

BRAND CONSUMPTION AND USAGE PATTERN OF BATH SOAP IN RURAL HARYANA

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Abstract: *Present study aims to find out brand consumption and usage pattern of bath soap in rural Haryana. To achieve these objectives primary data was collected with the help of self-designed, structured questionnaire on the basis of literature review. The study reveals that rural consumers possess all major brands of bath soaps. While analyzing brand consumption and usage pattern of bath soap among rural consumers, Lux, Dettol, Godrej No.1 and Life buoy was found to be the most consumed bath soap and mostly family used bath soap in their daily routine in rural Haryana. So while largely the brands in the purchase list of rural consumers are the same as in urban markets in India, a significant association was found between brand consumption of products undertaken family income and education of the respondents.*

Keywords: *Brand, Brand Consumption, Usage Pattern and Rural Consumer.*

Introduction: Marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value, with others (Kotler et. al., 2010). To create and exchange value marketers need to investigate what are the requirements of consumers. It demands the study of consumer behaviour. Consumer

behaviour refers to the behaviour that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Schiff man & Kanuk, 1994). Marketing has moved ahead from selling basic necessities to selling specific facilities (Rama swamy & Nama kumari, 2013). The applications of marketing concepts make a company to view consumer needs as important for identification, analysis, and development of strategies, which are evolved out of the clear understanding of consumer needs (Kishor, 2014; Burnett, 2008).

So understanding the consumer behaviour is important for any corporation. The study of consumer behaviour focuses on how individuals make decisions to spend their available resources such as time, money, and efforts on consumption related decisions (Burnett, 2008; Schiff man & Kanuk, 2010; Kishor, 2014).

The rural consumers used to buy the essential commodities only, due to limited income, but now their attitude is changing. Consumption needs of rural consumers are different from their urban counterparts, so the products can be made more suitable for rural markets by knowing the needs and requirements of rural consumers. Unlike the urban markets, the rural markets are heterogeneous; it varies from place to place, state to state; literacy rate, income levels, languages, dialects and cultures are widely different in different rural regions (Bishnoi, 2001; Kumar, 2007; Aithal, 2012; Prakash, 2015).

Review of Literature: A brand is a name, term, symbol, design and a combination of them, proposed to identify the goods and service of one seller or group of sellers and to differentiate them from the competitors in the market (Keller, 2003). Every brand differs in names or symbols like logo, trade mark, design and packing, etc. The products are known through these elements and thus make it possible to differentiate one product to another. A brand is a sign to protect the customer from related fake brand names and protect the producer from another competitor (Aaker & Joachimsthaler, 2000). Kumar and Bishnoi (2007) studied that the Indian rural market was full of opportunities and had seen impressive growth in recent years, and a large untapped market exists there. Companies across different sectors were foraying into the burgeoning rural markets to fuel their growth engine.

Lokhande (2004) cited rural India, having more than seventy percent population living in villages is a huge market. Obviously, many number of FMCG companies were trying their best to strap up the business opportunities in rural India. Electronic media, efficient

transportation system, increasing income levels, and planned marketing policies are the major contributing factors to enhance the scope of rural marketing. Rural consumer was changing his expenditure habits to suit himself to changing environment. India's rural market was much larger as compared to its urban market in terms of population and households.

Sridhar et al. (2005) found that huge size and demand base of the Indian rural market offered huge opportunities to the marketers. There was no doubt that rural market of India was a large one and had more than 741 million consumers and more than 12 crore households which formed more than 70 percent of the total households in the country. There was an increase in agriculture production every year and generated over half of national income by the rural area. Garg et al. (2009) found that low price of product, small packages or sachets of the product had been used largely in the FMCG sector particularly for the rural market. But, it was imperative to understand the response of the consumers.

Medium package size was found to be the most preferred size. However, clear preference for small packages in case of shampoo was noticed to be the only exception. Although a transition was going on from loose to packaged and branded products, yet it was noticed that a good number of FMCG was being sold in rural areas. Rao (2000) recognized products designed for the rural consumers and taking report of their cultural range, way of life, standard of living, disposable income, expenditure pattern, and communication, facilities appear to be key elements in a rural marketing strategy. Rural markets had shown fast growth when special small pack sizes were available. Ganesh moorthy (2003) concluded mass media played a significant role in the sales promotion of the products and brand in rural area. In mass media, TV has played a dominant role in compared to others.

Objective of the Study:

1. To study the brand consumption and usage pattern of bath soap among rural consumers:
2. To study the brand consumption of bath soap across income and education.

Hypothesis of the Study:

H₀₁: There is no significant association between income of the respondent and brand consumption of bath soap.

H₀₂: There is no significant association between education of the respondent and brand consumption of bath soap.

Research Methodology:

It represents the brand consumption and usage pattern of bath soap in rural Haryana. The present study is confined bath soap only. Primary data was collected with the help of self designed structured questionnaire on the basis of literature review, which was administered through personal interview. A total of 1000 respondents were contacted in person and interviewed, out of which 822 were found to be satisfactory for further analysis to achieve the objectives of the study.

The samples were taken from either head of the family or decision maker. An attempt was made to interview more than one member of the family collectively. To collect the primary data, two developed, two underdeveloped and one moderately developed district were chosen on the basis of ranking of district wise development index of Haryana given by Bishnoi and Aneja in 2011. That scale was based on four dimensions of development including productivity, equity, empowerment and sustainability. This study represents Faridabad, Yamuna Nagar, Gurgaon, Hisar and Bhiwani out of which two blocks from each selected district were selected at random and then two villages from each block were taken.

Profile of the Respondents: The profile of the respondents represents Income is one of the most important factor that has direct bearing on marketers' efforts, and affects a great deal the determinants of the marketing mix. Income not only affects the quantum of purchase but also has great effect on psychographic and sociographic aspects of respondents in terms of brand preference, product choice, price sensitivity, outlet selection and more (Singh & Singh, 2014; Lokhande, 2003; Nagaraja, 2004; Kumar & Bishnoi, 2007). As far as a monthly income of the families were concerned, the majority of the respondents (53.6 percent) had a monthly family income of ₹ 10,000 to ₹ 20,000 per month and 30.7 percent respondents were having family income above ₹ 20,000, and 15.7 percent having a monthly family income of up to ₹ 10,000 in rural area.

Table 1: Demographic Characteristics of the Respondents

Variable	Category	Frequency	Percentage
Family Income (Per Month)	Up to ₹ 10,000	129	15.7
	₹ 10,000 to ₹ 20,000	441	53.6
	Above ₹ 20,000	252	30.7

Education Qualification	Illiterate	55	6.7
	Up to 10 th	323	39.3
	11 th to 12 th	221	26.9
	Graduation	166	20.2
	Post Graduation	57	6.9

Source: Primary Data

The level of education affects a great deal the perceptibility and acceptability towards any phenomenon (Kumar, 2007; Katyal, 2014). The level of education of the respondents may decide the way marketers need to design their strategies to communicate with respondents in reference to different products (Bishnoi, 2001; Kumar, 2007; Bharti, 2012). Table 1 shows that the majority of the respondents in the sample were educated up to 10th standard (39.3 percent), 26.9 percent respondents up to 10+2, while 20.2 percent respondents were graduates, 6.9 percent respondents were post graduate and only 6.7 percent were illiterate.

Result and Analysis:

Table 2: Brand Consumption of Bath Soap

Brand Name of Bath Soap	Most Consumption Brand of Bath Soap			Total Brand Consumption
	1 st Brand	2 nd Brand	3 rd Brand	
Lux	287 (34.9)	70(8.5)	18(2.2)	375 (31.6)
Dettol	148(18.0)	62(7.5)	37(4.5)	247 (20.8)
Godrej No .1	122(14.9)	20(2.4)	15 (1.8)	157 (13.2)
Lifebuoy	99(12.1)	77(9.4)	12(1.5)	128 (10.8)
Washing Cake	73(8.9)	27(3.3)	3(0.4)	107 (9.0)
Nirma	33(4.0)	10(1.2)	6(0.7)	49 (4.1)
Dove	18(2.2)	21(2.6)	5(0.6)	44 (3.7)
Patanjali	11(1.3)	2(0.2)	-	13 (1.1)
Cinthol	8(1.0)	7(0.9)	8(1.0)	23 (1.9)
Vivel	8(1.0)	3(0.4)	4(0.5)	15 (1.3)
Santoor	5(0.6)	-	1(0.1)	6 (0.5)
Hamam	3(0.4)	-	1(0.1)	4 (0.3)
Breeze	2(0.2)	1(0.1)	1(0.1)	4 (0.4)

Wild Stone	2(0.2)	-	-	2 (0.2)
Pears	1(0.1)	5(0.6)	4(0.5)	10 (0.8)
Rexona	-	2(0.2)	1(0.1)	3 (0.3)
Not use	2(0.2)	515(62.7)	706(85.9)	-
Total	822(100.0)	822(100.0)	822(100.0)	1187 (100.0)

Source: Primary Data

Note: Figures in parenthesis denotes percentage

Table 2 indicates the brand consumption of bath soap of rural consumers in Haryana. According to the table Lux was found to be the most preferred brand of bathing soap among rural consumers followed by Dettol, Godrej No.1, Lifebuoy, Nirma, Dove, Patanjali, Cinthol and Vivel. Apart from that, other brands were used in lesser proportion which included Wild Stone, Pears, Rexona etc. While 9.0 percent families still use Washing Cake for bathing purpose in rural Haryana. Only 0.2 percent families in rural Haryana did not use bath soap.

A careful reading on the table reveals that rural consumers used a variety of brands, though Lux was the most preferred brand. Other popular brands like Dettol, Godrej No. 1, Lifebuoy and Nirma were not lagging much behind. It speaks about brand consciousness and preference of rural consumers. They were using the variety of brands which included premium, and non premium brands. They might prefer one brand, but they were also using other brand as a second and third choice.

Lux was the most preferred brand as in first and second choice. Dettol was second most preferred brand as first and second choice, and most preferred brand as a third choice. Similarly, other brands were used the in second and third choice. Consumers in rural Haryana used all famous brands of bath soap just like the urban consumer. Rural consumers were going with national leader brands (business.mapsofindia.com). It is a good indicator for every marketer who wants to tap rural market, especially in the FMCG market in near future.

Table 3: Brand Consumption of Bath Soap across Income Level

Income (Per Month)	Brand Name of Bath Soap									Total
	Lux	Lifebuoy	Dettol	Nirma	Washing Cake	Dove	Godrej No.1	Patanjali	*Others	
Up to □ 10,000	40 (31.5)	14 (11.0)	12 (9.4)	10 (7.9)	26 (20.5)	1 (0.8)	23 (18.1)	1 (0.8)	0 (0.0)	127 (100.0)

□ 10,000 to	143	47	98	18	42	6	65	5	17	441
□ 20,000	(32.4)	(10.7)	(22.2)	(4.1)	(9.5)	(1.4)	(14.7)	(1.1)	(3.9)	(100.0)
Above	104	38	38	5	5	11	34	5	12	252
□ 20,000	(41.2)	(15.1)	(15.1)	(2.0)	(2.0)	(4.3)	(13.5)	(2.0)	(4.8)	(100.0)
Total	287	99	148	33	73	18	122	11	29	820
	(35.0)	(12.1)	(18.1)	(4.0)	(8.9)	(2.2)	(14.9)	(1.3)	(3.5)	(100.0)

Source: Primary Data

Note: 1. Figures in parenthesis denotes percentage

2. $\chi^2 = 73.729$, level of significance = 0.000

3. *Others (Cinthol, Vivel, Santoor, Hamam, Breeze, Wild Stone, Pears, Rexona)

Table 3 indicates the brand consumption of bath soap among rural consumers across incomes. According to the table, Lux was found to be the most used brands of bath soap among rural families irrespective of income followed by Godrej No.1, Dettol, Lifebuoy and other low price brands. It has been found that with increase in income of family, the brand preferences for a bath soap shift from lower priced brands to high end brands like Dove. Lower income family respondents were found using Washing Cake for washing clothes as well as bathing purpose. A significant association was found between brand preferences of bath soap and family income, so first hypothesis was rejected.

Table 4: Brand Consumption of Bath Soap across Education Level

Educational Qualification	Brand Name of Bath Soap									Total
	Lux	Lifebuoy	Dettol	Nirma	Washing Cake	Dove	Godrej No.1	Patanjali	*Others	
Illiterate	17 (32.1)	4 (7.5)	9 (17.0)	1 (1.9)	15 (28.3)	0 (0.0)	7 (13.2)	0 (0.0)	0 (0.0)	53 (100.0)
Up to 10 th	112 (34.7)	24 (7.4)	46 (14.3)	15 (4.6)	50 (15.5)	0 (0.0)	66 (20.4)	6 (1.9)	4 (1.2)	323 (100.0)
11 th to 12 th	80 (36.2)	34 (15.4)	50 (22.6)	8 (3.6)	5 (2.3)	2 (0.9)	31 (14.0)	2 (0.9)	9 (4.1)	221 (100.0)
Graduation	57 (34.3)	27 (16.3)	35 (21.1)	9 (5.4)	3 (1.8)	8 (4.8)	14 (8.5)	3 (1.8)	10 (6.0)	166 (100.0)
Post Graduation	21 (36.9)	10 (17.6)	8 (14.0)	0 (0.0)	0 (0.0)	8 (14.0)	4 (7.0)	0 (0.0)	6 (10.5)	57 (100.0)
Total	287 (35.0)	99 (12.1)	148 (18.1)	33 (4.0)	73 (8.9)	18 (2.2)	122 (14.9)	11 (1.3)	29 (3.5)	820 (100.0)

Source: Primary Data

- Note: 1. Figures in parenthesis denotes percentage
 2. $\chi^2 = 172.765$, level of significance = 0.000
 3. *Others (Cinthol, Vivel, Santoor, Hamam, Breeze, Wild Stone, Pears, Rexona)

Table 4 indicates the brand consumption pattern of bath soap among rural consumers across education of the respondents. According to the table, Lux was found to be the most used brands of bath soap, followed by Dettol, Lifebuoy, Washing Cake, Nirma, Dove and others across all categories of education level in rural Haryana. Dettol was the second leading brand after Lux. Other brands like Lifebuoy, Godrej No.1 and Nirma had good consumption among rural families. From the table it, can be concluded that brand consumption of bath soap increased with the increase in the education of the respondents, as use of Washing Cake was found decreasing with education of the respondents. Respondents were moving from lower priced brands to higher priced brands with rise in education level. Chi-square test shows that there was a significant association between brand possession of bath soap and their education level in rural Haryana, so second hypothesis was rejected.

Table 5: Bath Soap Usage

Usage	Frequency	Percentage
Daily	817	99.6
2-3 time in a Week	3	0.4
Total	820	100.0

Source: Primary Data

Table 5 shows the frequency of usage of bath soap among rural consumers. According to the table, bath soap has become a must part of daily life of ruralites. 99.6 percent respondent use bath soap daily and only 0.4 percent respondents were using it two or three times in a week. From the table it can be concluded that rural consumers were conscious about their health and body hygiene in Haryana.

Conclusion: The study reveals that brand consumption was found to be increasing with increase in the level of income and education level of the respondents. They were found to be shifting from low price brands to high price brands of bath soap. Rural consumers were not only aware about major brands available in market but they also consumed them. They were

as brand conscious as their urban counterparts. In case of usage pattern, mostly respondents use bath soap in their daily routine because they were more conscious about their body hygiene etc. Overall, we can say that with an increase in the level of income and education of the respondents they were found to be shifting from low price brands to high price brands and within popular brands to the more specialty brands. Brand consumption and usage pattern also changed with demographic profile of the respondents.

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CUSTOMER PERCEPTION ON SERVICE QUALITY OF PUBLIC AND PRIVATE BANKS BHIWANI HARYANA INDIA

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***Abstract:** The main objective of this study is to identify customer's perception on the service quality dimension in Public and Private Banks in Haryana. In this study researcher has taken four banks two from public sector and other two from private sector banks. The two banks of public sector are state bank of India and Punjab national bank. The other two private sector banks are HDFC and ICICI. A structured questionnaire has been prepared. A sample of 120 respondents has been selected. The data has been collectively randomly from Bhiwani district in Haryana. The private sector banks are performing better as compared to public sector banks.*

INTRODUCTION: Banking sector is the growing sector in India. Performance of banking are plays very important role in the development of economy. So government of India has concern to development of the banks for customers. Now these days banking services have shifted focus from price to service quality in the retail banking industry. The competition has been increasing due to change in technology and service is provided by other banks. Banks are now trying to increase the service quality. Profitability of banking sector are dependent mostly services provided to banks. Maintaining service quality these days has become serious problem in the competitive market to measure the performance. Service quality has been as an overall assessment of service provided to potential customers of the bank. Generally service quality defined as the extent to which service meets customer need or expectations. Service quality also

defined as the difference between customer expectations with the bank. On the basis of usage service quality has been divided in five dimensions.

Tangibles: Tangibility means the physical appearance or things which are provided by the bank. The questionnaire which researcher has prepared includes visually appealing of bank offices, modern looking equipment of bank employees, attractive printing material of the banks, and dress of the bank employees, parking facilities of the banks, security arrangement of the banks, information that is displayed in the banks, drinking water and washroom facility in the bank, number of counters in banks, connectivity with road are considered tangibles items of the service quality.

Reliability: Reliability dimension refers to the interest of the bank employees to solve customer problem. It also provided right kind of services at right time. Some attribute of reliability are as services without any error, bank services are performed with in promised with in promised time, sincere concern in solving problems related to banking transaction, corrective action is taken if any error is noticed at any stage, bank performs its services exactly as promised, all kinds of mails are received by the bank at registered mobile number from the branch, any difficulty with the cards, employees are well aware of the services offered by the bank. These attribute define the reliability situation of the bank.

Responsiveness: Responsiveness determines the level of involvement of employees and concern for customer required assistant and provided them quick services to customer. Responsiveness also has some attribute which measure the level of responsiveness of the banks. It includes the following bank employees quickly respond to my work, bank employees are always ready to help, bank quickly eliminates errors on reporting, employees do not spend much time waiting in line, the telephonic calls are being received regularly by the bank, bank immediately responds to wrong transaction if any. So this point tells the actual responsiveness situation of the bank.

Assurance: Assurance assures the customer that they are providing good services. Assurance includes the courteous behavior of the employee. Assurance have some attribute which are as follows like bank generally informs about the time of service to be performed, bank statements delivered monthly to mail address are clear and understandable, bank employees are trustworthy, bank assure safety to customer money, bank employees are knowledgeable to respond my specific question.

Empathy: Empathy tells the level of relationship between customers and employee. It shows the feeling of banks towards the customers. It understand the needs of the customer from the employees in the bank. It includes the following bank operating hours suit to my needs, bank is user friendly and accessible, the bank is favorably located to me, the bank always advices me about the most suitable service for my specific needs, the bank always considers my wishes and needs, bank employees are kind and polite in their behavior, bank shows keen interest in each customer.

Review of literature:

Bhat(2005) All the three banks are performed well in tangibility factor, because tangibility was having less gap score and people are more reliable on public sector banks. Researcher concluded that foreign sector banks are better than public and private sector banks. **Tahir & Bakar(2007)** investigated the level of service quality of commercial banks in Malaysia. A sample of 300 respondents was selected from east coast of region. For this study SERVQUAL model was used. A descriptive analysis (mean and paired test) was used for evaluation. **Singh & Tripathi(2007)** focused on Indian private sector banks and attempts to measure the gap in the service quality perception of both the service providers and customers. The three banks were ICICI, IDBI and Centurion bank of Punjab selected from Lucknow and Delhi city. Random selection has been made from the list of all the private sector banks. **Munusamy, chelliah & Mun(2010)** focused measurement of customer satisfaction through delivery of service quality in Malaysia.

There is no problem in safety of money. Reliability does not have any significant impact on customer satisfaction and customer found difficulty to banking hours. **Agathee (2010)** tried to find out the relationship between service quality and customer satisfaction in Mauritian banking sector. Customers are generally satisfied with the bank's physical facilities, equipment and appearance of personnel. The result shows that those falling in the highest income groups are dissatisfied. **Mishra, Sahoo & Mishra (2010)** Concluded that Public sector banks has need to redefine the customer service parameter in order to compete with the nationalized private sector banks both in profit ability and corporate image. **Hossan(2010)** Compared the quality of services provided Chartered Bank and Dhaka Bank Ltd in Bangladesh. The result shows that all users had internet access. Respondents pointed out that they use internet banking services to check balances to print statements and queries. The finding also highlighted that 50% of the

respondents are strongly dissatisfied. **Asgarian(2010)** studied to compare the customer satisfaction between public and private banks in Iran. This study revealed that customers place high expectations on reliability on bank services. In terms of assurance, the data revealed bank customers expectations were not adequately. **Ahmad, Rehman, Saif, & Safwan (2010)** examined perception of customers regarding service quality of the Islamic banks as well as conventional banks. The result shows that service quality score offered by Islamic banks are greater as compared to conventional banks.

Farokhian & Sadeghi(2011) Researcher found that factor of accuracy, reliability, image impression of the bank and management and web design are mostly correlated with customer satisfaction. According to the results no difference was observed in general satisfaction with electronic banking between males and females. **Rahaman(2011)** studied the service quality on PCB(private commercial banks)in Bangladesh.

To analysis the data SERVEQUAL method was used. **Farokhian & Sadeghi (2011)** tried to study investigate customer understanding and five dimensions of service quality. Researcher suggested that staff must improve quality like provide training courses, continuous different workshops and cooperation with customers. **Mishra, Mishra, Praharaj & Mahapatra (2011)** used customer relationship management to know the level of satisfaction. Customer of public sector bank experiences more satisfaction as compared to private sector banks. Regarding premises and administrations private sector banks are better than public sector banks. **Santhiyavalli (2011)** A sample of 300 respondents has been taken with structured questionnaire 22 statements. Researcher found that reliability, responsiveness, empathy and tangibility were more responsible for 90% customer satisfaction level.

Lohani & Shukla (2011) Compared services provided by Public and Private sector banks. A structured questionnaire has been prepared for the study. The result shows that services provided by Private sector bank are better than Public sector bank. The researcher suggested that Public sector bank must concentrate on providing updated information to customers regarding the services. **Pandya & sandhe (2012)** Questionnaire was categorized into two parts, first part demographic profile second part questionnaire weighted given for five attributes. Sample size was 200. Researcher had found limitation of the study because the researcher was conducted only in the city of vadodara and two banks represented private and nationalized banks. The

perceived quality levels in nationalized were lower than those in private banks. **Muyeed (2012)** The result shows that banks have imposed service charges and fines too much for which customers are dissatisfied.

The customer perceptions are highly satisfied with prompt and accuracy in transactions followed by safety of customer investments and keep confidentiality of account and transactions. The banks need to consider the weak areas in order to meet customer requirement. **Kumar & Manjunath (2012)** Studied customer satisfaction of ICICI bank in Mysore city. Demographic information revealed that 23% customer were young, 59% were male maintain the service quality from time to time. The study revealed that ICICI bank had positive relation with customer.

Demographic profile of Public and Private Sector banks in Bhiwani Haryana

Table: 1

Variables	Public Banks	Percentage	Private Banks	Percentage
Age group				
20-30	13	21	05	09
31-40	17	29	11	18
41-50	12	20	37	62
51-60	07	12	05	08
Above 60	11	18	02	03
Total	60	100	60	100
Sex				
Male	44	73	39	65
Female	16	27	21	35
Total	60	100	60	100
Occupation				
Service	42	70	16	27
Business	03	05	35	58
Profession	08	13	03	05

Others	07	12	06	10
Total	60	100	60	100
Income				
Less than 50000	27	45	13	22
1.00-2.00 lacs	08	13	19	32
2.00-3.00 lacs	11	18	11	18
3.00-4.00 lacs	03	05	04	06
4.00-5.00 lacs	02	04	06	10
More than 5 lacs	09	15	07	11
Total	60	100	60	100
Qualification				
Undergraduate	27	45	14	23
Graduate	07	12	29	48
Post Graduate	18	30	12	20
Others	08	13	05	09
Total	60	100	60	100

Table 1 shows that demographic profile of Public and Private sector banks in Bhiwani district Haryana India. The demographic profile shows various variables like on the basis of age, sex, occupation, level of income, educational qualification. Public sector banks have highest number of customers in the category 31 to 40 years. Private sector banks have highest number of respondent in the category 41 to 50 years. Both public and private sector banks have highest number of male customers. Public sector banks have 73 percentage male customer and private sector banks have 65 percent male customers. Public sector banks customers are mostly working with service industry and private sector banks respondents are mostly having their own business. Mostly respondents in public sector banks were having less than 50000. Undergraduate customers are highest in number public sector banks and graduate customers are highest in numbers in private sector banks.

Research methodology: Data is collected through primary survey. A structured questionnaire has been prepared and 120 respondents have been selected from Bhiwani district on randomly

basis. Two public sector banks are state bank of India and Punjab national bank. The other two banks are taken from private sector banks category namely HDFC and ICICI. The respondents were survey randomly on the basis of availability. The questionnaire was divided with five dimension tangibility, reliability, responsiveness, assurance and empathy. All five dimensions were having 36 statements.

Table: 2

Tangibles	Statements	P	P
	1. Bank offices are visually appealing	3.5	4.2
	2. Bank has modern looking equipment.	2.7	3.4
	3. Printing materials (from brochures, monthly statements bank cards) Look attractive.	3.6	4.1
	4. Bank employees are suitably dressed, neat and clean.	2.2	3.8
	5. Bank has good parking facilities.	2.8	4.2
	6. Bank has adequate security arrangement	4.4	4.1
	7. Information and procedures are well displayed in bank.	1.5	4.9
Reliability	8. The bank performs its services without errors.	3.5	3.9
	9. Bank services are performed within the promised time.	3.3	4.4
	10. Bank employees show sincere concern in solving my problems related to banking transactions.	4.1	4.7
	11. The bank correctly performs a service from the very first time.	3.7	4.2
	12. The bank performs a service exactly as promised.	3.0	4.9
	13. The bank regularly sends me bank statements on my account balance to my home/mail address.	4.3	3.5
	14. Customers have no difficulties with various cards of this bank.	2.9	3.8
Responsiveness	15. Bank employees quickly respond to my work.	4.8	4.2

ess			
	16. Bank employees are always willing to help.	3.5	3.7
	17. Bank employees are quickly eliminating errors.	3.3	4.5
	18. In the bank I do not spend much time waiting in line.	2.5	3.5
	19. Bank employees respond on telephonic/ mailing correspondence.	3.3	4.7
	20. Bank responds to wrong transaction by mistake.	3.4	4.2
Assurance	21. Bank employees tell me exactly when a service will be performed.	2.5	3.5
	22. Bank statement delivered monthly to my home/mail address are clearly and Understandable.	2.4	4.4
	23. Bank employees are trustworthy.	4.1	4.7
	24. Bank assures safety to customer's money (like ATM guard).	2.4	3.6
	25. Bank employees are knowledgeable to respond my questions.	3.3	4.1
	26. Information provided by bank employees are clear and understandable.	2.7	4.4
Access	27. The bank operating hours suit to my needs.	3.4	4.2
	28. The bank is easily accessible(lift, access for disabled person etc)	2.2	3.1
	29. Bank has extended working hours for working people.	2.8	4.2
	30. The bank is favourably located to me.	3.3	3.8
	31. Bank is well connected with road.	1.7	2.4
Empathy	32. The bank employees know to advise me what would be the most Proper service for my specific needs.	3.3	4.9
	33. The bank considers my wishes and needs.	3.8	3.9
	34. Bank employees show understanding of my specific needs.	4.4	4.7
	35. Bank employees are kind and polite in their behaviour	4.2	4.8

	36. Bank shows keen interest in each customer.	3.5	3.8

Table:2 shows that perception level of public and private sector banks in Bhiwani district in Haryana. Dimension tangibility shows the looking condition of public and private sector banks. Private sector banks have well displayed written information in banks. Public sector banks have well security arrangement in the banks. The result shows that private sector banks are performing well in comparison of public sector banks.

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INFRASTRUCTURAL DEVELOPMENT AND ECONOMIC GROWTH IN HARYANA: AN EMPIRICAL INVESTIGATION

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Abstract: *The impact and significance of infrastructure development towards the economic growth of a country cannot ignore in a growing state because it enhanced the domestic productivity and level of foreign direct investment (FDI) inflow. This paper attempts to examine the causal relationship between economic growth and infrastructural development after introduction of economic reforms in India (1991-2013). The long run relationship between economic growth and infrastructural development is tested using ARDL (Auto Regressive Distributed Lag) model while causal relationship has been investigated using Granger Causality Test. The empirical results of ARDL model found weak evidence in the long run. The results of Granger Causality test indicate the unidirectional causality exists from infrastructural development to economic growth in India.*

Key Words: Economic growth, infrastructural development, unit root, ARDL and Granger causality.

Introduction: In the current global scenario, infrastructure plays an important role in the sustainable economic growth because it is a major component that is essential to ensure an increase in domestic productivity and attract industrial framework and service in the state. The achievement of sustainable economic development is one of the top goals of each state. Infrastructure is crucial for agriculture, industries, service and overall economic development of any state. It provides the basic requirement of the society and improves the quality of life. In

other words, fixed capital formation is a key determinant and contributor to economic growth of any state.

At present, there is a rapid global infrastructure transition across all countries of the world which has renewed the interest of scholars and researchers and even policy makers on the need for infrastructure as a pivot for economic development.

Gross Fixed Capital Formation (GFCF) according to the World Bank (2014) refers to fixed assets accumulation such as land improvements, equipment, machinery construction of roads and railways, building of schools etc., required for augmenting a country's economic productivity.

Review of Literature: There are wide verities of literature which shows the relationship between infrastructure development and Economic growth and these studies shows contradictory results. Some studies provide evidence in fever that infrastructure development impacts positively on economic growth while others have opined that a negative relationship exist between both variables. De Long and Summers (1991) investigated the relationship between equipment investment and GDP per capita between 1960-1985, with a panel of 61 countries and founds that increasing investment in equipment enhanced economic growth. Bose and Haque (2005), provide unidirectional causation running from economic growth to capital formation (public investment in transport and communication).

However, Easterly and Levine (2001) results conclude that capital accumulation does not contribute to economic growth. Bakare (2011) found the presence of a significant relationship between capital formation and economic growth in Nigeria during time spanning 1979 to 2009. Dash et al. (2010) evaluated the role of infrastructural development in economic growth and provide strong evidence regarding positive effect during 1975 to 2007 in China.

From the surveyed literature, it is found that infrastructure development has positive effect on economic growth in most countries. Moreover, development in the form of GFCF is a crucial determinant of economic growth. However, to achieve sustained economic growth for a country, such country must have a ratio of GFCF to GDP of at least 27 percent (Bakare 2011, Hernandez-Cata 2000). 41.27581 However, Haryana since the 1991 till 2013 has experienced a average GFCF-GDP ratio of 41 percent, this could be a reason for the sustain economic performance.

Research problem: In recent years, the state of Haryana has experienced wide infrastructural transformation in terms of building of more schools, hospitals, transportation, telecommunication

and irrigation facilities. However, before today there are only a few studies that have explored the infrastructural development in Haryana and causal relationship of Infrastructural development and economic growth has not been explored adequately. Thus, in the present study we will investigate the contribution and impact of infrastructural development on economic growth of the Haryana state.

Research Objectives:

1. To explore the impact of infrastructural development on economic growth of Haryana state.
2. To investigate whether there is causal relationship existing between infrastructural development and economic growth in Haryana.

Hypotheses:

1. Ho: Infrastructural development has not a positive impact on economic growth in Haryana.
2. Ho: Economic growth has not a positive impact on infrastructural development in Haryana.

Data Sources and Methodology: The focus of the present study is to analyse the relationship between infrastructural development and economic growth in Haryana. We have taken time series data covering the period of 1991-2013 in Haryana to test the effectiveness of infrastructural development on economic growth. Value of gross fixed capital formation is used as a proxy for infrastructural development, whereas gross state domestic product is used to measure the economic growth. All the data used in the study is taken from Reserve Bank of India and NITI AYOOG. All the data has been transformed in natural logarithm. The relationship is expressed through the below specification:

$$EG = f(ID) \quad \text{eqn (1)}$$

$$\Delta \text{Log}(EG)_t = \alpha_0 + \sum_{i=1}^p \alpha_1 \Delta \text{Log}(EG)_{t-i} + \sum_{i=0}^p \alpha_2 \Delta \text{Log}(ID)_{t-i} + \pi_1 \text{Log}(EG)_{t-1} + \pi_2 \text{Log}(ID)_{t-1} + \mu_t \dots \dots \text{eqn.2}$$

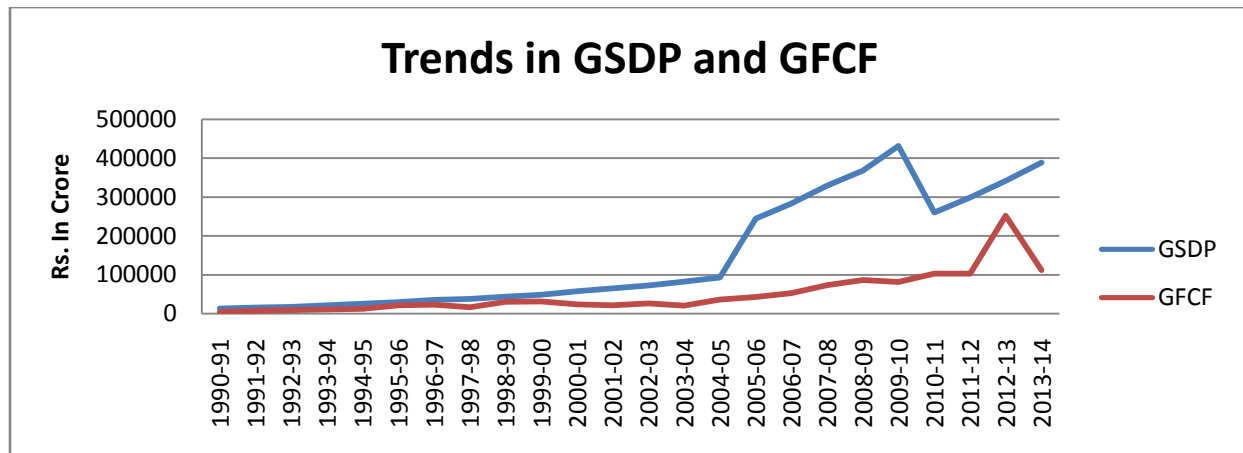
Where EG represent the economic growth and ID shows the infrastructural development and Δ represents 1st difference. π_1 and π_2 are the long run elasticities of the model. Log is natural log transformation and μ_t of white noise error term.

The null hypothesis of no co-integration is

$H_0. \pi_1 = \pi_2 = 0$ and the alternative hypothesis is $H_1. \pi_1 \neq \pi_2 \neq 0$ shows co-integration (long run association) among competing variables.

Moreover ARDL model is used to analyse the long run elasticities which are introduced initially by Pesaran and Shin (1999), further extended by Pesaran Shin, and Smith (2001). The main advantage of ARDL model is the applicability of the model on the variable when they are I(0) or I(1). Pesaran et al. (2001) bound test procedure is used to test the presence of long run relationship among variables. In the bound tests procedure if the value of F is greater than the upper bounds, then we can say that there is co-integration among variables.

Figure 1. Trends in GSDP and GFCF



The above figure shows that the GSDP of Haryana grows much higher amount than GFCF during the period 1991 to 2014. In absolute amount, the amount GSDP was Rs. 13636.43 crore in 1990-91 and rose to Rs. 388916.6 crore in 2013-14. However, GFCF increased from Rs. 4101.20 crore in 1990-91 to Rs. 112183.4 crore in 2013-14.

Lag Selection Criterion

To analyse the long run elasticities of the ARDL we have taken lag selection criterion which is given in the table 1. The lag selection criterion according to the LR, FPE, AIC, SC and HQ founds the 2 lag are suitable to run the ARDL and Granger Causality model in the long run.

Table 1. Lag Length Criterion

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-3.5569	NA	0.005682	0.505173	0.604358	0.528538
1	34.99206	66.58457*	0.000247*	2.63564*	2.33809*	2565547*
2	37.12598	3.297874	0.000296	-2.466	-1.97007	-2.34917

Note: *indicates lag order selected by criterion, LR-sequential modified LR test statistic (each at 5% level), FPE- Final prediction error, AIC- Akaike information criterion, SC-Schwarz information criterion, HQ- Hannan-Quinn information criterion.

Unit Root Test: Different tests are available to check the stationary in the time series data. We have checked the stationary of the data with the help of three unit root test namely Augmented Dickey-Fuller (ADF), Phillips-Perron (PP) and Dickey Fuller GLS test. The unit root test procedure confirmed that the data is non stationary at level, but at the first difference became stationary which is given in the table 2.

Table 2. Unit Root Test

Variable	Level	ADF		PP		DF-GLS	
		1□	Level	1□	Level	1□	
LGSDP	0.7792	0.0016***	0.7792	0.0016***	0.1236	4.7045***	
LGFCF	0.7694	0.0000***	0.3605	0.0000***	0.038	6.3771***	

Source: Authors' own calculations.

Notes: 1. The truncation lag for the PP test is based on Newey and west (1987) bandwidth.

2. Critical values of Dickey-Fuller GLS test are based on Elliot et al. (1996, Table 1).

*** indicates level of significance at 1%.

1□ indicates first difference.

Long Run Elasticities

The long run elasticities of the infrastructural development with respect economic growth under the procedure of ARDL technique is reveal in table 3. The table 3 shows that the elasticity of infrastructural development is .078 percent at lag 2, which indicates that 1 percent increase in infrastructural development will enhance the industrial growth by 0.078 percent. All the variables are statistically insignificant except economic growth (90 percent), but the value of R² (96.20 percent) is high which is statistically very good.

Table 3. ARDL (1, 0)

Variable	Coefficient	Std. Error	t-statistic	Prob
Log EG	0.90503	0.12025	7.52644	0.0000***
Log ID	0.078859	0.151811	0.519456	0.6091
C	0.36058	0.308157	1.168747	0.2562

Source: Authors' own calculations.

*** indicates level of significance at 1%. Prob. = Probability, R -squared = 0.9620, Adjusted R -squared = 0.9582, S.E. of regression = 0.1002, Sum squared resid = 0.2010, F -statistic = 253.28, Prob(F -statistic) = 0.00000, mean dependent var = 6.9592, Akaike info criterion = -1.6407, Durbin-Watson stat = 2.000, Breusch-Godfrey Serial Correlation LM Test = 0.8906, Heteroskedasticity Test (Prob. chi-square value of Breusch-Pagan-Godfrey) = 0.7433.

There is no problem of serial correlation and heteroskedasticity in our model (confirmed by Breusch-Godfrey serial correlation LM test and Chi square value of Breusch-Pagan-Godfrey test). The long run estimation of the model can be expressed as follows:

$$IG_t = 0.3605 + 0.0788 ID_t$$

Table 4. Bounds Test Statistic

Test Statistic	Value	k
F-Statistic	3.441483	1
Critical Value Bounds		
Significance	10 Bound	11 Bound
10%	3.02	3.51
5%	3.62	4.16
2.50%	4.18	4.79
1%	4.94	5.58

Source: Authors' own calculations.

The computed F statistic (3.44) is lesser than the upper bound limit at various levels of significance by ARDL bound test verified the weak long-run relationship between economic growth and infrastructural development (see in table 4).

Granger Causality Test : After investigating the long run elasticities and stability of the model, this study proceed the pair-wise Granger Causality test to check the whether there is any direction causality existed or not. The results of the Granger Causality test (see in table 5) confirmed that there is strong evidence of unidirectional (one way) causality from infrastructural development to economic growth (at 1% level of significance) at lag 2 (chosen by AIC criterion) during the studied period in Haryana.

Table 5. Pair Wise Granger Causality

Variable Pair	AIC	Obs	F-Statistics	Prob.	Causality Direction
LID and LEG	2	23	0.38244	0.5433	LID →LEG
LEG and LID			8.7417	0.0078**	

Source: Authors Own Calculation.

Note: ** indicates level of significance at 5%.

Coefficient Stability Test: Parameter or coefficient stability of the estimated model is crucial for different aspects. We have used CUSUM (cumulative sum) and CUSUM of Square test to check the coefficient stability of the model (in figure 2 and 3). The straight lines in the figures 2 shows the critical bounds at the 5% level of significance which do not cross the critical value. It indicates the long run stability of the coefficients. However, CUSUM of Square results shows the instability of the model in the long run because straight line in the figure crosses the critical bounds (at 5% level of significance) limit.

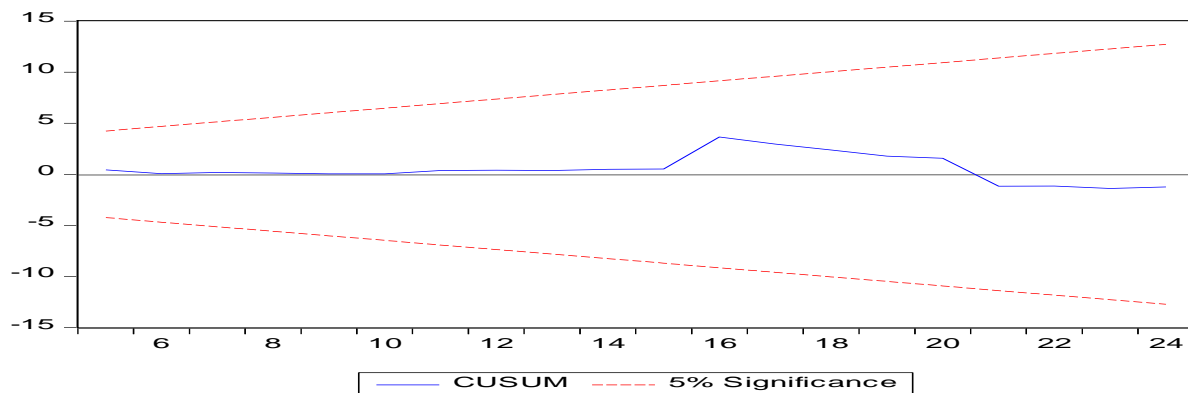


Figure 2. CUSUM Test Results.

Source: Authors Own Calculation.

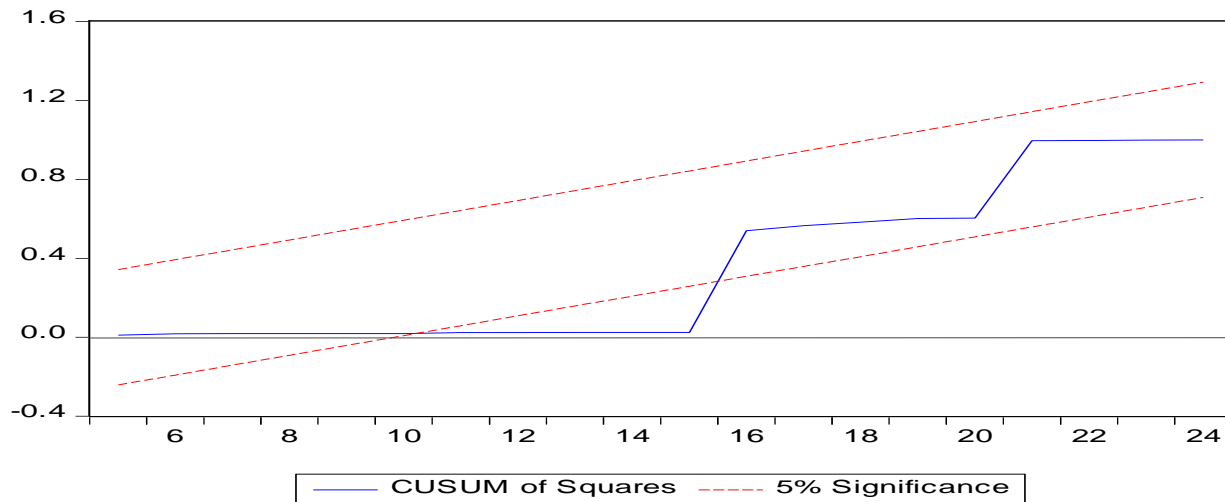


Figure 3. CUSUM of Square Test Results.

Source: Authors Own Calculation.

Conclusions and Suggestions: This study was undertaken to evaluate the relationship between infrastructural development and economic growth in the state of Haryana. Moreover, this study also investigated whether there is existence of a causal relationship between both variables. Our results are similar to Owolabi-Merus, (2015), which shows weak evidence of effectiveness of infrastructural development (proxied by GFCF) on economic growth in Haryana (proxied by GSDP). All the parameter is stable in long run (confirmed by CUSUM test). However, the Granger Causality test reveals that there is unidirectional causality from infrastructural development to economic growth in Haryana in the period under review. Thus, it will be worthwhile for the Haryana state government and policy makers to implement policies geared towards the development of infrastructure. This would result in increasing economic efficiency, productivity and also attract potential FDI inflow in the state.

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ADVERTISING IMPACT AGAINST SOCIO-ECONOMIC CONSIDERATIONS ON BUYING DECISIONS: A CASE OF POINT-OF- PURCHASE CHOICES

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The American Marketing Association defines “Advertising is any paid form of non-personal presentation and promotion of ideas, goods, and services by an identified sponsor” [1]. Besides, advertising being a non-personal presentation, it has a role in persuading and influencing buying decisions. Also advertising immensely supports marketing communication and forms one of the ‘P’ of ‘4P’s of marketing process. This leads to behavioral modifications with the objective to inform, persuade and remind to change [2].

The most basic and important requirement for an advertiser and marketer is to understand how consumers make choices. Every buying decision involves an element of active reasoning. According Agarwal there are five broad areas wherein a consumer goes through – Need recognition, Pre-purchase information reach (advertising), Evaluation of alternative, Purchase decision and finally Post-Purchase behaviour [3]. Besides, other extraneous factors like, family, personal factors, economic and social factors like peer group pressure and life styles also affects buying decisions.

According Kotler there are four main functions of advertising – Economical, Social, Marketing and Communication [4]. Among the four functions social and economic functions are vital to purchase decision making to any class of consumers. Particularly so among the younger generation. The youth today is drawn between the needs and desire. More so the social and economic considerations influence their purchase.

The present research study involves understanding a host of extraneous variables other than advertising influencing the purchase decisions among youth at Point-of-Purchase.

Study objectives:

- To understand the influence of advertising in persuading and affecting buying decisions.
- To examine the effect on buying decisions at the Point-of-purchase choices
- To evaluate the influence of extraneous variables in guiding purchase decision.

Methodology: The study will be conducted in Jaipur city. Young buyers were selected randomly at the **Point-of-Purchase** counters for the purpose of data collection. Keeping study objectives in view an interview schedule was developed for data collection. The interview schedule was designed based on the study objectives. The schedule consisted of questions to elicit information on exposure to advertisements, influence of media in buying, effect of POP on buying decisions, and influence of other social and economic factors. Of the total interviewed, the final sample arrived at was 212 respondents.

The sample for the study will be non-probability in nature. A total of 230 customers at three malls of Jaipur city were interviewed for the study. The malls identified and selected were MGF metropolitan mall, Gaurav tower and World Trade Park.

MGF metropolitan mall: This is perfect place for shopping spree where young and old hangout with a number of retail shops. One can find almost all international and national brands. Located at Bas Godam circle it has two main anchored stores Lifestyle and Big Bazaar.

Gaurav tower : Gaurav tower at Malviya Nagar in Jaipur city which inhabited by mostly young student crowd studying in colleges and universities around. Gaurav tower has more than 100 retail shops of national and international brands.

World Trade Park : World Trade Park is symbol of entertainment, shopping and trade. Known to have India's first biggest international packed world trade park. The mall is serves up-scale market, World Trade Park also has best food court and Dubai bazaar where non-branded items are sold to those people who has lower purchasing power.

POP is a very effective technic of communicating business messages in the absence of sales persons. Besides, it also support other business strategies like guide customers and clients around business; attract customers into store based promotions; and further promote those offers. However they are quite expensive to put up and sometimes can be offending the customers. POP,

has unique advantages as they can provide most information, prompt customers in their buying decisions and offer more information about brands.

Review of related literature:

Stephanie Carson is the chief marketing officer of Blue Calypso states that “a key element of any successful in-store marketing campaign is maintaining a 360-degree perspective, with the consumer, retailers and your own team’s points of view in mind” [6]. In a study on effectiveness of POP, ‘Why Effective POP is More Important than Ever’ it is revealed that 82 percent of Mass Merchant Purchase Decisions are made ‘In-Store’. [7]

David, Suniti, Amalendu in their study ‘Product-Knowledge, Ethnocentrism and Purchase Intention: COO Study in India’ reveal that in-store display are effective ways of prompting customers [8]. Sandeep Bhanot “A study of the Indian apparel market and the consumer purchase behaviour of apparel among management students in Mumbai and Navi Mumbai” state that among other reasons for purchasing a product, POP influence buying decisions.[9]

Dharmendra (2010) the study on ‘An empirical study on young executives’ response towards Pop-Up and banner advertisements’ reveal that the results indicate that pop-up and banner advertisements are not successful in generating much sales for the company. However suggest effective targeting based on customer profile should be done for fruitful results. [10]

Paramjeet Kaur (2013), in her research on ‘Brand Choice Decision of Indian consumers’ states that “Shoppers who have planned their purchasing do not process in-store information and show no response to point-of-purchase promotions”[11]

Dwarika Prasad and Piyush Kumar (2010) research on ‘Point of Purchase Communication: Role of Information Search, Store Benefit and Shopping Involvement’ state that ‘While use of a communication tools like PoP communication or advertising has been studied from the perspective of information search, where involvement has been proposed to play a moderating role, the role played by the store was not focused. This study bring it out very strongly that the store adds a new dimension based on the benefit that the shopper seeks in choosing a shop to buy’. [12]

A study conducted by ‘Prime Consulting Group’ on ‘Does POP advertising really impact’ purchase decisions, find that the statistics that “70-75% of all purchase decisions are made by the shopper as he or she is actually walking around and shopping”. [13]

Punkaj Goyal (2016) in the research conducted on ‘The impact of point of purchase display on consumer decision making’ state that point of purchase display has an impact on the final purchase decision of the customers. The customers buy more of the displayed products and customers feel that display bounded them in choosing from the displayed products only. Overall we can say that display has an impact on customers’ decision making. [14]

Linda Ekman (2016) study on ‘Effectiveness of In-Store Displays in Consumer Decision Making’ findings reveal that “Everything, from the overall design to the colour, text size and word length of the in store display matters. If it does not attract attention, communicate the brand and product comprehensively it will not influence consumer decision making in the expected way, which is getting the consumer to buy your product”. [15]

The study is oriented to understand the purchase behaviour among younger generation in general and the effect of Point-of-Purchase advertisements. Consumers display a variety behaviour while making purchase. A number factors influence the buying of a number of products. The factors range from advertising of products and services, social factors like influence of relative and friends, economic factors like price of the products, discounts and offers associated with the product and a host of psychological factors as well. The current research attempts to identify media influences, advertising effect and specifically the impact of point-of purchase influence. Following is the detail analysis of responses given by 212 respondents.

Research findings: Table 1: Showing exposure advertisements

Ad Source	Number	Percent
Read in newspapers	127	59.90
Read in magazines	85	40.09
Listen to on radio	145	63.39
See in film theatres	65	30.66
Watch on TV	187	88.20
See outdoor	110	51.88

N=212

To a question on advertising source, a majority 88 percent stated television as a primary source for advertisements. This was followed by radio (63 percent) and newspapers 59 percent. Even

outdoor advertising was a source of information for more than 51 percent of the respondents. Films (theater) and magazines ranked lower as a source for advertisements.

Table 2: Showing the types of exposed to

Media exposed	FMCG		Convenience goods		Durables	
	Number	Percent	Number	Percent	Number	Percent
Newspapers	112	52.83	60	28.31	40	18.86
Magazines	110	51.88	70	33.01	32	15.09
Radio	120	56.60	60	28.31	32	15.09
Film	100	47.17	70	33.01	42	19.81
Television	130	61.33	50	23.58	32	15.09
Outdoor	116	54.72	69	32.55	27	12.73

N=212

Responses to a question of the types of products exposed to on various media, FMCG products were highest on television (61 percent) followed by radio (56 percent) and outdoor (54 percent). On the other hand convenient goods were high on magazines (33 percent), film (33 percent) and outdoor (32 percent). However durables were low irrespective of the medium.

Table 5: Type of media influencing advertisement

Ad Source	Completely		To some extent		Not at all	
	Number	Percent	Number	Percent	Number	Percent
Newspapers	50	23.58	130	61.33	32	15.09
Magazines	55	25.94	130	61.32	27	12.73
Radio	50	23.58	127	59.91	35	16.51
Film	45	21.23	119	56.13	48	22.64
Television	55	25.94	140	66.05	17	8.01
Outdoor	68	32.08	122	57.54	22	10.38

N=212

Majority of the respondents said that media influence on advertising is to some extent only. Among media, television influences most 66 percent. This is followed by newspapers and magazines (61 percent) radio 59 percent, outdoor advertisement 57 percent and Film Theater 56 percent. However on an average 25 percent of the respondents said the media influences that to a great extent. Similarly and average of about 15 percent said media has least influence.

Table 3: Showing belief in advertisements

Believing media	Completely		To some extent		Not at all	
	Number	Percent	Number	Percent	Number	Percent
Newspapers	115	54.25	65	30.66	32	15.09
Magazines	110	51.88	70	33.01	32	15.09
Radio	130	61.33	60	28.31	22	10.36
Film	102	48.11	78	36.80	32	15.09
Television	130	61.33	64	30.18	18	8.49
Outdoor	112	52.83	60	28.31	40	18.86

N=212

Another question on believing the media, television (61 percent) and radio (61 percent) were believed most. There other media like newspapers, magazines and outdoor was believed by a little more 50 percent of the respondents. In general, the data revealed that consumers believe in media for the advertised products and services.

Table 4: Showing the factors influencing advertising

Factors	Number	Percent
Product	165	77.83
Model	76	35.85
Music	65	30.66
Content/text	130	61.32
Promotion/offer	105	49.52
Presentation	86	40.57
Advertisement	102	48.11

N=212

A number of factors influence purchase decisions. The study has revealed that of all the factors, the greatest factors influences in an advertising is the product itself (77 percent). This makes it clear that the consumer looks for the product advertised rather than the advertising itself. The second mostin fluencing factor is content (61 percent) of what is advertised. However product promotion and offers also exert influence in buying decisions.

Table6: Factors influencing buying of product

Factors	Number	Percent
Shop/mall	106	50.00
Display (POP)	117	55.19
Product quality	120	56.60
Salesman	78	36.79
Accompanying friend/relative	98	46.22
Product price	123	57.55
None	85	40.09

N=212

Irrespective of product advertised in media, factors like shop/mall, in-store display at the POP, salesman, also have tremendous influence in buying decisions. The study has shown that product price (57 percent), product quality (56 percent) and Point-of-Purchase (55 percent) have more of less similar influence. Other social variables like the friend/relative and salesman do have certain amount of influence on purchases made.

Table7: Other factors (social) influencing product purchase

Factors	Number	Percent
I purchase what others have bought	105	49.52
I take an independent decision	187	88.20
It all depends on the product	176	83.01
It all depends on the situation	130	61.32

N=212

A question was asked to ascertain the social factors affecting purchase behaviour. A great majority of the respondents reported that they take an independent decision (88 percent) and also the decision is based other product (83 percent). Nearly 61 percent said the buying decision also depends on situation. Just about 50 percent said they would buy products which have been purchased by others or recommended to them. This clearly indicates that in majority cases, buying is independent of social or societal influences.

Table 10: Social considerations (friends and relatives) in buying decisions

Ad Source	Number	Percent
Yes, to a large extent	65	30.66
Yes, to some extent	135	63.68
No, not at all	12	5.66

N=212

Nearly 63 percent of the respondents said relatives and friends (social) influence them to some extent only. However, 30 percent said social influences have greater effect on their buying decisions. Only 5 percent said societal factors do not influence them at all.

Table 8: Factors affecting buying decisions

Ad Source	Number	Percent
The price tag	145	68.40
The model/design	80	37.74
The way it is displayed (POP)	135	63.68
The advertisement of the product	105	49.52

N=212

On further questioning majority of the respondents said that price tag of the product (68 percent) and POP display (63 percent) influence their buying decision. However, about 50 percent said advertisement also influence them. Model and design has least (37 percent) influence.

Table 9: Economic considerations in buying decisions

Ad Source	Number	Percent
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Amount being spent	107	50.47
Money being available	165	77.83
Cautious approach in spending	135	63.67

N=212

Further probing on economic considerations revealed that a majority of the respondents 77 percent reported that buying is based on the availability of money with them. 63 percent said that they are very cautious in their spending. Also 50 percent said amount being spent influences them.

Table 11: Influence POP in buying decisions

POP	Number	Percent
Can only inform	150	70.75
Can persuade buying	40	18.88
Can force buying	22	10.37

N=212

To a direct question on the influence of POP against economic considerations, about 70 percent of the respondents said POP can only inform them about the product. About 18 percent said POP can persuade buying and 10 percent said POP can force buying decisions. This clearly indicates that POP has limited influence on buying decisions.

Conclusion: A host of factors influence and affect buying decisions among customers. Among the many advertising is one of the prime factors that has a tremendous impact on its audience. Media which carries advertisements also influences the people in general. Though media and advertising impact people, studies has shown that Point-of-Purchase advertising exerts immense pressure on buying decisions, particularly so among younger age group.

The current research on ‘Advertising impact against socio-economic considerations on buying decisions: A case of Point-of- Purchase choices’ has revealed that though advertisement has ability to persuade buyer in making decisions, there are many other considerations before an actual purchase is made. One of the most important factor is the effect of POP in buying decisions.

The study has shown that majority of the respondents were influenced by POP advertisements, economic considerations like the price tag of the product, offers in terms of discounts and the product quality has a greater influence. The study has also revealed that the media plays the primary role of informing the people. The study has also shown that POP can inform to a greater extent and also persuade buyer at the point of purchase.

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SUSTAINABLE DEVELOPMENTS THROUGH COOPERATIVES

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I. INTRODUCTION: The global landscape has been changing profoundly over the last few years: the demographic trends showing a growing and ageing population, the environmental imbalance, the scarcity of resources and the gradual urbanization process represent immediate challenges for present and future generations. Furthermore, the financialisation of the economy, and the massive wealth destruction caused by the global crisis which flared up in 2008 dramatically increased the gap between rich and poor. Meanwhile, emerging countries' growth is deeply changing the global economy but, as reported by the World Bank in the recent World Development Report 2014, “despite impressive progress in reducing poverty in the past three decades, a substantial proportion of people in developing countries remain poor and are vulnerable to falling into deeper poverty”.

Indeed, according to the UN General Assembly Resolution 65/1 “Keeping the promise: united to achieve the Millennium Development Goals”, there are still many development gaps to be filled: hunger and malnutrition rose again from 2007 through to 2009 and slow progress has been made in reaching full and productive employment and decent work for all. In this context, the United Nations Secretary-General has launched a MDGs review process to influence the Post-2015 Development Agenda, which was released in May 2013 with the High Level Panel Report “A New Global Partnership: Eradicate Poverty and Transform Economies through Sustainable Development.” We welcome that the post-2015 development agenda process is focusing on an integrated approach that reflects all three pillars of sustainability: social, economic and environmental.. In the Outcome document “The Future We Want”, which was adopted at the United Nations Conference on Sustainable Development held in Rio de Janeiro in June 2012 (Rio+20), the UN recognized the relation between economic and social well-being, underlining

the vital role played by the private sector in this respect: “We recognize that a dynamic, inclusive, well-functioning, socially and environmentally responsible private sector is a valuable instrument that can offer a crucial contribution to economic growth and reducing poverty and promoting sustainable development”. Indeed, cooperative enterprises support and promote a vision of sustainable development based on a triple bottom line approach, being triple bottom line economic organizations (economic, social and environmental) themselves This paper seeks to identify the possible contribution of cooperatives and the wider social and solidarity economy (SSE) to the economic dimension of the future sustainable development goals.

II.COOPERATIVES: DEFINITION AND ITS PRINCIPLES: A cooperative is defined as *“an autonomous association of people united voluntarily to meet their common social, economic and cultural needs and aspirations through jointly-owned and democratically-controlled enterprises.”* In total, about one billion people are involved in cooperatives in some way, either as members/ customers, as employees/participants, or both. Cooperatives employ at least 100 million people worldwide. It has been estimated that the livelihoods of nearly half the world’s population are secured by cooperative enterprises. The world’s 300 largest cooperative enterprises have collective revenues of USD 1.6 trillion, which are comparable to the GDP of the world’s ninth largest economy-Spain.

As value-based and principle driven organizations, cooperative enterprises are by nature a sustainable and participatory form of business. They place emphasis on job security and improved working conditions, pay competitive wages, promote additional income through profit-sharing and distribution of dividends, and support community facilities and services such as health clinics and schools. Cooperatives foster democratic knowledge and practices and social inclusion. They have also shown resilience in the face of the economic and financial crises.

The main principles of cooperatives are:

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member’s Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among cooperatives
7. Concern for community

III.COOPERATIVES AND THE PROPOSED SUSTAINABLE DEVELOPMENT

GOALS: Cooperatives are highly relevant and important in the realization of the proposed sustainable development goals. This section highlights the actual contribution of cooperatives to the twelve SDGs proposed by the High-Level Panel of Eminent Persons in the Post-2015 Development Agenda in their report of 2013:

1. End poverty
2. Empower girls and women and achieve gender equality
3. Provide quality education and lifelong learning
4. Ensure healthy lives
5. Ensure food security and good nutrition
6. Achieve universal access to water and sanitation
7. Secure sustainable energy
8. Create jobs, sustainable livelihoods and equitable growth
9. Manage natural resource assets sustainably
10. Ensure good governance and effective institutions
11. Ensure stable and peaceful societies
12. Create a global enabling environment and catalyse long-term finance

1. POVERTY REDUCTION: The United Nations (UN), the International Labour Organization (ILO), and the International Co-operative Alliance (ICA), are the cooperative enterprise that is most suited to addressing all dimensions of reducing poverty and exclusion. The way cooperatives help reduce poverty is important. They identify economic opportunities for their members; empower the disadvantaged to defend their interests; provide security to the poor by allowing them to convert individual risks into collective risks; and mediate member access to assets that they utilize to earn a living. Savings and Credit Cooperatives (SACCOs) facilitate their members' access to financial capital, agricultural cooperatives help farmers access the inputs required to grow crops and keep livestock, and help them process, transport and market their produce.

2. GENDER EQUALITY: Cooperatives are contributing towards gender equality by expanding women's opportunities to participate in local economies and societies. Women are also showing a strong presence in worker cooperatives. Women also form their own cooperatives. In India, women's cooperatives offer self-employment opportunities that can contribute to women's social

inclusion and empowerment. Women are more numerous and rising in numbers in subsectors such as fruits, spices, cereals and dairy, where land ownership is less critical and capital requirements lower. In larger financial cooperatives women tend to be in minority, while in smaller saving and credit cooperatives with microfinance schemes.

3. QUALITY EDUCATION AND LIFELONG LEARNING: Cooperatives support access to quality education and life-long learning opportunities by providing the means for financing education; supporting teachers and schools; establishing their own schools to provide quality education to both youth and adults; and serving as centres for lifelong learning. Cooperatives play a significant role in facilitating access to education by increasing household incomes, which translates into the ability to meet educational costs. Cooperatives can also be a direct source of educational finance.

4. HEALTH: Cooperatives ensure healthy lives by creating the infrastructure for delivering healthcare services; financing healthcare and providing home-based healthcare services to people living with HIV/AIDS, among others. The International Health Cooperative Alliance estimates that there are more than 100 million households worldwide that are served by health cooperatives.

5. FOOD SECURITY AND GOOD NUTRITION: Cooperatives contribute to food security by helping small farmers, fisher folk, livestock keepers, forest holders and other producers to solve numerous challenges that confront them in their endeavours to produce food. Farming and agriculture is where the cooperative business model is most widely utilised. Cooperatives together have an estimated 32 per cent of the global market share in the agricultural sector. Agricultural cooperatives help farmers overcome the obstacles like remoteness and lack of access to information about food prices on national and international markets; access to high-quality inputs and variable costs of buying seeds and fertilizer; access to loans to buy these inputs; and lack of transport by offering their members a variety of services such as group purchasing and marketing, input shops for collective purchases, and warehouse receipt systems for collective access to credit and market outlet. Cooperatives build small producers' skills, provide them with knowledge and information, and help them to innovate and adapt to changing markets.

6. ACCESS TO WATER AND SANITATION: Cooperatives are increasingly becoming major actors in facilitating access to clean water and sanitation services to make up for the failures of

both the public and private sectors. Sanitation has also been addressed by cooperatives, as part of providing shelter and upgrading slums. In India, the National Cooperative Housing Federation (NCHF) has mobilised the urban poor in more than 92,000 housing cooperatives.

7. SUSTAINABLE ENERGY: Energy cooperatives are contributing to the achievement of the sustainable energy goals of energy access, energy efficiency, and reduced emissions. Cooperatives are visible in facilitating access to sustainable energy, where they are playing a significant role in generating electricity and distributing it to consumers. They are also leading the way to the adoption of new and renewable energies like solar and wind power in many parts of the world.

8. EMPLOYMENT CREATION, LIVELIHOODS AND EQUITABLE GROWTH: Cooperatives play a significant role in employment creation and income generation. Cooperative enterprises employ people directly, promote employment and self-employment through creating marketing opportunities and improving marketing conditions. They also influence non-members whose professional activities are closely related to transactions with cooperatives (such as tradesmen or input suppliers).

9. SUSTAINABLE NATURAL RESOURCE MANAGEMENT: Cooperatives contribute to the sustainable management of natural resources in a variety of ways: They ensure that natural resources are not depleted. Cooperatives have provided fora for local people to find solutions to environmental change by defining their property and user rights, managing natural resources, and diversifying their economic activities to embrace green economic ventures.

10. GOOD GOVERNANCE: Cooperatives have an important role to play in this process. Good governance characteristics such as transparency, responsibility, accountability, participation, responsiveness to the people's needs, and respect for the rule of law, are also features of the cooperative identity.

11. PROMOTION OF STABLE AND PEACEFUL SOCIETIES: In the aftermath of violent social conflict, cooperatives have often emerged as sources of positive social capital, fostering a strong sense of community, participation, empowerment and inclusion among members and restoring interpersonal relationships and peace. Communal violence in Gujarat, India has resulted in massive loss of life, destruction of property, loss of livelihoods and particularly grievous perpetration of sexual violence against women. During the 2002 communal riots, the Self-Employed Women's Association (SEWA) Federation ran relief camps for riot victims and

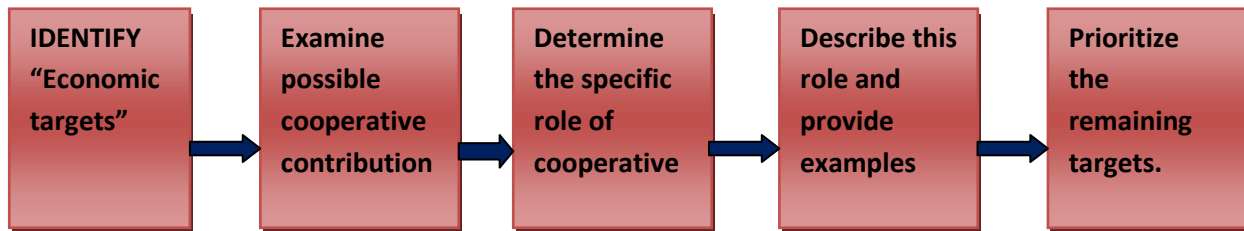
provided women in the camps with employment, access to basic health care, childcare and counselling.

12. COOPERATIVES AND GLOBAL ENABLING ENVIRONMENT AND LONG-TERM FINANCE: Cooperatives contribute to the creation of a global enabling environment by closing the trade gap between the developed and developing world; by stabilizing financial systems during crises; and by providing the base for financial deepening around the world. Cooperatives have played a role in creating a global enabling environment by bridging the trade barriers between developed and developing countries through fair trade and other forms of alternative trade that alter the imbalanced trade relationship.

IV. METHODOLOGY TO ASSESS THE POTENTIAL ROLE OF COOPERATIVES:

The future SDGs will have three dimensions, i.e. economic, social and environmental. But these three dimensions are not neatly separated but rather interrelated, often complementary and sometimes conflicting. Health for example, is considered “social”, but the provision of health care is a vital economic factor and an important creator of jobs. Economic growth, seen as indispensable for poverty reduction and many other SDGs, may have a negative impact on the environment. And the provision of energy to all has both economic, social and environmental aspects. In other words: the economic dimension of the SDGs cannot and should not be examined in isolation. By their very nature cooperatives play a triple role: as economic actors they create opportunities for jobs, livelihoods and income; as social organizations built on a common goal and a common bond they extend protection and security, and contribute to equality and social justice; and as democratically controlled associations of individuals they play a constructive role in communities and nations, in society and politics.

These three roles cannot be dissociated one from another because they are inherent to the very nature of cooperatives. In many respects cooperatives constitute just the tip of an iceberg formed by the less visible but more widespread social and solidarity economy (SSE). We apply the following methodology to assess the potential role of cooperatives in achieving the economic dimension of the SDGs:



- 1. First step:** We looked at the SDG targets, not the goals, because most goals address more than one SDG dimension. Goal 7, for example (ensure access to affordable, reliable, sustainable, and modern energy for all) addresses simultaneously the economic, social and environmental dimensions of the SDGs.
- 2. Second step:** Among the SDG targets considered economic or “semi-economic”, we identified those to which cooperatives and other social economy organizations could make a strong or at least useful contribution.
- 3. Third step:** We analyzed the subset of targets with a view of identifying the roles and functions that were specific to cooperatives and SSEs. In other words: we sought to determine the cooperative’s contribution that could be derived from their specific nature and identity, not from them being just another business, institution, organization or association.
- 4. Fourth step:** For each targets we determined the nature of the cooperative-specific contribution, resulting from factors such as:
 - Economies of scale and scope that are the result of cooperation;
 - Increased bargaining power, voice and representation of producers or consumers united through a cooperative venture;
 - The self-help, voluntary character of cooperatives, which explains why they can successfully deal with small and dispersed products and services (microfinance, rural electrification, crop marketing in remote areas etc.) that the state and the private sector cannot handle in a profitable way.
 - Outreach capacity to the informal economy and rural areas.
 - Local rootedness and community orientation.
- 5. Fifth step:** after analysing the above we drew general lessons that could be helpful in assessing the potential contribution of cooperatives and the social economy to the economic dimension of the future SDGs, and developed recommendations aiming at enhancing the role

and recognition of cooperatives and the SSE in the SDG process, and the implementation of the future goals. We then sought to identify, again in a rather subjective manner, those three targets which would best benefit from cooperative support. Finally, we proposed a short text under each of these three targets for submission to the team that develops the implementation modalities of the future SDGs

V. CHALLENGES OF THE COOPERATIVE MODEL: The ability of cooperatives to effectively contribute to the achievement of the SDGs is limited by five factors :

1. The challenge of the environment: In some countries, cooperative policies, cooperative laws and cooperative support institutions are still not fully conducive to the emergence and proper functioning of genuine, democratically controlled and economically viable cooperatives. Substantial progress has been made in the areas since the mid-1990s, but in some cases, liberalization may have gone too far, and expose members to fraud.

2. The challenge of size: Cooperatives must be big enough to reach the economic break-even point, and small enough to allow individual members to meaningfully participate. The optimal size of a cooperative is therefore dictated by economic factors (financial coops may reach the break-even point earlier than, for instance, marketing coops) and social and societal factors.

3. The challenge of management: Cooperative members are consumers, farmers, workers, fishers, informal economy operators, artisans – they are not necessarily managers. Smaller cooperatives cannot afford to hire professional managers and must therefore rely on the skills of elected leaders, who may excel in their trade but have never seen a balance sheet.

4. The challenge of innovation: Cooperatives are more prevalent in traditional sectors of national economies, such as commercial agriculture, retail distribution and finance. The modern economy, which is largely Internet-based, requires new forms of cooperatives. On the other hand, cooperative-type open source ventures such as Wikipedia, Mozilla and Linux, have been very successful; new form of cooperatives have emerged in the environmental sphere, such as green energy generating or waste recycling cooperatives.

5. The challenge of flexibility: The SDG require cooperation, but not necessarily formal, registered, fully-fledged cooperatives. The present paper cited many interesting examples of applying cooperative principles in labour contracting, provision of business services, electricity distribution, software programming, waste management, crop processing and exporting, micro-

insurance etc. which are carried out by organizations that are not necessarily called cooperatives. Cooperatives must stay true to their values while adjusting to the realities of a changing world.

VI. CONCLUSION: This paper clearly demonstrate that cooperatives can make substantial contributions to the achievement of the economic dimensions of the future Sustainable Development goals. It would be a great mistake not to harness the potential of such a powerful, widespread and global movement. The United Nations should recognize the role of cooperatives in the realization of sustainable development by including cooperatives in the indicators, targets and funding mechanisms for the Sustainable Development Goals. Cooperatives should be proactive by getting involved in discussions at all levels (local, national, regional and international) on the post- 2015 development agenda in order to secure the opportunity to share their experiences on the realization of sustainable development. National, regional and international cooperative organizations should enhance their representation and advocacy roles, to improve the presence and voice of cooperatives in the post- 2015 development agenda and the wider international policy debates. Since cooperatives' share in GDP and total enterprises is currently relatively small in most countries, their promotion and expansion could be an important instrument for achieving the Sustainable Development Goals (SDGs).

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Citizen's satisfaction with Suwidha Center: A study on Patiala District

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Abstract: E-Governance projects are running successfully in the state of Punjab. The state government is working efficiently towards the implementation of e-Governance. Suwidha Center are one of these projects. Punjab State Government aims for establishing and operating 2112 rural CSCs under the state's brand name "Gram Suwidha Center" in its 10 segregated zones to provide transparent, time-bound and affordable Government to Citizen (G2C) Services to the citizens Centres (CSCs) at the rate of one centre per a cluster of six villages. This research paper will try to find out the extent to which Right to Service has been successful through Suwidha Center. A survey will be conducted on people from patiala district for this study. It will also try to find out the ease of accessibility of these Suwidha Center and the easeness of service provided to people.

Introduction: E-Governance is about redefining the vision and scope of the entire gamut of relationships between citizens and Government. E-Government is the use of IT & communication technologies, to deliver public services in a much more convenient, customer-oriented, cost-effective and altogether different and better way. Availing government services has been time consuming and difficult task for citizens in past. Keeping in mind, the painful felling of common citizens, Government of Punjab (India) introduced the concept of SUWIDHA (Single User-Friendly Window Disposal Helpline for Applicants) in 2002 designed and developed By National Informatics Centre (NIC).

SUWIDHA has been conceived to facilitate citizen by capturing the input at a single point, defining a specified delivery date depending upon the type of service and accepting cash at the counter itself. In past, citizens had to roam from one window to other to get their work done. It was complex process and often time consuming, to get their work done easily most citizens fall

prey to agents/dealers. These dealers/agents charge these citizens heavily for service in return. These centers with aim of providing different services through single window, initially at District level and further expanded to Tehsil and sub tehsil level.

Suwidhacentre are run and managed by Sukhmani Society of district under chairmanship of Deputy Commissioner under the frame work and supervision of Punjab state e-governance society. Societies has self-sustaining revenue model.

How SUWIDHA Works?

- The citizen approaches SUWIDHA Queue Counter and gets the Queue Token number.
- Citizen waits for some time till his token number is displayed on the screen. On his turn at SUWIDHA Service Counter, he files his application.
- Citizen is issued a receipt bearing a Refrence number, which specifies the date of delivery of services. Each type of service has a pre-defined delivery time and system automatically calculates the service delivery date.
- The time of delivery of service depends upon on the nature of service as specified by the Govt. of Punjab.
- All kind of payments for the fees etc. can be made at the SUWIDHA counter. This further saves the inconvenience of the citizen caused to visit either bank or treasury office to deposit such payments.
- The application/case is then sent to the branch for action.
- In between the citizen can track the case with the help of SUWIDHA Token number through DialCITI (which is IVR based system) or website, wherever implemented.
- In order to ensure the timely delivery, the DC monitors the progress regularly so that citizen does not have to visit the office un-necessarily.
- The delivery of documents/processed case is made on the specified date. The delivery of the documents is also from SUWIDHA Delivery Counter and not from the branch. This way the branches are able to concentrate on the backend work rather than attending to the citizens and this further helps in improving government services and the citizen are freed from inconvenience /harassment.

With this process, all applications received are recorded and monitored against the delivery due date, branch-wise. Computerized print, placement of processes has improved the quality of

service. SUWIDHA Software provided the facility of local language (Punjabi) as well. The operators are available on the counters for the prescribed timings so easily accessibility to the citizens.

Monitoring System: Monitoring system is necessary part for the success of any service delivery system, otherwise there is every chance that whole system may collapse and citizen may again fall into hassle. Suwidhacentre has well-structured monitoring concept. All applications received are recorded and monitored against the delivery due date, branch wise to improve the quality of services. It is also monitored in the following way:

- ❖ Pending lists are generated before the start of every business day. Consisting of master pendency list showing list of pendencies two days before due date and 2nd list shows the details of applicants, document applied, date of application and office at which application is pending.
- ❖ Suwidha in charge at ADC level/SDM at Tehsil level ensure the pendency is duly disposed of by directing Suwidha administrators. Deputy Commissioner who is head of Sukhmani Society at district level takes monthly meeting with Suwidha management to discuss pendencies and monitoring system.

Services Provided

Table1. List of services provided by SUWIDHA

1.	Issuance of Birth Certificate
2.	Issuance of Death Certificate
3.	Attestation of Affidavits
4.	Issuance of Unmarried Certificate
5.	Issuance of Unmarried Certificate
6.	Issuance of copy of a document
7.	Passport Acceptance Services
8.	Passport Acceptance Services
9.	Arms License Issuance System
10.	Issuance of NIC (Petrol Pump, Marriage Palace, Hotel, Restaurant, Cinema etc.)

11.	Registration of Vehicle
12.	Permissions for Fairs etc
13.	Issuance & Renewal of Licenses for (Arms Dealers, Cinema, Video Parlor etc)
14.	Issuance & renewal of Bus Passes to Freedom Fighters & Handicapped Person.
15.	Pension to Old Age, Widows, Destitute Children & Disabled Persons
16.	Issuance & Renewal of ID-cards to Freedom Fighters and their dependents
17.	Issuance of Character Verification
18.	Issuance of Dependent Certificate to wards of Freedom Fighters
19.	Issuance of Dependent Certificate to wards of Riots/Terrorist Victims
20.	Attestation of Indemnity Bonds
21.	Attestation & acceptance of Surety Bonds
22.	Issuance of Nationality Certificate

Source :<http://suwidha.nic.in/html/implementation.html>

Significance of the Study: This study will help to understand the services provided by Suwidha Center and analyse the level of satisfaction achieved by citizens after receiving services at Suwidha Center. Also the researchers will compare the results of two villages taken for the study and will also try to find out problems faced by people and their suggestions for further improvement of Suwidha Center.

Objectives:

1. To find out the satisfaction of people with services provided by Suwidha Center.
2. To analyse the merits and demerits of Suwidha Center.

Research Methodology: Researcher has used quantitative research methodology and survey method for data collection. For this purpose scheduled questionnaire with close ended and open ended questions was framed and questions were asked by researcher for data enquiry.

According to Herbert Mc. Closky Survey is “Any procedure in which data are systematically collected from a population or a sample thereof through some form or direct solicitation, such as face interviews, telephone interviews or mail questionnaires.”

Research Area: The research involves the collection of data from the citizens of Patiala district who are availing services at Suwidha Kendra. Further two villages’ i.e, Bahadurgarh and Fagan Majra were selected based on their distance from Patiala city. FagganMajra is about 20 km away

	Yes	No
Work done in prescribed time	26 (52%)	24 (48%)
Understanding of Single Window interface	25 (50%)	25 (50%)
Satisfaction with service provided	32 (64%)	18 (36%)
Expeditiousness in service provided	35 (70%)	15 (30%)
Satisfaction with behavior of employees	46 (92%)	04 (08%)

from Patiala while Bahadurgarh is near Patiala and is a developed village.

Sampling: Sample size of 50 respondents from each village were randomly selected for data enquiry. It is to be noted that only those respondents were selected who have availed service from SuwidhaCenterrecently.

Data Tabulation and Presentation

Table 1. Collected date from village Fagan Majra

Fig. 1. Representation of Data from village Fagan Majra

	Yes	No
Work done in prescribed time	32 (64%)	18 (36%)
Understanding of Single Window interface	28 (56%)	22 (44%)
Satisfaction with service provided	33 (66%)	17 (34%)
Expeditiousness in service provided	34 (68%)	16 (32%)
Satisfaction with behavior of employees	30 (60%)	20 (40%)

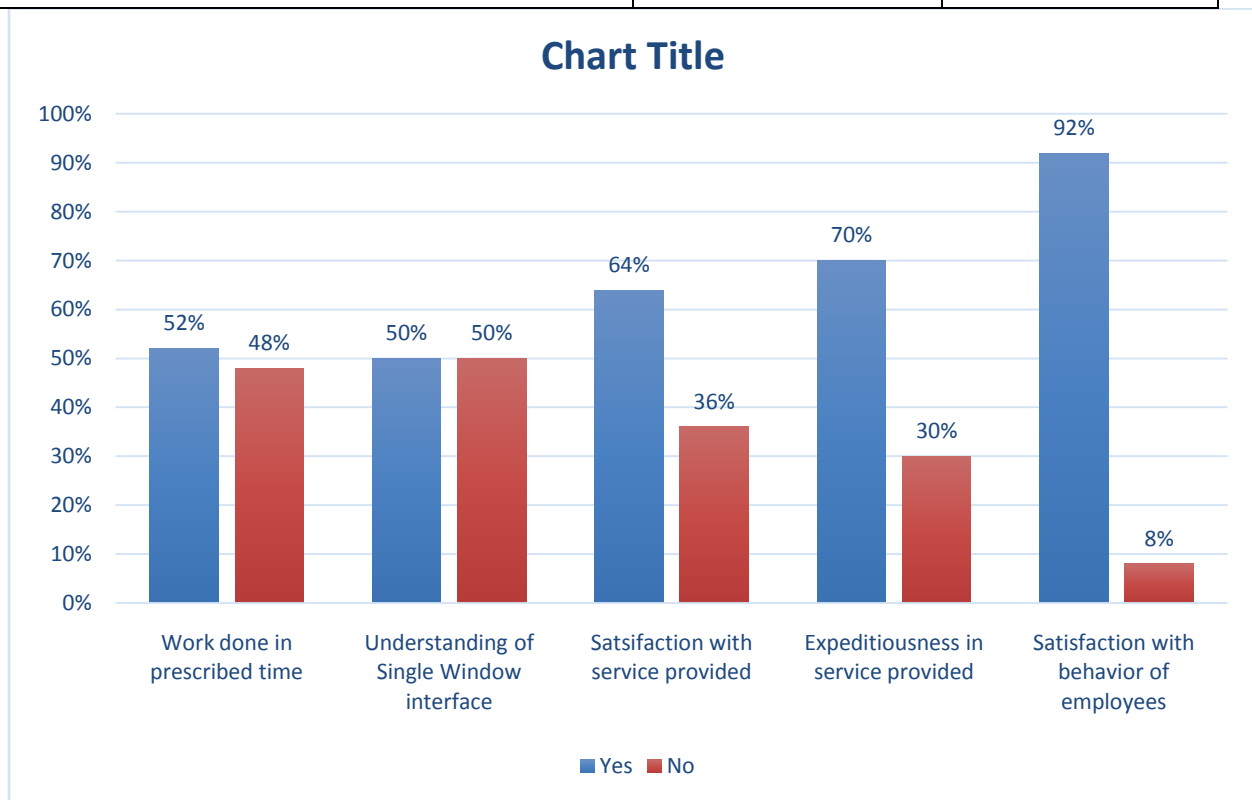


Table 2. Collected data from village Bahadurgarh

Fig. 2. Representation of data from village Bahadurgarh

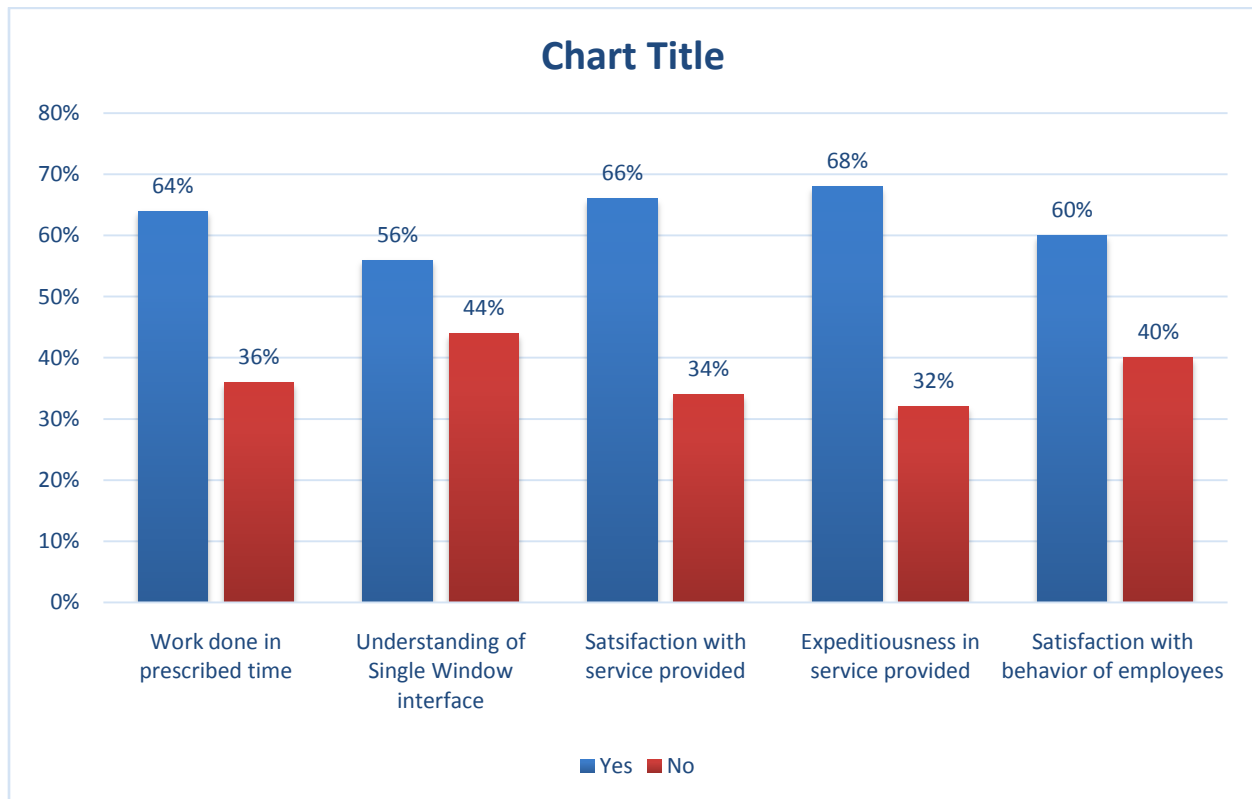


Fig. 3. Comparative analysis of 'Yes' reply by respondents in two villages.

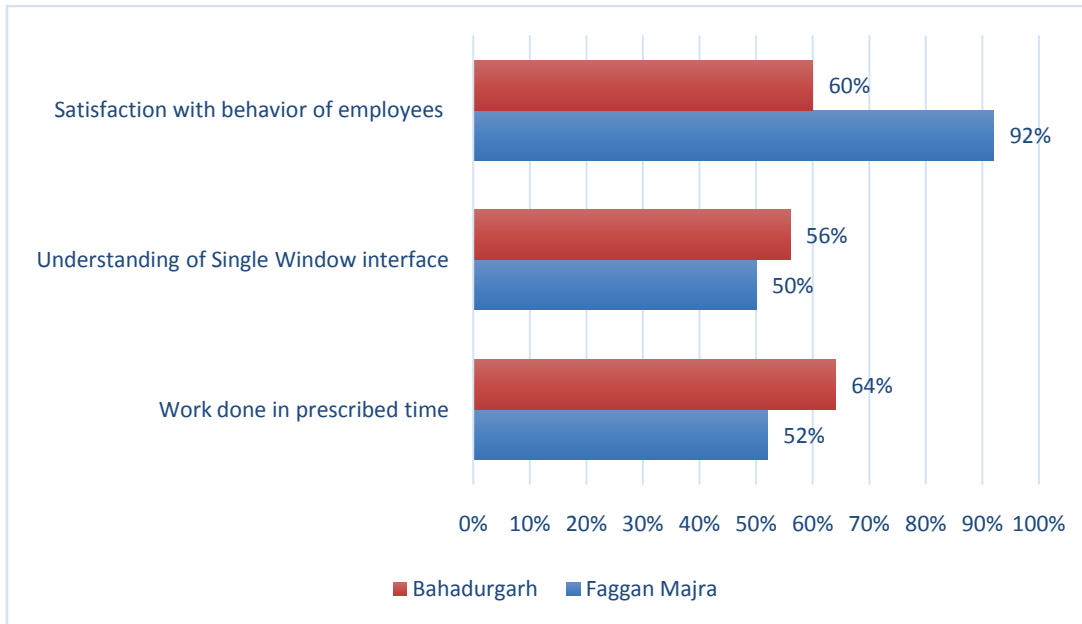


Fig.4. Comparative analysis of ‘No’ reply by respondents in two villages

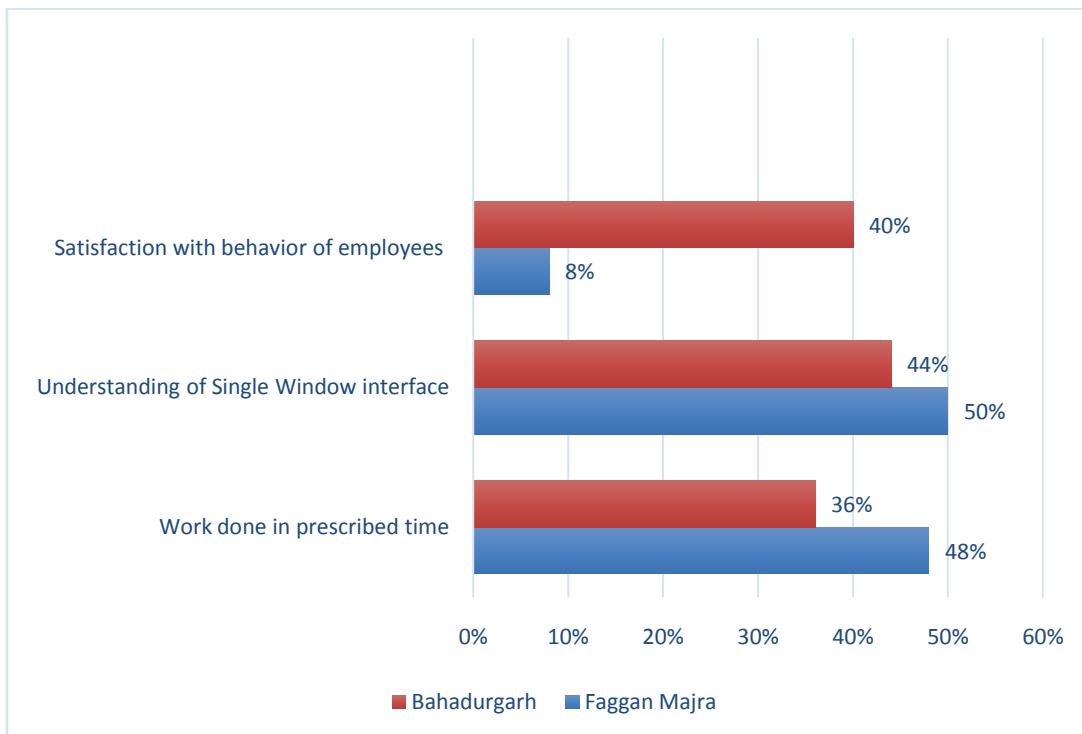


Fig.5. Comparative analysis of services sought by respondents in two villages.

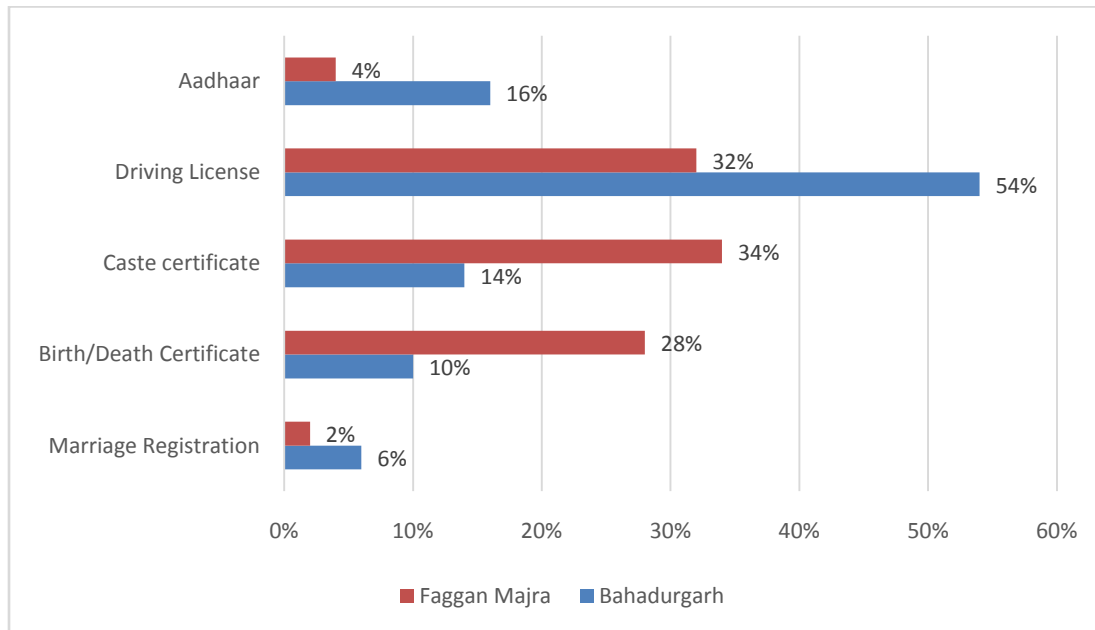


Fig.6. Comparative analysis of medium used for reaching Suwidha Kendra.

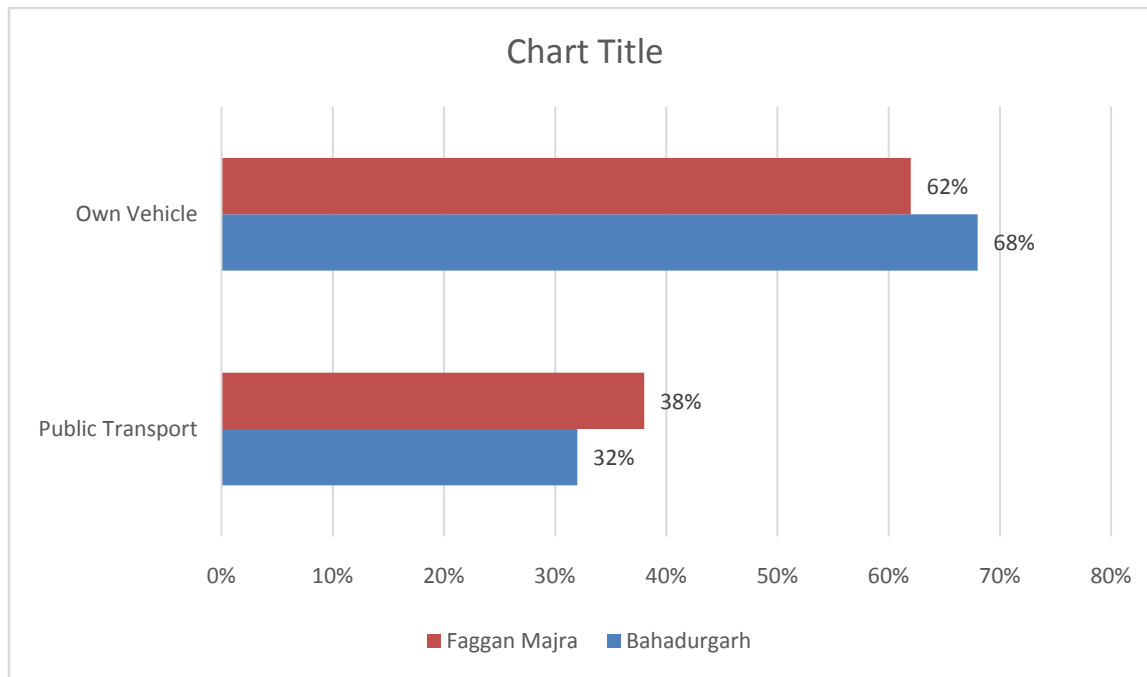
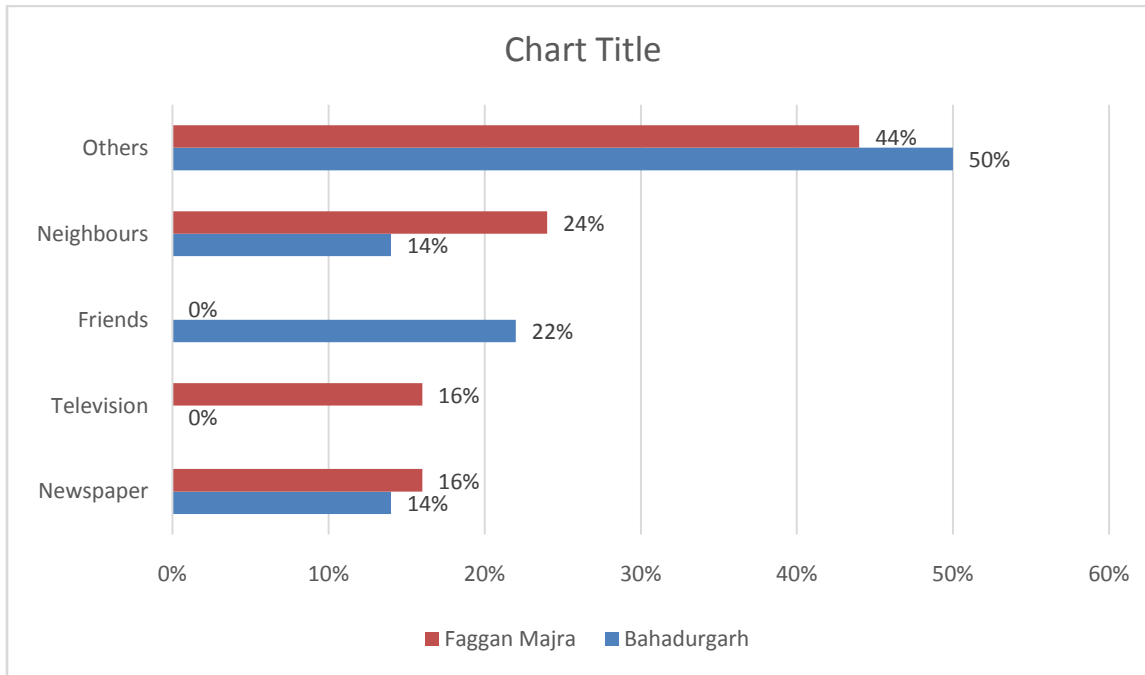


Fig.7. Comparative analysis of medium from which people get to know about Suwidha Kendra.



Data Interpretation and Analysis:

1. In a question asked about satisfaction with the behavior of employees, 92% respondents from Faggan Majra are satisfied as compared to 60% respondents from Bahadurgarh. 56% of respondents from Bahadurgarh understands the Single Window Interface of SuwidhaCenter as compared to 50% respondents from Faggan Majra. 64% of respondents from Bahadurgarh said that their work was completed in the prescribed time limit as compared to 52% respondents from Faggan Majra.
2. 16% respondents from Bahadurgarh went to Suwidha Center for Aadhaar as compared to 4% respondents from Faggan Majra. 54% of respondents from Bahadurgarh went to Suwidha Center for Driving License as compared to 32% respondents from Faggan Majra. 34% respondents from Faggan Majra went to Suwidha Center for Caste Certificate as compared to 14% respondents from Bahadurgarh. 28% respondents from Faggan Majra went to Suwidha Center for Birth/Death certificate as compared to 10% respondents from Bahadurgarh. 6% respondents from Bahadurgarh went to Suwidha Center for Marriage registration as compared to 2% respondents from Faggan Majra.

3. 68% respondents from Bahadurgarh went to Suwidha Center on their own vehicle as compared to 62% respondents from Fagan Majra while 38% respondents from Fagan Majra went to Suwidha Center as compared to 32% respondents from Bahadurgarh.
4. 16% of respondents from Fagan Majra get to know about Suwidha Center from Newspaper as compared to 14% respondents from Bahadurgarh. 16% of respondents from Fagan Majra get to know about Suwidha Center from Television while none of the respondents from Bahadurgarh get this information from Television. 22% of respondents from Bahadurgarh get to know about Suwidha Center as compared to none of respondents from Fagan Majra. 24 % respondents of Fagan Majra get to know about SuwidhaKendras from neighbours as compared to 14% respondents from Bahadurgarh.

Conclusion: Respondents who are living far from the town are more satisfied with the behavior of employees in Suwidha Center while respondents living close to town are less satisfied. People from both villages have problems in understanding the single window interface and it needs to be improved. Work done in Suwidha Center is more likely to be completed in time for respondents who are near town as compared to respondents in faraway town. Respondents of faraway town went to Suwidha Center mainly for Caste Certificate, Driving license and Birth/Death certificate while respondents living near town mainly went to Suwidha Center mainly for Driving license, Aadhaar and Caste Certificate. It is almost similar for both villages. Respondents from both villages like to travel on their own vehicle to Suwidha Center. Respondents from both villages get to know about Suwidha Center from neighbours, friends, sarpanch, panch and other people. They also get to know about this from TV and Newspapers but their number is less as compared to other sources.

When respondents are asked about suggestions their replies are varied. Some respondents complained that Suwidha Center are overcrowded. There is no proper guidance, no helpdesk, role of agents is still there, misguidance is there, windows are confusing, work load is more so time taken is very much, long waiting time and lines, sitting system is not proper. Respondents suggested to improve these services and also more decentralization can be done in order to get proper services in time.

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