business and legal framework. For example, as the company realized that it was difficult to succeed and scale up the business using e-commerce route as there was lower acceptability of the same. So it decided to employee direct sales and marketing personnel to grow in the market. Also the technology needs in the search industry is different for English language and the Chinese. And company is able to understand and develop right technology for the same (Fletcher, 2010). And most important being a Chinese company it never went against the government rules and regulations. Rather it followed the rules and regulations in its benefits. Besides the primary activities Baidu has been engaged in firm infrastructure, human resource management and financial management as well to carry out its business in best ways.

But the case of Google along with Bing, Yahoo and others had been different. These companies did not realize that they have to localize their strategy and competence when they entered in the Chinese market. Instead these companies had been trying to replicate the same business model that had tested in other markets across the world. Besides that in 2010 Google ended its self-imposed censorship when Chinese originated hacking attacks on it and other US technology corporations were detected (Branigan, 2010). The strategy of not falling in line with the Chinese laws and act of diverting search queries through Hong Kong search engine was considered to be interference in the matter of China and brought bad name for the company in the minds of Chinese nationals (Fortune, 2011). This was a step that forced company into oblivion. In 2009 Google had 36.2% of market share in China that fell to 1.7% in 2013. This change manifests the perception of local users.

On the other hand Qihoo 360 quietly worked on its algorithm and was successful in developing a better search program (Millward, 2012). This made it a force in the Chinese market with the second position. It simply followed the strategy followed by Baidu. The only difference is that it put more efforts in writing better algorithm program than its competitors.

**External Factors**

**Internet Censorship in China**

Censorship in China is not a new thing but it is a practice that government had been using since long for a number of reasons and in ways and internet censorship in China is an example of the same. There are approximately 60 laws and administrative regulations through which internet censorship is carried out in China by the government of China, through provincial branches of state-owned ISPs, companies, and organizations. This system of internet control in China is perhaps the most advanced
censorship mechanism in the world that censors that online content in China. This mechanism not only blocks the contents of the websites but it monitors the individuals’ activities on internet also and punishes those who don’t follow the laws (Leberknight, 2010).

The internet censorship not only has social and political consequences in China but it also has changed the whole business dynamics of the internet business in China. It is often claimed by researchers and academicians that as a result of these censorship laws and regulations online search services providers like Google, Bing and Yahoo have failed to make an inroad into the Chinese market and had been very helpful for local online and web based Chinese businesses such as Baidu, Tencent and Alibaba and these businesses over time have turned out to some of the largest internet and web enterprises in the world. And in the process these business have benefited from the censorship laws and regulations in China as the Chinese authorities has blocked international players like Google, Bing and Yahoo from the market which are the rivals of the Chinese online and web business. But such claims don’t sustain the reality checks. The censorship laws and regulations are same for every player in the market and there is no discrimination on the part of government and authorities. Rather laws treat everyone equal in case of censorship. Wherever is considered to be not good for the countries that is censored in China with any prejudice. So on the front of internet censorship each and every firm faces same circumstances and laws without any discrimination.

Political Analysis

China as a nation has been very stable for many decades with no political instability in last few decades. The transfer of political power in the nation over last decades had been quiet smooth and peaceful and had been no controversies relating to same. It is expected that also in future, the political stability is expected to be maintained in the country. Also at the policy level there had been no instability in different policies. In case of online search services business there is no discrimination because of the origin of the firm. So there is policy stability with no discrimination. So all the firms are exposed to similar business environment (Pei, 1999).

Economic Analysis

The overall growth path shown by the China economy has been very impressive. But different forecasts suggest that the GDP growth rate in China will fall. There may be problems for future but in past firms witnessed a prosperous era (Orlik, 2011). Besides this globalization and integration of Chinese economy with rest of world do have huge impact on individual’s income leading to better future (Upadhyay, 2015). So there were equal opportunities for each and every firm in the online search services business and it was up to the firm to exploit the opportunities (Keidel, 2005).

Social Analysis

Online services in general and search services in particular have been accepted by the consumers in the Chinese market and there is no social taboo that stops Chinese customers from consuming online services. Rather the acceptance of these services has been even higher than the expected. But on the other side, the number of protests has increased because of access of the real time news. But all these factors are same for all the firms with no discrimination. Globalization of Chinese economy has huge social impact on its society and internet has helped accelerate this integration with rest of the world (Upadhyay, 2014). In 2011 there were 180,000 social unrests events, riots or protests against the government across China and internet played a critical role in this. This in some ways or other; manifests the acceptance of these services (Reuters, 2011).

Legal Environment

The legal environment of the country is pragmatic and tilted in favor of Chinese interests. It has been witnessed that if anyone who may pose risk to Chinese interests will have to face the Chinese authorities. And this is true for the business entities as well. Chinese authorities may walk any distance to ensure the compliances and interference in legal process is not outside their reach (Lapres, 2012).
ANALYSIS OF FINDINGS

The most important aspect of online search services business is the search algorithm for the given language. As a language Chinese is quite different from that of the English language for the purpose of the online search services. To store Chinese language syllables two bytes are required but in case of English only one byte is required. This difference requires companies to write indigenous search algorithm for Chinese language and cannot copy and replicate the English language algorithm. Baidu realized this fact earlier and converted it into its strength by writing a specific search algorithm for Chinese market. Qihoo 360 followed in the same of Baidu and has been able to replicate the model and has been able write even more efficient search algorithm and as result it is growing at huge pace. It has only 10 of market share in 2012 but by the end of 2014 it has more than 30 of the market share and is turning into toughest competitor for Baidu. But when we look at Google, we find that initially Google was trying to replicate its internationally tested algorithm in China also with some customization but it failed miserably and off late it had to develop an indigenous search algorithm for Chinese market but it was too late for the Google. This can be termed as strategic failure of Google in understanding its business needs and competence.

The second important finding is the failure of Google in understanding local market needs. When Google was trying to replicate its successful international e-commerce model in China while Baidu was developing a new model that was suited to Chinese socio-cultural life and Baidu succeeded in the same. Google tried to replicate faceless e-commerce model where there was no human interaction between the company and its partners. It was something very new and Chinese SMEs were not comfortable. Baidu realized it and it used direct sales force to engage business partners and SMEs in e-commerce. It employed more than 3000 direct sales and market executives to engage more than 200 distributors across 24 provinces. This introduction of human interaction made Baidu more acceptable than anyone else. This forced Google to relook its strategy and Google started engaging direct sales people but a lower scale than Baidu. When Baidu had 200 distributors across 24 provinces, Google had only 24 distributors in only 8 provinces in 2010. Other players like Bing and Yahoo hardly had any presence in the market. Perhaps they were satisfied being laggard or they were not too interest in Chinese market. Even local players did not understand the market as Baidu did.

Third important finding is that the act of diverting search traffic to Hong Kong search engine was not taken well by the Chinese nationals. They perceived it to be anti-national and avoided using Google services. A firm is not expected to be against the law and interfere in issues of state. Instead it should follow the laws. These perceptions brought bad name to Google. And perhaps it was one of the reasons Google could not find favor Chinese users after it went against Chinese laws in 2010.

CONCLUSION

From the analysis of external and internal factors it is clear that all the firms in Chinese market in online search services industry have to follow the same laws and hardly there is any discrimination for any foreign company as laws are very tough and strict relating to censorship. So for all the firms including Google and Baidu had to comply with the same laws. So there was no question of policy discrimination by the state. But as far as the internal factors are considered, it is the factors that had made differences in the results. Baidu understood the needs of market and accordingly localized the solutions and strategies but Google was initially adamant in localizing strategies and search algorithm and failed in the market. Also a firm it expected to follow the laws of land than being against the laws. It not only makes the state against it but brings bad name. So the failure of Google in China is nothing but a strategic failure of company than any other things.

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DIGITAL MARKETING – NEW AGE OF MARKETING

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ABSTRACT
Marketing is an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders. Therefore E-marketing/Digital marketing by its very nature is one aspect of an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.

As such an aspect, E-marketing/Digital marketing has its own approaches and tools that contribute to the achievement of marketing goals and objectives. Digital Marketing /E-marketing is achieving marketing objectives through use of electronic communications technology.

Keywords: Return on Investment; Electronic Customer Relationship Management; Information and Communication Technologies; Social Media Marketing; Return on Investments; Business to Business; Business to Customer/Consumer; Customer to Customer

INTRODUCTION
In today’s 21st century each & every task is done fast & quickly using the Technology. Now a days, every technology is become basic need of human beings. & therefore if says that there are Four Basic Needs of Human Being i.e. Food, Shelter, Cloths & Technology then it’s not getting wrong.

Because Today in each & every second we all are using Technology from grinding grains in kitchen to connecting the peoples. & then how the business is exception to this it is also using technology of internet through Web Sites, Software & different applications on mobiles. Because today’s nature of business functions like Production, Finance, HR Related activities & Marketing are changed with technology. In case of Marketing of business usually apply Traditional Marketing ways like Brochure, Newspaper Advertise, Audio campaigns through Auto/ Van in Rural Areas, Campaigns at Crowded Places, Banners, Pamphlets, Door to Door Marketing, etc. It is not effective in today’s life because according to C.K. Pralha’s Rule

Change is Inevitable Nature & who do Survive, Who doesn't perish
According to it, nature of each function is changed with the help of technology like same ways of Marketing is also changed & done with the help of technology & it has given people ultimate freedom of choice and of products/services at 24X7 When there are no monopolies and constrictions, interrupting people's lives is not effective marketing anymore.

In the form of efficiency and cost effectiveness to deliver return on investment from advertisements and promotional campaigns through acts of an online shop increasing the sales & Advertising driving more users to the web sites this new way of marketing is known as Digital Marketing. Digital marketing is another term similar to E-marketing.
This concept arises due to rise of E-Commerce. It means all business & it’s all functions are done with Internet.

E-commerce is mainstream — enabling businesses to sell products and services to consumers on a global basis. As such, e-commerce is the platform upon which new methods to sell and to distribute innovative products and services electronically are tested.

**Generally, it meaning is exchange of goods & services via Internet.**

It is a general concept covering any form of business transaction or information exchange executed using information and communication technologies (ICT’s)

- It includes electronic trading of goods, services and electronic material.
- It takes place between companies, between companies and their customers, or between companies and public administrations.

Digital Marketing involved promotion of a product on the company’s website available on the internet online. These sites express the company’s products, offers, variants, features, and price, take orders online. It is a way to B2B (Business 2 Business), B2C, and now C2C (Customer 2 Customer) marketing. Companies are using social websites like Facebook and twitter to interact with the customers. These trends are started in 1990’s end.

In the year of 1999-2000 when internet use is in booming period at that time Mr. Jeff Bezos starting his Online Book Store/Shop. Which is known & famous with the name of www.amazon.com It is a world’s first Online Store & due to which in short period it becomes very popular & then other also continuing that concept of using Internet for business & its other functions like Money Transfer, Online Shopping & Payments & for Sales & Marketing.

**OBJECTIVE OF STUDY**

1. To Study the Overview & Scope of Digital Marketing
2. To understand the purpose /Advantages of Digital Marketing.
3. To understand the Online Marketing Methods/ Ways
4. To discuss the difference between Traditional & Digital Marketing
5. To study the concept of Digital Marketing Strategy
6. To understand the basic concepts/components which are must consider before foundation of digital Marketing Strategy.

**Meaning of Digital Marketing**

Digital marketing is marketing that makes use of electronic devices (computers) such as personal computers, smartphones, cellphones, tablets and game consoles to engage with stakeholders.

Digital Marketing is the promoting of brands using all forms of digital advertising Means to reach consumers

Digital marketing applies technologies or platforms such as Websites, E-mail, Apps (classic and mobile) and Social Networks. Social Media Marketing (SMM) is a component of digital marketing. Many organizations use a combination of traditional and digital marketing channels; however, digital marketing is becoming more popular with marketers as it allows them to track their ROI (Return on Investment) more accurately compared to other traditional marketing channels.

Today most of the businesses used these new digital technologies/ Types of digital marketing for advertising & promoting the product/services & for reaching to the targeted Customers/Consumers. There are following types / new technologies used in digital marketing
Scope of E-Marketing

Essentially, E-marketing threads the technical and graphical aspects of online tools together, allowing for design, advertising, brand development, promotion and sales. Internet marketing offers the possibility to tracking almost every action a visitor or potential customer takes in response to marketing messages and how they navigate through their buying cycle. One of the most desirable aspects of Internet marketing is low barrier to entry.

E-Marketing/Internet marketing is considered to be broad in scope because it not only refers to marketing on the Internet, but also includes marketing done via e-mail and wireless media. Digital Customer Data and Electronic Customer Relationship Management (ECRM) systems are also often grouped together under internet marketing.

Most of the Digital Marketing Process is done with the help of Website & at the time of creating that Marketing Web site the following 7 C’s are most important & that are

**Seven key Elements (7C’s) in Designing Effective Marketing Website**

Rayport & Benard J Jaworski introduced seven key elements to be considered in designing an effective marketing website.

C1 Context: - Layout & Design of the Website
C2 Content: - Text, Pictures, Videos, Site Information.
C3 Community: - Easy Interaction between Users & sites
C4 Customization: - Allow users to personalize the site
C6 Connection: - Degree with which site is linked to other sites
C7 Commerce: - Site’s ability to make commercial Transactions

Types of Digital Marketing

There are so many technologies used for marketing of product & services in today’s business world. Now a day’s businessman / seller find new ways using new technologies for reaching to the target customers/ consumers. From these few technologies which are used for digital Marketing is

Smart Phone Apps, CRM Systems, Social Media, E-mail & Blog, Online Banner Advertising, Search Engine Marketing

**Smart phone Apps:** Smart phone are mostly using by peoples & Smart Phone is the device from which person can operate any work from any place. & it become basic things of people & therefore this Smart Phone is the new device to provide the information & therefore according to technologies of Smart phone i.e. Android/ Windows the application is build / apps is created & used for providing different services to new customer as well as existing customer.

**CRM:** Customer relationship management systems use technology to organize, synchronize, and automate business practices. CRM systems for marketing help the enterprise identify and target potential clients and generate leads for the sales team. A key marketing capability is the ability to track and measure multichannel campaigns, including Email, Search, Social Media, Telephone, and Direct Mail. Metrics monitored include Clicks, Responses, Leads, Deals, and Revenue. In a web-focused marketing CRM solution, organizations create and track specific web activities that help develop the client relationship. These activities may include such activities as free downloads, online video content, and online web presentations.

A certain amount of marketing information is being gathered all the time by companies as they engage in their daily operations. When a sale is made and recorded, this is marketing information that's being
gathered. When a sales representative records the shipping preferences of a customer in a firm's CRM system, this is also marketing information that's being collected. When a firm gets a customer complaint and records it, this too is information that should be put to use. All this data can be used to generate consumer insight. However, truly understanding customers involves not just collecting quantitative data (numbers) related to them but qualitative data, such as comments about what they think.

**Social Media Marketing:** Social media marketing refers to the process of gaining website traffic or attention through social media sites. Social media marketing involves using peer recommendations, building brand personality, and addressing the market as a heterogeneous group of individuals. It also uniquely encourages customers to create their own content and buzz around a product. In other words, programs usually center on efforts to create content that attracts attention and encourages readers to share it with their social networks. Hence, this form of marketing is driven by word-of-mouth; this means it generates results in earned media rather than paid media.

**Some examples of popular social media sites are:**

- **Facebook** - Facebook profiles are more detailed than Twitter. They allow a product to provide videos, photos, and longer descriptions. These also can include testimonials, as other followers can comment on the product pages for others to see.

- **Twitter** - Twitter allows companies to promote products on an individual level. The use of a product can be explained in short messages that followers are more likely to read. Messages can link to the product's website, Facebook profile, photos, and videos. This link gives followers the opportunity to spend more time interacting with the product online. This interaction can create a loyal connection between product and individual and can also lead to larger advertising opportunities.

- **LinkedIn** - LinkedIn, being a professional business-related networking site, allows companies to create professional profiles for themselves as well as allowing their business to network and meet others. Through the use of widgets, members can promote their various social networking activities, such as Twitter stream or blog entries of their product pages, on their LinkedIn profile page. LinkedIn provides its members the opportunity to generate sales leads and business partners.

- **E-mail & Blogs** - Blogs as a part of Social Media Networking have many platforms as Word press, Blog Log which allow a designer to turn a blog into a Website yet retain all the linking potency of the original blog & due to sign up / Login information of existing customers as well as new customers company automatically create Digital Customer Data and Electronic Customer Relationship Management (ECRM). Due to which company having customer’s record & they can provide all promotional schemes to them through E-mail.

- **Search Engine Marketing** - It is a form of internet marketing seeks to promote websites by increasing their visibility in search engine like Google results through use of Pay per click campaigns (PPC)

**Advantages of Digital Marketing**

There are many advantages of digital marketing, including:

- It's more affordable to deploy than traditional marketing and advertising
- Digital marketing goes from planning to execution more quickly.
- Digital marketing gives fans/viewers/readers a chance to share your content.
- Digital marketing campaigns are easier to attach to other campaigns & growth in customer’s base.
- Digital marketing campaigns have longer shelf lives & access to wide international markets.
- Digital marketing gives the brand more time and space to tell its story.
- Small Firms can market themselves internationally.
A well planned and targeted digital marketing campaign can help business reach your target audience at a lower cost compared to traditional marketing tactics.

Websites, E-mail & Blogs, Smart phone Apps is available to target audience 24/7 due to which also improved customer’s relations.

Social media provides the perfect platform to build customer loyalty and build strong online reputation.

Provides the possibility for an immediate response and feedback from today’s connected consumer.

Track your online campaign’s success in real time due to which it’s measureable.

Online transactions, payments and order placements are done easily.

**Digital Marketing V/s Traditional Marketing**

The debate continues as to whether digital marketing is overpowering and surpassing traditional marketing or not. Many think that for the most part, digital marketing has taken over and traditional marking barely exists, if at all. Recent occurrences such as the magazine giant, Newsweek switching to totally digital publications cause ripples throughout the marketing arena. Over the last year or so traditional marketing had fallen nearly 160% while in the same time frame expenses for digital marketing increased over 14%. Are there any real advantages to using digital marketing over traditional means? And what is the big difference between these two anyway?

**Defining Traditional Marketing** - There are many facets of traditional marketing and examples might include tangible items such as business cards, print ads in newspapers or magazines. It can also include posters, commercials on TV and radio, billboards and brochures. Traditional marketing is anything except digital means to brand your product or logo. Another overlooked means of traditional marketing is when people find a particular business through a referral or a network and eventually you build a rapport with them.

**Defining Digital Marketing** - The world of digital marketing continues to evolve and as long as technology continues to advance, digital marketing will as well. Examples of digital marketing include things like websites, social media mentions, YouTube videos, and banner ads. Specifically, digital marketing is similar to traditional advertising, but using digital devices. However, digital marketing is considered a form of inbound marketing and its goal is for people to find you. Businesses put content (or ads) out for individuals to find. People may conduct an organic online search, a paid search; find your business on a social network or by reading content that has been published online such as a blog or an article. The more they see you or your content, the more familiar they will become with your brand and they will eventually develop a trust and a rapport with you through this online presence.

**Traditional Marketing’s Advantages and Disadvantages** - Because of its longevity, people are accustomed to traditional marketing. Finding ads in magazines and newspapers, or reading billboards are still familiar activities and people still do them all the time. Most of the time, traditional marketing is reaching only a local audience even though it is not limited to one. One of the primary disadvantages of traditional marketing is that the results are not easily measured, and in many cases cannot be measured at all. In most cases, traditional marketing is also more costly than digital marketing. And perhaps the biggest disadvantage today is that traditional marketing is static which means there is no way to interact with the audience. It’s more like you are throwing information in front of people and hoping that they decide to take action.

**Digital Marketing’s Advantages and Disadvantages** - One benefit to using digital marketing is that the results are much easier to measure; and another is that a digital campaign can reach an infinite audience. It is also possible to tailor a digital campaign to reach a local audience but it can also be used on the web and reach the entire globe when appropriate. Digital marketing is also a very interactive means of reaching an audience since it makes use of social outlets. There can be plenty of direct contact between the audience and the business which means that the business can get some very
valuable consumer feedback. One of the disadvantages to using digital media marketing strategies is that it can take some time to realize measurable success.

**Is there a realistic balance between the two?**

The world has transitioned into a very digital environment. Not only are magazines going digital, we perform many of our daily tasks such as banking online and much of our reading is done on e-readers. Because of the rise of the digital age, it just seems like common sense to invest in a digital campaign. Even though traditional marketing still has a place, it is diminishing in our digitally based world. For today’s businesses, it is imperative to have a website and use the web as a means to interact with their consumer base. There are some successful traditional marketing strategies, particularly if you are reaching a largely local audience, but it is important to take advantage of digital marketing so as to keep up in today’s world.

Some philosopher’s say’s about using of internet that

“India’s 80-90% Teenage & Young generation is Internet Addicted who can’t live without it”

The users of internet are increasing a day by day in India from metropolitan cities to rural areas due to the Mobile phones & Social media sites.

**Accordance to the survey of TCS Generation-Y- 2013-14**

- 6 out of 10 Youngers are made Online Shopping from the Age group of 12 to 18
- 4 out of 10 Youngers are made online shopping of Cloths & Accessories
- & 68% Youngers from 14 Cities of India is made Online Shopping

**Source:** Lokmat News Paper Supplement – Oxygen dated 25th July 2014

Percentage of Using of E-marketing throughout the year by year In India from the year of 2000 to 2014 the users of Internet is increased in various proportionate. The details are as follows:-

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<th>User Growth</th>
<th>New Users</th>
<th>Country Population</th>
<th>Population Change</th>
<th>Penetration (% of Pop. with Internet)</th>
<th>Country's Share of World Population</th>
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**Note:** * estimate, ** Internet User = individual who can access the Internet at home, via any device type and connection

**Source:** Internet Live Stats (www.InternetLiveStats.com) Elaboration of data by Internet & Mobile Association of India (IAMAI), International Telecommunication Union (ITU), World Bank, and United Nations Population Division.
Methods of Digital Marketing

Due to which the businessperson starting the new way of Marketing through Internet as follows

1. Create free page of Institution or organization on Social Media sites like Facebook, LinkedIn, and Twitter.

2. Video advertisements on YouTube, Facebook, LinkedIn, twitter

3. Promotional Email sending with collaborating with Mail Service providers like Gmail, Yahoo, Rediff etc.


5. Advertisements on Websites through flash videos, News & pages.

6. Creating & developing Mobile Apps for different Mobile OS for communicating with customers.

7. Sending SMS to peoples though tie up with Mobile Service Providers like BSNL, IDEA Vodafone & others.

8. Creating & updating E-commerce Websites for selling the products/services

9. From the record of (ECRM) Electronic Customer Relationship Management company retargeting (remarketing) to Customers.

The above methods of e marketing are beneficial & useful for the each & everyone including from Distribution Channels (including Raw Material supplier & Manufacturer) to Customer/Consumer. It means through the E marketing the transaction of B2B (Business to Business) & B2C (Business to Consumer) & C2C (Consumer to Consumer) are take place on the basis of proving information & advertising the product/services.

There are various companies/Organization from Small Scale to Large Scale which are using different E-commerce websites & other above methods. The most popular websites are

For The purpose of B2B & B2C

http://www.amazon.in
http://www.flipkart.com
http://www.Snapdeal.com
http://www.junglee.com
http://www.Jabong.com
http://www.ebay.com & others

For The purpose of C2C

http://www.olx.com
http://www.quiker.com

As well as through the most visited mailing web sites the advertiser made advertise through flash (moving pictures / running videos) or through displaying labels etc. for reaching to the customer for marketing of their products/services.

Digital Marketing Strategy

The purpose of any marketing strategy is to address a business or brand challenge or objective that has been revealed. An effective strategy involves making a series of well-informed decisions about how
the brand, product or service should be promoted; the brand that attempts to be all things to all people risks becoming unfocused or losing the clarity of its value proposition.

It means to know what do people really want from your brand, and what would convince them that business offer this.

Once business have a clear sense of what the it’s challenges or objectives are and business have defined how its marketing strategy will work towards fulfilling the objectives/challenges, then business can start thinking about its digital marketing strategy.

Digital marketing strategy builds on and adapts the principles of traditional marketing, using the opportunities and challenges offered by the digital medium. A digital marketing strategy should be constantly iterating and evolving. Since the Internet allows for near-instantaneous feedback and data gathering, digital marketers should constantly be optimizing and improving their online marketing efforts.

User-centric thinking, which involves placing the user at the core of all decisions, is vital when looking at building a successful digital marketing strategy. The digital marketing strategist of today is offered not only a plethora of new tactical possibilities, but also unprecedented ways of measuring the effectiveness of chosen strategies and tactics. Digital also allows greater opportunities for interaction and consumer engagement than were possible in the past, so it is important to consider the ways in which the brand can create interactive experiences for consumers, not just broadcast messages.

The fact that digital marketing is highly empirical is one of its key strengths. Almost everything can be measured: from behaviours, to actions and action paths, to results. This means that the digital marketing strategist should start thinking with return on investment (ROI) in mind. Built into any strategy should be a testing framework and the ability to remain flexible and dynamic in a medium that shifts and changes as user behaviours do.

If business defined strategy as ‘a plan of action designed to achieve a particular outcome’, the desired outcome of a digital marketing strategy would be aligned with your organization’s overall business and brand-building objectives or challenges. For example, if one of the overall objectives were acquisition of new clients, a possible digital marketing objective might be building brand awareness online. But at the time of implementation of digital marketing, there are some basic concepts/components which are must consider before foundation of digital Marketing Strategy & that are:

**Know your business:** At the time of making of digital marketing strategy the answer of the following questions are must be searched by businessman? The questions are

1. Is business ready to embrace digital marketing?
2. Are the products or services suited to online promotion?
3. Do you have the right technology, skills and infrastructure in place?
4. How will digital marketing fit into existing business processes, do those processes need to change, and are you and your staff ready to accommodate those changes?

**Know the competition:** There is also need to observe the competition as well as competitor of the business products/services & the attitude/vision to check all following matters about Competitors as well as competition & the matters are

1. Who are your main competitors in the digital marketplace?
2. Are they the same as your offline competitors?
3. What are they doing right (emulate them), what are they doing wrong (learn from them), what aren’t they doing at all (is there an opportunity there for you?)
4. How can you differentiate your online offering from theirs? Remember, competition in the digital world can come from just around the corner or from right around the globe. The same technologies that allow you to reach out to a broader geographical market also allow others to reach into your local market. When you venture online you’re entering a global game, so don’t limit your analysis to local competition.

**Know your customers:** After taking the consideration of existing strategy & change if any & competitors the next component is most important because this all are done for him it means customer of business & for judging this side the following points are considered & they are

1. Who are your customers and what do they want from you?
2. Are you going to be servicing the same customer base online, or are you fishing for business from a completely new demographic?
3. How do the customers you’re targeting use digital technology, and how can you harness that knowledge to engage in a productive and ongoing relationship with them?

**Know what you want to achieve:** It means the objective/goal of businessman is clear & better know & understand to him & his coordinators. Businessman must know that what he want to get out of digital marketing? Setting clear, measurable and achievable goals is a key part of your digital marketing strategy. Are you looking to generate online sales, create a source of targeted sales leads, and improve your brand awareness among online communities, all of the above or perhaps something completely different? Your goals are the yardsticks against which you can measure the progress of your digital marketing campaigns.

**Prospects of Digital marketing**

Prospects of Digital marketing in Developing Economies Despite the numerous problems confronting Digital marketing in developing countries, there exists prospects and opportunities for future growth and development of Digital marketing as the pivot of developing economies. These prospects are explained as follows:-

**Growing Population:** Before multinational companies establish their hold in any country they expect to have a ready market for their products and services. No business flourishes where people are not living or where it is not habitable by people. Developed countries with their small population and saturated domestic markets prefer E-marketing/Digital Marketing their products and services to emerging markets in developing countries. India being one of the most populous nations which is a ready market for both domestic products and foreign brands. This is because Digital Marketing/E-marketing does not operate in a vacuum but requires a large population of people with the willingness to do business and patronize businesses. Therefore the high and growing population of developing countries is an attractive incentive, as they represent large potential markets.

**Absence of Competition and Large Unexplored Markets:** By virtue of their large populations and underdevelopment, developing countries have large markets that are not yet served or are partially served. Thus they are not as saturated as those of developed countries. Hence, there is hardly any form of intensive competition especially amongst serious manufacturers. The economies of these nations hold great opportunities for innovators, investors and marketers to enjoy booms in their markets with much challenge from competitors within and outside.

**Attractive Government Incentives:** Trade policies in most developing countries are becoming quite favourable to both local and foreign investors. These incentives include profit tax holidays, reduced or even free customs and excise duties, liberalization of immigration and profit repatriation laws for foreign investors. There are also improvements in infrastructural facilities that will ginger the performance of E-marketing in these economies. According to Pearce (1998) liberalization encourages the adoption of policies that promote the greatest possible use of market forces and competition to coordinate both E-marketing and economic activities.
One-to-one approach: The targeted user is typically browsing the Internet alone therefore the marketing messages can reach them personally. This approach is used in search marketing, where the advertisements are based on search engine keywords entered by the user. And now with the advent of Web 2.0 tools, many users can interconnect as "peers."

Appeal to specific interests: Internet marketing and geo marketing places an emphasis on marketing that appeals to a specific behaviour or interest, rather than reaching out to a broadly-defined demographic. "On- and Off-line" marketers typically segment their markets according to age group, gender, geography, and other general factors. Marketers have the luxury of targeting by activity and geolocation. For example, a kayak company can post advertisements on kayaking and canoeing websites with the full knowledge that the audience has a related interest.

Internet marketing differs from magazine advertisements, where the goal is to appeal to the projected demographic of the periodical, but rather the advertiser has knowledge of the target audience—people who engage in certain activities (e.g., uploading pictures, contributing to blogs) — so the company does not rely on the expectation that a certain group of people will be interested in its new product or service.

The 5 S's of E-marketing of Smith and Chaffey 2006

The 5s of Internet Marketing

Smith and Chaffey (2006) distil the situation of a business using Internet as part of its business under the following 5S's:

Sell - Grow sales and attract business using digital technologies.

Serve - Add value through the benefits of the Internet such as speed.

Speak - Get closer to customers by making your business available to them at home, work or on the go with mobile technologies.

Save - Reduce costs by using information technologies to make your business more efficient.

Sizzle - Extend the online brand (or create a new one) - remember sell the sizzle not the sausage i.e. the benefits, aesthetics or value of a product or service rather than its features.

CONCLUSION

According to change, the technique & way of working & doing things like Accounting, HR & Marketing is also changed. & who adopted the change that person will be succeed in his life & if he don’t then will be kept aside. So according to change each & every technique of life / Business function it must be changed.

Today, the nature of business function is changed according to time from Sending Message through Post to E-mail. Like the same performing each function of business is also changed from traditional ways to Modern ways i.e. Purchasing/Selling/advertising Online instead of direct selling through door to door/ advertising using traditional methods. & there is no barrier/restriction free from geographical areas of selling the product/ advertising of product. So using new ways of advertising/ Marketing through internet will be profitable & affordable for each & every business.

REFERENCES


A STUDY ON JOB SECURITY, JOB SATISFACTION AND ORGANISATIONAL COMMITMENT OF GUEST LECTURERS OF ARTS AND SCIENCE COLLEGE IN WAYANAD DISTRICT OF KERALA

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ABSTRACT
Job satisfaction and organizational commitment are one of the most important issues for any organization. Many studies have been done on this aspect still many academic institutions have a little understanding of how it affects employee turnover, productivity and organizations performance. The purpose of this study was to find out the extent to which job security and job satisfaction of guest lecturer in arts and science colleges in wayanad district, Kerala state, India. The relative contribution of each of the two independent variables to the prediction was also investigated. A survey design was adopted and the study sample consisted of 50 lecturers selected from 10 arts and science colleges using purposive sampling technique. Instrument for data collection was a structured questionnaire. The result of the study revealed that both job security and job satisfaction jointly had a significant effect on organizational commitment of guest lecturers. Actions of government and management authority that would lead to threats of job security among academic staff should be avoided as this could jeopardize their sense of commitment. The two independent variables made significant relative contributions to the determinacy of organizational commitment of guest lecturers. Premised on these findings it was recommended that the government and college management should improve upon existing motivational strategies to ensure job satisfaction of academic staff in order to enhance their commitment.

Keywords: Job Security; Job Satisfaction; Commitment; Colleges; Guest Lectures

INTRODUCTION
Organizational commitment and job satisfaction are job related attitudes that have received considerable attention from researchers around the globe. This is because committed and satisfied employees are normally high performers that contribute towards organizational productivity there are not much research efforts taken to explore attitudinal and behavioral aspects in the wayanad district of Kerala state. This study initiates an attempt to address this issue. This study is intended to examine the level of job satisfaction and organizational commitment among employees in the selected institutions in wayanad district of Kerala state. The success of an organization and the pursuit of quality depend not only on how the organization makes the most of human competencies, but also on how it stimulates commitment to an organization. Commitment has been related to valuable outcomes for both employees and employers. Greater commitment can result in enhanced feelings of belonging, security, efficacy, greater career advancement, increased compensation and increased intrinsic rewards for the individual. For the organization, the rewards of commitment can mean increased employee tenure, limited turnover, reduced training costs, greater job satisfaction, acceptance of organization’s demands, and the meeting of organizational goals such as high quality. Different authors depending on their backgrounds have defined and measured organizational commitment differently. According to
organizational commitment can be defined as an employee’s level of identification and involvement in the organization. For Meyer and Allens organizational commitment is a psychological state that characterizes the employee’s relationship with the organization with its implications for the decision to continue membership in the organization. Mowday et al. defined organizational commitment as a strong belief in an organization’s goals, and values, a willingness to exert considerable effort on behalf of an organization and a strong desire to remain a member of the organization. Demographic factors such as age, gender, marital status, education level and work experience have found to be significantly related to organizational commitment.

The college system is seen as a tool by which national identity and civil society are built through shared values and a commitment to a common goal. It is expected to train and produce high level manpower for national development. The college plays an important role in the social, economic, political and cultural development of a nation. The college system in Kerala cannot achieve its goals and objectives without an efficient and committed academic staff. The issue of academic staff commitment in our colleges has attracted the attention of the public, educators and other stakeholders in education. This is because organizational commitment results in better job performance and effectiveness. Therefore, for the college system to achieve the purpose of producing highly skilled labour to meet the socio-economic needs of the nation, the commitment of the academic staff must be given special attention. Organizational commitment refers to the degree to which a worker identifies with his/her work organization and its goals and the willingness to maintain membership in the organization. In the arts and science colleges, such loyalty is seen in workers’ feelings of attachment that develop as they share values in common with co-workers. There are three forms of commitment, namely, affective, continuance and normative commitment. Affective commitment refers to employees’ emotional or psychological attachment to, identification with and involvement in the organization Thus, maintaining good human relations, involvement of staff in policy/decision-making as well as dispositional characteristics such as locus of control can enhance affective commitment among academic staff. Continuance commitment refers to commitment based on the costs that workers associate with leaving organization. This type of commitment is an outgrowth of employee consideration of the cost associated with quitting that result from investment in the organization as well as the perceived lack of alternative employment opportunity.

Evan defined job satisfaction as a state of mind encompassing all those feelings determined by the extent to which the individual perceives his/her job-related needs to be being met. Mowday et al. defined job satisfaction as the relative strength of an individual’s identification with and involvement in a particular organization. It is evident that there are numerous definitions of the construct “organizational commitment”. For the purposes of this study, it is the definition of Mowday et al. that will be used. Several researchers have reported mixed findings on the relationship between job satisfaction and organizational commitment.

OBJECTIVES OF THE STUDY

The purpose of this study was to investigate the relationship between job satisfaction facets and demographic variables with organizational commitment and the extent these variables can be the determinant of organizational commitment among employees selected in the sample.

1. To analyze the satisfaction level of the guest lecturers in arts and science colleges
2. To analyze the satisfaction level of the employees rewards
3. To analyze the satisfaction level of the employees welfare measures and Job security
4. To suggest some measures for improving the satisfaction level of the employees.
5. The extent to which job security and job satisfaction of guest lecturer in arts and science colleges
6. Determine the relative contribution of each of the independent variables to organizational commitment of guest lecturers.

**SCOPE OF THE STUDY**

1. Job satisfaction should be major determinants of an employee organizational behavior.
2. A satisfied employee will be having positive attitude towards his or her job and would go beyond the normal expectation in his or her job.
3. A person who places high importance on imagination, independence and freedom is likely to be poorly matched with an organization that seeks conformity from its employees.

**RESEARCH METHODOLOGY**

The survey design was adopted for this study. This design was deemed appropriate because it makes comparisons and evaluation of existing conditions as well as collection of factual information through the use of questionnaire. The population of the study comprised 50 guest lecturers from arts and science colleges of Wayanad district of Kerala state. Purposive sampling technique was used to select 50 lecturers from arts and science colleges.

**Research Design**

This research is descriptive in nature. Sample design is determined before data is collected. Random sampling method is used to collect the data from the population. The study is designed as a descriptive one on survey method. Simple random sampling method is used to collect data. Data are collected directly from guest lecturer in arts and science colleges and collects opinions from officials like principal, permanent teachers in arts and science colleges.

**Measures**

**Biographical Information Sheet:** The biographical data information sheet was used to collect information on the participants’ age and job tenure.

**Job Satisfaction:** Job satisfaction was measured with the aid of Job Descriptive Index (JDI), developed by Smith et al. [2]. The JDI has probably been the most popular facet scale among organizational researchers and attempts to study employee reactions to several aspects or facets of the job.

**These include:**

- Nature and content of the job
- Pay
- Supervision
- Promotion opportunities
- Relationships with co-workers.

**Procedure**

Two self-administered questionnaires were personally distributed randomly to the respondents with a covering letter, detailing the nature of the study and assurances of confidentiality. Detailed instructions were provided to respondents on how questionnaires were to be completed and returned.

**Population and Sample**

Population comprises of guest lecturers in arts & science colleges and other officials in Wayanad district of Kerala state. The guest lecturers include both from government and aided colleges. And officials like principal, permanent teachers in arts and science colleges both government and aided for the period from December 2014 to February 2015.
Tools for Data Collection

Both primary and secondary data are used for the study. Primary data was collected directly from guest lecturers, principal and permanent teachers of government and aided colleges through a structured questionnaire. Secondary data was collected from journals, articles, websites, blogs etc.

Tools for Data Analysis

Data was analyzed by using simple statistical tools like tables, bar diagrams and pie diagrams.

LIMITATIONS OF THE STUDY

- Some of the results of the study cannot be generalized to other areas of the state and country as it is highly subjective.
- It took time to collect the data due to the busy schedule officials.
- Some guest lecturer did not fully disclose details as they fear this may affect their job.

FINDINGS OF THE STUDY

1. The results of this study showed that the two independent variables (job security and job satisfaction) were effective in predicting organizational commitment of guest lectures.

2. The inferential statistical tool used was multiple regression analysis statistics. This was used to find out the combined relative contributions of job security and job satisfaction of guest lecturers in arts and science colleges.

3. Job security and job satisfaction do not significantly predict organizational commitment of guest lectures.

4. Some guest lecturers consider that guest lecturing period is improving their teaching skill and classroom management.

5. Many guest lecturers have the feelings that they are not considered for decision making and other college related meetings.

6. Some of guest lecturers have the opinion of discrimination from students and some permanent teachers.

7. Many guest lecturers opined that the salary package of guest lecturers should be equal to basics of permanent teachers as they (guest lecturers) perform the same duty of permanent teachers.

8. The college teachers often complaint that they are not adequately consulted regarding policy changes and that their rights are violated.

SUGGESTION AND RECOMMENDATIONS

This paper recommends the following

1. College management and the government should improve upon existing motivational strategies to ensure job satisfaction of guest lecturer. They should provide for better conditions of service, improved working conditions, improved earned allowances, recognition and advancement. When the lecturers are well motivated, they feel happy and enthusiastic and show more commitment to their job and the institution.

2. College management should develop a system for recognizing and rewarding outstanding and excellent performance of lecturers. This will engender high morale, competition among academic staff and enhance their organizational commitment. When morale is high workers contribute more than expected to the achievement of organizational goals and objectives.
The job security of guest lecturers must be taken seriously. Actions of government and university authority that could lead to threats of job security among academic staff should be avoided. Pay development should be promising and better career advancement opportunities should be provided for academic staff. This would encourage them to stay on the job and be committed to their professional responsibilities. Thus, academic staff turnover or brain drain would be greatly reduced.

If colleges’ administrators want to manage their institutions efficiently, they need to know what academic staff want and what factor would motivate them. This would help them to develop strategies to enhance their job security for improved organizational commitment.

CONCLUSION

The results from the study indicated that age and job tenure significantly predicted organizational commitment. These results are consistent with previous studies that older workers have more commitment to their organizations than the younger ones. Age and job tenure were found significant predictors of organizational commitment may be because the longer the employees stay with an organization the more time they have to understand the organization and their relationship with it.

The conclusion drawn from this study is that job security and job satisfaction jointly and significantly predict organizational commitment of guest lectures. Also, there is a significant difference in the relative contribution of job security and job satisfaction to academic staff commitment, with job satisfaction being the most potent contributor followed by job security. It would be deduced that colleges teachers who experienced job satisfaction are expected to exhibit high institutional commitment. The same would be applicable with lecturers who perceive their job as being secure. Therefore, job security and job satisfaction are two related concepts that affect job attitudes and organizational commitment of college teachers. Job satisfaction and organizational commitment are one of the most important issues for any organization. Many studies have been done on this aspect still many academic institutions have little understanding of how it affects employee turnover, productivity and organizations performance. Due to these institutional efforts towards employee satisfaction can sometimes create more dissonance than cohesion between employees and management leading to excessive employee turnover. This research paper highlights the theoretical approach to job satisfaction and organization commitment of guest lecturers in arts and science colleges in Wayanad district of Kerala state. An attempt has been made to emphasize the theories explaining job satisfaction, meaning and importance of job satisfaction and organization commitment for effective performance of the academic institutes. With the high costs involved in faculty selection and recruitment, institutes are increasingly concerned with retaining employees. Generating employee commitment is an important consideration for the institutes.

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ROLE OF EDUCATION IN EMPOWERING WOMEN: A CASE STUDY OF RURAL AREAS OF BAHADURGARH, HARYANA
Gurpreet Kaur Saini, Nisha Chhikara 1-8

ISSN: 2347-7563
ABSTRACT

Empowerment is that landscape which gives the power or authority to someone to take decision. In context of women empowerment it is a multidimensional and social process that helps them to gain control over their own lives. Empowering women is a crucial means for development which leads to the betterment of the society. Education is the potent tools in empowerment of women. It is an incredible factor that improves the status of women in society. It is not only enable women to gain knowledge about the outside world of four walls but also help her to get status in the society to develop positive self esteem and self confidence in them and develop necessary courage and strength to face the challenges in life. Women empowerment through education provides knowledge to women about different spheres of life. It helps them to fight against corruption and violence. It has been observed that educated women is more aware about the use of contraception and have fewer children. Education enhances the inborn capabilities of women and makes them independent for decision making. MAHATMA GANDHI says, “You educate a man, you educate an individual. You educate a woman, you educate the entire family”. Hence empowering women is the only solution to all the questions. This paper focuses on the importance of education in women empowerment, causes of low literacy among women and the remedial measure for improving the literacy level of women in India. It also throws light on the special provisions made by government of India for the empowerment of women. The study highlights that the rural women are getting aware about education and they are concerned about education so that they can give better life to their children and make them empowered.

Keywords: Empowerment; Education; Women

INTRODUCTION

Women empowerment simply means giving authority to women to think and behave in a manner through which she can exercise her control over her life. An economy can prosper and grow when there is no gender disparity among people. In India, it has been observed that women are still not empowered to take decision. Most of the illiterate women are confined and burdened with household chores. The uneducated womenfolk are still dependent on their father or husband for their livelihood. If they are educated they have a power to choose among alternatives and can take better decisions. According to the information given in census report of 2001, it shows that the women literacy rate is 54% which is now increased to 65.46 % in 2011 (literacy rate 2011 census report). The data shows the clear picture that increase in literacy rate results in empowering women. As we can examine around us
that more women are going to work, number of working mothers have been increased in a recent scenario, they are raising their voice against crime, they are more aware about their rights and many more.

Causes for Low Literacy Rate

- There are many factors which are associated with the present state of the literacy rate among the Indian women
- Lower enrollment of girls in schools due to major factor in the blockage for women empowerment. It has been examined that 2 out of every 10 girls of 6-11 years of age are still not enrolled in schools.
- Higher drop-out rate among girl students from school especially in rural and tribal areas. The drop-out among girl is nearly twice that of boys all over the nation.
- Poor school environment for girls, it is neither interesting nor encouraging as it lacks basic amenities and inadequate number of teachers. There is no provision for the safety of the girl child and for different types of crimes against her.
- Bounded labour system is that a social evil which act as a barrier in girl’s education especially in rural areas.
- Child labour practices in India engaged most of the girl children for their own convenience as a domestic help at low wage rate and destroy their childhood. India is that segment of the globe where more than 50 millions child labourers exist; indulged in child labour practices.
- Inferiority and domesticity are the qualities expected to develop by Indian female child who ceases their education and development.
- Caste system acts as a barrier which forces girls to learn household tasks in spite of encouragement to attend schools. The caste system tries to make them domestic servant to fulfill their own personal motives.
- Early marriage is also associated with female literacy rate as large number of girl child married at the age of 18 years (recently 21 years as prescribed by law). This practice discourages females to continue their education and encourage them to enter into a new family life.
- Dowry system and other practices are still prevalent in Indian society which neglect the girl child and deprive her from the right of education.
- Law enforcing machinery is ineffective in India as it fails to perform its duties and responsibility in favour of women; which is assumed as free and compulsory education.

Special Provisions Made By the Indian Government

- Norms are formed for the opening of primary or middle schools within the reach of 1 km of walking distance from habitations of population up to 200.
- Abolition of tuition fee in Government schools up to upper primary level.
- Granting concessions and incentives like free textbooks, uniforms; stationary, mid- day meals etc. are also arranged for these students.
- Extending reservation in educational institutions for the girl child is also implemented.
- Vocationalising education both at the middle level and high levels towards improving opportunities for both wages and self – employment.
Promoting higher and professional education amongst girls through effective implementation of Post-Matric Scholarships (PMS).

Providing more opportunity to girls to appear in the competitive exams.

Developing health care services through improved delivery system to combat endemic diseases.

Special Initiatives for Women

- **Sarva Shiksha Abhiyan (SSA)** is a time bound approach of the government with the partnership of states promises to change the face of elementary education and achieve the goal of Universalisation of Elementary Education (UEE) up to the age of 6 – 14 years by 2010.

- **Mahila Samakhya** group was formed to addresses the gender imbalances. It includes enabling of women to deal with the problems of isolation, struggle for survival and lack of self-confidence to exhibit their empowerment.

- **National Commission for Women** was formed in January, 1992, to study the matters related to the safety of women and review the legislation which exists to suggest amendments if required and necessary.

- **Reservation of Women** in Local Self Government to ensure 1/3rd of total seats reserved for women in elected offices.

- **The National Plan of Action for the Girl Child** to ensure security, safety, survival, protection and development of the girl child.

- **National Policy for the Empowerment of Women** was made in 2001 by the Department of Women and child Development in ministry of HRD to bring about the advancement and empowerment in women. It also aimed at the development of the womenfolk.

Government Schemes for Indian Women

- **STEP (Support to Training and employment Programme for women)**: the scheme provides for the support services to women such as health care services and checkups, elementary education, mobile crèche, etc. It also provides sustainable basis by viability of women in cooperative groups and by strengthening the marketing links.

- **RGSEAG (Rajiv Gandhi Scheme for empowerment of Adolescent girls)**: “Sabella”: A scheme approved by Government in August, 2010 with the objective of vocational training to the girl child of age group of 16 years for their economic empowerment. It was expected that approximately 100 lakhs adolescent girls were benefitted under this scheme. For which almost Rs. 350 crores were allocated for 2010-2011 and the sum released was Rs. 330 crores to the union territories and states. It was expected to allocate a sum of Rs. 750 crores for Sabla in 2011-2012.

- **CSWB (Central Social Welfare Board)**: It has formulated the ISWE i.e. the integrated scheme for women empowerment. It was implemented in 2008 with the objective to identify the need for services, convert the available services and generate the income through sustainable and feasible activities for women. It also provides services related to health awareness, vocational training, preventing child trafficking and other social evils.

- **Rajiv Gandhi National Creche Scheme**: It was introduced in 2006 for the working mothers to encourage them to join the employment. It provides supplementary nutrition, emergency health care, day care facilities, pre-school education etc.
LITERATURE REVIEW

Patrikara, et al., (July 2014), argued that the women’s decision making power and their autonomy within the household is the most important factor affecting contraceptive use. In the study population it was found that 273 (70.7%, 95% CI 66.2, 75.28) of the respondents were using contraceptives. Women's autonomy, years of marriage and number of children were significant variables. Rafiqul & Mohammed, (September 11, 2010), pointed out an indispensable condition in developing countries of the world is to reduce. It has been closely related to democratization of those countries, in providing women with rights and opportunities equal to those which men have enjoyed so far. Yogendrarajah & Rathiranee (2013), viewed that if women were empowered they would be able to participate in the planning and decision making task and contribute to the development programmes and activities individually. It also focuses on women empowerment through decision making authority at household level. It has been assumed that there is a positive relationship between women empowerment and decision making at household level. Shanika & Rasyad (February, 2015), studies that the education reduces the number of live births, increases contraceptive use, and promotes reproductive health practices. But they do not find evidence that education improves women’s decision-making authority within households, asset ownership, or community participation. Erin Murphy-Graham, (May, 2010), focused on the relationship between education and women's empowerment in the public sphere, their empowerment in the private sphere has been less fully developed in empirical studies. It examines how women who participated in an innovative secondary education program in rural Honduran Garifuna communities were able to negotiate more equitable roles in their intimate relationships. Nelly P. Stromquist, (March, 2006), discusses normative arguments regarding the provision of emancipatory and sustainable literacy programs for women and the development of an expanded view of citizenship that considers not only the public space but also the private realms of everyday life. Mahmoud. et al., (March, 2012), measure the empowerment in a sample of 3,500 rural women in 128 villages of Bangladesh with five indicators. A conceptual framework is presented, together with descriptive data on the indicators. Linear regressions to examine effects of covariates show that a woman’s exposure to television is a significant predictor of three of the five indicators. A woman’s years of schooling are significantly associated with one of two self-esteem indicators and with freedom of mobility. Household wealth has a significant and positive association with a woman’s resource control but a significant negative association with her total decision-making score. Louise Morley, (1993), focuses on the deconstruction of external factors which disempowered women managers in the workplace, and the extent to which these interact with women's internalized narratives. It also evaluates the empowerment of women in management in the context of understanding the complex relationships between institutional, personal and interpersonal barriers to women’s leadership. Jatana & Crowther, (2007), argues that CSR has a role to play in the empowerment of women in India and to show that this is actually happening. Pounder & Coleman, (2002), stresses on the growing impact of women in the workforce has kept the leadership style of women. Particular attention is paid to management in education because of: the continued pressure on the higher educational sector generally to be publicly accountable that indicates a specific need for effective leadership; the fact that at the school level, leadership is a central theme in the literature on organizational improvement and educational reform; and education is a field numerically dominated by women, yet despite some evidence of a growing willingness of women to take up leadership positions in the field, educational leadership is still a male preserve. Men & Stacks, (2013), showed that transformational leadership positively influences employees’ perception of organizational reputation, not only directly but also indirectly, through empowering employees. Transactional leadership has a significant negative direct effect on employees’ perception of organizational reputation. Employees who feel more empowered in terms of perceived competence and decision-making control have a more favorable evaluation of organizational reputation. Robert D. Hisrich, (1986), examines that for a woman entrepreneur, the risks of starting and operating a business are increased by being in a male dominated arena, having few role models and lacking confidence in some business skills. To be successful she needs to establish a track record. Necessary education and business training should be obtained.
OBJECTIVES OF THE STUDY:
The objectives behind the research are:

1. To study the reasons behind the low literacy rate among the Indian women.
2. To study the impact of education in women empowerment in the rural areas.
3. To get to know about the special provision made by Indian government for the women empowerment.

RESEARCH METHODOLOGY

Research Design: The Exploratory research design was used as it relies on the secondary data.

Sampling Technique used: Random Sampling Techniques

Sample size: 150 (87 women and 63 Men)

Sampling Area: Bahadurgarh, District Jhajjar, Haryana.

Data Collection: The research relies on Primary as well as Secondary data such as reviewing research papers published in journals, available literature reviews, census report available, and various websites on internet.

Importance of Education

Education is the foundation stone of human’s overall development. It makes the life worthwhile. Education is an important tool for empowering women. It gives strength to women. The education is lifelong treasure and its benefits are everlasting. Educated women can earn a living for herself and for her family. An educated woman is not dependent on others in case of any adverse situation in life. Education increases intellectual power of women. It helps her to raise her voice against gender inequality, dowry, violence, harassment etc. Educated women will not go for early marriage as compare to uneducated women. Educated women have fewer children as late marriage will decrease the fertility rate. Education will not only improve her status in the family but also improves quality of life of her children and family. An education is not merely accruing knowledge and skills with the ideas but also reflects the total change in her personality. This education is an only tool through which women get aware about their rights and empower them for decision-making.

DATA ANALYSIS

Q1. Do you think that education plays an important role in women empowerment?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>122</td>
</tr>
<tr>
<td>Disagree</td>
<td>28</td>
</tr>
</tbody>
</table>

**Interpretation:** From the above data analysis we find that 81.33% people agree that education has vital role in women empowerment and 18.66% disagree by saying that women don’t need education as they only have to perform domestic tasks.

Q2. Does Governmental schemes beneficial for the women for getting education?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>86</td>
</tr>
<tr>
<td>Disagree</td>
<td>47</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>17</td>
</tr>
</tbody>
</table>

**Interpretation:** From the above data participants indicated that 57.3% agree that governmental schemes are useful for getting education and 31.33% disagree and 11.33% participants have no knowledge about the schemes provided by the government.
Q3. Does Education helps in social awareness among women?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>94</td>
</tr>
<tr>
<td>Disagree</td>
<td>42</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>14</td>
</tr>
</tbody>
</table>

**Interpretation:** We can interpret from the data that 62.66% of population agrees on the view that education helps them in getting awareness about society whereas 28% disagrees and 9.33% are in a position of saying nothing.

Q4. Do you think education is helpful in finding employment?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>115</td>
</tr>
<tr>
<td>Disagree</td>
<td>35</td>
</tr>
</tbody>
</table>

**Interpretation:** As per the data, 76.66% of the selected sample is of the view that education is helpful in finding employment, although 23.33% disagrees with this thought.

Q5. Do you feel that women education improves self confidence?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>123</td>
</tr>
<tr>
<td>Disagree</td>
<td>27</td>
</tr>
</tbody>
</table>

**Interpretation:** As shown in data, 82% of people agree by saying that education helps women in raising their self confidence and 18% disagrees by saying that it does not leads to any increment in the confidence.

Q6. Do you agree that women empowerment leads to more participation in decision – making?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>131</td>
</tr>
<tr>
<td>Disagree</td>
<td>19</td>
</tr>
</tbody>
</table>

**Interpretation:** 87.33% of the population agrees that women empowerment improves the participation in decision – making and 12.66% disagrees as indicated in the above data.

Q7. Education is helpful in:

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting Employment</td>
<td>49</td>
</tr>
<tr>
<td>Improving Standard of Living</td>
<td>36</td>
</tr>
<tr>
<td>Better Upbringing of children</td>
<td>59</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>08</td>
</tr>
</tbody>
</table>

**Interpretation:** From the above data the 32.6% of selected population is of the view that education helps in getting employment, 24% says it helps in improving their standard of living, 39.33% people says education helps women in better upbringing of their children and 5.33% of people are in the state of giving no comments simultaneously.

Q8. Is Education helpful in raising voice against social evils such as, Gender inequality, Dowry System, Violence against Women, Early Marriages etc?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>96</td>
</tr>
<tr>
<td>Disagree</td>
<td>26</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>28</td>
</tr>
</tbody>
</table>
**Interpretation:** As per the data, 64% sample believes that and agrees on the view that education helps women to fight against different social evils and 17.33% disagrees about role of education as it does not helps women to raise their voice against various evils whereas 18.66% are in a position of can’t utter a word.

Q9. Do you think that education will make your children better citizen?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>132</td>
</tr>
<tr>
<td>Disagree</td>
<td>18</td>
</tr>
</tbody>
</table>

**Interpretation:** From the above data, it can be said the 88% people agree that education will make your children a better citizen and 12% said they are not agree with this statement.

Q10. Do you think that our law enforcing machinery is performing well in their duties regarding women education?

<table>
<thead>
<tr>
<th>Statement</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>58</td>
</tr>
<tr>
<td>Disagree</td>
<td>72</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>20</td>
</tr>
</tbody>
</table>

**Interpretation:** 38.69% of the sample size is of the view that law enforcing machinery is performing its duties and responsibilities accurately whereas 48% population says that it lacks to operate according to set standards and 13.33% are neutral.

**CONCLUSION**

The status of Indian women is not even in all the times. In ancient times, their position was deteriorated whereas after independence, the status of Indian women improves to a great extent. The study reveals that the rural women lagging behind in comparison to urban women due to the low level of education. They believe that the education helps them to a greater extent but they do not have so much of facilities to grab the same. They also speak in favour of education as it helps them to fight against social evils, in getting better job opportunities; can bring up their children in a better way and many more. Imparting Education to women is not a luxury but it’s her right to get educated. Education not only removes inferiority complex among rural women but also develop self esteem and confidence among them. Education leads to Women upliftment in social sphere. Government should focus on providing vocational training to rural women as to get empowered. Education removes social and religious hurdles like dowry system, child marriage, parda system and improve rural development. In the end it can be concluded with the quotation of Gandhi ji “When woman, whom we all call abala becomes sabala, all those who are helpless will become powerful”.

**REFERENCES**


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EMPOWERMENT OF BEHAVIORAL COMPETENCY OF WOMEN IN KERALA- A KUDUMBASHREE MODEL

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Email : shabeervps2@gmail.com

ABSTRACT

Empowerment of women and their participation in the development process has been considered as an essential feature of development of a nation. In India, women especially from the rural parts of the country suffer from being economically and socially suppressed by the male dominated society. Their thoughts and opinions are never considered by anyone in the society. Even they don’t have the right to take decision on matters related with their future. It is presumed that real nation development is possible only if the men and women work in equal terms. The Kudumbashree is a real example for the empowerment of women both in social as well as economic status. The Kudumbashree project first started in Kerala in the year 1998. The ultimate objective of the Kudumbashree scheme is to improve the standard of living of poor rural women by setting up micro-credit and productive enterprises. It is started as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies of Poor Women, serving as the community wing of Local Governments. The study mainly focuses on the empowerment of behavioral competency of rural women through Kudumbashree units. It shows that the majority of economically backward rural women people are working in Kudumbashree units and they got a notable level of improvement in various behavioral competencies. The Kudumbashree in Kerala is real model to follow for the rest of the states in India to empower the rural women.

Keywords: Behavioral Competency; Women Empowerment; Rural Women; Micro Credit Enterprises

INTRODUCTION

“In order to awaken the people, it is the woman who has to be awakened first. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India tomorrow” Pandit Jawaharlal Nehru.

The above quoting of our first Prime Minister rightly says the importance of women empowerment in a states development process. The social status of women is a reliable indicator of the development of the society. In India, women especially from the rural parts of the country suffer from being economically and socially suppressed by the male dominated society. They were not able to prove their potential and skill. Even right to education is yet a dream to her. Their thoughts and opinions are never considered by anyone in the society. Even they don’t have the right to take decision on matters related with their future.

To overcome and counter these situations, women need to alter their self-image and therefore social image. To give reputation, status to rural women and to enable society to come in contact with poor rural women they must get organized in groups. The arrangement of Self Help Groups (SHG) is a promising tool and step for promoting the empowerment of social status of women in rural areas.

Kudumbashree, Literal meaning is prosperity (shree) of family (Kudumbam), in Malayalam, the local language spoken in Kerala. Kudumbashree is a female-oriented, community-based, poverty reduction
project of Government of Kerala. It is an innovative programme introduced for the eradication of absolute poverty in ten years through concerted community action under the supervision of local self-governments. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree movement was launched by former Prime Minister A.B. Vajpayee at a function chaired by the then Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malappuram on May 17, 1998. The programme has 41 lakhs members and covers more than 50% of the households in Kerala. It has built around three vital components, micro credit, entrepreneurship and empowerment. The aim of the Kudumbashree scheme is to, develop the behavioural competencies and improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprises. It is a community based self-help initiative involving poor women. Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. The aim of the Kudumbashree scheme is to empower women as a strategy for Poverty Eradication. The Kudumbashree Community based organizations are acting as social safety nets, increasing access to entitlements and providing avenues for political participation.

There are two distinguishing characteristics to Kudumbashree which set it apart from the usual SHG model of empowerment. These are

The universality of reach – from its very inception Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and hamlet. The sheer spread is mind boggling, and it is only because the local community of women drive the system that it has managed to persevere.

The scope of community interface in local governance – the functioning of Kudumbashree is tied up to the development initiatives of the local government be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the jagratha samiti, every development experience depends on Kudumbashree to provide the community interface.

The following are the community structures suggested for the rural side:

- Kudumbashree Ayalkoottam (NHG)
- Kudumbashree Ward Samithy (ADS)
- Kudumbashree Panchayat Samithy (CDS)

41 lakh poor families brought under the community based organisations (CBOs) consisting of 2.61 lakh Neighbourhood Groups (NHG), 19,773 Area Development Societies (ADSs) and 1,072 Community Development Societies (CDSs) - rural urban.

The paradigm shift in the approach is that any woman who is residing in the Grama Panchayat can become a member of the Kudumbashree Ayalkootam irrespective of whether she is in a below poverty line (BPL) family. Since this aspect gives an opening for the above poverty line (APL) families to enter into the community structures envisaged by Kudumbashree, it is further ensured that majority of the office bearers should belong to BPL families. These structures give added importance to women empowerment both social and economic.

**OBJECTIVE OF THE STUDY**

The main objective of the study is to assess whether there is any significant change in empowerment of Behavioural Competency of rural women in Kerala through Kudumbasree.
REVIEW OF LITERATURE

Dr. K Venugopalan (2014) reveals that SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation. Credit needs of the rural women are fulfilled totally through the self-help groups. Women workers should give due consideration for developing self confidence and knowledge about intellectual rights. Each unit of Kudumbasree must give attention for the empowerment of members.

Kenneth Kalyani, Seena P.C (2012) reveals that economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment. Through women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through Kudumbasree improved the social participation of its members and the Kudumbashree NHG movement is supporting for social empowerment of poor women flock.

Minimol M. C and Makesh K. G (2012) in their study identified that Intellectual empowerment is considered more important, or at least equally important to social, economic or financial empowerment. The concept of personal empowerment often fails to encompass intellectual empowerment. The objective intended to be achieved is that the members become more capacitated to think and act better from blunt in thinking to sharp; and from thick in action to fine. According to them the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

METHODOLOGY AND SOURCES OF DATA

The influence of Kudumbashree on the behavioural competencies of women is assessed by the field surveys and personal interviews. Statistical evidences are also drawn from the sources available with the Department of Economics and Statistics and the Project Directorate of State Poverty Eradication Mission of the Government of Kerala. Micro-units, under the scheme are surveyed and examined for arriving at conclusions. The study is mainly based on primary data, and the secondary data is used to supplement and support the primary data. A field survey was carried out covering rural areas.

Six micro units of Kudumbashree of Malappuram district namely, 1.Pratheeksha, 2.Anugraha, 3.Navodaya, 4.Sampoorna, 5.Jwala, 6.Thanima are selected by random sampling method and members of the selected units are the respondents. Each unit consists of 20 members. So a total of 120 members of 6 units are taken as sample respondents for the purpose of study.

The following are the variables used for measuring the empowerment of behavioural competency of women in Kerala

1. Knowledge and awareness
2. Decision making skill
3. Problem solving skill
4. Communication skill
5. Leadership skill
6. Self confidence
7. Social responsibility
8. Social status
9. Overall personality
Scaling technique is used to measure the variables related with level of improvement on a three point scale with a weightage of three, two and one for Highly Improved, Fairly improved and Not improved.

**ANALYSIS OF DATA**

The responses of the respondents from six Kudumbashree units were analyzed based on various demographic segments like their age, income, education and occupation.

**Table 1. Demographic characteristics of Respondents**

<table>
<thead>
<tr>
<th>Details</th>
<th>No. of Respondents</th>
<th>Percentage (Rounded off)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-30</td>
<td>43</td>
<td>36</td>
</tr>
<tr>
<td>30-40</td>
<td>46</td>
<td>38</td>
</tr>
<tr>
<td>&gt;40</td>
<td>31</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 5000</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>5000-7499</td>
<td>47</td>
<td>39</td>
</tr>
<tr>
<td>7500-10000</td>
<td>35</td>
<td>29</td>
</tr>
<tr>
<td>&gt;10000</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LP/UP</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>High School</td>
<td>59</td>
<td>49</td>
</tr>
<tr>
<td>Plus Two</td>
<td>32</td>
<td>27</td>
</tr>
<tr>
<td>&gt;Plus Two</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
</tr>
<tr>
<td>Occupation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coolie</td>
<td>66</td>
<td>55</td>
</tr>
<tr>
<td>Semi skilled labor</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>Others</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>No Job</td>
<td>34</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 1 shows that out of the total 120 respondents from the six Kudumbashree units, when considering the age wise study, reveals that 36 percent are come under the 20-30 age category, 38 percent are comes under 30-40 and 26 percent are from above 40 age category. It shows that the rural women in Kerala are actively participating in Kudumbashree activities without much difference in their age level.

The income wise study about the respondents’ shows that majority of women engaged in Kudumbashree units are low income group people. Only 14 percent of women have a monthly income of 10000 or more. Most of the respondents, 39 percent, were comes under the income range of 5000-7499.

The education wise study about the respondent’s reveals that 10 percent have only primary education, 49 percent have high school level education, 27 percent have plus two and only 14 percent are above plus two qualified. So it shows that the majority of women working in Kudumbashree units have only basic educational qualification. The level of education and development of behavioural competency are directly related. Irrespective of the level of education, how Kudumbashree units helps the women in developing their behavioural competency will be checked in the next analysis table.

Finally the Occupation wise study shows that out of total 120 respondents, majority are either coolie (55percent) or not having any job (28 percent). So it shows that women are considering Kudumbashree units as their additional job and income earning opportunity.
Table 2 reveals that, while considering the level of improvement of Behavioural Competency of respondents, the self-confidence (69%), and the Knowledge and awareness (62%) have highly improved because of the various Kudumbashree activities. The Kudumbashree units have influenced a lot in the social status and overall personality of the members. 75% of the respondents were feeling that they got a fairly improved personality and status in the society due to the Kudumbashree projects. The study also shows that the respondents communication skill (70%), their responsibility in the society (69%), ability to lead the team and to take initiation (65%), ability to understand and solve the problems (61%), and decision making skill in various situations (59%) have fairly improved. From the table 2, it should be noted that none of the respondents have the feel that there isn’t any improvement in their overall personality through the Kudumbashree activities.

CONCLUSION

The study about the empowerment of behavioural competency of women through Kudumbashree has provided an insight on women empowerment acquired by the members of various Kudumbashree units after joining in the Kudumbashree. Majority of the members of Kudumbashree units are women workers who are working on a daily wages system. The analysis of the survey data reveals that the behavior competencies of the respondents were improved either highly of fairly. Self confidence and Knowledge and awareness are highly improved and other behavioral competencies comes under study shows a fairly and considerable improvement. The leadership quality and decision making skill of the members need to be give more focus. To conclude we can say that the Kudumbashree units are playing a vital role in the empowerment of behavioral competency of women in Kerala and it is real model for the rest of the nation to follow in the field of women empowerment.

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ABSTRACT

It has been realized that development programs have bypassed women who constitute about half of the population of the country. Over the years, the concept of empowerment has broadened to include the growing concern of the women’s movement for gender equality and social justice. Rightly women’s empowering has been receiving due attention in recent years. Rural women enjoy a low status. They are not in a position to take advantage of the opportunities available. The solution lies in their empowerment which implies, in the Indian context, redistribution of power that challenges the male domination. Their status must be improved economically, socially, politically, and culturally. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. The concept of SHGs is a new window for the development of the rural mass. Therefore, the effective management and development of women’s resources is of paramount importance for rural development. The spirit for social and economic upliftment of members is the significant contribution of every SHG. Hence, the researchers think that it is worth to study the role of Self-Help Groups in social empowerment of women in Erode district. The present study is empirical in character based on survey method. The researchers have adopted multi-stage sampling. As an essential part of the study, the primary data are collected from 610 members of the Self-Help Groups. In order to study the attitude of the members towards the role of Self-Help Groups in women empowerment, chi square test, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis, inter-correlation analysis and percentage analysis have been employed. Lack of avenues to discuss problems, family constraints, political problems, lack of capacity building exercises, lack of access to information, problems in marketing, competition with large scale organizations, absence of groups to downtrodden community, poor network with various agencies, lack of encouragement, and inadequate education and training are the constraints of the members of Self-Help Groups. The study suggests suitable measures for the social empowerment of women through the Self-Help Groups.

Keywords: Self-Help Groups; Women Empowerment; Social Empowerment of Women; Rural Development

INTRODUCTION

The objectives of the rural development are providing social goods and services in terms of social and economic infrastructure, increasing the income of every rural family, creation of additional employment opportunities in rural areas, improvement of the living standards of low-income population living in rural areas through transforming the socio-spatial structure of their productive activities, improvement of services to rural masses, and improvement of know-how which is to be implemented among the rural people to infuse in them a sense of pragmatism in the process of development. Initially, it was assumed that various poverty alleviation programmes could enhance the income level of the rural masses but these programmes failed to achieve the target because of the
“trickle down” effect of economic growth. The slower economic growth was perceived to be lack of capital resources, low productivity, low income, low savings, etc. which have been perpetuating a permanent poverty syndrome. Further, the development alone cannot bring peace, prosperity and progress unless social justice and gender equality are ensured. It has been realized that development programs have bypassed women who constitute about half of the population of the country. The vicious cycle of poverty deprives women of the opportunities to have equal access to participate in development programmes, mobility and decision-making. The socialization process has concealed the woman putting many barriers to develop her potential. Poor women contribute most of their time to household duties and find a little time for engaging themselves in economic activities. Owing to various socio-economic barriers, women’s access to education, skill development, employment, health, nutrition, credit, market and information is limited, as they are not offered adequate opportunities and no active participation is envisaged.

Women Empowerment through Self-Help Groups

Over the years, the concept of empowerment has broadened to include the growing concern of the women’s movement for gender equality and social justice. Rightly women’s empowering has been receiving due attention in recent years. Women continue to be subjects of exploitation particularly in unorganized sector. Rural women enjoy a low status. They are not in a position to take advantage of the opportunities available. The solution lies in their empowerment which implies, in the Indian context, redistribution of power that challenges the male domination. Their status must be improved economically, socially, politically, and culturally. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. The concept of SHGs is a new window for the development of the rural mass. This programme is mainly meant for the rural poor who are living below the poverty line or under the vicious circle of poverty. Its main aim is to alleviate poverty among the poor. SHG helps women uplift their living conditions encompassing the social, economic, and educational levels to improve their empowerment level. The Self-Help Groups enable women to participate in decision making on economic and financial issues like family financial needs, supplementing of family income, consumption pattern, raising of loan, sale and mortgage of assets, etc. The groups give women opportunities of self-development through imparting education, training and practical knowledge. The Self-Help Groups enable women to participate in socio-political decision making at local level through their participation in village Gram Sabha, Panchayat meetings, and political activities. The groups change women from housekeepers to organizers, managers, and decision makers. However, Self-Help Groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and in the process have empowered them to become agents of change. Although women constitute half of world’s population, they are the largest group which is excluded from the benefits of social and economic development. Women constitute a strong labour force which needs to be mobilized and encouraged to make an effective contribution to the development process. In India, the work participation rate of women is less than half that of men. The empowerment of women through Self-Help Groups would lead to benefits not only to the individual woman but also for the family and community as a whole through collective action for development. The SHGs encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions.

STATEMENT OF THE PROBLEM

Women, the marvelous masterpiece of creation, constitute half of the human population of every society. They can be greater instruments in the development of human resources than men. Human resources especially women power need to be assigned a key role in any developmental strategy. India has 6.40 lakh villages and its 72.20% of the population is living in rural areas. 48.15% of the total population is female population and a major chunk of it is living in rural areas. Till recently women under the Indian rural setting were not able to participate actively in economic activities due to illiteracy, low level of skills, lack of access to training and credit facilities coupled with lack of entrepreneurship and other historical and socio-cultural reasons. Therefore, the government has
initiated the women Self-Help Group programme as a best participatory approach to the rural development as well as the eradication of rural poverty. Development is essentially a human action and it is an outcome of the ingenuity of human resources. No development can be thought to be sustainable unless it uses the capabilities, abilities, understanding, and contribution of women. One of the main reasons why developing countries like India have remained less developed is that they could not create work potential for women. Therefore, the effective management and development of women’s resources is of paramount importance for rural development. Women’s participation in nation’s development is not merely a question of providing some special concessions to them. Their collective action on issues of relevance for their empowerment is the key factor around which women’s movement, as a whole, has to be organized and directed. After independence, the government of India in quest of new social order and poverty-free society drafted the Constitution with great emphasis on equality, liberty, and fraternity. Recognizing the role and contribution of women in development, the early nineties made a beginning in concentrating on training-cum-employment-cum-income generation programmes for women with the ultimate objective of making them economically independent and self-reliant through Self-Help Groups. SHGs have made significant changes in the living standards of their members in terms of increase in income levels, asset generation, savings, capacity to borrow, income generating activities, etc. On the economic front both men and women work together to increase the income of the family. The spirit for social and economic upliftment of members is the significant contribution of every SHG. Therefore, the researchers think that it is worth to study the role of Self-Help Groups in social empowerment of women in Erode district.

OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

1. To study the role of Self-Help Groups in rural development in general.
2. To study the perception of the members towards the role of Self-Help Groups in social empowerment of women in Erode District.
3. To suggest suitable measures for the social empowerment of women through the Self-Help Groups based on findings of the study.

HYPOTHESIS

The study is based on the formulation of the following null hypothesis: H0: There is no significant relationship among the perception level of the SHG members belonging to different demographic profile towards social empowerment of women in Erode district.

RESEARCH DESIGN

The present study is empirical in character based on survey method. The present study attempts to examine the role of Self-Help Groups in social empowerment of women in Erode District. The study is confined only to women Self-Help Groups, since majority of the groups are women groups. There are 15472 SHGs in Erode district. The researchers have adopted multi-stage sampling. In the first stage, 5 blocks out of the 20 blocks, which outnumber in terms of number of groups, are selected. In the second stage, 5 per cent of the groups i.e. 305 Self-Help Groups, are selected from 5 selected blocks. In the third stage, two members from each group are selected at random basis. Therefore, the sample size consists of 610 members. As an essential part of the study, the primary data are collected from members of the Self-Help Groups. On account of lower level of education, schedule method is employed to collect the primary data from the members. Taking into consideration the objectives of the study, a schedule was prepared after a perusal of available literature and thorough consultation with the experts of related fields. Each question was improved for its relevance and meaning by constant interaction with the experts in the areas. Pre-testing of schedule was done, involving 25 respondents to know the relevance of the questions. In the light of pre-testing, necessary changes were incorporated in the questions and their sequences. The secondary data have been collected mainly from journals, magazines, government reports, books and unpublished dissertations. The data collected for
the purpose of the study were quantified, categorized and tabulated. In order to study the attitude of the members towards the role of Self-Help Groups in women empowerment, chi square test, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis, inter-correlation analysis and percentage analysis have been employed.

**FINDINGS**

1. 23.27%, 30.98%, 32.13%, 35.57% and 39.67% of the respondents are influenced by the factors such as entrepreneurial status, family welfare and survival, income generation, loan facility and social recognition respectively to join Self-Help Groups. Promotion of saving habit and economic independence are the motivating factors for the members at 46.39% and 49.83% respectively to join Self-Help Groups in Erode district.

2. There is a significant relationship between the acceptance level of the respondents belonging to different age groups, educational status, income groups, occupations and blocks towards the role of SHGs in the social empowerment of women. On the other hand, no significant relationship is found between the acceptance levels of the rural and urban respondents towards the role of SHGs in the social empowerment of women.

3. The respondents of the age group up to 25 years, respondents having degree qualification, respondents who have annual household income above Rs.75000, respondents belonging to other occupations, rural members, and respondents belonging to Gopi Block have high level of acceptance towards the role of SHGs in the social empowerment of women.

4. The variation in the acceptance level was high among the respondents of age group up to 25 years, among the respondents who have annual household income Rs.50001-75000, and among the urban members towards the role of SHGs in the social empowerment of women. A consistency is found in the acceptance level of illiterate members, among the respondents of artisans, and among the respondents of Erode Block towards the role of SHGs in the social empowerment of women.

5. The education, family pattern, family size, social group and location of the members have no significant effect on the social empowerment of women in SHGs in Erode district. Age and annual household income of the respondents have significant effect on the social empowerment of women in SHGs.

6. Out of the 610 respondents, 34.26%, 42.30%, 15.90%, 5.08% and 2.46% of the respondents strongly agree, agree, undecided, disagree and strongly disagree with regard to the role of Self-Help Groups in the social empowerment of women in Erode district. The mean score reveals that the respondents have higher acceptance level towards role of SHGs to expose women to a wider social reality (4.37) followed by achieving social status (4.31). On the other hand, the respondents have low mean score with respect to role of SHGs in enumerating food items which must be added in what they eat and enabling women to know and prevent environment pollution (3.84).

7. Lack of avenues to discuss problems, family constraints, political problems, lack of capacity building exercises, lack of access to information, problems in marketing, competition with large scale organizations, absence of groups to downtrodden community, poor network with various agencies, lack of encouragement, and inadequate education and training are the constraints of the members of Self-Help Groups.

**SUGGESTIONS**

1. The SHGs comprise illiterate and less educated women members; therefore, education of rural women needs to be stressed. Education on planning, production, marketing and evaluation of economic activities will make women undertake group activities. It is therefore suggested that appropriate educational programmes should be undertaken by government and non-governmental agencies in order to make them aware of technical know-how and face the
practical difficulties of the group activities. Moreover, the members shall be given education on
gender sensitization, legal rights, nutrition, health care, banking operations, child care, anti-
social activities, personality development i.e. self-esteem, self-confidence, communication
skills, and leadership qualities.

2. Development of women is possible only by means empowering them through education, self-
employment and income generating activities. Self-employed women in SHGs should be
brought within the ambit of non-formal education. Women’s education and literacy are
important if they want to reach their potential and become empowered. Illiteracy creates a
situation of dependency on others that can limit an individual’s prospects for empowerment.
Women who attend education programs dramatically increase their commitment to educating
their children in particular.

3. Debate of social issues affecting women’s lives and communities can lead to greater
awareness of the causes of the problems they face and allow them to take more effective action
to address the problems that are holding them back. Discussion of women’s rights, community
problems, politics and common family problems can foster a sense of solidarity that can
empower women both as individuals and as a group to address their problems. With some
support, groups of economically empowered women can take steps to address the cultural and
legal barriers that limit their social and political empowerment.

4. Today the membership in Self-Help Groups cuts across caste, religious and geographical
barriers in every place. SHGs have the capacity to participate in the development process.
They represent women who want to be and who need to be brought into the mainstream of
public participation. Women’s Self-Help Groups today are readily available forums for all
those who wish to work with them. Hence, they are the appropriate bodies to be chosen as
beneficiaries under various programs of both government and non-governmental agencies.
They can be utilized by all such entities both in meeting their own goals and in strengthening
and supporting the efforts of members of Self-Help Groups to rise in socio-economic status.
Therefore, the NGOs need to network with supportive agencies like District Rural
Development Agency, District Industrial Centre, and Tamil Nadu Corporation for
Development of Women for the goal of empowerment of women.

5. Government both state and Central, should work hand-in-hand to promote the concept of
SHG without political biasless and selfish motives, taking into account the welfare of the
womenfolk in general by incorporating it as an important strategy for women empowerment in
the national policy and allocating more grant in the budget and developing effective
implementing machinery.

CONCLUSION

Self-Help Groups in the broader concept play an active role in social and commercial transformation,
income generating and other developmental activities. SHGs provide a means for women to know and
be known by other women; a forum for learning leadership and public speaking skills; and a basis for
development of trust, friendship, and financial assistance. Group membership can help foster a sense
of equality among women and break down social barriers such as caste as well as gender. In the
process of time, once the SHGs have become large and powerful democratic organizations,
empowerment for their members and eventual sustainability become assured. In terms of policy
implications and program attributes, to achieve better results in reducing poverty and empowering
women, government and NGOs should look beyond credit and follow the ‘credit with social
development’ approach. This approach will mitigate gender hierarchy by changing misconceptions
about household relations and, it is hoped, promote significant global improvements in the status of
women. SHGs have proved that they could indeed bring about a change in the mindset of the very
conservative and tradition-bound illiterate women in rural areas. With appropriate market support
strategies, the members could effectively build enterprises as a source of their employment and
income. The SHGs may yield desired results, if proper care is taken. If the study provokes the authority concerned to take some positive measures for the social empowerment of the members, the researchers will feel amply rewarded.

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M - COMMERCE: SWOT ANALYSIS

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ABSTRACT

Mobile commerce (M-commerce) tools and its services are growing at a much faster pace in this digitized world. With half a billion mobile subscribers, emerging competition, innovative ways to attract customers way of doing business has undergone sea change by the use of mobile M-Commerce is an extension of electronic commerce. Many companies in India started using mobile for doing business; financial sector, Telecom sector; Banking and Real Estate are some of the sectors using mobile commerce. There has been tremendous growth in wireless technology in the last decade. This advancement has changed people do business in mobile environment (M-Business). This is where M-Commerce step in which promises to allow shoppers to purchase goods and have services using mobile phones, wearable PCs and handhelds and in the same way brings challenges for both individuals and society. This paper is intended to bring out the facts about the feasibility of m-commerce today its growth & the strength and opportunities, the weaknesses and threats lying ahead.

Keywords: M-Commerce; Services; M-Commerce SWOT Analysis

INTRODUCTION

Recent user-centric technology, mobile and wireless communications provide high global penetration. In recent days, different types of systems are being applied for different application areas. While e-commerce continues to impact the global business environment profoundly, technologies and applications are beginning to focus more on mobile computing and the wireless web. Mobile technology is the most pervasive communications technology in the world. The phrase mobile commerce was originally coined in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum, to mean "the delivery of electronic commerce capabilities directly into the consumer’s hand, anywhere, via wireless technology." Many choose to think of Mobile Commerce as meaning "a retail outlet in your customer’s pocket."

Mobile commerce is worth US$230 billion, with Asia representing almost half of the market, and has been forecast to reach US$700 billion in 2017. According to BI Intelligence in January 2013, 29% of mobile users have now made a purchase with their phones. Walmart estimated that 40% of all visits to their internet shopping site in December 2012 was from a mobile device. Bank of America predicts $67.1 billion in purchases will be made from mobile devices by European and U.S. shoppers in 2015. Mobile retailers in UK alone are expected to increase revenues up to 31% in FY 2013–14.

LITERATURE REVIEW

The spectrum used for the review of literature focuses upon the meaning, benefit and drawbacks & SWOT Analysis of M-commerce in India.

According to K.S. Sanjay (2007), Mobile network is less cost included and also gives a better flexibility and effectiveness to its subscribers than landline phone. M-commerce is also a substitute of
E-commerce, but the difference lies that M-commerce uses wireless networking. So it gives flexible and convenient experience.

Sujata P. Deshmukh, Prashant Deshmukh and G.T. Thampi states that M-commerce is subset of E-commerce, which includes E-commerce transaction carried out using a mobile device. Today transaction over internet, become an essential part of our daily life, but India is a land of many languages but only 2 percent of the Indian population prefers reading in English. If the content is in local language, it will not only ensure quicker adoption by the user but also will be an instant success.

Manjoor Amir, states that there are several benefits and advantages in adopting E-commerce. It is helpful for doing Transactions at home. It also gives an universally accepted quality, security and reliability of product so that major part of share can be increased by particular website.

Felicitta j.Gnana Jayanthi j.states that The SWOT matrix on m-commerce analyses and draws strategies to compete in an increasingly digital marketplace.

**OBJECTIVES OF THE STUDY**

Main objectives of this research paper are as follows:-

1. To find out what are the benefits are of M-commerce in India.
2. To find out what hurdles are going to faced by M-commerce industry in India.
3. To find out how M-commerce makes life easy in today’s world i.e. SWOT Analysis.

**Defining ‘M-Commerce’**

E-commerce normally means as transaction conducted over the internet. E-commerce is a large domain on conducting business over internet and E-retailing is a part of it. When we discuss on digitally / Internet enabled commercial transactions between organizations and individuals using latest web technologies as per the policies of the organization. The rapid growth of mobile telephony has provided a foundation for M-commerce namely E-commerce activities carried out via a mobile device, such as a cell phone it is called M-commerce. M-commerce also refers to the transaction conducted via mobile device or Wi-Fi network. The emerging technology behind m-commerce is based on the Wireless Application Protocol (WAP) architecture which includes use of other technologies such as SMS services over a number of carriers (Global System for Mobile Communications (GSM), Interim Standard 95 (IS95), Code Division Multiple Access (CDMA), Wideband Code Division Multiple Access (W-CDMA)), Bluetooth applications, 2G, 2.5G, 3G, Wi-Fi, IRDA etc. M-commerce covers terminals, standards, transaction models, middleware, or security; potential business models, methods; and design approaches to develop m-commerce applications.

**Services Available in M-commerce:**

- **Mobile Money Transfer:** Money transfer is mainly done through the use of mobile phones. This was an initiative of a multimillion shillings company. The companies involved are Safaricom and Airtel.

- **Mobile ATM:** With the introduction of mobile money services for the unbanked, operators are now looking for efficient ways to roll out and manage distribution networks that can support cash-in and cash-out. Unlike traditional ATM, sicap Mobile ATM have been specially engineered to connect to mobile money platforms and provide bank grade ATM quality.

- **Mobile ticketing:** Tickets can be sent to mobile phones using a variety of technologies. Users are then able to use their tickets immediately, by presenting their mobile phone at the ticket check. Most number of users is now moving towards this technology.

- **Content purchase and delivery:** Currently, mobile content purchase and delivery mainly consists of the sale of ring-tones, wallpapers, and games for mobile phones. The convergence of mobile phones, portable audio players, and video players into a single device is increasing the purchase and delivery of...
full-length music tracks and video. The download speeds available with 4G networks make it possible to buy a movie on a mobile device in a couple of seconds.

**Location-based services:** The location of the mobile phone user is an important piece of information used during mobile commerce or m-commerce transactions. Knowing the location of the user allows for location-based services such as: Local discount offers, Local weather, Tracking and monitoring of people.

**Information services:** A wide variety of information services can be delivered to mobile phone users in much the same way as it is delivered to PCs. These services include: News, Stock quotes, Sports scores, Traffic reporting.

**Mobile Banking:** Banks and other financial institutions use mobile commerce to allow their customers to access account information and make transactions, such as purchasing stocks, remitting money. This service is often referred to as Mobile Banking, or M-Banking.

**Mobile brokerage:** Stock market services offered via mobile devices have also become more popular and are known as Mobile Brokerage. They allow the subscriber to react to market developments in a timely fashion and irrespective of their physical location.

**Auctions:** Over the past three years mobile reverse auction solutions have grown in popularity. Unlike traditional auctions, the reverse auction (or low-bid auction) bills the consumer's phone each time they place a bid. Many mobile SMS commerce solutions rely on a one-time purchase or one-time subscription; however, reverse auctions offer a high return for the mobile vendor as they require the consumer to make multiple transactions over a long period of time.

**Benefits of M-commerce in India**

As we know M-commerce market grows rapidly now a days, the numbers of Smartphone users are increasing regularly. M-commerce helps to works easily and smoothly in life schedule. Its benefits are as follows:-

**User friendly:** - Now a days websites are being designed so much user friendly. Its predict search option helps consumers to find more easily and rapidly for a particular product. Different classification of products variety helps for consumers to choose more exclusively between products.

**Easy to carry mobile device:** - Mobile device is easy to carry by user. It helps to avoid user to go physically to any particular shop as well as it also helps to user for avoid once of use of computer /laptops.

**Low internet connectivity area:** - M-commerce is also efficiently used where the internet connectivity is less and website is taking more time to upload or hit. Through mobile devices less internet data will be used, so it is also economical with comparison of using internet via computer devices.

**Secure transactions:** - M-commerce also gives an assurance of secure transactions, for the transaction, confirmation code is sent on the e-mail and mobile phone. And after filling this code the transaction will be processed, So that chances of wrong transactions are very less and unsecure transitions can be eliminated.
Condition of M-commerce in India

As we know mobile devices are becoming a part of our daily routine life, People use internet for various purposes which include: email, academic and financial information search, music and video on internet, chatting, online job search, gaming, booking tickets, hotel reservation, online news, internet telephony/video chat/voice chat, and online banking. E-commerce has touched every field of human life from information search to entertainment, job search & matrimonial site. Global mobile transaction volume from 2010 to 2017 (in billion U.S. dollars) This statistic shows the global mobile transaction volume from 2010 to 2013 with a forecast for 2017. The worldwide mobile volume in 2012 was 163.1 billion US dollars and is expected to grow to 721.4 billion U.S. dollars in 2017.

![Graph showing global mobile transaction volume from 2010 to 2017]

Source: Worldwide mobile transaction volume 2010-2017

Drawback of E-commerce in India

Each coin has two sides; M-commerce also has some hurdles for growth in India. Drawbacks of M-commerce market in India are as follows:

Lack of Internet Connectivity: - In India, still internet connectivity is under the dark room; still broadband connection is not accessible at many places in India. Also 3G networks are not available at so many states.

Language Barrier: - In India, mostly people are not aware about the English language or not so good in English language. So that for the transaction over internet through mobile devices, language becomes one of the major factor to purchases, hire and sell a particular product or services.

Less Graphic Resolutions: - In comparison to computer/laptop, mobile devices are still less graphic resolutions, for that reason consumers are least interested to buy a particular product. In other words Product is not properly or exactly shown in mobile devices as compare to computers/laptops/notebooks.

Lack of Awareness: - Still in India people do not aware about the term M-commerce, In India literacy rate grew by 74.04%, but the world average literacy rate is 84% in 2011. People in India still afraid to adopt to purchase things online as well as they are feeling uncomfortable to buy a product through M-commerce.
Less Number of Mobile phone users: - In India total numbers of mobile phones are 1, 104, 48000; it is 90.47% of entire population of India but the world’s percentage of mobile phones is 97% in 31 Oct 2013. This figure explains that number of mobile users is less in India as compare to world number of mobile users. In India mobile network is not available in entire region; low connectivity problem is still faced by our Indian people in remote areas.

SWOT Analysis

SWOT Analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It identifies the internal and external factors that are favorable and unfavorable to achieving that objective. This SWOT analysis is being performed on M-commerce in order to identify its issues as weakness and threats so that more researches may be motivated and to direct the m-commerce in a more successful manner.

Strength: The strength of M-commerce is based on four factors: the anticipated ubiquity of devices, online access for a large portion of the world’s population, location sensitivity of the devices, and authentication and authorization capabilities. Varshney and Vetter argue that each of the levels in the framework which encompasses (i) Wireless (Network) Infrastructure, (ii) Mobile Middleware, (iii) Wireless User Infrastructure and (iv) Mobile Commerce Applications play a critical role in m-commerce success and deployment. GPRS and 3G offer ‘always-on’ connections to the Internet so a mobile device can provide with continuous links to the Internet, e-mail, interactive touch screen experiences which provides innovative service delivery. High Quality-of-Service (QoS), Positioning services and location-aware services provide highly convenient and customized services. For wireless carriers, to recoup the costs of building next-generation wireless data networks, m-commerce represent new revenue streams. Using Bluetooth technology, much of this communication could even be between devices rather than people and advertisers will be able to team with carriers to deliver their message.

Weakness: Lack of data security and digital identity are the major weakness for wireless communications. Wireless Local Area Network (WLAN) present its own set of risks listed below:

- Antivirus solutions are difficult to implement
- Privacy in data transmission is not maintained
- WLAN transmission can be 'listened to' up to a mile away using inexpensive receivers
- Many existing WLAN installations do not use WLAN built-in encryption capabilities

Over the next decade, billions of people will gain access to mobile devices. Many of them will be functionally illiterate, and only a small percentage will be comfortable with English. A polyglot environment will place a large premium on language translation, clear interactions, and speech interfaces, but even after 30 years of research in these fields, sophisticated applications remain scarce. Recent Mobile devices are not as fast as a fixed connection, or have anything like the graphics or processing power of a PC and they are limited with memory and computational power. The small screen size of mobile terminals is also a major deterrent to many applications. Still, M-commerce relies on proprietary solutions and there are no standards for M-commerce.

Opportunities: Size and growth rate of the mobile market is the key driver of the mobile services market. “Third world” citizens will be able to communicate easily anywhere and engage in business without geographical limitations. Moore says the ‘payment gateways’, are a company or organization that provides an interface between the merchant's point-of-sale system and the payment system. The service may involve the purchaser's bank paying directly to the seller's bank, or through a credit card company, all facilitated by the payment gateway provider. Tickets can be booked via the mobile; people have the flexibility of purchasing them on the go. Retailers can send coupons and loyalty cards that can be presented at the sales counter. The mobile platform can be used to deliver news alerts, stock market reports, sports schedule and results or traffic information. Paper catalogues can be
replaced by sending periodic alerts to the customers. Companies can reach consumers and select their target audience for a particular product or brand. These opportunities and what mobile commerce will look like in the future depend on the creation of an open and neutral infrastructure trusted by both businesses and consumers to enable a fast and easy adoption of the technology.

**Threat:** The threats involved in m-commerce are;

1. Mobile Commerce Security and Privacy Risks
2. Wireless Infrastructure Security Risks
3. Mobile Middleware Security Risks
4. Wireless User Infrastructure Security Risks
5. Mobile Application Security Risks

An obvious risk with remote networking is loss or theft of mobile devices. Although mobile telephone service can be cancelled and the problem of its loss reduced to the compromising of phone book entries, for large businesses a lost mobile computing device could also seriously compromise sensitive corporate information. In the wrong hands, it may cause untold financial losses, and could quickly cost the business its competitive edge.

**Table 1. M-Commerce SWOT / TWOS Matrix**

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Strengths</th>
<th>Weakness</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Innovative Business Models</td>
<td>• In Long-term, lack of interoperability and higher operating costs</td>
</tr>
<tr>
<td></td>
<td>• Consumer adoption</td>
<td>• WLAN transmission can be captured by untrusted parties</td>
</tr>
<tr>
<td></td>
<td>• High Speed Internet Connectivity and Always on Connection through GPRS, 3G, UMTS, Bluetooth</td>
<td>• No built-in encryption capabilities in WLAN</td>
</tr>
<tr>
<td></td>
<td>• Third world citizens communicate easily without geographical limitations</td>
<td>• Limited Memory</td>
</tr>
<tr>
<td></td>
<td>• Portability</td>
<td>• Limited computational power</td>
</tr>
<tr>
<td></td>
<td>• Payment gateways</td>
<td>• Antivirus solutions are difficult to implement</td>
</tr>
<tr>
<td></td>
<td>• Ticketing, M vouchers, multimedia information, Shopping, Marketing and advertising</td>
<td></td>
</tr>
<tr>
<td>Threats</td>
<td>M-Commerce Security &amp; Privacy Risks</td>
<td>Risk related to theft of mobile device</td>
</tr>
<tr>
<td></td>
<td>Wireless Infrastructure Security Risks</td>
<td>• Third world citizens uncomfortable with English</td>
</tr>
<tr>
<td></td>
<td>Mobile Middleware Security Risks</td>
<td>• No Privacy of data</td>
</tr>
<tr>
<td></td>
<td>Wireless User Infrastructure Security Risks</td>
<td>• Small screen size of mobile terminals</td>
</tr>
<tr>
<td></td>
<td>Mobile Application Security Risks</td>
<td>• Relies on proprietary solutions</td>
</tr>
<tr>
<td></td>
<td>Mobile Viruses can spread attacks quickly through the network</td>
<td>• No standards for M-commerce</td>
</tr>
<tr>
<td></td>
<td>Multiple means of infection</td>
<td></td>
</tr>
</tbody>
</table>

In the above table (I), M-commerce SWOT / TWOS matrix, we examined that,

- S-O strategies pursue opportunities that are good to the future
- W-O strategies overcome weakness to pursue opportunities
- S-T strategies identify ways that the M-commerce can use its strengths to vulnerability threats.
• W-T strategies establish a defensive plan to prevent the M-commerce’s weakness from making it highly susceptible to threats.

CONCLUSION

People live fuller, mobile lifestyles now a days. They value convenience and have a lot of things that they want to do. They are comfortable with e-Commerce and willing to transact over the mobile to simplify their lives and optimize their time. M-commerce is such a technology which offers a new business opportunity to enterprises and consumers within reach, even as barriers to its development fall away. Applications and wireless devices promise to evolve together, each driving the introduction of innovative and powerful features in the other. The opportunity is much beyond mobile bill payments and can include all forms of transactions including merchant payments, utility bill payments, peer-to-peer money transfer and any other transaction scenario that the consumer faces today. The m-commerce need to develop synchronized value added content, synthesized business models that go together with emerging technologies, which can create key mobile features and serve as drivers of the growing market demand.

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