

## Role of Information and Communication Technologies in Agriculture Sector

**Sunita Rani**

Research Scholar, Deptt.of Public Administration, Choudhary Devi Lal University, Sirsa (Haryana)

**Pradeep**

Research Scholar, Deptt.of Public Administration, Maharshi Dayanand University, Rohtak (Haryana)

**Abstract :** We have come at a time of human civilization where raw materials and resources are becoming more scarce in civilization, some challenges that were beyond imagination such as pollution, increase in emissions, soil degradation and lack of water. The permanent problem is becoming a problem. Most of the farming families living in rural areas in developing countries are unfamiliar with technology and important agricultural support services which are essential for fulfilling agricultural activities. But in this scenario, we also have the importance of 4G mobile network in the world. Though there is no linkage between the upper surface of agriculture and mobile technology, but the increasing amount of internal evidence proves that using mobile and cloud based applications not only addresses these steady challenges, but also on the large-scale agricultural-based companies And also creates financial value for small farmers, introducing such mobile technology and portable wireless devices. Has inspired the creation of innovative services and applications used within the agricultural chains in both developed and developing countries. as part of the role of information and communication technology, in the last decade to connect farmers with their required information, More attention has been paid. This research paper describes the information technology in the field of agriculture.

**KeyWords :** Rural, Agriculture, Technology, Farmer, Information.

**Introduction :** More than half of the country's population lives in villages, whose main means of livelihood and livelihood is farming and animal husbandry. The path of prosperity and prosperity of the country goes through the villages. If India has to make a happy, then the villages will also have to be developed. Today the government is giving greater emphasis on the welfare of rural

development, agriculture and landless farmers. That is why this area is going through a change in the direction of betterment. Technology and transparency have become the identity of the present government. The government has set an ambitious target to double the income of farmers in the next five years. In order to achieve this, the 'out-of-box' initiative has been taken away from traditional methods.

The maximum use of information technology is that farmers can do their various agricultural activities. Today, such machines are being successfully used by computer-controlled machines to plant and manipulate large fields, sowing, weeding, fertilizing, irrigation, sprinkling of insecticides and chemicals. With this, computers also help in the selection of suitable markets for canning, selling and determining prices of agricultural products. Computer-controlled machines have significant contribution in preserved cultivation inside the polyhouse of vegetables, flowers and fruits. Protected farming where the quantity and time of water, compost and moisture etc. are determined by the crops.

In this direction there has been significant work in countries such as Spain, Holland, Israel, Turkey, France and America. In these countries, 3-4 times more production is being obtained from the crops made in the protected areas by computer-controlled machines. With the help of such automated instruments, any farmer can easily irrigate 350 acres of land. Computer controlled machines are also used in canning of the crop product correctly. Information about how and how to keep fruits with the help of computers while packing fruits and vegetables. In this way fruits and vegetables are protected from rubbing, thereby causing little loss during transport and marketing. With such computer-controlled work, irrigation in water, fertilizer and other life and other chemicals

are less consumed and at the right time, there is more production than fixed use.

Today, the most serious problem facing the Indian farmers is not the true value of production. Due to intermediaries and brokers, farmers have to sell their agricultural products at very low prices because many agricultural products such as vegetables, fruits, flowers, milk and milk are spoiled very quickly. They cannot be stored for a long time. Neither do the farmers have the facility of collecting them. Although, in order to protect the farmers from the opportunistic work-system of the stereotype, timely repairs are provided to the villagers with proper consulting services. In order to strengthen farming and rural economy and to give better value to the farmers for their produce, the government recently implemented several important schemes, programs and technologies such as Prime Minister's Crop Insurance Scheme, ICT. Technology, national agricultural market, e-farming, e-animal hit and farmer mobile app etc., which are briefly described below:

**Information Communication Technology Technique :** Use of Information and Communication-Based Techniques (ICT) in sustainable agriculture to increase production, KVK Mobile App, KVK in Agricultural Extension Activities New initiatives etc. can be specifically mentioned. ICT. Understanding the importance of various initiatives for the spread of latest agricultural related scientific information to the farmers has been initiated. Web-based 'K.V.K. The portal' has also been created. I.C.A.R. To provide information about the institutions of the ICAR Agri University Portal has been developed to provide useful information related to the portal and agricultural education. In addition, K.V.K. The mobile app is also designed to provide quick and easy information to the farmers. They will have an important contribution in realizing the vision of Digital India in agriculture and rural development. Various mobile apps such as Farmer Portal, Farmer Facility, Pusa Agriculture, Crop Insurance Portal, Agri Market, MK Kisan Portal, Agricultural Market Mobile App have been started for the convenience of farmers through information and communication technology.

**Farmer portal :** Kisan Portal is a website developed by the Ministry of Agriculture and Farmers Welfare. Any farmer in the country can access the portal and get information about seeds, fertilizers, pesticides, farm machinery, weather, market price of farm products, plans and program packages, insurance, storage, loans and minimum support price in local language. Can do. This facility is available at block level in all the states of the country. Information about agricultural inputs like fertilizers, seeds, fertilizers and agricultural equipment dealers is provided at block level.

**Farmer Facility Mobile App -** This app provides information to the farmers on sensitive parameters such as climate, plant protection, fertilizers, seeds and fertilizers dealers, agricultural consultation and market value etc.

**PUSA AGRICULTURAL APPLICATION -** In order to realize the dream of the Honorable Prime Minister from Lab to Farm (Lab to Land), PUSA Krishi Mobile Ape is started to help the farmers. From this, farmers can get information about technology and technology developed by the Indian Institute of Agricultural Research. Under this, there is a need to emphasize the need to bring the latest and advanced techniques to the farmers so that the farmers can earn more profit by adopting the new technology and make their life happier.

Millions of farmers are being consulted by Krishi Vigyan Kendra, M Kisan Portal- M Kisan Portal. Automatic Meteorological Center has been added to 100 agricultural science centers by the Indian Meteorological Department.

**E-farming :** Today, villagers and farmers have many ways to get information and new information. But internet is the most effective, easy and easy medium to address any problem related to rural development and agriculture. Today, farmers can solve any problems related to their agriculture by e-mailing from any corner of the country. E-farming has greatly reduced the dependence of villagers on scientists, spread workers and subject matter experts. By using the internet to ensure the market, farming will definitely benefit from this.

Farmers, farmers and others engaged in other profession can get information about agriculture, animal husbandry or other businesses whenever they sit at home. Today, the farmers sitting in remote villages are getting all the information related to agriculture as soon as the flick is through the internet. Internet is playing an important role in the promotion of latest and latest information related to agricultural science. The internet serves as a connecting bridge between farmers, scientists and the government. Through it, important information regarding government schemes and agricultural research reaches farmers directly. For the welfare of the villagers and their progress, the Internet service needs to be further improved in the rural areas so that the rural India continues to grow on the path of development and prosperity.

**E-name portal :** The farmer did not have the market after the crop was ready and he would have been forced to sell his product at an average price of three and a half times. The National Agricultural Market (e-name) has been started to encourage the online sale of agricultural products across the country to give maximum benefit to the farmers for their produce and to provide a bigger market. This will enable the farmers to sell their products at the highest price and sell them at the highest price. Under this, initiatives have been made to add 585 bulk boards to the entire country through a common e-platform. For this, the initial allocation of Rs.200 crores was approved on July 1, 2015. So far 419 mandals from 13 states have been integrated with e-names.

This portal is also available in most regional languages including Hindi and English. The Government is also making efforts to simplify the intra-candy and international trade and enable them to do online business, issuance of e-permits and e-payment etc. as well as to encourage the digitization of the entire work of the market. Apart from this, it will help in removing information disparity, making transparency in the transaction process and facilitating reaching the markets across the country. Establishment of National Agricultural Market 'e-name' portal is a revolutionary step for the farmers. 'E-name' is a unique effort. Under this, 'e-name' has been emphasized on 'a nation and a

market' and the prosperity of the farmers, which will lead to positive change in the condition and direction of rural India. By e-marketing, farmers are getting better prices for their products due to increasing market competition and transparency.

E-trading platform of national agricultural market will ensure better income for farmers. Initially, the National Agricultural Market was linked to 23 mandis of 8 states. Now 250 boards of 10 states (Andhra Pradesh, Chhattisgarh, Gujarat, Himachal Pradesh, Rajasthan, Madhya Pradesh, Telangana, Uttar Pradesh, Jharkhand and Haryana) have been linked to this portal. These markets will be working through the online portal. Help Desk has been established and started on Toll Free number 1800-2700-224. This is the goal of adding 585 mandis in this financial year.

**Crop Insurance Portal -** After the harvesting of the farm, after the harvesting, the CCE for the digitalization of information. Agriculture mobile app has been developed. G.P.S. Through this, the app automatically accepts the location of the farm. The web server instantly transfers **Prime crop insurance scheme** :With the changing conditions of the climate, farmers continue to face various types of risks. Prime Minister's Crop Insurance Scheme has been launched by the Government of India to save farmers from these risks and to overcome them. Prime Minister's Crop Insurance Scheme is a security cover for rural India. Under this scheme, farmers will have to pay a minimum premium to get crop insurance. The burden of the remaining premium will be raised by the government. In case of unfavorable weather conditions, in case of non-sowing of crops, farmers will also be entitled to claim claims. This scheme makes crop insurance easy because food, pulses and oilseeds will be the same rate. Many times the farmers also suffer from bad climate conditions after the harvest. P.M.F.B.Y. The farmers will get the maximum benefit. The Prime Minister's Crop Insurance Scheme (PMFBY) is proving to be a crisis maker for the farmers. Through this scheme, the cost of the farmers is being fully compensated. The government is helping the farmers through this scheme to compensate for natural calamities like floods, droughts, hailstorms, landslides and

waterfalls etc. Under this, the damage is also done at the farm level. Apart from this, all the risks of crop yield, such as loss before crop sowing, standing crop and crop loss, are also included in this. Due to the disaster, relief was given only in case of crop loss of 50 percent or more. Now the relief will be given at 33% of the crop damage, the amount of damage-supply has been increased by 1.5 times under various items. For Rabi and Kharif food crops, there is a maximum of 1.5% and 2.0% of the sum insured, whereas for the annual horticultural crops maximum 5% is premium. The remaining premium will be borne by the government. As a grain producer, it is important that the farmers keep their harvest income safe from major disasters. In this scheme, about 90 percent of the premium of insurance is being borne by the government. Under this, besides the loss due to cyclone and untimely rainfall, local disasters have also been included with the risk of damage for 14 days after harvesting. Payment of insurance claims will be credited directly to the bank account of the farmers. The photographs and data taken through the app. This reduces the settlement time by increasing transparency. There is only one portal for all stakeholders, including farmers, insurance companies and banks. There are two insurance schemes like PMFBY And WBCIS Includes. Through the mobile app and on the web the last date of premium and the information of company contacts for the farmers and their crop and location. Calculates insurance premiums and creates a notified database. The farmers' application for loan insurance and their combination with banks.

**Establishment of e-Beast Portal :** For the first time in the country, the National Dairy Day, November 26, 2016, e-livestock hot portal has been launched under National Bovine Productivity Mission. This portal will play an important role in connecting breeders and farmers to native breeds. Through this portal, farmers will receive racist information of native breeds. This will enable farmers and breeders to buy and sell native breed of cow and buffalo. All the information available in the country's Germplasm can be seen on the portal so that farmers can avail it immediately. This portal will give new direction to the conservation and

promotion of high native breeds. In the near future, it will help in enhancing the better breeds of animals. This is 'one-stop portal' for bovine breeders, vendors and buyers.

**Farmer SMS Portal:** Government of India has sent an SMS to farmers. The portal has started. Through this facility farmers can get advice and information according to their needs, location and their language related to agriculture. After requesting to get the message about agricultural works / preferences crops, the farmer SMS In the portal system, farmers have to send SMS on their mobile phones. Messages are received, in which information or service information or experts, scientists and officers are given the necessary advice. These messages are sent to those farmers whose housing officers / scientists / experts fall in the jurisdiction.

Due to this phenomenal development in the information technology, farmers can now contact the country's major research institutions, agricultural establishments, government and non-governmental organizations and voluntary organizations. The emphasis is on the development of agricultural technology by the Ministry of Agriculture. With the expansion of communication facilities, there is a need to connect agriculture with communication. For this purpose, the Indian Council of Agricultural Research has introduced Knowledge Information Store in Agriculture for North-Eastern States. Farmer SMS Portal is an all-India service system, which is totally free for the department / organization using it and for all the works related to agriculture. In the beginning, in relation to the weather forecast, weather warnings, advice regarding the introduction of disease or insects in plants and animals, proper technology related consultation for crops, new or highly suitable crop varieties / animal breed in accordance with local requirements etc. Messages related to consultation, market information and soil test results etc. are sent. When registering your farmer the language of the language SMS Want the message, you can mention it. If the farmer's mobile does not have the facility to get the answer in that language then the message can be sent in the Roman script in that language.

**Farmer Information Center** : Attempts are being made by the government to link farmers to agricultural technology information centers. For this, Farmers' Information Centers have been developed by various State Governments. Farmers associated with Information Centers have experience that on one hand they are getting more profit in lesser area of farming and on the other hand they are getting an opportunity to learn the latest techniques. While many farmers of Punjab, where there was more risk and less income from conventional farming, now there is satisfactory and rich income per hectare in the field of Baby Crone through the Information Center. Baby Corn is a short-term crop that is ready in just 55 days. Thus, on a fixed land, 4-5 crops can be taken throughout the year. In connection with the scientists, farmers also get other benefits. As there is no problem of any kind, it does not have to run around. Due to the advice from fertilizer to water to the farm, the balance in soil health, soil fertility and productivity also remains. Thus, per unit area yields more profit than the cost of production. Considering this support from government and scientists, farmers are now joining the Agro Technology Information Centers.

**Cyber farming** : Through the computer technology, the right requirements are identified in agriculture, thereby saving water, energy, money and time. It provides all types of facilities to the villagers, farmers, labourers and livestock farmers. 'Kisan Kendras' has been established throughout the country, where the information of modern research related to rural life is given to the farmers. In rural India, digital cyber farming has taken the form of a silent revolution that can change the picture of rural India in the future. Therefore cyber farming is very useful and beneficial technology. This can make rural life very easy and systematic. Therefore, villagers should take advantage of these techniques to make their lives better.

Emphasis on the transfer of agricultural technology Due to information technology, there is a rapid change in the agriculture scenario of the country. About two decades ago, agricultural work in the country was based on traditional knowledge. The latest and state-of-the-art technologies were

exchanged at the human level - due to which farmers did not get the benefit. In the last several years, the farmers have been getting information on the issues related to the use of latest information technology in the field of agriculture, increasing the yield of crops, plant protection, soil health, the use of latest highly developed hybrid species etc. In the past, facilities for radio and television were available to farmers for these information. Today the dissemination of information technology has made the promotion of agricultural research and development more effective and easier.

Due to this phenomenal development in the information technology, farmers can now contact the country's major research institutions, agricultural establishments, government and non-governmental organizations and voluntary organizations. The emphasis is on the development of agricultural technology by the Ministry of Agriculture. With the expansion of communication facilities, there is a need to connect agriculture with communication. For this purpose, the Indian Council of Agricultural Research has introduced Knowledge Information Store in Agriculture for North-Eastern States. Its aim is to improve agricultural production system including agricultural transfer technology using advanced technology and latest methodology. A special program has been launched to provide information about the development of agricultural research, education, agriculture and agricultural systems by the Indian Council of Agricultural Research. Under this, latest information about farm related development is being provided to the farmers.

**smart Fone** : Nowadays the trend of smart phones is increasing day by day. It has become an important part of our lives. Smart phones have made the most of everyday work apart from farming. It lasts with us about 24 hours. With this help, the villagers have started settling many of their work easily. In addition to simple conversations, such as meetings, paying electricity bills sitting at home and farming information can be removed on websites. E-mails can do as per your requirement. We do not have to go anywhere for all these tasks. All these tasks can be easily settled by sitting at home. Modern agricultural



information on smart phones is available through various apps.

**ATM :** ATM. Such facilities are also gradually spreading in rural areas, which has brought about a drastic change in rural life. Where the first villagers, farmers used to waste their hours for depositing and remitting money in the farm laborer bank. At the same time, in a few minutes, the A.T.M. But both of these work can be dealt with easily. With the debit card and credit card, there has been a revolution in rural areas.

**Kisan Call Center :** For resolving any problem related to crop production, the facility of Kisan call center is available in all the states. Under this service, farmers can register their problems, which are provided by agricultural experts within 24 hours. To get answers to your questions through the experts of Kisan Agricultural University and Agricultural Research Centers, toll free number at nearby Kisan Call Center From 1800-180-1551, you can contact 365 days a year from 6 a.m. to 10 p.m.

**Conclusion & Suggestion :** India is going through a phase of the Digital Revolution and the Mobile Revolution. Mobile access is up to the villages and villages. And the number of people using the Internet through mobile is constantly increasing. Mobile and Internet have an important role to play in a two-way dialogue between the government and the farmer. Research alone can not raise millions of people from poverty unless the policies, technologies and market opportunities are in the right mix. But if the farmers are guided by giving the correct information at the right time, then the problem of agriculture can definitely be reduced.

Scientists from time to time create advanced seeds and agricultural machinery. Communication means to reach their reach to the farmers. The information and communication channels have a great contribution to the proper results of research done in the agricultural world. By utilizing the information and communication revolution in greater use in agriculture, we can give new direction to agriculture, which will increase the production of food from the food and other agricultural and livestock products in the country and strengthen the financial condition of the farmers.

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## Status and Growth Performance of Industrial Sector in India

Saira Banoo

Research Scholar, Dept. of Economics, DAVV, Indore

**Abstract :-** The declaration in Growth trends in industrial output is a matter of great concern in recent years in India. This study makes an attempt to examine the growth performance of industries in India during 1990-1991 to 2015-2016 in first section and to analyses the interstate regional variation of industrial sector during 1993-94, 2004-05 and 2013-14 for 17 states. The year 2015-16 is witnessing a tumultuous global economic environment with major economies showing signs of slowdown in growth. However, the fact that the Indian Economy has emerged as the fastest growing economy with a high growth rate of over 7 percent during the last year.

**Key Words :-** Growth, Industry, Capital output ratio.

**Introduction :-** India in the seventeenth and early past of the eighteenth century was economically more advanced than most of the European nations. India had flourishing industrial centers, the products of which were well known all over the world for their quality's low cost and craftsmanship, traders from various parts of the world visited India and exchanged their gold, silver and precious stone with cotton -textiles, saltpeter, tobacco, indigo, silk, brocades etc.

The year 2015-16 is witnessing a tumultuous global economic environment with major economies showing signs of slowdown in growth. However, the fact that the Indian economy has emerged as the fastest growing economy with a high growth rate of over 7 percent during the last year. The manufacturing sector has been a major contributor in sustaining this high growth rate, as per latest data released in January 2016 (Govt. of India, 2016) on revised estimates of national income the growth of industrial sector broadly comprising mining, manufacturing, electricity and construction is 5.9 percent during 2014-15, as

against a growth of 5.0 per cent during 2013-14. Industrial sector plays a crucial role in the development of every economy. Industrial production is a measure of output of the industrial sector of the economy. The industrial sectors comprise manufacturing, mining and utilities. Industrial production figures are also used by central banks to measure inflation, as high levels of industrial-production can lead to uncontrolled levels of consumption and rapid inflation. Indian economy has been experiencing rapid growth in industrial production in the last few decades. The economy of India is the seventh largest in the world by nominal GDP and the third largest by purchasing power parity (PPP) and the country is classified as a newly industrialized country, one of the G-20 major economies, a member of BRICKS and a developing economy with an average growth rate of approximately 7 per cent over the last two decades.

Indian economy is an agrarian economy, but without industrial development no one nation achieves the goal of development. Economic development and industrialization had become so closely integrated with each other that progress of an economy is now assessed from the success it has achieved in transformation from agricultural setup into an industrial set up into an industrial set up. Structural change of an economy towards industrialization is a sign of development.

Industrialization, infact is a composite term which involves a number of structural changes such as changes in the production techniques, factor intensities, industrial employment and output. Industrialization also support of all sectors of the economy by skillfully organizing business enterprises, providing new technologies, canalizing specialized labour along with the division of labour and computer application to achieve efficient activity etc. in this way industrialization is not only

a way to increase output or national income but also means of introducing modern technology and changing ways of life and finally the structure of the economy. But the all above cannot be executed without a well-planned industrial policy (Nagraj, 1989, Singh Jaspal et al. 2018). The Industrial policy provides direction to the pace of industrialization and industrial development. Hence, to industrial policy which was amended, modified and reoriented several times.

The first industrial policy was framed in 1948, followed by the industrial policy resolution of 1956. The industrial policy resolution of 1956 gave direction to the development of industry till 1973 which resulted in sound base of industrial development in the country. After 1973 the industrial policy was amended in 1977 (Nagraj, 2003) with the objective of accelerating the pace of industrial growth, increasing productivity and income of industrial workers, promoting technological self-reliance and increase in the level of employment. After 1977, several amendments were made in the industrial policy but the major landmark change came in 1991 when new industrial policy as part of new economy policy was introduced. The new industrial policy of 1991, in fact, was a part of structural reforms introduced which was to change the entire outlook towards the industrial development so that Indian industry is made efficient as well as globally competitive. Under atmosphere of economic reforms, broad changes were introduced.

After the foregoing discussion it's clear that the role of industrial sector in growth of economy is very important. The policy implementation related to industry has deeply influenced the economic growth of an economy. The study mainly focused on the policies adopted by India after new economic policy of 1991. The present study focused on object i.e. to analysis, the growth rate of industrial production special reference of industrial policy after 1991 and to analysis the growth trend of main characteristics.

**Data and Methodology :-** To fulfill the objective of present study, secondary data for the period of 1991-92 to 2015-16 was collected. The data

collected from different govt. sources like annual report of RBI, some of data collected from CMIE, related to characteristics of industry for the period of 1981-81 to 2013-14. The study has been undertaken for two and half decades, while analysis done by dividing the time period into three parts, period first from 1990-91 to 1998-99, period 2nd: from 1998-99 to 2004-05, period 3rd from 2004-05 to 2015-16 and overall: from 1990-91 to 2015-16.

**Growth Analysis :-** The compound growth rate of index of industrial production, value of industrial output (VOP) per person, net value add Rs. per person and net income Rs. per person at constant prices of 2004-05 has been estimated for selected periods of time. The compound growth rates are estimated to study the growth with the following exponential model.

$$Y = ab^t$$

$$\log Y = \log a + t \log b$$

$$\text{CGR} = (\text{Antilog } b - 1) * 100$$

Where,

t=Time Period in year

Y= VOP \ Net value add \ Net income etc.

a and b=Regression parameters and

CGR=Compound Growth Rate.

**Results and Discussion :-** The industrial policy initiatives undertaken by the government since July 1991 have been designed to build the past industrial achievements and to accelerate the process of making Indian industry internationally competitive. It recognizes the strength and maturity of the industry and attempts to provide the competitive stimulus for higher growth. The thrust of these initiatives has been to increase the domestic and external competition through extensive application of market mechanisms and facilitating forging of dynamic relationships with foreign investors and suppliers of technology.

**Interstate Regional Variation of Industrial Sector :-** To fulfill the objective of measurement of interstate pattern of growth of industries at selected points of time, we used NSDP from industrial sector from annual survey of industries during 1993-94, 2004-05 and 2013-14 for 17 states. It is observed that during 1993-94 as mentioned in table



1 NSDP of industrial sector in Maharashtra is higher which is followed by Tamil Nadu, Gujarat, Uttar Pradesh, Madhya Pradesh, Bihar, Karnataka,

West -Bengal, Rajasthan, Kerala, Haryana, Andhra Pradesh , Punjab, Orissa, Delhi, Assam and the lowest NSDP is observed in Himachal Pradesh.

**Table 1: Net State Domestic Product from Industrial Sector across state and time**  
 (Rs./Lakh)

State	1993-94	2004-05	2013-14
Andhra Pradesh	1356564	2299920	3381626
Assam	795425	1195811	1442642
Bihar	2224437	3587975	5965618
Delhi	945596	1639076	1808470
Gujarat	3820290	6127900	13413821
Haryana	1395349	2620247	4441919
Himachal Pradesh	399488	776010	1317025
Karnataka	2201389	4072328	6612504
Kerala	1411851	2336941	3902827
Madhya Pradesh	2339589	4157327	7147288
Maharashtra	7637202	9892690	21723913
Orissa	1118261	2069078	2438330
Punjab	1316618	1980668	4011221
Rajasthan	1793912	3205123	6654002
Tamil Nadu	3601842	5591066	10318563
Uttar Pradesh	3601842	5591066	10318563
West Bengal	1957293	3671855	5325881
<b>India</b>	<b>38408926</b>	<b>60777256</b>	<b>111158528</b>

Source: Annual Survey of Industry for the year 1993-1994, 2004-2005 and 2013-2014

During 2004- 05 it is observed that Maharashtra occupied the same position it's NSDP of industrial sector is higher , Gujarat occupies II<sup>nd</sup> position, Uttar Pradesh occupies same position, Tamil Nadu which occupies first position in 1993-94 but later it occupies 4<sup>th</sup> position Madhya during 2004-05 NSDP Industrial sector of Madhya Pradesh is on same position NSDP of industrial sector of Karnataka increased a little bit ,West Bengal is on same position NSDP of industrial sector of Bihar increase NSDP of industrial sector of Rajasthan also increases that of Delhi , Haryana, Kerala, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal also increases but again NSDP Himachal Pradesh shows

decrease the value of coefficient of variation CV first increases, then decreases, again shows increase.

Annual compound Growth Rate of index industrial production IIP at 2004-05 prices is presented in table 2. It is observed that the growth of index industrial production IIP about 6.66per cent per annum over the study period i.e 1990-91 to 2015-16. Liberalization policy 1991 push industrial growth path and after words slow down from 6.83 per cent in period first to 6.36 per cent in period 2nd, it also grows in the same way as in next period.

**Table 2: Growth Rate of industrial production index at different periods of time**  
 (in %)

Particulars	1990-91 to 1998 -99	1998-99 to 2005-06	2005-06 to 2015-16	1990-91 to 2015-16
Mining and Quarrying	3.86	3.38	2.14	3.15
Manufacturing	7.18	6.83	4.93	7.22
Electricity	6.82	4.41	5.90	5.60
Index of Industrial Production	6.83	6.36	4.70	6.66

Source: Author's estimation

Growth rate IIP of different group of industries was also not performed in the same way; manufacturing industry performed very higher 7.22 per cent side followed by electricity 5.60 and on the

other hand mining and quarrying industry was growing at the very slow rate 3.15per cent over the study period.

**Table 3: Growth rate of VOP, Net value Add and Net Income per worker at 2004-05 prices**  
 (Percent)

Time periods	VOP (Rs./Per worker)	Net value add (Rs./Per worker)	Net Income (Rs./Per worker)
1990-91 to 1998-99	5.74	7.56	7.95
1998-99 to 2005-06	5.33	3.51	7.69
2005-06 to 2015-16	5.32	2.56	1.85
1990-91 to 2015-16	4.72	3.26	4.67

Source: Author's estimation

Table-3 shows growth rate of VOP, Net Value Add and Net Income per worker at different periods of time growth increases in 1990-91 to

1998-99 but it shows decrease from 1998-99 to 2005-06 it goes on decreasing from 2005-06 to 2015-16.

**Table 4: Industrial Important ratios over the study period i.e. 1990-91 to 2013-14**

year	Output Input Ratio	Net Value Add to output ratio	Capital Output Ratio	worker per factory	VOP (Rs/ Worker)	Net value add (Rs/ Worker)	Net income (Rs/ Worker)
1990-91	1.295	0.19	5.94	57	9191	1873	1300
1991-92	1.284	0.183	6.29	56	11128	2182	1386
1992-93	1.303	0.193	5.48	56	11464	2386	1582
1993-94	1.327	0.208	4.51	55	12447	2801	2001
1994-95	1.325	0.209	5.5	57	13255	2994	2190
1995-96	1.321	0.208	5.77	57	13840	3106	2220

1996-97	1.332	0.212	3.76	54	14342	3499	2198
1997-98	1.311	0.199	4.62	56	14129	3293	2308
1998-99	1.285	0.186	6.63	48	15463	3303	2309
1999-00	1.266	0.173	7.55	48	16895	3343	2299
2000-01	1.238	0.155	7.78	47	17214	3021	2052
2001-02	1.235	0.15	8.46	46	17910	3043	2073
2002-03	1.234	0.152	10	48	19300	3322	2510
2003-04	1.238	0.158	9.53	47	20709	3701	3005
2004-05	1.227	0.155	9.03	48	21899	3938	3378
2005-06	1.236	0.163	9.2	51	21904	4024	3525
2006-07	1.236	0.164	7.54	54	22032	4096	3602
2007-08	1.249	0.174	7.8	56	21269	4146	3638
2008-09	1.23	0.161	9.2	57	22467	4141	3526
2009-10	1.23	0.159	8.53	58	23611	4229	3619
2010-11	1.214	0.151	6.58	47	24919	4299	3680
2011-12	1.189	0.134	8.39	48	27901	4301	3531
2012-13	1.201	0.141	8.76	45	30537	4922	4156
2013-14	1.194	0.137	8.61	47	31749	4984	4183

Source: Author's estimation based in ASI data

Net value add , per worker first shows high per worker first shows high performance from 1990-91 to 1998-99 but then it shows poor performance from 1998-99 to 2005-06 but again in

2015 -16 it shows slight performance.Net income per worker first increases from 1990-91 to 1998-99 ,it decreases in 2005-06 to 2015-16 it shows a slight increase.

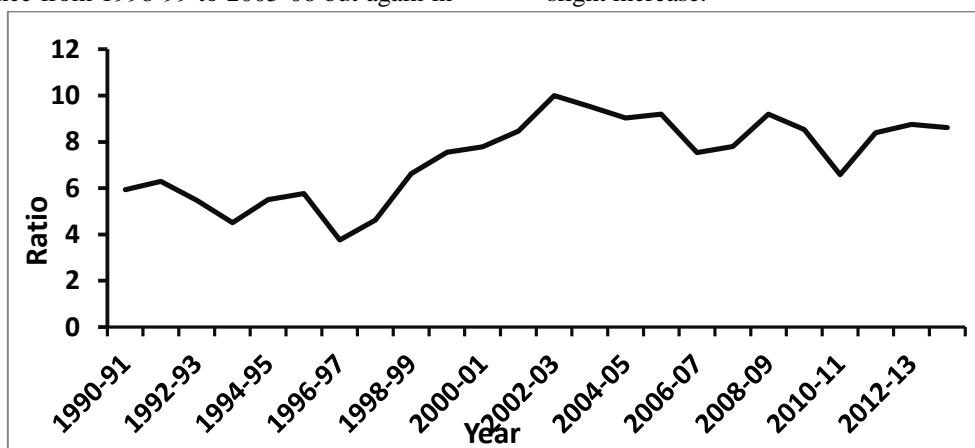


Figure 1: Change Capital output ratio over the time

As Myrdal Point out “There is a tendency inherent in the free play of market forces to create regional inequalities and this tendency becomes the more dominant as poorer a country is”. Williamson Invested that the inter-regional income disparities trace out an inverted “u-shape” over growth path i.e. initially these inequalities are increased but after sometime these gaps are reduced between regions. Fig .1 shows the trend of output capital , ratio from 1991-2013-14 .The major decline has shown in 1991 which was 5.94 but in 1992 it shows as deliberate increase again it shows decrease from 1993-94 again it increases in 1995-96 but all of sudden it decreases in 1996-97. On the other hand it shows increase in performance but in 2002-03 there was high increase in output -capital ratio but from 2002-03 onwards it shows slight decrease up to 2013-14.

**Conclusion :-** After analyzing, the fact that the Indian Economy has emerged as the fastest growing Economy with a high growth rate of over 7 per cent. The manufacturing sector has been a major contributor in sustaining this high growth-rate. It was because of economic liberalization policy that pushes the industrial-growth path and after words slow down.

It has been concluded that the performance of industries during 1990-91 was better but after 1991 to 2016 it was worse because the growth -rate of manufacturing performed very high 7.22 per cent side followed by electricity 5.60 per cent and on the other hand mining and quarrying industry was growing at the very slow - rate of 3.15 per cent at the very slow-rate of 3.15 per cent.

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## Development of Banks in India (1950-200)

Dr. Sheetal Kaur Ahuja

Associate professor, Department of MBA, Global Nature Care Sangathan Group of Institutions, Jabalpur

The partition of India in 1947 adversely impacted the economies of Punjab and West Bengal, paralysing banking activities for months. India's independence marked the end of a regime of the Laissez-faire for the Indian banking. The Indian Government initiated measures to play an active role in the economic life of nation and the Industrial Policy Resolution adopted by the government in 1948 envisaged a mixed economy. This resulted into greater involvement of the state in different segments of the economy including banking and finance. The major steps to regulate banking included:

The Reserve Bank of India, India's central banking authority, was established in April 1935, but was nationalised on 1 January 1949 under the terms of the Reserve Bank of India (Transfer to Public Ownership) Act, 1948.

In 1949, the Banking Regulation Act was enacted which empowered the Reserve Bank of India (RBI) "to regulate, control, and inspect the banks in India". The Banking Regulation Act also provided that no new bank or branch of an existing bank could be opened without a license from the RBI, and no two banks could have common directors.

**NATIONALIZATION IN THE 1960s :-** Despite the provisions, control and regulations of the Reserve Bank of India, banks in India except the State Bank of India or SBI, continued to be owned and operated by private persons. By the 1960s, the Indian banking industry had become an important tool to facilitate the development of the Indian economy. At the same time, it had emerged as a large employer, and a debate had ensued about the nationalization of the banking industry. Indira Gandhi, the then Prime Minister of India, expressed the intention of the Government of India in the annual conference of the All India Congress

Meeting in a paper entitled "Stray thoughts on Bank Nationalization." The meeting received the paper with enthusiasm. Thereafter, her move was swift and sudden. The Government of India issued an ordinance ('Banking Companies (Acquisition and Transfer of Undertakings) Ordinance, 1969') and nationalised the 14 largest commercial banks with effect from the midnight of 19 July 1969. These banks contained 85 percent of bank deposits in the country. Jayaprakash Narayan, a national leader of India, described the step as a "masterstroke of political sagacity." Within two weeks of the issue of the ordinance, the Parliament passed the Banking Companies (Acquisition and Transfer of Undertaking) Bill, and it received the presidential approval on 9 August 1969.

A second dose of nationalisation of 6 more commercial banks followed in 1980. The stated reason for the nationalisation was to give the Government more control of credit delivery. With the second dose of nationalisation, the Government of India controlled around 91% of the banking business of India. Later on, in the year 1993, the Government merged New Bank of India with Punjab National Bank. It was the only merger between the nationalised banks and resulted in the reduction of the number of nationalised banks from 20 to 19. After this, until the 1990s, the nationalised banks grew at a pace of around 4 percent, closer to the average growth rate of the Indian Economy.

**LIBERALIZATION IN THE 1990s :-** In the early 1990s, the then government embarked on a policy of liberalization, licensing a small number of private banks. These came to be known as New Generation tech-savvy banks, and included Global Trust Bank (the first of such new generation banks to be set up), which later amalgamated with Oriental Bank of Commerce, UTI Bank (since renamed Axis Bank), ICICI Bank and HDFC Bank.



This move, along with the rapid growth in the economy of India, revitalised the banking sector in India, which has seen rapid growth with strong contribution from all the three sectors of banks, namely, government banks, private banks and foreign banks. The next stage for the Indian banking has been set up with the proposed relaxation in the norms for Foreign Direct Investment, where all Foreign Investors in banks may be given voting rights which could exceed the present cap of 10%, at present it has gone up to 74% with some restrictions. The new policy shook the Banking sector in India completely. Bankers, till this time, were used to the 4-6-4 method (Borrow at 4%; Lend at 6%; Go home at 4) of functioning. The new wave ushered in a modern outlook and tech-savvy methods of working for traditional banks. All this led to the retail boom in India. People not just demanded more from their banks but also received more.

**Adoption of banking technology :-** The IT revolution has had a great impact on the Indian banking system. The use of computers has led to the introduction of online banking in India. The use of computers in the banking sector in India has increased many fold after the economic liberalisation of 1991 as the country's banking sector has been exposed to the world's market. Indian banks were finding it difficult to compete with the international banks in terms of customer service, without the use of information technology.

The RBI set up a number of committees to define and co-ordinate banking technology. These have included:

In 1984 was formed the Committee on Mechanisation in the Banking Industry (1984) whose chairman was Dr. C Rangarajan, Deputy Governor, Reserve Bank of India. The major recommendations of this committee were introducing MICR technology in all the banks in the metropolises in India. This provided for the use of standardized cheque forms and encoders.

In 1988, the RBI set up the Committee on Computerisation in Banks (1988) headed by Dr. C Rangarajan. It emphasized that settlement operation

must be computerized in the clearing houses of RBI in Bhubaneshwar, Guwahati, Jaipur, Patna and Thiruvananthapuram. It further stated that there should be National Clearing of inter-city cheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made Operational. It also focused on computerisation of branches and increasing connectivity among branches through computers. It also suggested modalities for implementing on-line banking. The committee submitted its reports in 1989 and computerisation began from 1993 with the settlement between IBA and bank employees' associations. In 1994, the Committee on Technology Issues relating to Payment systems, Cheque Clearing and Securities Settlement in the Banking Industry (1994) was set up under Chairman W S Saraf. It emphasized Electronic Funds Transfer (EFT) system, with the BANKNET communications network as its carrier. It also said that MICR clearing should be set up in all branches of all those banks with more than 100 branches.

In 1995, the Committee for proposing Legislation on Electronic Funds Transfer and other Electronic Payments (1995) again emphasized EFT system. Total numbers of ATMs installed in India by various banks as on end June 2012 is 99,218. The New Private Sector Banks in India are having the largest numbers of ATMs, which is followed by off-site ATMs belonging to SBI and its subsidiaries and then by Nationalised banks and Foreign banks. While on site is highest for the Nationalised banks of India.

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## Role of TPAs in Health Insurance Sector in India

**Dr. Sunil Kumar Pahwa**

Principal, GS College of Commerce & Economics, Jabalpur (M.P.)

**Ms. Pooja Gupta**

Asst. professor, St. Aloysius (Auto.) college, Jabalpur (M.P)

**Introduction :-** Every human being has the tendency to save to protect him from risks or events of future. Insurance is one form of savings where in people try to assure themselves against risks or uncertainties of future. It is assurance against risks or events or losses. People can save their earnings either in the form of gold, fixed assets like property or in banking and insurances. All the savings of people of a country account for gross domestic savings. In India, although savings rate is high but people prefer to invest either in gold or fixed assets so that they can make money out of it. Hence insurance sector is still untapped in India.

In today's ageing society, increasing health care costs are a major concern. The saying "health is wealth" is very much true in the present fast-paced life. Ill-health not only leads to financial bankruptcy but also gives a lot of suffering to the affected individual and also his/her family. Insurance helps protect us from financial loss when things go wrong. While having insurance can give us peace of mind, it's not like a savings account, where any money we pay in belongs to us. A Suitable cover by the way of 'health insurance' is all that is required to cope with such situations.

### **MEANING OF HEALTH INSURANCE :-**

"Health insurance is a way to distribute financial risk associated with the variation of individual's health care expenditures by pooling costs over time and over people. The health insurance offered through insurance companies is known as "Commercial health insurance". It refers to the coverage of a defined set of health services financed through private payments in the form of a premium to the insurer. The insurer a non-governmental entity, assumes much or all of the risk for paying for those services under a contractual arrangement, the health insurance policy. The Health Insurance Companies gives

comprehensive coverage and wide range of product choices to the customer as per their needs, type of illness and protection against the high cost of treatment involved. Health insurance protects people against catastrophic financial burden resulting from unexpected illness or injury and an efficient system ensures the pooling of resources to cover risks. Health insurance in India is at a nascent stage and contributes to only a small proportion of the health expenditure. The government, through its state-run schemes such as the Employee State Insurance Scheme (ESIS), Central Government Health Scheme (CGHS), and the Mediclaim scheme offered by government-run insurance companies, has played a significant role. NGOs and community-based organisations such as SEWA too offer a number of schemes to the poor and the vulnerable groups to meet the high cost of health care, and recently, the government has allowed private insurance companies to offer health insurance products. Besides having cost-escalating characteristics, these schemes are inefficient as insurance companies have to deal with unregulated healthcare providers who work in an environment where there are no standards, quality benchmarks and treatment protocols, and where highly variable billing systems and significant price variations across providers exist. It has also been observed that hospitals tend to charge the patients covered by insurance more, but in the absence of monitoring and control mechanisms, it is difficult to handle fraudulent claims. It is to address such issues that insurance intermediaries such as Third Party Administrators (TPAs) become important and they are bound to play a key role in the growth and development of managed health care system. Furthermore on the occurrence of the covered disease or ailment subscribed according to the type of the health insurance product subscribed by the individuals the claims for the covered ailment is processed and settled by the Third party

administrators (TPA's) thereby making it indispensable to comprehend their role pertaining to health insurance.

**Meaning of TPAs :-** As per IRDA (Third Party Administrator-Health Services) Regulation, 2001 “ A TPA is a specialized health service provider rendering various services related to health”. These services include networking with hospitals, claim processing and settlement. An insight into Role defined by IRDA and the Role Played by TPAs were the crux of the gap between the Insurer and the TPA's. The TPA's were introduced by IRDA to infuse new management system and to regulate health care services and costs. TPAs are separate entities who coordinate between insurance companies, customers and healthcare providers; they arrange for cashless hospitalisation and closely monitor the use of resources and services. Health insurance companies generally tie up with TPAs for the back office function of managing claims and reimbursements. IRDA has also come up with regulatory guidelines for TPAs and they have to fulfil certain requirements and observe a code of conduct.

**Role of TPA's in Health Insurance Sector :-** The Insurance Regulatory and Development Authority (IRDA), since its incorporation in April, 2000 have precisely stuck to its schedule of framing regulations and opening up the insurance sector for the development of insurance market. Furthermore, in order to pervade a new management system and to regulate the health care services and their costs, the contemplation was made by the IRDA with the initiation of TPAs (Third Party Administrator-Health Services) Regulation, 2001. The prelude of TPAs was made on the prospect of ensuring better services to the insurers along with the insured. In other words, it was projected that the introduction of TPAs will meet the cost and quality related concerns of health care providers as well as of receiver of the health care services in the insurance market. The idea of TPAs was introduced in India and 27 companies have been issued license to act as TPAs so far.

Formerly IRDA allowed the TPAs to formally enter into the insurance market, the role of

TPA's were played by the intermediaries who were performing on behalf of the corporate. Corporate were utilizing these agencies to help them to make the process of claim reimbursement easier and smoother for their employees. Also, these agencies were helping to market the insurance products available – mainly Medclaim – to corporate. Both the Insurer and the insured render benefit from the services of the TPA. Insured person enjoys benefits with the facility of cashless hospitalization and cashless settlement with the help of TPAs. On the other hand the insurer gets the benefit by the reduction in their costs as TPAs are supposed to negotiate with hospitals for reasonable treatment rates.

**Licensing of TPA :-** The following are the criteria to be followed for getting license of TPA:

- Registered under the Companies Act, 1956, having share capital can function as a TPA.
- Main or primary object of the company – to carry on business in India as a TPA.
- The minimum paid-up capital of the company – Rs. 1 crore.
- At no point of time – a working capital of less than Rs. 1 crore.
- One of the directors of the TPA – a qualified medical doctor – Medical Council of India
- Foreign company – aggregate holdings – not more than 26% of the paid-up equity capital.
- Transfer of shares exceeding 5% - shall be intimated by the TPA to the license.

**Procedure of claim settlement by TPAs :-** TPAs usually have tie-up with many hospitals. The records and information of medical insurance (health insurance, medicaid and critical insurance) policies of insurer are transferred to the database of the third party administrator. The TPA then issues identity cards to all the policyholders. In case of hospitalization, the insured has two options:

1. Insured may choose that hospital with which TPA has tie-up or

2. Insured may choose according to his suitability.

If the insured chooses such hospital which has tie-up with TPA, then TPA issues and authorization letter to the hospital, for the treatment wherein the TPA will pay for the treatment. The insured just need to show his identity card to the hospital authority. TPA will look after the hospitalization and treatment expenditure of the insured. The bill of all expenses will be send to the TPA by hospital authority. TPA makes the payment to the hospital. Then TPA sends all the bills to the insurance company for reimbursement. TPAs are entitled to commission by insurers on mutually agreeable terms but, as per the IRDA guidelines it cannot exceed 15% of premium amount. If the insured chooses a hospital where TPA is not having any tie-up, the insured will pay all the bills. The bill amount will be reimbursed later on and can be claimed from the insurer.

**CODE OF CONDUCT FOR TPAs :-** The act was further amended in the year 2016 with the following conditions, specified for TPAs. The following are the code of conduct or duty of TPAs as prescribed by IRDA under regulation 23 of IRDAI (TPA – Health Services) Regulations, 2016:

1) A TPA registered under these regulations shall act in the best professional manner. The Chief Executive Officer or the Chief Administrative Officer of a TPA shall be responsible for the proper day to day administration of a TPA as well as regulatory compliance issues.

2) In particular and without prejudice to the generality of the provisions contained in these regulations, it shall be the duty of every TPA, its Chief Administrative Officer or Chief Executive Officer and Chief Medical Officer and its employees or representatives to:

- ✓ Establish their identity to the insured, claimant, policyholder and that of the insurer with which it has entered into an agreement, other entities and the public;
- ✓ Disclose its certificate of registration on demand to the insured, policyholder, claimant,

prospect, public or to any other entity relating to the services;

- ✓ Disclose on demand to the insured, policyholder, claimant, prospect, public or to any other entity the details of the services it is authorized to render in respect of health insurance products;
- ✓ Bring to the notice of the insurer with whom it has an agreement, any adverse report or inconsistencies or any material fact that is relevant for the insurer;
- ✓ Obtain all the requisite documents pertaining to the examination of an insurance claim arising out of an insurance contract;
- ✓ Render such assistance as mentioned under the agreement and advice to policyholders or claimants or beneficiaries to comply with the requirements for settlement of claims with the insurer;
- ✓ Conduct itself or himself in a courteous and professional manner;
- ✓ Refrain from acting in a manner which may influence, either directly or indirectly, the insured or policyholder of a particular insurer to migrate from one insurer to another;
- ✓ Refrain from dissuading or discouraging policyholder from approaching specific hospital of his / her choice or persuade or encourage the policy holder to approach any specific Hospitals which are in their Network, other than offering advice and guidance when specifically sought for.
- ✓ To have effective grievance management systems in place.
- ✓ Ensure to resolve the grievances of policyholders within fifteen days of receipt of the same.
- ✓ Ensure to resolve the grievances or disputes with hospitals or network providers expeditiously and ensure that the policyholder is not adversely affected due to such disputes.
- ✓ Refrain from trading on information and records of its business except for sharing of the same as provided in regulation 19 (4);
- ✓ Refrain from issuing advertisements of its business or the services carried out by it on behalf of a particular insurer, without prior written approval of the insurer. Provided that a

TPA can issue advertisement about the activities or the services carried out by it, for publicity or promoting public awareness.

- ✓ Refrain from inducing an insured, policyholder, network provider to omit any material information or submit wrong information;
- ✓ refrain from demanding or receiving a share of the proceeds or a part of the claim amount from the policy holder, claimant, network provider;
- ✓ To comply with the regulations, circulars, guidelines and directions that may be issued by the Authority from time to time.
- ✓ To not lend or grant any loan to any other company, entity or individual not connected with its TPA business.
- ✓ Not submit any wrong, incorrect, misleading data or information or undertaking to the Authority or to the insurer or to any other stake holder of the TPA business.
- ✓ Not accept any kind of incentives other than the remuneration agreed towards service fees or any inducement for maintaining low claims ratio.
- ✓ They cannot outsource the job of servicing of those insurance policies for which they are appointed as TPA to any other registered entity
- ✓ They should not remit any sum including the claim amount whether directly or indirectly either to a policyholder, claimant, Network Provider or any other hospital
- ✓ TPAs should not publish on their website any incorrect or misleading information or can display any content or matter which is not according to these regulations.
- ✓ No claim is corresponded or disputed by a medical practitioner unless he is from the same stream of medicine relating to which the treatment was provided and for which the claim is preferred.
- ✓ It shall disclose on demand, the fee received for servicing of Health Insurance policy to the policy holder, insured or claimant.
- ✓ They must follow claim guidelines as issued by insurers from time to time.
- ✓ They need to ensure that at no point of time contact numbers of a TPA like phone number,

toll free number as published or provided to policy holders shall be out of service or closed.

- ✓ To disclose the list of network hospitals with whom it has valid agreement to policy holders, prospects and general public.
- ✓ They must have systems in place for assisting the policyholder or claimant during hospitalization with respect to concerned health insurance policy.
- ✓ They must have systems in place to identify, monitor, control and deal with fraud including hospital abuse, by various agencies including healthcare providers.
- ✓ To put in place systems and internal processes for detection of fraud and its mitigation, delineate and disseminate information of the fraudulent cases to the concerned insurer within three days of detection and submit such information of fraudulent claims as directed by the Authority.

3) The directors, promoters, shareholders, CAO, CEO, CMO and Key managerial persons of a TPA shall not engage themselves directly or indirectly in any other insurance or insurance related activities that may lead to conflict of interest

**Role in Practice Played by TPAs :-** As per notification of IRDA, the basic role of the TPA is to function as an intermediary between the insurer and insured and facilitate cash less service to the insured. However as per practice the following is done by the TPAs or the following steps followed by TPAs from the initiation until settling the claims:

- All the records of medical insurance policies of an insurer will be transferred to the TPA once the insurance company has given the business to a TPA.
- The TPA will issue identity cards to all policyholders, which they have to show to the hospital authorities before availing any hospitalization services.
- In case of a claim, policyholder has to inform the TPA on a 24-hour toll-free line provided by the latter.
- On informing the TPA, policyholder will be directed to a hospital where the TPA has a tied up arrangement. However, the policyholder



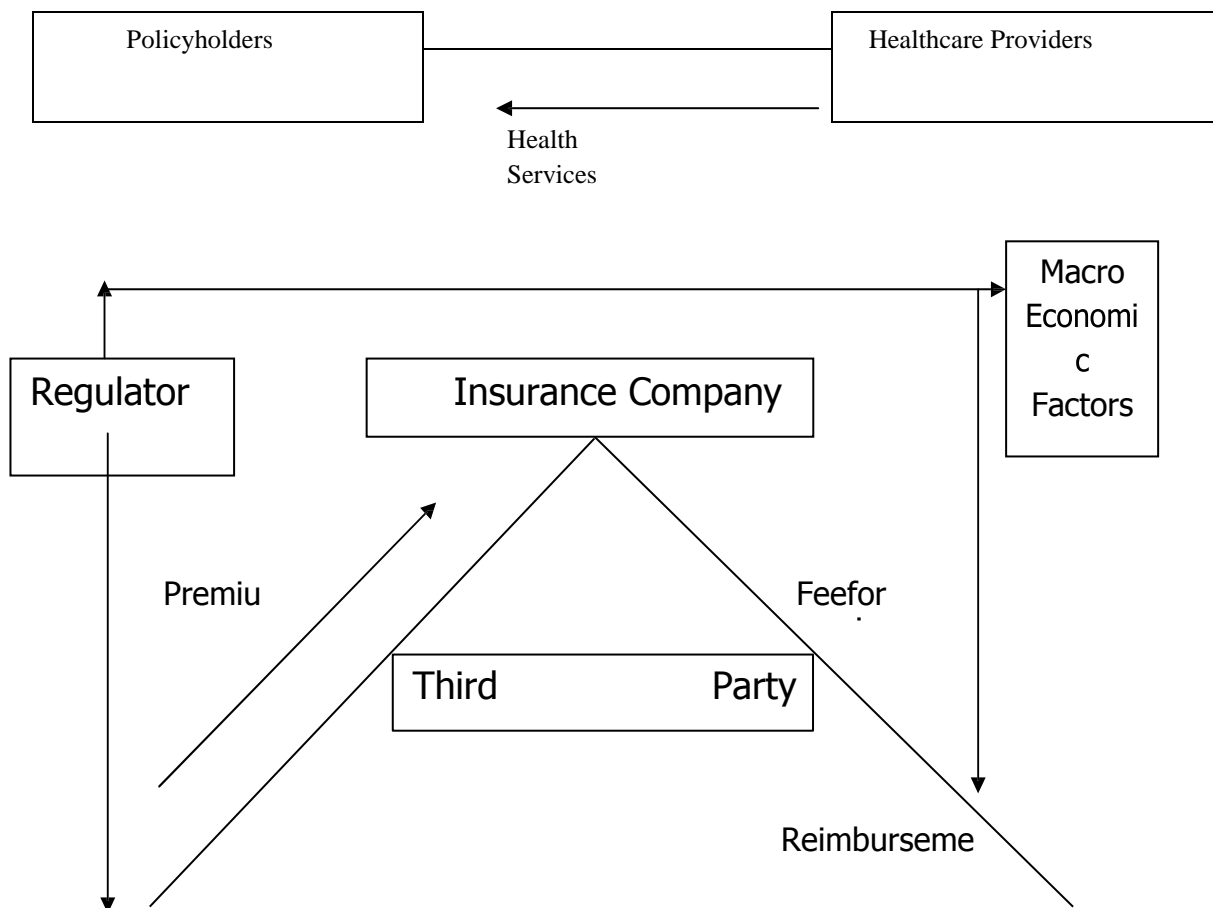
will have an option to join any other hospital of their choice, but in such case payment shall be on reimbursement basis.

- TPA issues an authorization letter to the hospital for treatment, and will pay for the treatment.
- TPA will track the case of the insured at the hospital and at the point of discharge; all the bills will be sent to TPA.
- TPA makes the payment to the hospital.
- TPA sends all the documents necessary for consideration of claims, along with bills to the insurer.
- Insurer reimburses the TPA.

TPAs will receive a commission of 5.5% of premium amount from the insurance company for all the services rendered. The core product or

services of a TPA is ensuring cashless hospitalization to policyholders. Intermediation by TPAs ensures that the policyholders get the hassle-free services; insurance company pay for efficient and cost-efficient services and the health care get their reimbursement on time. It is expected that TPAs would develop appropriate systems and management structures aiming at controlling costs, developing protocol to minimize unnecessary treatment/investigations, improve quality of services and ultimately leads to lower insurance premium. However, the system is currently going through teething troubles. Cash-less policies, where the insurers directly pays the hospital bills to healthcare providers, have not yet fully materialized.

**Working environment of TPAs**



(Source: Kalyani, 2004, pp.7- 8).

**Deviation between Role Defined by IRDA and Role in Practice Played by TPAs :-**

An effort was also made to examine the deviation between role defined by IRDA and role played by TPAs. When TPAs carries out its functions and activities not as per specific demarcation, rather goes beyond to the framework set by IRDA for role and code of conduct, then it is referred to as deviation between role defined and role played. The followings will make us clear as regard the deviation between role defined by IRDA and role in practice played by TPAs:

- **Failure to meet the service responsibility :** TPAs are expected to provide valuable services and assistance at the time of admission and also during admission of patients to the hospitals. Their services include: to get enquire about duration of stay in hospital; enquiring about test/room rates; scrutinizing the bills; and also to enquire about treatment etiquette. However, the studies reveal that some of the TPAs are not even visiting their clients during their admission in the hospitals. They even do not arrange for specialized consultation on their patient conditions.
- **Lack of knowledge about coverage and exclusion in policies :** The regulations of IRDA for TPAs require that they should have adequate knowledge with regards to various inclusion and exclusion in health insurance policies issued by the insurance company. But the various studies on this area reveal that there is lack of adequate information on the part of TPAs which ultimately hinder the effective discharge of their obligations and also obstruct the achievement of basis objectives behind their introduction.
- **Failure to meet the expectations of parties involved :** It is generally said that consumer is a king of the market, but the same is not true in case of insurance market as it is heavily dominated by insurance agents and TPAs. Just because of the reason that the insurance market is heavily dominated by TPAs, so it is expected from them to carry out activities like issue identity card to policyholders; 24-hrs help-line for customers' services; informing

the customers regarding empanelled hospitals; arranging for specialized consultation; and claim processing during admission of the policyholders with due care and diligence. All this require a strong communication skill on the part of TPAs and where they are lacking and ultimately proved fail to meet the expectation of parties involved like insurer, insured and healthcare providers.

- **Delay in settlement of claims :** IRDA one of the objectives behind introduction of TPAs was to streamline and simply the claim settlement process. TPAs which were authorized by IRDA and appointed by insurance companies agree upon providing cashless facility to policyholders i.e. the policyholders are not required to make payment to hospital rather TPAs will make payment. Earlier for this hospitals were paid directly by the patient himself, but with the introduction of TPAs, now the hospitals are paid by them. But before paying to the hospitals they examine all the documents, duly process them and thereafter submit the same to insurance company for reimbursement. The time agreed for claim settlement with TPA is less than 1 month, whereas actual time taken for claim settlement varies from 2 to 3 months. All this leads delay in settlement of claim and resulting dissatisfaction to the policyholders and hospitals.
- **Indirect cost to consumer :** Although, the customers are not required to pay any extra charges for the services of TPAs, yet they are indirectly get paid in the form of higher premium charged by the insurance company. No doubt, the claims ratio is coming down and the insurance companies are getting freed from their workload both in the form of money and other administrative cost, still this savings are not passed to customers in the form of additional benefits rather charged with higher premium.
- **Cost of healthcare increase :** TPAs are expected to provide cashless facilities, which will increases the capacity of policyholders to incur higher costs at the time of illness, and therefore has a tendency to inflate the demand

for high-cost care This could be limited to a certain extent only with the presence of a system of copayments. But this is ultimately defeating the vary purpose of introduction of TPAs i.e. to minimize the cost of healthcare.

- **Cost of management increases** : Likewise cost of healthcare, cost of management also gets increases because of inability of the TPAs to make enough profits. Various studies reveal that TPAs are dissatisfied with the 5.5 per cent commission. Moreover there is lot of variation in calculating break-even among the TPAs on account of their in-built costs. As the breakeven in metro at Rs 20 crores of premium business will account for Rs 8 crores in non-metro. Some TPAs are out rightly admitting that they are incurring losses because of high management cost and lesser commission and would not be able to carry out activities and functions as per defined framework.

**Findings and suggestions :-** The discussion so far indicates that the system of TPAs can work efficiently and effectively only if IRDA tries and avoids the pitfalls of system. The study listed some of the areas that need greater attention by the IRDA:

- IRDA should attempt to amend current regulations so that some of the sources of malpractice could be stemmed and parameters of deviation between role defined and role played could be removed.
- IRDA must review the performance of each TPA objectively, especially with regard to deviation from role defined by it and role actually played by TPAs so as to get rid of unethical practices on the part of TPAs.
- Review of role should be made to examine the transparency of system currently in existence.
- If private players have been provided insurance license on the basis of business plans that include health insurance, then IRDA must ensure that the health insurance business plans be implemented and not just remain on paper. Moreover, IRDA should conduct studies, with external expertise on various aspects of TPAs' functioning. On a continuing basis, external

auditors need to check on various aspects of health insurance as is being conducted by insurance companies and TPAs. Similarly, external auditors can also check on any nexus that may develop among TPAs, service providers, corporate and insurance companies.

- Whenever TPAs deviate from role defined by IRDA, this leads to dissatisfaction and complaint on the part of Individual policyholders that in turn need the support of the regulator as well as the government departments like the health and finance ministries. The insurance ombudsman can play an important role once there is a specific complaint, but the regulator needs to study the aspects of functioning of the entire health insurance operation in order to improve matters and avoid complaints in future.

**Conclusion :-** In nutshell, it is derived from the above discussion that the introduction of TPAs was made by IRDA in order to infuse a new management system and to regulate the health care services and costs. The prologue of Third Party Administrators was made on the expectation to ensure better services to insurers as well as to insured. In other words, it was expected that introduction of TPAs will meet the cost and quality issues of health care providers as well as of receiver in the insurance market. While introducing TPAs certain conditions, code of conduct/role defined by the IRDA, which they are expected to follow. Thereby the study was conducted in order to examine the conditions, code of conduct/role defined IRDA and role in practice played by TPAs so as to come out with conclusive finding in relation to parameters where parity and deviation between exist in role defined and role played. The study provided that parity exist in case of followings: providers of services as and when need; streamline and simplifies the claim process; automatic development of information system; ensured services of qualified registered medical professional; value added services; and no extra burden on insured. Alternatively, deviation exist in case of: lack of knowledge about coverage and exclusion in policies; Failure to meet the expectations of parties involved; Delay in settlement of claims; Failure to meet the service

responsibility; Indirect cost to consumer; Cost of healthcare increase; and Cost of management increases.

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## Changing Global Logistics Scenario: Preparing for the Future

Dr. S. Sudhakar Babu

Associate Professor, Human Resource Development Centre, University of Hyderabad, Hyderabad

A few important global events have received almost no attention in the country. Seemingly unconnected, these events will have far reaching economic and trade ramifications for the Global and Indian economy. All these events are directly connected to the global logistics, transportation and commodity supply. As a natural corollary, these will have an impact on businesses, consumers and governments. Logistics as a business discipline started conceptualising in the business-related literature in much early 1960s, then it was mentioned physical distribution.<sup>1</sup> This is because any impact on sea trade has major reverberations since 90% of the world trade is seaborne. This is more important considering that the global logistics industry (all segments) is worth US\$4 trillion. Egypt has recently announced the opening of expanded Suez Canal water. The second event was the announcement that the expanded Panama Canal would open to traffic in early 2016.<sup>2</sup> The third event was Iran's announcement that India will build a port and help build an alternate sea and land trade transit route passing through their country and some other Central Asian Countries overland to reach Europe. This new land and sea route will help trade from India to Europe without passing through Suez Canal. India will also receive gas from Central Asia without having to pass through hostile Pakistani or Chinese territory. Very recently Brazil's Iron ore company "Vale" reintroduced giant ships that can carry 4 lakh tonnes (deadweight tonnage or DWT in shipping terminology) of ore to China. These ships called Valemax were first introduced in 2011 to help reduce cost of carry iron ore from Brazil to China and to give Vale a competitive edge over rivals by carrying large quantity of dry commodities. To place the size of

these ships in perspective: around 18 ships such large ships can carry all the Iron ore 70 lakh tonnes of Iron ore exported by India in 2014. The consequences of these events will play out over the next decade and were hard to imagine a few years ago. Global logistic Industry Trends, Share, Size, Growth, Opportunity and Forecast of 2018-2023 showed the global logistics market reached a value of US\$ 1,171 Billion in 2017.<sup>3</sup>

Logistics refers to the process of planning and coordinating resources and services from the point of origin to the point of consumption. This process provides efficient and effective transportation and storage of goods and services. The major components of logistics involved in the proper functioning of an organisation or a business include inventory management, inbound and outbound transportation, material handling, warehousing, etc. In recent years, the logistics industry has benefitted from the advancements made in technology, integration, globalization, legislation, and confederations.

The Technological advancements which involve automated material handling equipment, biometrics, GPS, etc. aid organisations and businesses to work proficiently, have helped the growth of the logistics market across the world. It doubled with the expansion of internet retailing and the increased the popularity of online shopping. These are some of the other factors supporting the market growth<sup>4</sup>. Looking forward, the market is projected to reach a value of US\$ 1,374 Billion by

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<sup>1</sup><https://www.referenceforbusiness.com/management/Log-Mar/Logistics-and-Transportation.html>

<sup>2</sup><http://www.compassdigimag.com/2016/october/industrytrends.html>

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<sup>3</sup>[www.researchandmarkets.com/reports/4617666/logistics-market-global-industry-trends-share](http://www.researchandmarkets.com/reports/4617666/logistics-market-global-industry-trends-share)

<sup>4</sup><https://markets.businessinsider.com/news/stocks/global-logistics-industry-report-2018-1027521858>



2023, registering a CAGR of 2.7% during 2018-2023.<sup>5</sup>

**Expansion of Panama Canal and Suez Canal :-** Egypt recently expanded the Suez Canal. Panama Canal expansion is due to be completed in 2016. The 72 kms Suez Canal expansion entailed 37 kms of expansion as well as deepening of the existing canal as well as another 35 kms of creating a parallel waterway close to the present one. This will help double traffic from the present average of about 1426 ships per month (or 48 ships per day)<sup>6</sup> by 2023 thereby increasing revenues for Egypt to US\$13.2 billion from the present US\$5.3 billion. The new route will reduce time taken to pass through it from 18 hours to 11 hours. More importantly, it allows the passage of much larger ships. Similarly, Panama has completed more than 90% of the work on expanding the Panama Canal. After completion the canal will permit 97% of the global merchant ships to pass through it. This is especially important in container shipping because once complete the type of ships that carry almost 45% of the container cargo to USA.

	Suez Canal	Panama Canal
Year of Opening	1869	1914
Length in Kilometers	193.12	77.24
Share of total sea trade	8%	2%
Ships passing through (2014)	17148	13482
Net Tons transiting (2014)	963 million	327 million
Cost of Expansion	US\$8.5 billion (Rs.54,400 crore)	US\$5 billion (Rs.32,000 crores)

Compiled from different sources

<sup>5</sup><https://www.researchandmarkets.com/reports/4617666/logistics-market-global-industry-trends-share>

<sup>6</sup><http://www.suezcanal.gov.eg/TRstat.aspx?reportId=2>

The introduction of new ships to carry commodities and containers is another important step that is bringing out major changes in the sea trade in the next few decades. Apart from Vale which can use ships to carry out dry commodities in bulk, this move is present even among container shipping companies. Maresk Line, the largest Danish container shipping line (which carries 15% of the world's sea container freight recently ordered ships that are 400 meters long and 59 meters wide with a capacity of 19,678 containers that are 20 feet to replace their older ships which can carry 18,224 containers that are 20 feet. These larger ships are expected to reduce costs for the customers and increase margins for the company as provide the advantage of economies of scale.

All the above changes have immense economic implications for India. Apart from the above scenario, Indian logistics scenario in the next decade or two may be at the cusp of phenomenal changes. India could benefit immensely if its plans to expand trade and cooperation with Iran fructify. This has the potential for reducing cost of transportation, increase margins of companies, reduce costs and give India access to gas thereby speeding up the economic and trade cycle in India. If India's plans to develop ports in Iran and build a transit route that combine sea and road to Europe through Iran and Central Asia materialise, it is estimated that they can halve the travel time for goods from India to Europe and reduce costs by 70%. They can take this alternative route without going through the longer Suez Canal or without passing through hostile Pakistan. This could also facilitate access to oil and gas in Central Asian countries like Turkmenistan and other CIS countries for India.

An immediate consequence of these new, much larger ships is that they can increase the volume of goods transported while reducing the factor cost of goods transported. The expansion of the Suez and Panama canals means that larger ships can easily move through the expanded canals (though Valemax cannot go through the canal as yet). Together these changes along with other

technology investments will shorten the cycle across the world – even in countries like India. Once the India-Iran-Europe Transit is ready, a 10 day reduction in time taken will make a big difference in the cost of goods and services. An important unanswered question that only time answer is if there is sufficient demand to absorb such a huge capacity addition and the impact of a shortened economic cycle. It has been pointed out that the Suez expansion comes at time when traffic is declining (down from a daily average of 58.5 ships in 2008 to the present 48). These doubts arise largely because of the consequence of the global credit crisis, slowing of China and the problems in Europe. One thing that we can rest assured is that shipping companies in the future will prefer large ships in order to reduce costs and protect their margins in a world economy that is rapidly slowing down.

If India has to take advantage of the changes that are underway in the global economy, India needs to rapidly upgrade its infrastructure. These include speeding up the building of inland waterways, coastal shipping, ports, airports that cater to freight, road network, etc. If India cannot do so, there is a risk that Indian manufacturers will not be competitive in the global market place. On the positive side, the government has announced its intention to invest in Inland Water Transportation (IWT). Any success with IWT can decisively alter the Indian economy from a structurally high cost one to a low cost economy since IWT can facilitate transfer at least 10 times the quantity of goods fraction of the cost. In the past, it was estimated that the cost of inland transportation costs Rs.0.40 per tonne per kilometre while the cost of transportation by Rail is Rs.0.50 and by road nearly Rs.0.90. However, the global logistics boom and IWT can be a double edged sword, especially in a country like India. Unless the governments are prepared and prepare the people, the coming changes can revolutionise and wreck havoc on the present transportation sector, especially in the lorry sector. An example best illustrates this: the vessels that are proposed to transport goods on the Krishna River from Vijayawada to Kakinada are expected to carry 100 tonnes initially and later upto 1000

tonnes. In contrast the maximum possible transportation by a lorry is about 30-40 tonnes. That in turn will have huge repercussions on employment and nature of transportation. In short, the Indian logistics sector has to completely rework its business model – something that it has to prepare from today rather than wait for the last minute. These changes will invariably have major change in the employment scenario. It is unlikely that IWT vessels will need so many people directly. Instead it will require a large part of the workforce to be redeployed (like for loading/unloading, etc). Hence, different parts of the transportation value chain require different kinds of skills - which cannot be learnt in one day. They have to be acquired gradually. Hence, the best time to start preparations for the future on the part of Government and businesses is today.

This does not mean that India benefits automatically. We have to build larger ports which can dock and unload goods quickly. The average turnaround time for a standard container vessel in Hong Kong, Singapore and most of the ports in China is 10 hours or maximum of 12 hours. In contrast, in India it varies from 3-4 days. There is a need for India to build larger ports that can allow large vessels to dock in the country and to load/unload commodities and containers. Otherwise these large ships will simply avoid India and we will miss an opportunity to change the fundamental nature of our economy - from a structurally high cost one to a low cost one. More importantly, we need to link these port cities to our hinterland using IWT. Development of coastal shipping may actually help. Example: if a huge carrier can dock in Vizag then using coastal shipping can help transfer goods from Vizag to Kakinada then transfer them inland using IWT. Since tens of lakhs of tonnes of goods will move through large vessels the cost for these commodities can fall dramatically.

Thus, if India cannot take advantage of the major structural change that is likely to come about in global logistics and transportation sector in the next decade, it will be yet another lost opportunity. Importantly, taking advantage of these changes will

mean a complete structural transformation of India from a high cost economy to a low cost economy.

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## The Role of Social Media in Advertising - An Overview

**JAYALAKSHMI. S**

Assistant Professor in Commerce, VHD Home Science College, Bengaluru – 560 001 Karnataka, India

**PARVATHI. S**

Assistant Professor in Commerce, Maharani Women's Arts Commerce and Management College, Bengaluru – 560 001 Karnataka, India

**Abstract :-** Social media advertising /marketing includes activities like posting text and image updates, Videos and other content that drives audience engagement as well as paid social media advertising. Social media marketing is a form of internet marketing that involves creating and sharing content on social media networks in order to achieve marketing/advertising and branding goals. So social media advertising is a powerful way of business of all sizes to reach prospects and customers. This paper is conceptual based on the literature review. The article makes an attempt to analyze the concept of social media, advertising and the impact of advertising through social media in the today's business marketing world.

**Keywords :-** Social media, Business advertising, Internet media, Loyal customers, Facebook, Twitter.

**Introduction :-** Social media, and social networking, have changed the business landscape, both for companies that have adopted them and for those who have not. By definition, social media is where members share content with a wide audience, with the focus on the content, while social networking is more centered on conversations and groups with shared interests. Facebook, which straddles the line dividing the two types of interactions, has 600,000 regular users worldwide and welcomes companies, organizations, and brands to utilize its platform to connect with their audience. Almost all social networks have incorporated a measure of social media, allowing users to become curators of the interesting content they find, sharing links, images, and short personal stories. Businesses who have learned to create content and engage in conversations are already 'in the stream' – and

more and more, internet users have the expectation they will be able to interact with their favorite brands. Companies that have embraced this have an ever-growing advantage over those who have not.

Advertisements are messages paid for by those who send them and are intended to inform or influence people who receive them. Advertising is known as the activity of attracting public attention to a product or business as by paid announcement in the print, broadcast or electronic media. Today, advertisements are everywhere.

Let's look at the numbers 9 out of every 10 U.S. Internet users now visit a social network site at least once a month. Social networking and media sites accounted for 12% of all time spent online in 2010 with the average user spending 4.5 hours on these sites. Globally, social networking accounts for 15.6 percent of online time among those age 15 and older. Web-based email usage has decreased in every age group except those 55 and older, as more and more communication takes place on the various social websites. The sharp increases in web email usage in the over 55 demographic is accompanied by a similar increase in their usage of social sites; the fastest-growing demographic on Facebook is women 55 and older. Social media is here to stay, and chances are, your customer or client base is already spending a significant amount of time there.

Social Media Marketing is having a tremendous impact on business and market as business growth and performance are taking place at an astronomical rate. Social media helps in developing business tactics. Social media platforms like Facebook, Twitter, LinkedIn etc., show an opportunity for businesses to grab the attention of

the customers while simultaneously building a brand image. These social networks allow businesses to use tactics to build and create brand profiles like fan pages, contests etc. Through Social media marketing, one can figure out the likes and preferences of customers as well as the latest trends adopted by the public. Social media marketing helps a brand/company to build a strong online presence by innovative social media marketing techniques and customer satisfaction.

#### **Objectives of the study :-**

1. To understand the concept of social media and advertising.
2. To know the ways of advertising through social media in present business world.
3. To analyses the importance of Social Media in Advertising.

**Scope of the study :-** This study is mainly cover the concept of social media, advertising the negative and positive impact of advertising only through social media. This study is mainly focus on advertising in social media only.

**Methodology of the study :-** The study is based on secondary data which is collected from published reports, research articles, website's about the impact of advertising through social media in the present business marketing.

#### **Review of literature :-**

**Christina Newberry [May 2, 2018]** in its website "Hootsuite Impact track website" states "the benefits of social media for brand building", it identifies that there are now more than 3 billion using social networks across the globe to engage with brands. Sherpa marketing found that more people follow brands on social media than follow celebrities. On Instagram alone 80% of people follow at least one business 60% of Instagram users say they discover new products on the platform. According to Pew Research Center, many people are checking social media multiple times per day, this increases the brand name on the top of mind of customers.

Social networks will become increasingly important for product search and e-commerce. People expect brands to be available on social media and seek out their social accounts for customer service. Research published in the Harvard Business Review shows that brands who's don't meeting those expectations damage their bottom line,

**Nitro PDF Professional** in its report on "Introduction to media and Advertising " states that there are more than 200 million people using social networks such as Facebook, Myspace and Bebo but it's becoming increasingly apparent that social networks as an advertising flat form are not useful.

In India social media needs to go a long way in order to become an effective advertising vehicle. Indian advertising has become a long way in "today's fast growing tech savvy world in the 21<sup>st</sup> century. The internet also shows a lot of promise and has grown 43% in terms of advertising revenue. But it reaches even less than 2% of total population of India. Internet reaches 6% males and 2% females. The state wise reach of internet media are the internet is most useful as a medium in Delhi and Goa with 12% reach in each state and the least used medium in Gujarat, Madhya Pradesh and Chhattisgarh with just 2% reach in each state.

**NEW YORK (December 22, 2016)** **PRNewswire**, The global digital marketing and advertising market encompasses a wide range of marketing services and products that are provided through the internet. With the emergence of social media dominance, the importance of digital ads is expected to accelerate in the eyes of businesses. According to a study by the ad agency Zenith, global advertising spend on social media is set to overtake newspapers in the next four years. Social media advertising is growing at 20 percent a year and by 2019 it will be worth \$50.2 billion compared to \$50.7 billion for newspapers. Moxian Inc. (NASDAQ: MOXC), Facebook Inc. (NASDAQ: FB), Twitter Inc. (NYSE: TWTR), YY Inc. (NASDAQ: YY), Baidu Inc. (NASDAQ: BIDU)



The study reveals that social media platforms have benefited from the rapid adoption of mobile technology, using it to embed themselves into their users' daily lives. Social media is a significant part of social lives as well as main source of news for many users. As a result, social media ads blend seamlessly into the news feed, and are therefore more effective than interruptive banner formats, especially on mobile devices.

#### Some of the major ways of social media platforms in the present business advertising are :-

- **Facebook** is a popular free social networking site on which registered can create profiles, upload photos and videos, send messages and keep in touch with friends, family, and colleagues. People can also create Facebook pages related to businesses, brands, and services. There are 2.07 billion monthly active Facebook users with an increase of 16% increase year over year.
- **Twitter** is a famous social networking website that allows registered members to write their messages through short posts called tweets. There are 330 million active Twitter users.
- **LinkedIn** is a social networking site designed for the business community, professionals, managers etc. LinkedIn has 467 million members connected. Basically, this site allows the registered member to connect and make a network of people they know and trust professionally.
- **Instagram** is a fast-growing social media platform that allows users to share their images, stories and promote their business. Instagram has 800 billion monthly active users. Instagram is used by many brands to promote their products, target their audience and drive real social value.

#### Importance of social media :-

**1. Build Awareness** : Social media boosts visibility among potential customers, letting to reach a wide

audience by using a large amount of time and effort. And it's free to create a business profile on all the major social networks, so there is nothing to lose.

**2. Communicate Authority** : Customers are increasingly savvy and more discerning about which businesses they support. Before making a decision, they'll do a quick search to browse the brand website and social media.

**3. Security** : Using registration on password mechanism we can either restrict content to know users or capture valuable marketing information from the viewers.

**4. Encourage Engagement** : Social channels evolve, constantly releasing new features, and this rapidly changing environment can be intimidating for some business owners. we can create engaging video content for social media with a simple setup—good lighting, a smartphone, and a tripod. Also, do-a-test run before go live to make sure your internet connection or hotspot has enough speed to avoid delays and interruptions.

**5. Provide Support** : Social platforms have successfully broken down barriers between companies and their customers. Now, instead of calling a customer service line, many people turn to Facebook or Twitter to solve problems or find information. Business can develop reputation as a responsive, caring brand by offering support through social channels:

- Create a system for tracking customer comments, questions, and complaints on social media.
- Respond as quickly as possible to questions and concerns.
- Go out of your way to be positive and helpful.
- Listen to criticism and make customers feel heard.
- Know when to resolve public conversations in private messages.

**6. Grow Affordably** : Marketing costs add up, and not every business can afford huge campaigns. But business can get a lot of value for dollar with social

media advertising, regardless of size or budget, has an opportunity to grow audience and reach objectives through ads on social platforms like Facebook and Instagram. Avoid overly salesy ads, and opt for content that educates or entertains (or does both at the same time). Social media is a crucial part of business marketing, but it doesn't have to be stressful to manage. Take the first step, create a profile, and start engaging with customers.

**7. Live :** we can deliver a message, announcement or gig in real time, as it happens without any delay.

**8. No limits :** Events can run as long as necessary, as they are not limited to TV scheduling, DVD/video length.

**9. Cost :** Webcasting content is cheaper than using commercial television transmission flat form such as satellite.

**10. Interaction :** Users can interact with the event through integrated voting, chat or by accessing website links, resources that relate to the streaming media event.

**11. Contribution :** Questions can post live to the speakers to by emails, telephone call ins or even video conferencing.

**12. Revenue generation :** Charging viewers to watch the content can provide easy method of making money. The web is geared of to accepting easy credit cards payment of pay as we can view and users are used to the concept.

**13. On demand :** Using pre-recorded clips, true 'video on demand', viewers can opt to watch event highlights at any time of day or night from any corner of the world.

**14. Marketing :** Event organizers can use streaming media to drive visitors to their website and strong branding message can be easily integrated in to the viewing experience.

**15. Communicate in one voice :** Ensure everyone hears the same message from the same source, eliminate confusion and rumors.

**Conclusion :-** Social media is a way to reach almost half the world's population on a fast, inexpensive and effective. Social media can help to connect engage and grow the business. The positive attitude of consumers toward social network advertisements can help consumers to recall the products or brands and influence their behavior. Increased exposure through social media drives traffic to the company. This, in turn, converts potential customers to actual customers. Facebook has given them opportunity to reach their target audience through interesting and cost cutting way than traditional advertising medium. Great marketing on social media can bring remarkable success to the business creating devoted brand advocated and even driving leads and sales.

Social media advertising is not about the hard sell. It is about building relationship with others who will eventually become the brand customers. It is all about people and solving their problems. The more relationships with people will begin to trust and ultimately become loyal customers.

Due to the impact of social media, the relationship between brands and consumers have changed a lot. Nowadays, companies create strategies after they analyze and understand the target consumer's demands, likes and dislikes through Social Media. Social media has had a major effect on the world and business. Starting from an MNC or a small startup, everyone is adopting Social Media Marketing to make their brand or services visible.

Earlier traditional marketing mediums such as radio, TV commercials and print ads were very costly mediums. But now, through Social media marketing, companies or brands can connect with their target customers for free, the only cost is time. Using social media platforms like Facebook, Twitter, LinkedIn etc., you can lower your marketing costs.

The Multifaceted, Contingent Impact of Social Media that is Online reviews and ratings influence various things, both offline and online like the conversion rates of consumer purchases,

evaluations of brands, valuation and performance of the firm, consumer ratings, etc. The outcome based on reviews given by customers online and performance ratings are supposed to be contingent on characteristics of the firm, their own brand and the consumer.

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## The Role of Broadcast Media in Advertising – An Overview

PARVATHI. S

Assistant Professor in Commerce, Maharani Women's Arts Commerce and Management  
College, Bengaluru – 560001 Karnataka, India

JAYALAKSHMI. S

Assistant Professor in Commerce, VHD Home Science College, Bengaluru – 560001, Karnataka, India

**Abstract :-** Broadcast media refers to communication vehicle such as radio, television and internet advertisers use broadcast media to convey commercial messages to their target audience. The type of target audience is also important. Therefore one must do a research on which type of audience listens to which channels if they would the ads to be successful. The broadcast media like radio and television reaches a wider audience as opposed to the print media. The role of broadcast advertising is to persuade consumers about the benefits of the product. It is considered as a very effective medium of advertising. Thus the frequency of the advertising through broadcast media is important. This paper is conceptual based on the literature review. The article makes an attempt to analyses the concept of broadcast media, advertising and the impact of advertising through broadcast media in today's business marketing world.

**Keywords :-** Broadcast, Advertisement, Television, Radio, Media

**Introduction :-** Broadcasting is the distribution of audio or video content to a dispersed audience via any electronic mass communications medium. Broadcasting is usually associated with radio and television, through in recent years, both radio and television transmissions have begun to be distributed by cable (cable television). Broadcast media is the most expedient means to transmit information immediately to the widest possible audience, although the internet currently challenges radio and television as the primary source of both news and other recreational content. Broadcast advertising is radio, television and internet advertising. The commercial aired on radio and televisions are an essential part of broadcast advertising. Transmission of radio and television

programs from a radio or television station to home receivers by radio waves is referred to as "over the air" (OTA) or terrestrial broadcasting and in most countries requires a broadcasting license.

The term 'Advertising is derived from the Latin word 'advert' means 'to turn, the attention. Advertising aims to turn the attention of onlooker towards a product, service or idea. Advertising is a means of communication with the users of a product or service. Advertisements are messages paid for by those who send them and are intended to inform or influence people who receive them. Advertising is known as the activity of attracting public attention to a product or business as by paid announcement in the print, broadcast or electronic media. Today, advertisements are everywhere. On television, on the internet, radio, billboards and even on the empty coffee mug of our desk. Advertising has successfully transcended from one of the most interruptive commercial medium of modern times to something that everyone wants a piece of. It performs one of the most important functions in society that is to inform; it gives people the power of choice; the power of knowledge that helps them make important decisions every day. Advertising broadly defined as message primarily intended to persuade audience members to purchase particulars goods and services, is an essential element of any commercial broadcast media organization. These organizations which present their programming television, radio or the internet rely heavily on advertising revenue to fund their operations.

In advertising the term broadcast media refers to communication vehicle such as radio, television and internet advertisers use broadcast media to convey commercial messages to their target audience and the media depend to different

degrees on advertising revenues to cover the cost of their operations. While the media are valued for their Informational and Entertainment functions. They also provide an important business function as a vehicle for advertising. Broadcast media depend on advertising to publicize their own product TV and Radio programming as well as any internet content they provide. The advent and rapid growth of the internet has prompted many advertisers to shift a portion of their advertising budget to that medium, sparking a lively debated in the broadcasting industry over new ways to generate revenue. It is extremely important that whatever has been advertised in the commercial is true. For this reason organization such as Federal Trade Commission (FTC) are there to monitor the commercial on television and radio. This ensures that the advertisers are not making any false claims to true consumers to buy their products.

In the 21<sup>th</sup> century the media was dominated by print, radio and television attracting a broad swath of the public, affording them the opportunity to read, listen and watch the world around them in a way that they previously had not been able to do. Beginning in 1989 the world wide web (w3c.org) was invented and it devised a virtual medium of software laid on top of the internet's physical wiring structure, which has since enabled the public to message, tweet send and receive emails, photos and videos and to interact with users sites such as Twitter, Facebook and many other.

#### **Objectives of the study :-**

1. To understand the concept of broadcast media and Advertisement
2. To analyses the role of broadcast media in advertising.
3. To know the importance of advertising in broadcast media to present business world.

**Scope of the study :-** This study is mainly cover the concept of Broadcast Media, Advertising, the impact of broadcast media in advertising and importance of advertising in the present business world. This study is mainly focus on advertising in broadcast media only.

**Methodology of the study :-** The study is based on secondary data which is collected from published reports, research articles and websites on Role of Broadcast media in Advertising.

#### **Review of Literature :-**

**Prachi Juneja(2019) and reviewed by Management Study Guide Content Team, in their article they said,** these days radio and television ads are prepared by advertising agencies for their clients. They understand the need of the client and make the commercial keeping in mind the current state of affairs. Broadcast advertising has become a very essential part of marketing in recent times. Companies allocate specific budget for radio and television ads and make an estimate of how much revenue they can earn through broadcast advertising. For example Marketing consultants are hired to determine the return on Investment (ROI) for spending on radio and television ads. Sometimes the marketing consultant of these business run sample ads to judge its popularity among the viewers.

**Nitro PDF Professional(Shodhganga), in its report it stats that** With rapid growth of information technology and electronic media, television has topped the list among the media of advertising. TV has the most effective impact as it appeals to both eye and the ear. Products can be shown, their uses can be demonstrated and their utilities can be told over television. Just like radio, advertisements are shown in TV during short breaks and there are also sponsored programs by advertisers. Television, like print, also has a vast audience it caters to, consisting of the social classes mentioned before. The language is another important factor here. It is argued by many that television is the most powerful source of advertising (Grant and O'Connor; 2005, Jaspersen and Yun, 2007) and is also the most likely form of media to be remembered and discussed by the public (Ford- Hutchinson and Rothwell, 2002,). This is confirmed by a number of studies that show a good response to television advertising, and corresponding commercial spending; a report in the Economist found that "Television remains the most-powerful advertising medium, with a 38%

global share of spending on major media in 2004.”(The Economist, 2005). Television accounts for the majority of world advertising expenditure, and is undoubtedly powerful enough to generate a return-on-investment on that expenditure, but the notion of it being the most powerful kind of advertising is only true when certain demographics and contexts are considered.

#### **The Role of broadcast media in advertising :-**

Advertising through broadcast television and radio formats is a great way to market a product, because it provides a highly targeted audience. Fans of certain stations have specific preferences and interests that a good agency can determine through market research and analysis. A business can experience the benefits of this type of advertising with an increased level of sales and interest in its product. Most of the radio and television advertisement are paid, though there are some public service advertisements which can be broadcast for free. The advertisers usually have to pay for the spot which lasts for 30 seconds. In rare cases this spot can increase to 60 seconds too.

**A. TELEVISION :-** The Television advertising is usually considered the advertising for the corporate giant, though even the small business can benefit from it. A strong audio and video combination is a must for the success of the commercial. But it is also important that the audio and video should function well without each other.

#### **Advantages :-**

- It is most effective as it has an audio-visual impact.
- With catchy slogans, song and dance sequences, famous personalities exhibiting products, TV advertising has a lasting impact.
- With varieties of channels and programs advertisers have a lot of choice to select the channel and time to advertise.
- With regional channels coming up any person even illiterates can watch the advertisements and understood it by seeing and hearing.

#### **Limitations :-**

- TV advertisements are usually expensive to prepare as well as to telecast.
- With almost every manufacturer trying to communicate their message through TV advertising the impact among the viewers is also reducing. Now-a-days people are switching on channels whenever there is a commercial break.

**B. RADIO :-** Radio advertising is also one of the broadcast media. In radio there are short breaks during transmission of any program which is filled by advertisements of products and services. There are also popular program sponsored by advertisers.

#### **Advantages :-**

- It is more effective as people hear it on a regular basis.
- It is also useful to illiterates, who cannot read and write.
- There are places where newspapers reading may not possible, but you can hear radio. For example, you can hear radio while traveling on road or working at home; but you cannot read newspaper. Similarly, while driving you can hear a radio but cannot read a newspaper.

#### **Limitations :-**

- A regular listener may remember what he has heard. But, occasional listeners tend to forget what they have heard in Radio.
- The message that any advertisement wants to communicate may not be proper as there is no chance to hear it again immediately. There may be some other disturbances that distort communication.
- In comparison to Television, Radio is less effective as it lacks visual impact.

#### **Importance of Advertising in Broadcast Media to Business :-**

**1. Spreading Awareness :** Advertisements in broadcast media alert people about new product and services in the market that could potentially fulfill their needs or solve their problems. A typical



advertisement will tell what the service or product is, where it can be bought, for how much, by whom and why it should be bought. This is possible through the power of the media to reach millions of people at the same time.

**2. Popularizing Brand :** Think of all the popular brands such as Coca-Cola or Mc Donald's. These brands are where they are today because they utilized the phenomenon of advertising well. Through constant republishing and replay to large group of people, the media popularizes the brand, many people see it multiple times, and it sticks in their heads. Eventually when they see it out there, they will recognize it and are more likely to buy it.

**3. Increasing Demand :** The target audience of advertisement is typically large, whether the advertising in social media, print media, radio or television. A well-crafted advertisement will convince the public that they should buy the product or subscribe to the service being advertised. As a result whatever is already in the market becomes exhausted or oversubscribed, leading to an increase in demand for the product or service.

**4. Increased profits :** Advertisements are usually displayed large groups of people at the same time. This means that even with a low conversion rate, many people will end up buying products eventually. If execute advertisement well, it will get a good conversion rate and great sales. Increased sales, of course means increased profits.

**5. Cost based on time slot :** The role of broadcast advertising is to persuade consumers about the benefits of the product. It is considered as a very effective medium of advertising. The cost of advertising on this channel depends on the time of the commercial and the specific time at which it is aired. For ex: the cost of an ad in the premium slot will be greater than in any other slot.

**6. Educates people :** Through television and radio programs, people get to learn about health matters, environmental conversation and much more.

Advertising obviously depends on the quality of the product being advertised and the quality of the ad itself. But the third and equally

important factor is the medium in which the ad appears. The medium itself is most often viewed as a vehicle that provides exposure, or "eyeballs," for an ad. Any consideration of the quality of the medium itself as something that might affect reactions to an ad, if considered at all, is typically based on subjective judgements of alternative and otherwise comparable media buys. It is well researched that few studies have addressed the effect of advertising effects vary by creative medium or vehicle.

**Conclusion :-** The broadcast media like radio and television reaches a wider audience as opposed to the print media. The radio and television commercials fall under category of mass marketing as the national as well as global audience can be reached through it. Apart from impacting knowledge and connecting the world, media serves another role. It spreads awareness about product and services, broadcasting the benefits of specific products and services via advertising.

The positive attitude of consumers towards broadcast media advertisements can help consumers to recall the products or brands and influence their behavior. Television and radio has given the opportunity to reach their target audience through interesting way than traditional advertising medium. Great marketing on broadcast media can bring remarkable success to the business by creating devoted brand advocated, driving leads and sales.

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## The Importance of Ethics in Business and Advertisements in Present Scenario

**Dr. Kamna Lad**

Visiting Faculty, IET, DAVV, Indore

**Dr. Prashant Sharma**

Guest Faculty, Department of Philosophy, Mata Jijabai Govt. PG Girl's College, Indore

**ABSTRACT :-** Advertising presents special difficulties for business ethicists, consumers, legal Practitioners and different governing bodies. Ads are insignificant entertainments, yet advertising culture has been held up as a symbolic image for a general moral degradation in the post-modern era. Ads confuse us since they are new and unfamiliar methods of communicative discourse which we generally find difficult to place in an ethical category. This conceptual paper attempts to explore how ethics are important to a business and advertising. The paper sketches out a view of ethical issues with the advertisements.

Word Ethics means “Good Conduct” or “Conduct which is right in view of the society, time frame, place and the position/situation”. It refers to one's moral character and the way in which society expects people to behave in accordance to accepted principles. In other words, Ethics are moral principles and values that govern the actions and decisions of an individual or a group. Business ethics is the behavior that a business adheres to in its daily dealings with the society. They apply how the business interacts with the society at large as well as to their one-to-one dealings with the single consumer.

Advertisement acts as a connecting link between producers and customers. With globalization, industrialization and modernization of market access, the importance of advertising is increasing day by day in modern society. It is a powerful force of shaping attitudes and behavior of users in today's world. The advertising industry has been criticized for putting out misleading, misguiding or exaggerated declarations in respect of product/goods and services advertised and offered by a business organization. At times it goes beyond the traditional role of ‘fair and truthful’

information and draws undesirable, unethical and unfair picture of the considering business products or services. Some ethical issues in advertising are: Vulgarity, Deception, Puffery, Racial issues, Controversial products and Targeting Kids etc. These issues need to be resolved in ethical manner to restoration of our Indian culture, beliefs, traditions, ethical values and heritage.

**Key Words :-** Ethics, Business ethics and Advertisements.

**INTRODUCTION :-** Ethics is an important branch of Philosophy that is concerned with human conduct and behavior of individuals in society. Ethics examines the rationalization for our moral decisions; it studies what is morally right or wrong, just or unjust. Ethics are the set of values, rules, standard and principles that direct actions and build a sense of responsible behavior. Ethics is a choice between good and bad or between right and wrong. It is administered by a set of principles of integrity and morality at a given time and at a given place and in a given society.

Business ethics is the actions that a business sticks on to in its every day interactions with the world. The ethics of a particular business can be varied. They apply not only to how the business deals with the world at large, but also to their direct interactions with a particular consumer.

The English word ‘Advertising’ is derived from the Latin word ‘Adverto’. Advertising consists of entire complex activities in presenting to a group a non-personal, oral or visual, openly sponsor identified message concerning a product, service, program or an idea. The advertiser may use various types of advertising form such as manufactured goods and institutional advertising,

primary and discriminatory demand advertising, comparative and cooperative advertising etc. Advertising aims at committing the process & method, educating the consumers, complementing the salesman, connecting the dealer to exterminate the competitor. It is a creative connection between the manufacturer or service provider and the consumer.

American Marketing Association (AMA) defined "Advertising is any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor". Bovee (1992) stated "Advertising is the non-personal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media".

Advertising is a form of communication that endeavors to persuade customers to purchase or consume more of a particular product or service. Various mediums are used to deliver these messages, such as newspapers, magazines, radio, television, internet, posters, billboards and public notices. According to Burnett and Pettijohn (2003), In terms of ethical standards, advertising has been rated the lowest on 14 ethical dimensions in the functional areas of business.

The Code of Business Conduct is extended through the Code of Ethics for Advertising to include the manner in which we approach all our advertising, promotional and marketing communications. The advertising groups have to be careful to work ethically, in advertising to children, advertising injurious and dangerous products and with psychological ways to stimulate requirements. Though, there are companies that discount their ethical responsibility by frequently creating and expressing unethical advertisements but the customers/clients should not be deceived in relation to the products, services or ideas that are being endorsed. (Polonsky and Hyman, 2007).

Advertising should be designed to conform to the laws as per the constitution of the country and should not affront against morality, civility and religious susceptibilities of the people. Such types

of advertisements are termed as ethical advertisements which add a good corporate status, heighten morale and, thus, increase the business for the advertised product and services. Severe consequences can result from the failure to pursue ethical and honest procedure when dealing with the public. The final blame must rest with the public relation or advertising division of any organization. They are the final filter through which information and facts flow out to the public.

Today the India's advertising industry is growing its business at a fast pace. It has developed from being a small-scale industry to a full-fledged large scale business. It has grown as one of the major business fields and tertiary sectors and has helped the sector with its creative feature, the investment employed and the number of workforce involved. To regulate this sector ASCI established in India. The ASCI (Advertising Standards Council of India) is very extensive base to cover the entire array of media which carry advertisement, ranging from printing and publishing, audio-visual, promotion or merchandising mediums to even packing as a means of promotion. There are many organizations that allow the advertising industry to police itself across the world; group such as the American Advertising Federation, American Communication Association and the American Marketing Association offer both consumers and advertisers a place to air complaints and file grievances against the real or perceived violations of advertising laws and practicing norms. NARC (National Advertising Review Council) is one of the most dominant self-regulating organizations in North America. NARC's mission is to foster Truth and accuracy in national advertising through voluntary self-regulation.

**REVIEW OF LITERATURE :-** Ethics can be described as "a set of regulatory rules, virtue, values, and principles that inform and guide interpersonal and intrapersonal behavior". The ethicality of advertising may be determined by the extent to which it harms consumers and they can be defined as (A) contravention of autonomy by control or manipulation, (B) incursion of privacy, and (C) the destruction of the right to know. These

ethical issues embrace exploitation of women, hidden perception, misleading advertisements, advertising to children, and other issues which can lead to moral declination of society and culture.

**Boddewyn (1985)** has defined that the Governments impose restrictions and rules in the marketing industry, but advertisers still find ways to use unethical advertising without tampering with legal issues. Firms need to decrease their ethical violations in advertising. Firms have to be more aware of ethical issues and put more effort in becoming more respectful to their consumers. Firms should monitor and police the extent of ethical violations deemed plausible for business, and they can let the market be aware of the manner in which they control their advertising ethics stature as a signal of their attempt toward action and commitment of their corporate social responsibility perspective. **S.B. Nageshwara Rao (1987)**, in his study on “The code of ethics in advertising”, suggested that the advertising should make the life of the consumer easier, more comfortable and pleasant. Thus, he emphasizes on ethics and honesty in advertising. **Anandsen Gupta (2002)** in his research on “Ethics in advertising” stated that the success of advertising depends on public confidence and no practice should be permitted to resort to immorality and indecency. Advertisers should fulfill their obligations towards the society.

When we study unethical advertisements and how they influence, how customers think about the company's brand and creation, the most significant to first study ethics in advertising. It is important to know how consumers evaluate and understand advertisements so advertisers can approach the conception of an advertisement with an idea of how it will be acknowledged by the customer. Consumer's judge advertisements based of three main principles of idealism, pragmatism, and relativism (**Dean 2005**). Idealism emphasizes universal statements of right and wrong; not the consequences of the actions or the function of time, place, or culture. There is not much of a gray area. Relativism, is not based on universal rules but is indeed based on the time, place, and culture of the

viewers. An advertisement in this case may be acceptable to one culture but extremely unpleasant in another based on the beliefs and norms of the community in that culture. Pragmatism is the belief that the advertisement results in the greatest good for the greatest number of people. It is important for companies to consider; how individuals may turn up at an ethical decision about an advertisement based off of these principles.

**Madhusudhan. N. Pandya (2005)**, has concluded in his study on “Advertising” that ethical advertising is mostly influenced by values, opinions and judgments. Advertisements are presented to large audience all over the world through different means called advertising media. There are several types of media ranging from banner and balloons to online and mobile advertising internet advertising etc. Different types of messages may require different media (**Kazmi, S.H.H. & Satish K. Batra, 2006**). **Ragbir Singh & Sandeep (2007)** stated that, there is high degree of consensus among the respondents regarding the issues related to public policy about advertising. Majority of the respondents are in favor of a judicial regulatory body to enforce ethics in advertising. They are in favor of legal restrictions on sexually suggestive advertisements and advertisements targeting children. So much so that they also favor a legal limit on the amount of money a company can spend on advertising. **Chan and Cai, (2009)**, conducted a study to examine the cultivation effects of television advertising viewing on the perceived affluence in society and the materialistic value orientations among adolescents in urban and rural China. A survey of 646 adolescents aged between 11 and 17 was conducted. **Dr. N.A. Anbarasan and Dr. K. Pongiannan (2012)** conclude that Honesty, integrity and quality are the important features of ethical advertising. These features create value to all the stakeholders of the advertising media. Now-a-days only ethical advertisements are highly appreciated by all the audience. Ethicality in advertising improves the quality of the advertisements in any media and enhances the brand image for the advertised product. Thus, it can be concluded that strictly adhering to ethical values

in advertisements will increase the market share for the advertised product. Research in advertising ethics covers all the functions of promotion. Advertising is one of the most integral parts of a business entity. Organizations all around the world spend billions of dollars every year to promote their products. The role and magnitude of advertising expenditure have expanded thus introduction of new technologies has set a new playing field in which advertisers have to be advanced with new media such as advertising through websites and mobile phones. **N. A. Anbarasan (2012)** has stated that majority of the respondents are having the habit of viewing television which is the most preferred electronic media for its advertisements due to high-level ethical values. **Dr. Githui Donatus Mathenge (2013)** defined that It is very difficult to identify what is or not ethical conduct in integrated marketing communicating as it varies from country to country. Ethical values as situation specific and time oriented. Nevertheless everyone both in business, marketing and specifically in advertising and marketing communications must have an ethical foundation that applies to conduct in the business world.

In today's competitive environment most advertisers and media recognize the importance of maintaining consumer trust and confidence which is very important to gain. The circle of self-regulation in advertising is widening day by day. The code of ethics drawn up by the Advertising Standards Council of India (ASCI) has a limited impact.

**ETHICAL ISSUES IN INDIAN ADVERTISING :-** Different types of unethical advertisements like advertisements with obscenity and sexual connotation, subliminal advertisements, replacement advertising, endorsed by young ones, false and misleading advertisements etc. The ethical aspects of Indian advertisements are exceptionally significant for reinstatement of our Indian culture, values, traditions and heritage. The outcome: But the upshot of such developments is that a number of ethical issues have arisen. While the world is a global village now and it is indeed becoming a smaller place, marketers have to stand

with nationalized, neighborhood and cultural sensitivities. Some unethical advertising practices are such as;

A. Surrogate Advertisements: in India alcohol and cigarette advertisements were banned absolutely some years back. However, alcohol and cigarette companies similarly are using the avenue of surrogate ads to force down promote their product.

B. Comprising subliminal communications in an advertisement is fundamentally deceptive action. It is an attempt to influence a consumer's thinking without the person recognizing that any such manipulation is taking place.

C. False and Misleading Advertisements: there are the issues of fake and completely untruthful advertisements. This is a significant ethical issue; undoubtedly this is the subject of credibility. Some advertisements in print media claim their brands to be quantitatively and qualitatively superior than those of their competitors.

As advertising is an immensely perceptible commercial activity and any fall in ethical norms/values can often be risky for the company itself. Some of the frequent ethical issues in advertising are: vulgarity/sexually indicative exercised to gain viewers' interest, contentious products (liquor, cigarettes, gambling, tobacco etc), misleading information and cheating with consumers, puffery, stereotyping, creating unusual materialism, racial problems, subliminal/hidden advertising, unwanted use of women, Targeting children, targeting health & fitness, hitting susceptible minds– adolescents and youth.

\* For various ads and products children are the powerful attraction to induce and convince the buyers. But when advertisers are using kids in their ads, they should not show them alone doing any work on their own. They can use kids with parents in all actions being advertised will be more sensible.

\* Tobacco & Cigarettes are the products should be never advertised as consumption of these things directly. These are the injurious to health and are already banned in India.



\* Ads for condoms and contraceptive pills should have boundaries, as these are sometimes loose morality and violation of decency.

\* Pharmaceutical (Drugs) advertising helps in building awareness, but one haunting point here is that the advertisers show what the medicine can treat but never speak about the drawbacks of that drug.

\* Liquor producers are not allowed to advertise this product therefore they use mineral water and sodas in their advertisements with their brand names. These are the surrogate ads.

#### **SOME ACTUAL CASES SOLVED BY CCC (Consumer Complaint Council) & ASCI :**

I. Decision in favor of complainant Brand- Bajaj Pulsar Complaint- Visuals had bikers doing intense stunts but the disclaimer was almost imperceptible. So objection was filed keeping in concern the recent bike stunt catastrophe. CCC said that- This shows stunts which are dangerous that do not have any consideration for safety and hence some action should be taken by the company. Result- the Company modified the ad.

II. Decision in favor of complainant Brand- KFC Complaint- Car crashes after driver loses concentration while eating KFC product. The words "**non-stop khao, non-stop khilao**", in conjunction with the Ad being of KFC bucket size pack, is clear intention of advertiser promoting excessive consumption of KFC Products, which being fried chicken has high content of fat in it. CCC said – The Visual depicting the “driver licking his finger” implied that he has been eating while driving, which could have a big harm to the driver/passengers. Ad shows a dangerous practice without justifiable reason Result- Ad was modified.

III. Decision in favor of advertiser Brand- BIG BAZAAR Complaint- Print ad has the tagline- “**Is se sasta aur accha kahin nahi!**”. The complainant says that there are many items which are cheaper than Big Bazaar available in the market. CCC said - Claim misleading by overstating. Result- The advertiser showed comparative bills of Big Bazaar and other stores, which proved that on a basket of commodities, Big Bazaar is cheaper. So no change was made to the advertisement.

IV. Hindustan Unilever Ltd, (Ponds Flawless White) (2/2008) TVC shows - “a girl who applies the cream on her face gets a beaming and glowing face 7 days after usage and this is shown by a comparative visual showing her face before and after the usage of the cream. A beauty expert claims that, “only the Ponds Flawless White cream can make your skin flawless white. Claim is extremely exaggerated and unproven and has the probability of misleading the innocent consumers. A translation of the term ‘Flawless White’ would mean that the usage of the cream can completely remove dark spots of acne, scars, and wrinkles, and erases all other facial skin imperfections. The comparative visual can only lead an innocent consumer into believing that by just applying the cream for 7 days, she would get a healthy and shimmering perfect fair skin. Claim: misleading by overstatement. TV campaign discontinued since April 08. Advertiser assured proper modification of the Advertisement within 7 days of usage”.

#### **SUGGESTING ADVERTISING ETHICS :-**

I. Individuals’ sovereignty and human rights must be respected in attempt to influence them.

II. Advertising must be morally good; it creates an impact on consumers. Advertising methods must be considered as fair and honest means of persuasion.

III. Advertising must be truthful. An ethical advertisement never endeavors to mislead and avoid exaggeration while creating ads.

IV. Moral principles order must be followed by the media.

V. Respect social responsibilities and duty towards nation; in this regard ad companies have to be concerned about feeble and susceptible people.

VI. Companies must be cautious about the ecological and environmental issues.

V. Ads related to violent behavior, sex and vulgarity have a strong influence on children; they are not acceptable. Companies should have ethical responsibility to do not make and show this kind of commercials to the public.

VI. Controversial advertising of any product must not be created such as ads on racial interest, constipation medication, and advertising condoms.



VII. Positive advertising techniques must be entertained where an advertiser focuses on the good features of the product not the disadvantages of competitors' product.

IX. Companies should have self regulatory ethical standards.

**CONCLUSION :-** Advertisements are a creative and great link between product/services and the consumer. It should be morally acceptable and ethically right; which is harmless and truthful to the customer, competitor, environment and society at large. Advertising companies must maintain the transparency in their working system so that they can pay their full attention toward consumers' complaints regarding the ads and products. Business organizations practice ethical standards as their business responsibility now a days but some of the businesses give false information through ads to make extra profit on selling the products. It affects their credibility among consumers and market.

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## The Impact of Criminal Behaviour of Family Members on Delinquent Adolescents in Comparison to Non Delinquent Adolescents

Dr. Kamna Lad

Visiting Faculty, IET, DAVV, Indore (M.P.)

**ABSTRACT :-** This small piece of research focuses on adolescent behaviour in special context to impact of criminal behaviour of family members on delinquent adolescents. It tries to through light on a comparison of family background of delinquent and non-delinquent adolescents. Modern society is facing problem of crime across the world severely. The number of cases of juvenile delinquency are immensely noticed these days. Adolescent stage is very sensitive stage because this is the transition phase of human life. Family plays an important role in shaping one's personality. The objective of the research was to study the record of criminal behaviour of the family members of the delinquent and non delinquent adolescents and its impact on them. After analysing the data it was found that the delinquent adolescents' family members were more involved in criminal activities in comparison to non-delinquent adolescents. It might be due to children are expected to imitate their elder ones; they don't have the ability to make difference between right and wrong. They just follow their parents. Analysis of data were done with the help of Percentage.

**KEY WORDS :-** Criminal Behaviour, Family, Adolescents, , Delinquents and Non-Delinquents.

**1. INTRODUCTION :-** Behaviour is different with all stages of growth and development. There are mainly four stages of human beings i.e. Infancy, Childhood, Adolescents, Adulthood, and Old age. Among all the stages; Adolescence is one of the substantial periods of life. The word adolescence is Latin in origin, derived from the verb "adulescere", which means "to grow into adulthood." Adolescence is a time of moving from the immaturity of childhood into the maturity of adulthood. These transitions are biological, cognitive, social, and emotional. The transitional period can bring up issues of independence and

self-identity. During this time, peer groups and external appearance tend to increase in importance.

**1.1 FAMILY ENVIRONMENT :-** Environment of the family influences the children. The level of supervision of parents, parents discipline a child, parental separation, criminal parents, and the quality of parent and child relationship have influence on child and child can take the wrong decision and moved towards crime. So the family environment should be maintained so that crime will be prevented. Family, which plays an important role in the personality development of adolescents, is undergoing structural, emotional and interactional transformations. It is filled with many changes, making it a psychologically intriguing stage of development. The adolescent experiences rapid maturational changes, shifting societal demands, conflicting role demands, increasingly complex social relations, and new educational expectations (Montemayor, Adams, & Gullotta, 1990, Wigfield, Byrnes, & Eccles, 2006). These intense changes have led many researchers to view adolescence as a time of challenge with the potential for both positive and negative outcomes. While most individuals pass through this developmental period without excessively high levels of "storm and stress", many individuals do experience difficulty. For example, in their study of the four stages of life, Lowenthal, Thurnher, and Chiriboga (1975) found that 40% of respondents rated adolescence as the worst time of life much higher than any other stage of the life course. At this stage they found some of the problems relatively more than during early childhood. In general, younger children are well behaved, feel good about them, and do well in school during those years.

Adolescence is the age between childhood and adulthood. It is a time of many transitions for

both teens and their families. To ensure that teens and adults navigate these transitions successfully, it is important for both to understand what is happening to the teen physically, cognitively, and socially.

**1.2 DELINQUENCY :-** The term "**juvenile delinquency**" as such has been documented only since 1899. One of the original roots of the thought of juvenile delinquency is to be found in the idea that immaturity exempts the individual from being a free agent, ethically responsible for his choice of behaviour. Delinquency is an act or conduct of a juvenile which is socially undesirable. Juvenile delinquency generally means the failure of children to meet certain obligation expected from them by the society. The juvenile delinquent has even been defined as "a child trying to act like a grown up". A particular act of the child may be viewed as ordinary childish prank but in another particular context it may cause concern and anxiety.

The juvenile delinquency is expression of unsatisfied desires and urges. For a delinquent, his deviant act is a normal response to his inner desire. Like a non delinquent a delinquent is also conditioned by various attending and prevailing circumstances around him. A juvenile delinquent is a person who has been so adjudicated by a judicial court though he may be no different from other children who are not delinquent. Delinquency is an act, conduct or interaction which is socially undesirable.

**Cyril Burt** says, delinquency occurs in a child 'when his anti-social tendencies appear so grave that he becomes or ought to become the subject of official action. **William C. Kvaraceus and Walter B. Miller** have reported that behaviour by teenagers which violates norms of a particular social foundation with adequate frequency or seriousness so as to provide a firm basis for legal action against the behaving individual or group is known as "**delinquent behaviour**". According to **Uday Shankar (1976)** delinquents are the children who are accountable of offences such as stealing, burglary, violence, vagrancy, gambling, sexual offences and other antisocial behaviour calling for official action and legal procedure. The

delinquents of all shade and types are fundamentally maladjusted personalities who create difficulties for others and who are themselves blocked in their own nutritious growth.

**1.2.1 Symptoms of Delinquency :-** Kvaraceus (1959) has described some strange features of the juvenile delinquents:

1. They have anti-social thinking and perception and are largely involved in disparaging behaviour.
2. They display violence frequently and are antagonistic.
3. They are bodily strong persons with firm fortitude, audacious attitude and action.
4. They are non-cooperative with the heads of the family and administration. They challenge ability and question new undertakings.
5. They display depressive equivalents and unstable emotional personality traits.
6. They display godlessness in their thinking and non-risk taking behaviour.
7. They seriously lack foresightedness in their personality. Emotional instability is the very core of their personality.

**1.3 STATEMENT OF THE PROBLEM :-** The Impact of Criminal Behaviour of Family Members on Delinquent Adolescents in Comparison to Non-Delinquent Adolescents.

**1.4 OBJECTIVE OF THE STUDY :-** To study the criminal behaviour of the family members of delinquent and non delinquent adolescents.

**1.5 LIMITATIONS OF THE STUDY**

- 1) The present investigation was limited to delinquent and non-delinquent adolescents.
- 2) The present research was limited to Indore district of Madhya Pradesh state.
- 3) This study was limited to subject's age range between 15 to 18 yrs.
- 5) The record of criminal behaviour of the family members was taken only from the sample i.e. delinquent and non delinquent adolescents.
- 6) The study was limited to only primary data.

## 2. REVIEW OF RELATED LITERATURE :-

**Sampson and Laub (1994)** subsequently examined the relationship between family poverty, parenting styles and delinquency. In their analysis they employed a measure of parenting called 'informal social control' which reflected the level of parent-child attachment, the level of maternal supervision, and the degree to which parents used erratic or harsh discipline. Results indicated that informal social control by parents was related to delinquency, and it was through this relationship that family poverty influenced delinquency. Poverty, Sampson and Laub (1994) suggested, somehow inhibited the capacity of families to achieve informal social control, and this, in turn, increased the likelihood of a child being delinquent. **Daley (1995)** reveals that the juvenile offenders share a number of characteristics such as single-parent households headed by the mother, siblings or parents who have been involved in the legal system, the use of cigarettes, alcohol, and marijuana at an early age; a friend who sells drugs; high rates of suspension and expulsion, no aspiration for higher education, early sexual activity, and weapons ownership. **Jarveline (1995)** found that 6% males acquired a criminal record between 15 and 22 years. A higher than average delinquency rate was found among those with lower socio-economic status especially when combined with low intelligence. Family social problems had a greater predisposing effect for delinquent behaviour than mental disability. **Jalaja (1999)** found that there is significant relation between family background and delinquent behaviour. Most of the delinquents belong to low socio-economic strata and the inmate shows a high aspiration about life and they possess an average level of intelligence. **Maniyar (2002)** reviewed the findings of various sociological as well as psychological studies on the influence of family environment on the development of juvenile delinquency. A number of familial factors have been identified that contribute to delinquent behaviour among children and adolescents. These factors include broken homes, family tension, parental rejection, faulty parental control, family

economics and discordant parental relationships. **Cradles (2004)** reported on street children and juvenile justice, stated that the disintegration of the African family kinship meant most family roles are not inculcated in children and as a result they may have an inclination towards delinquent behaviour. Researcher further stated that family separation was a great contributor to children's delinquent behaviour like running to streets from their family homes. The criminality and alcoholism in parents have been found to exert an adverse impact on adolescent's well being. Delinquency is not isolated at a certain stage in the development of a person but rather a stepwise progression over the course of time (**Moffitt, 1993; Loeber et al., 1997**). **Farrington (1995)** calls this the "stepping stone model". He further pointed out that considering factors such as family criminality, parental mishandling and school failure, a young offender will start troublesome behaviours at age 8-10 with a predicted conviction by the age of 10-13, with predicted self reported delinquency by age 15. Therefore, criminal and alcoholic parents reinforce the aggressive, impulsive traits in children which can predispose him to delinquency.

## 3. RESEARCH METHODOLOGY :-

**3.1 SAMPLE :-** The present study was survey in nature. The Sample for present study was drawn randomly from the "Bal Sudhar Grah" (The Government Special Home for Boys), Padesipura, Indore, "Balika Grah" (Special Home for Girls) for delinquent adolescents, non delinquent adolescents of IX to XII Grade students from four Schools of Indore city. The sample for this study comprised of 200 students, out of which 100 for delinquent adolescents and 100 for non delinquent adolescents. Age group of students was ranged from 15 to 18 years.



**Table 3.1: Behaviour & Gender wise Distribution of the Sample**

S.No.	DELINQUENT	NON-DELINQUENT	TOTAL
BOYS	50	50	100
GIRLS	50	50	100
TOTAL	100	100	200

**3.2 TOOLS FOR MEASUREMENT:**

**Personal Data Sheet** - The personal information of the respondents is very useful for this research.

For this purpose, personal data sheet was prepared for each respondent. This personal data sheet presented follows.

**Table 3.2: Shows Personal Data Sheet of subjects for the present study.**

Name (Optional)				
Address (Optional)				
Delinquency Behaviour	Delinquent		Non-Delinquent	
Gender	Male	Female	Male	Female
Age-Groups	15 to 18 Years		15 to 18 Years	
Education	Literate/Illiterate		IX to XII Standard	
Record of Criminal Behaviour of Family Members	Yes/ No		Yes/ No	

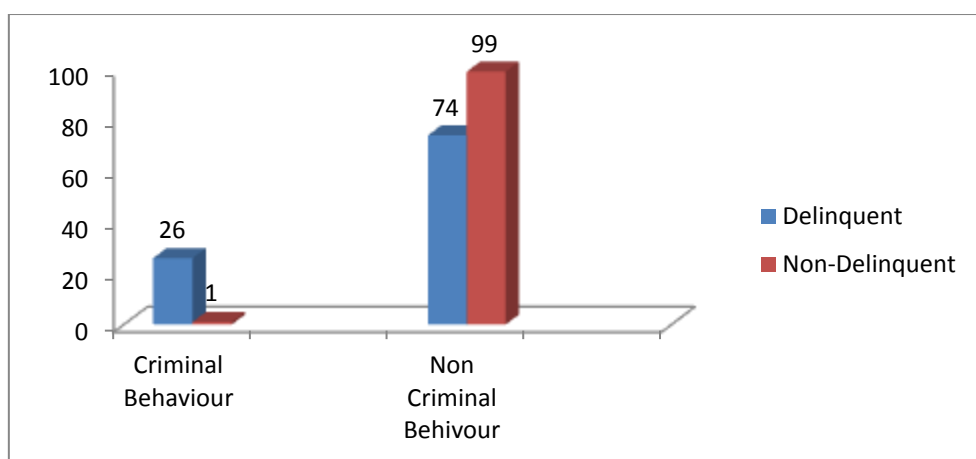
**3.3 DATA ANALYSIS TECHNIQUES :-** In order to study the criminal behaviour of the family members of the Delinquent and Non Delinquent adolescents, the data were analysed with the help of Percentage.

**4. RESULT AND ITERPRETATION :-** Frequency and Percentage were calculated to study the Criminal Records of the Family Members of the Delinquent and Non Delinquent Adolescents. Detail of the frequency and percentage are given in table 4.1.

**Table 4.1: Behaviour and Gender wise Frequency & Percentage of Record of Criminal Non Criminal Behaviour of Family Member**

Behaviour		Frequency		Percentage		Total %
		Boys (50 – for each behaviour )	Girls (50 – for each behaviour )	Boys	Girls	
Delinquent	Criminal Behaviour	14	12	14%	12%	26%
	Non Criminal Behaviour	36	38	36%	38%	74%
Non Delinquent	Criminal Behaviour	01	00	1%	0	1%
	Non-Criminal Behaviour	49	50	49%	50%	99%





**Graph 4.1: Criminal Behaviour of Family Members of the Delinquent and Non Delinquent Adolescents**

From the table and graph, it is evident that record of criminal behaviour of family members of the Delinquent Adolescents was 26 percentages whereas 1 percentage of the Non Delinquent adolescents was not involved in any criminal activity. Also 74 percentages of the Delinquent adolescents' family members were not involved in any criminal activity whereas 99 percentages of the non delinquent adolescents had no criminal behaviour. In this way, it may be concluded that Delinquent Adolescents' family members were more involved in criminal activities in comparison to Non Delinquent Adolescents.

**5. DISCUSSION :-** The main objective of the study was to study the record of criminal behaviour of the family members of the delinquent and non delinquent adolescents. On analysis of the data it was found that the Delinquent Adolescents' family members were more involved in criminal activities in comparison to Non Delinquent Adolescents. It might be due to child has natural ability to imitate adults; they don't have capacity to make difference in right and wrong. They just follow their parents. As family is the first school of a child so they learn informally all things from their elder ones. Most of the criminal parents reinforce them or pressure them to maintain them for aggressive behaviour in society. It directly influences the child's insight, self concept, motivation, thinking and values. The

findings are conveying a significant link between behaviour of family members and delinquency. The results put forward that the families of delinquents are characterized by anger and aggression, whereas the criminal behaviour of family members of the non delinquent group has been reported to be less aggressive. Similar results have been reported by **Grieco and Eileen (2000)**. **McGaha and Leoni (1995)** also studied that individuals from substance abusing families have been found to suffer from low self-esteem, depression, anger and a variety of acting out behaviours. **Rankin and Kern (1994)** found that attachments to both parents in an intact home are most preventive of delinquency and children raised in single parent homes, even when they are attached, run a higher risk of problematic behaviours. The evidence in support of record of criminal behaviour of family members is based on primary data. More than 50 % of various offenders studied by **Gluecks**, came from families having criminal records.

**6. CONCLUSION :-** Family is the social unit in our country. It has the liability for the growth of the child. It provides financial, emotional and physical security to each of the member. Family is the first school of a child and mother is the first teacher. Parent's education and family conditions play an important role in building the character of the child. The dearth of sufficient love and care at home make them to be centre of attention by showing unpleasant and abnormal actions, they indulged themselves in discover shelter outside for unhealthy behaviour, even it is possible in over- protection,

over-expectation or the over-ambitiousness of parents. Following are the points through which an adolescent's life style can be better:

- Healthy family atmosphere must be needed for the growth of a child; it requires the optimum level of education of the parents, equality among all the children in family, no gender discrimination, autonomy and harmonious relationship among family members.
- Parents should provide a comfortable environment for adolescents, so that they can share their disappointments with them. It may help in reducing parent-child conflicts.
- Parents should be compassionate, loving, caring and empathetic toward the child, in this way they ought to set good paradigm through keeping their places clean, maintaining the good relations with neighbors, honest citizen of the nation and being good human; because a child has the predisposition to replicate other's action.
- Limitation of resources may create conflict in the family, it should be resolved timely otherwise it will affect the emotional health of the child.
- Reading practice by children is being replaced by television watching and using internet as means of recreation. Book reading should be encouraged by family members; it helps in developing imagination power of the child.

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## Significance of Agro-Processing Industries in Economy of Bihar

Sweta Kumari Singh

Research Scholar, Magadh University, Bodhgaya, Bihar

**Abstract :-** Bihar is the state of young workforce and its more than fifty percent population involve in agriculture and associated activities. The land of state is fertile but the condition of farmers are dreadful. The recurring of flood in north Bihar and agriculture dependency on rain water, lack of irrigation, lack of use of technology in agriculture sector are the main cause of poverty in the state. A scientific method of agriculture and new technology based food processing can improve the condition of farmers and contribution of agriculture in Economy. This paper presents the economic profile of the state and the significance of agro-processing industries in state economy.

**Introduction :-** Agriculture is the Back bone of Indian Economy. It is the largest private sector occupation in Bihar. The main focus of the agricultural production system is livelihood security, land reform and improving the maximum income of landless rural population should be the maximum income of landless rural population. The task of injuring the shocks of income and consumption makes it mandatory to develop a formal agricultural insurance mechanism to deal with such risks. State agricultural productivity was very good compared to the other states in the 1950s, which is now much lower than the national average. There has been an estimated increase because of improvements, seeds, inputs and technologies in the last two years.

**Agricultural Productivity: Key Issues :-** In Bihar state, the objective of the agricultural policy is to grow the productivity of main crops so that it can be brought close to the national average. The opening of the market has resulted in increased production at competitive prices for costumer. Increasing production at competitive prices, and development efforts are important for the market as well as creating popular proven research.

There are two to increase agricultural production and productivity and increase research, i.e. the purchase of the field. The expansion system is also being strengthened to the farmers and the system is being sent to provide quality seeds, fertilizer and pesticides. Bihar is one of the most attractive states of India, with its rich natural recourse of fertile soil, varied climate, abundant water, diverse climates and rich with the cultural and historical heritage. Farmer's of the state are very clever, hard working and energetic. Therefore, agriculture has been described By the President of India as the chief potential of Bihar.

Agriculture is an important source of farming in Bihar. A huge part of the population mentioned above is engaged in agricultural work. Bihar's productive contribution to food grains, fruits, spices, flower and vegetables can increase manifolds and management system.

Major food crops are paddy, wheat, corn, and pulses are the main cash crop of Sugarcane, potato, tobacco, oilseeds, onion, chilies and jute. Bihar has notified about 6,770.17 sq. km of forest area, which is approximately 7.2 % of its geographical area. With a geographical area approximately 94.4 thousand km, divided into two parts by river Ganges in Bihar, 53.9 thousand square km and in south Bihar with an approximately 41 thousand square kilometers north Bihar.

The principal crops are rice, paddy, wheat, jute, maize, pulses and oil seeds. Some of the vegetables are growing in the state are like Cauliflower, cabbage, tomato, radish, carrot, beat etc... Sugarcane, potato, onion and barley are some of the non-cereal crops grown in the state. In Bihar the whole agricultural process are divided into two crop seasons Kharif and Rabi. From the third week of May the Kharif season start and lasts end of October followed by the Rabi season.

Although, it has not been found in the soil, adequate rain and good ground water availability is bad. Its agricultural productivity is the lowest in the country, which leads to rural poverty, low nutrition and migration of labour problem. The purpose of this road map in agriculture and allied sector is to speed up development processes.

**Agricultural Productivity : Revitalization Measures :-** Agriculture is the biggest business in Bihar and it can be considered as the most risky business. Therefore, the goal of the agricultural production system should be maximizing the income of land owners and landless rural population so that they can improve their livelihood security. Vulnerability necessary for income and consumption shocks to develop the formal agricultural insurance mechanisms to deal with such risks. Traditional yield insurance schemes have historically failed to manage the risks of the poor farmers due to high payments their high and poor penetration prices. Effective risk management the strategies need to be developed to cover potential losses in yield and potential income.

The difference between the states' average productivity and capacity is very high due to technology adoption and inputs. There is a efficiency and optimization of the use of modern products such as quality seeds, chemical fertilizers and other macro and micro nutrients, improve productivity on a sustainable basis. Therefore, farmers should be able to use and use the modern farm inputs in an optimal and efficient way. Large scale performance, use of nutrients and water based soil and tissue testing should get major thrust.

Rural connectivity is important to increase the productivity and income of farmers'. Therefore, excessive popularity should be given in the. Goal aim should be key obstacles like bad water management, rural power supply, easy loan availability, and market access. Steps should also be taken to encourage renewable sources of power. The State has the highest capacity of small hydropower projects, wind power, bair-based co-production power from the existing and proposed sugar factories, and girofha on waste lands, and rice

husk gas based biomass gasification, biogas and solar energy.

The Lack of efficient on-farm water management is considered to be one of the major obstacles to poor productivity and poor economic conditions of the farmers of Bihar. Around forty percent of the total cropped region in the state is inundation and there is not much room for improvement in yield due to water logging, poor drainage and water management. In such a scenario, it would be absolutely essential for the state to invest large scale in drainage and also to use for fisheries. Flood control will also be given attention for de-silting of rivers, and the embankments have to be strengthening. As far as the impacts of drought, areas are concerned, there is a need to improve water conservation and water usage efficiency through rain water harvesting, farmers education and use of modern irrigation technology. Rainwater harvesting should be a major strategy for the need for irrigation crops.

Twenty-first century agriculture is based on knowledge and technology and human capital is important for development. The Approach of adopting knowledge and technology by the farmers is directly related to the level of their education. There should be proper coordination between various agricultural extension organizations such as Krishi Vigyan Kendra, Agriculture Technology Management Agency (ATMA), Rajendra Agriculture University, Kishan Call Centers, State government, financial institutions, and large scale agricultural communities. Training programs for farmers at panchayats and block levels should be organized regularly organized more effectively for adopting modern technologies.

R & D is an efficient building block for responsible agriculture. Investment on agricultural education and research has been most productive it has been experienced. There is a one Agricultural University with 5 major campuses in the state and has done well in human resource development and research output in the last few years. However, the University has not the noticed he deserves it. The University's headquarter; Pusa is a heritage for agriculture research and education. Therefore, this

University should get the status of National University, which not only fulfills the needs of the Bihar, but also fulfills to national agriculture. The University requires modernization of its infrastructure as well as support for research facilities for scientists.

In Bihar the large quantity of fruits, vegetables and livestock products, products, but there is no suitable infrastructure for the value addition and marketing. The state should be developed for commodity specific agricultural-export sectors and must provide the necessary support for their marketing. As a matter of fact, with the appropriate development of market, through the maintenance and transportation of cooling systems, processing and quality in storage and transport, through gardening, standardization and packaging.

**Growth and Pattern of Major Agriculture Crops :-**

In this Section of this paper an attempt has been analyze the growth and pattern in area, production and yield of food grains vis-à-vis non-food grain crops in Bihar over the time period from 1990-91 to 2007-08 along with the agro-climatic Zones of Bihar for the time period from 1999-00 to 2006. Cropping pattern is the main reflection of the family needs and the market demands in an area with the viewpoint of wheat have been most profitable in the past. The needs and the opportunities changes over time with change in technology, market demand and degree of openness of the economy. The Cropping pattern being practiced by the farmers depends on the quality of land, irrigation facilities, and other agro-climatic and socio-economic conditions. Expansion in the cultivable area is determinant of growth in the production of food grains. Estimates of gross and pure sowing area in the state are 79.58 and 57.25 lakh hectares respectively, whose the crop intensity of 1.39 percent (Got, 2008)10.

Both the cultivable area and production of food grains show increasing trends during pre-bifurcation period i.e. 1990-91 to 1999-2000. In the terms of annual growth rate both in area and production of the food grains declined significantly during post-bifurcation period. It is evident that there is no scope for further increase in the cultivable area under the food grains. Thus, increasing the yield and cropping intensity are the best options for the accelerating growth of agricultural production in the state. It can be observed from the Table-3 that the CAGR of area under food grains has significantly decreased from 3.14 percent per annum in pre- bifurcation period to 2.70 percent per annum in post-bifurcation period. It is due to decrease in the area under almost all cereals, coarse cereals and pulses. The area under non-food grains registered miserable growth, it increased from 1.03 percent per annum to 1.11 percent per annum during the period and post-bifurcation period respectively. This is because of the decrease in area under oilseeds, jute, meats, fruits, sugarcane and jute. It is important to highlight those area under food grains still occupies more than 86 percent of total cropped area due to the traditional cropping pattern as well as the traditional food habits. Crop-wise analysis of the data reveals that among the cereal crops, rice is one of the most widely cultivated crops in Bihar. However, the area under rice is constantly declining over the period but stood first in all the three comparative years at 3684 thousand hectares (Thousand) in 1991-92, 3657 Tha and 3573 Tha in 2001 and 2007-08 respectively. The area under wheat shows ever- increasing trends and holds the second foremost growing crops in all the comparative years in the Bihar. Thus, the area under wheat grew up by 1925 Tha to 2067 Tha and further to 2163 Tha.

**Growth In Bihar Against Other States (Figures in %)**

Year	Bihar	Orissa	Madhya Pradesh	Rajasthan
2005-06	0.9	5.6	5.3	6.6
2006-07	17.7	12.8	9.2	11.6
2007-08	7.6	10.9	4.6	5.1
2008-09	14.5	7.7	12.3	9.0



2009-10	10.4	6.6	10.5	5.5
2010-11	14.7	8.6	8.1	10.9
2011-12	13.1	7.1	N.A	N.A
Average Growth over 2005-12	11.3	8.5	8.3	8.1
Average Growth over 1994-02	4.9	3.9	4.7	7.3
Change in % growth over the 2 periods	6.3	4.6	3.6	0.8

Source: Planning Commission Data

The urgent need of the hour is to increase Investments in the rural infrastructure for water management/soil conservation/ construction of roads to link rural area with urban area etc; with appropriate technology, infrastructure and policy support, it is possible to reverse the declining trend in food grain production and check the migration of people from Bihar to other states.

**Conclusion :-** The state has high population density and face the poverty, illiteracy and workforce is young, enthusiastic but not skilled. The small land size also affecting the productivity. The overall agriculture productivity is average and promotion of agriculture trend with innovative efforts and utilization of technology can bring great change in agriculture sector and its contribution in economy. There is need of more government support, NGOs and investment in agro-based industries.

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Dr. Rajiv Khosla is Associate Professor and Head Chandigarh Bussiness School, Gharuan, Mohali. Mob. 98422870, email: [rajivkhosla78@gmail.com](mailto:rajivkhosla78@gmail.com)  
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Dr.Pawan kumar Dhiman\* ; Ms. Amrita rani\*\*  
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## EFFECT OF CONCEPT ATTAINMENT MODEL ON FOSTERING SCIENTIFIC CREATIVITY OF CLASS IX STUDENTS

**Rashmi Khamparia**

Research Scholar, Department of Education,  
Rani Durgawati Vishwavidyalaya, Jabalpur, India  
**Dr.K.K.Dubey** ,Retd Principal ,PSM College ,Jabalpur

*In the presented study the effect of Concept Attainment Model on Scientific Creativity of class IX students was investigated. Non-randomized Pre-test Post test Control Group Experimental design was followed. Sample of 192 students was picked up for the study comprising of two groups viz. Control group and Experimental Group. Tools used were Verbal Test of Scientific Creativity developed by Dr. V. P. Sharma and Dr. J. P. Shukla to assess Scientific Creativity. Mean, SD, CR, ANOVA were used as statistical technique. Results of the study revealed that Concept Attainment Model was found to be effective in terms of fostering Scientific Creativity of class IX students.*

**Key words:** *Concept Attainment Model, Scientific Creativity, Traditional Method of Teaching*

**Introduction:** Learning is the process of acquiring new or modifying existing, knowledge, behaviors, skills, values or preferences. This learning is still dominated by traditional lecture method. Most children do not develop a sophisticated understanding of how scientific knowledge is constructed. One important boost for learning science is the process by which the knowledge and understanding is developed. Also, the modern world has become highly complex, technical and scientific. Productive and innovative people are the need of modern and technical world. Educational institutions are the most important place to nourish the creative talents and abilities of students. But actually our whole educational structure is unable to assess and foster creativity. There is strong evidence which indicates that creativity does not just happen. The conditions for creative productions will have to be carefully planned, if we want more creative act to be demonstrated. (Torrance, 1962, Murphy, 1966, Goyal, 1973)

To enhance creative imaginations, teachers need to understand the importance of

various new methods of teaching. Among these methods, Model approach of teaching is one. There are a variety of models available which are not only diverse but also have been classified under different families of models. Therefore while selecting the model of teaching; it was kept in mind that the model must be applicable to physical science and also functional and workable in Indian classroom. Researcher has selected concept attainment model.

### Concept Attainment Model

Concept Attainment Model is based on the works of Bruner and Co-workers on the basis of, "A study of Thinking". It is based on researches conducted by them to see how children learnt concepts, understood and mastered environment.

According to this model, "In order to cope up with the environment that we engage together mentally, the objects which have real differences but which we classify together on the basis of what they have in common." This focuses on the description of a process by which learners discriminate the attributes of things, persons, and events and place them into categories thereby developing inductive thinking and reasoning.

Mayer, Joy R. (2012) examined the effect of concept Attainment Model with inductive reasoning on students ability to analyze their own thinking process and thinking styles and the effects of using concept Attainment Model lessons on science teaching and motivation for teaching. He found that the concept Attainment Model activity helped to increase their understanding of the concepts and students were using more critical thinking skills during the treatment activities. Mukharji, Madhu Chanda (2011) found that the Concept Attainment Model provide wide opportunity to students for acquiring concepts, interpreting the data and applying the principals in

new and different situations. Minikutty, A (2005) found in her study that the Concept Attainment Model of instruction can enhance the achievement in Mathematics and cognitive ability of both the academically advantaged and academically disadvantaged students. Wanjari, Sanjeevni S. (2005) explored that concept Attainment Model were more effective than the traditional methods of teaching.

### Scientific Creativity

Meenakshi (2015) studied that inductive thinking model is superior to Traditional method in enhancing scientific creativity. Mukhophadhay, Dr. Rajib (2015) studied on the need of investigating creativity in learning, in the context of a specific domain, particularly in the context of learning Physics. Sharma, Neeru (2015) studied the influence of cognitive style, Achievement in science and their interaction on scientific creativity of secondary school students and found that both cognitive style and achievement in science had significant influence on the scientific creativity of school students. Philip, Rosamma (2008) studied the relationship between intelligence, scientific creativity, achievement motivation, home-environment and achievement in science. She concluded that when scientific concepts are transacted through creativity strategies, learning becomes a pleasant experience for learners and it enhances academic achievement.

Literature review of above mentioned studies make it clear that models of teaching are very helpful in developing concepts in science but investigations did not found adequate studies on the effect of Concept Attainment Model on fostering scientific creativity of students and scope is there to investigate creativity in physics which is a potential area of scientific creativity. So this research was conducted with the aim to compare achievement in scientific creativity between two groups taught through Concept Attainment Model and Traditional method of teachig in IX class of two government and two private schools of Dindori.

### Objectives

- To compare the pre test mean scores of scientific creativity of students of Concept

Attainment Model and Traditional method of teaching groups.

- To compare the post test mean scores of scientific creativity of students taught through Concept Attainment Model and Traditional Method of teaching.
- To compare post test mean scores of scientific creativity of Boys and Girls taught through Concept Attainment Model.
- To compare post test mean scores of scientific creativity of government school students and private school students taught through Concept Attainment Model.

### Hypothesis

- There is no significant difference between the pre-test mean scores of scientific creativity of students of Concept Attainment Model group and Traditional Method group.
- There is no significant difference between the post test mean scores of scientific creativity of students of Concept Attainment Model group and Traditional Method group.
- There is no significant difference between the post test mean scores of scientific creativity of Boys and Girls taught through Concept Attainment Model.
- There is no significant difference between the post test mean scores of scientific creativity of government school students and private school students taught through Concept Attainment Model.

### (1) Research Methodology

In the proposed study, non-randomized Pre-test-Post test group design was employed. There were two groups: Experimental group and control group. Experimental group was treated with Concept Attainment Model and control group was treated with Traditional Method. Duration of the experimental was two month.

**Sample :**In the proposed study IX class students from four schools (two government and two private) of Dindori, were selected for the study. For selection of the sample the purposive sampling technique was used. 192 students (95 boys and 97

girls) of class IX were selected from the schools. Then the students were randomly assigned into the groups, viz Experimental Group and Control Group. The Experimental Groups in the schools were taught through Concept Attainment Model and the Control Group in the schools were taught through Traditional Method.

**Tools to be used**

- Verbal Test of scientific creativity-Dr. V. P.Sharma & Dr. J. P. Shukla
- Lesson plans prepared by the investigator based on Concept Attainment Model and Traditional Method.

**Statistical Analysis**

The data collected were analyzed by employing statistical computations namely Mean, Standard deviation, CR.

**Result and Discussion**

**H1: There is no significant difference between the Pre-test Mean scores of Scientific Creativity of students of Concept Attainment Model group and Traditional Method Group.**

Table 1 reveals that the pre-test mean scores of Concept Attainment Model Group and Traditional Method Group are 91.06 and 88.76 respectively and their mean difference (D) is 0.95. The obtained CR value 0.45 is insignificant at 0.05 level which shows that there exist no significant difference between the pre-test mean scores of Concept Attainment Model Group and Traditional Method Group.

Hence the hypothesis, "There is no significant difference between the pre-test mean scores of Scientific Creativity of students of Concept Attainment Model Group and Traditional Method Group is not rejected.

**TABLE-1**

GROUP	N	M	S.D.	CR	P-VALUE
Concept Attainment Model Group	94	91.06	35.37	0.45	>0.05
Traditional Method Group	98	88.76	36.32		

**H2: There is no significant difference between the post-test mean scores of Scientific Creativity of Students of Concept Attainment Model group and Traditional Method group.**

**TABLE 2**

GROUP	N	M	S.D.	CR	P-VALUE
Concept Attainment Model Group	94	171.17	49.37	7.47	<0.01
Traditional Method Group	98	120.89	43.61		

Table 2 reveals that the post-test mean scores of Concept Attainment Model Group and Traditional Method Group are 171.17 and 120.89 respectively and their mean difference (D) is 50.28

which reveals that groups taught with Concept Attainment Model has higher post-test mean scores as compared to group taught through Traditional Method of teaching. The obtained CR value 7.47 is

significant at 0.01 level which shows that there exist significant difference between the post test mean scores of Concept Attainment Model Group and Traditional Method Group. Hence the

hypothesis, "There is no significant difference between the post test mean scores of scientific creativity of students of Concept Attainment Model group and Traditional Method group" is rejected

**H3: There is no significant difference between the post-test mean scores of Scientific Creativity of boys and girls taught through Concept Attainment Model.**

**TABLE 3**

GROUP	N	M	S.D.	CR	P-VALUE
BOYS	43	166.53	50.11	1.38	>0.05
GIRLS	51	177.61	48.29		

Table 3 reveals that the post test mean scores of Scientific Creativity of boys and girls of Concept Attainment Model groups are 163.53 and 177.61 respectively and their mean difference (D) is 11.08. The obtained CR value 1.38 is insignificant at 0.05 level which clearly shows that boys and girls do not differ significantly in their

post test mean scores when taught through Concept Attainment Model. Hence the hypothesis, "There is no significant difference between the post test mean scores of Scientific Creativity of boys and girls taught through Concept Attainment Model" is not rejected.

**H4: There is no significant difference between the post test mean scores of scientific creativity of government school students and private school students taught through Concept Attainment Model.**

**TABLE-4**

GROUP	N	M	S.D.	CR	P-VALUE
Government School	52	166.63	50.47	0.997	>0.05
Private School	42	176.79	47.97		

Table 4 reveals that the post test mean scores of scientific creativity of government school and private school students of Concept Attainment Model groups are 166.63 and 176.79 respectively and their mean difference (D) is 10.16. The obtained CR value **0.997** is insignificant at 0.05 level which clearly shows that government school students and private school students do not differ significantly in their post test mean scores when taught through Concept Attainment Model. Hence the hypothesis, "There is no significant difference between the post test mean scores of Scientific Creativity of government school students and

private school students taught through Concept Attainment Model" is not rejected.

**Findings**

Major finding of the study drawn-out, presented in accordance with the objectives are as follows:

- There exists no significant difference between the pre test mean scores of Scientific Creativity of Concept Attainment Model and Traditional Method groups. It shows that both the groups are equal and treatment can given to the



experimental Concept Attainment Model groups.

- There exists significant difference between the post test mean scores of Scientific Creativity of Concept Attainment Model and Traditional Method groups. It shows that Concept Attainment Model is superior to Traditional method of teaching to enhance Scientific Creativity.
- There exist no significant difference between the post test mean scores of Scientific Creativity of boys and girls of Concept Attainment Model group. It shows that Concept Attainment Model is equally effective for both genders to enhance scientific creativity.
- There exist no significant difference between the post test mean scores of Scientific Creativity of government school students and private school students. It shows that Concept Attainment Model is equally effective for government school and private school students to enhance Scientific Creativity.

### Conclusion

- Concept Attainment Model is found to be superior to Traditional Method of teaching.
- Achievement in scientific creativity is found to be independent on gender when students are taught through Concept Attainment Model.
- Achievement in Scientific Creativity is found to be independent on school management when taught through Concept Attainment Model.

### Educational Implications

As the present study reveals that Concept Attainment Model is more effective than Traditional Method of Teaching in terms of Scientific Creativity; Concept Attainment Model should be used by the school teachers in classroom teaching. It is beneficial for both; boys and girls and for both types of management; government and private. It provides wide opportunities to students for acquiring concepts; interpreting the data and applying the principles in new and differential situations. Therefore, the science teachers may be

trained in using CAM for teaching of science, especially teaching of physics.

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## PROFFESIONALISIM AND ETHICS IN WORKPLACE

**Dr. Kudshiya Raza**

Asst. Professor St. Aloysius College Jabalpur

Agrima Tiwari

St. Aloysius College, Jabalpur

Abstract : At work ethical behavior is the legal and moral code guiding employee behavior. Being professional requires more than wearing a nice suit .It requires ethical behavior that drives interactions with other employees, customers and leadership. It also guides how someone performs her job. Ethical behavior guides whether someone will perform minor infractions if she feels no one is watching .Business leaders need to set clear guidelines for ethical behavior in workplace to consistently train employees on working according to those expectations.

Introduction : Ethics are defined as moral principles that govern the behavior of individuals, guiding their conduct in every aspect of their lives, including at workplace. While every individual possesses an inherent understanding of what constitutes the right conduct at the workplace, varying cultural and personal backgrounds influence their implementation. To ensure consistency in understanding and practice across all levels, organizations often establish frameworks and policies to shape work practices, interactions, and behavior within an organization

Professionalism and ethics in the workplace are the guiding principles that an individual or the company has established. Generally, a company sets forth a minimum standard of ethics and expectations, even though there are employees who may have a higher personal sets of ethics. Those who don't follow the ethical rules at work are subject to disciplinary action, possibly even firing.

Professional ethics in work place.The best way to encourage employees to follow workplace ethics is to be very specific and careful during the recruitment process. Potential candidates must be

recruited based on their ethical values that will match to our organizational values.Human resource professionals must communicate to all their employees about the organization policies and code of conduct to make them understand about the expected behaviors in the workplace. Listening to employee's problems is another way to make sure they adhere to workplace policies. This can be facilitated by providing constant mentoring. Transparency in treating employees, having fair practices in terms of recognition and compensation of employees.

Guide the employees on how they must behave in the workspace by sharing Code of Conduct. Few of them are as follows:

- Following proper dress code
- Being punctual to the office
- Respect co-workers/colleagues and superiors
- Avoid engagement in gossiping, harassment, nasty politics and so on

Some of the good ethical behaviors exhibited by the employees in the organizations are as follows:

- Staying productive and being accountable for actions
- Taking initiatives in the business actions
- Think critically to be able to solve problems
- Blowing the whistle
- Take pride in your work
- Immediately attempting to correct an issue

- Set the example – For other employees to follow them

Poor ethical practices that employees must avoid at workplace include:

- They must not engage in any illegal practices
- Stealing – Be it small or big is an offence and seen as poor ethical behavior
- Ignoring the organizational policies and procedures
- Abusing confidentiality agreements
- Falsifying information
- Making decisions for your own personal gain
- Lack of communication or Withholding information

Need of professional ethics in workplace

**Asset Protection and Assurance:** When your workers possess an ethical working environment and ethical behavior in the workplace, your companies maintenance cost decreases to a remarkable extend because they are well aware of their duties and responsibilities towards the company. They also realize that they should not do any damage to any of the machines and equipment are given to them as they are very valuable for the company and doing damage to these things will be a wrong act, so automatically things will be taken care of and everything will work systematically.

**Helps In Increasing Productivity:**When the work staff and the workers value the work given to them and then they will do all the given work in time and achieve their set targets, this will greatly affect the sales and the productivity of the company. Due to this it is assured that you will have a group of people who will sail your business even in the worst of the downfall of the market, and keep the growth of the company and business consistent.

**Develops Team work :**When all the workers does their jobs in a responsible way, then a time comes when they have achieved the target way before the

given deadline. So the situation automatically bonds up all the individuals into a team. These individual now work as a team and work in the benefit of the company for which they will be getting or achieving their incentives. This mutual understanding of the employees is a positive signal that the company will sustain for a very long period in the variable market conditions. Increases The Public Image And Brand Value :

If all the members of the company are dedicated to work as well as knows there values and responsibility towards the environment, then it is for sure that the type of cleanliness and the disposal of the waste product of the company will be unbeatable in the market, hence resulting in attracting a bigger customer base due to the clean and quality of the services or products. Moreover, increase in the public image and increase in the customer base is directly proportional to an increase in the brand value. In simpler words when you gain popularity amongst your customers you start to develop your company into a brand. Adaptive to changes:Workers with professional ethics in the workplace is definitely the master key to the lock of success. The team of understanding, trust worthy, reliable, motivate, concern and responsible people will defiantly adapt themselves into any kind of position and work they are filled with. Moreover in general, it has been seen worldwide that in the digressive market conditions, if the company asks for any changes in the production or changes in the kind of work then the workers oppose, but things are just opposite when you have a trustworthy and responsible bunch of people as they themselves demand for changes according to the companies situation and let the company run even in the hard market situations.

**Decision making and implementing is always easy:** Whenever there is a need to take a big decision then the best one made is by the advice of the employees of the company, and what will be better than every single employ respecting the decision and supporting the company to go ahead with their decision. This is the power of ethics in the employers who respect the decision of the company. This is very rare in the big companies

but where this scene happens; the company achieves great success.

**Reduces Legal Issues:** When everything is systematic and your workers are cooperative and understanding then you won't be facing any problems or legal obligations from the employee's end, because all the workers are treated equally and all are well known with their duties which the job requires from them. When everything is managed and systematic then all the paperwork and the legal formalities are the primary things which is considered the most, so there is no question of any legal issues.

**Opens New Doors Of Success:** When your employees become expert in their respective works and respective fields, then their dedication and will to do the work will show true colors and give more fruitful results. Positive aspects of professionalism in workplace

**A Happier Workplace:** Running a company along ethical lines and training staff to treat each other ethically is a win for employer and employees alike. If a company doesn't put up with bad behavior, such as harassment or discrimination, employees can enjoy work more. That's good for them and also for the company. Keeping employees happy reduces turnover, increases productivity and makes it easier to attract talented new hires.

**Staying Within the Law:** When supervisors or employees break the law, they're also acting unethically. If the company insists everyone do the right thing that keeps operations inside the legal lines. This includes not only "sins of commission," such as selling defective products, but sins of omission – situations where it seems easier just to sit back and do nothing. If you report a sexual harassment case to your manager, and he ignores your complaint, his behavior can get the company in legal hot water.

**Better Public Image:** Being caught committing or tolerating unethical or criminal acts can cripple a company's image. There are several 21st-century

cases in which executives learned that their staff was defrauding customers yet they took no action. Acting unethically gave the companies a bad reputation, and also cost some millions in fines or legal settlements.

**Creating a Better Company:** Many of the best management practices are easier to achieve if the company acts ethically. Good behavior makes it easier for managers and employees to trust each other, and for investors to trust company management. Hiring and promoting employees fairly without placing discrimination leads to a more diverse workplace and a more diverse management team. Diversity in any given company encourages different ways of looking at problems and finding solutions, which strengthens company operations.

**Better for Everyone:** It's not just the workers and the company who benefit from ethics. Customers benefit if they know the products or services they buy are safe and dependable. The economy benefits when companies refrain from using dirty tricks to crush competitors.

**FINDINGS : Helps in Tackling Problems :** When employees are ethical in a workplace, they put up ethical behavior then they see every problem as a challenge and try to find solution in an organized way.

**Improves Networking and Communication Skills**  
Ethics also says that we should not discriminate people on the basis of sex, religion, country etc a company running on ethical lines helps in improving networking and communication skills while interacting with wide variety of people from different background.

**Being Punctual :** Work ethics also says that we should be punctual .In other words, we should reach at time in our work.

**Being Accountable Towards Their Actions**  
Employee should be accountable for their actions. Someone with a high degree of professionalism takes responsibility for his assignments, his actions and any problems that arise resulting from his

work. If a problem happens where a client didn't get the product on time because the team member forgot to transmit it to the operations center, the professional person will take responsibility and take action to resolve the issue. There is no passing the buck with a professional employee.

**Being Well Organized :** A professional employee is well-organized. This helps him do his job efficiently and effectively. His desk is in order with only the necessary files neatly positioned for him to work on. His desk has files for forms, brochures and supplies he needs to do his job properly. This prevents him from needing to run around to look for staples while in the middle of a presentation.

**Professional Appearance And Good Hygiene.** The employee who comes to work with his clothes pressed, shirt tucked in and matching socks has taken the time to ensure his appearance meets the standards for his job. His clothes are clean, his hair is combed and he has made sure to brush his teeth and use deodorant. He'll use mints after lunch or brush his teeth again. He wants to make sure his first impression in any situation is a positive one. People have more trust in someone who has taken the time to ensure a professional appearance.

**Being Consistent And Professional :** When someone has a strong work ethic, they are diligent in making sure work gets done and is done properly. This means that work is consistently done well and efficiently executed. Business leaders want this level of professionalism in all employees because errors and delays cost money and create other problems.

**Having Humility and Kindness :** A professional employee is confident but doesn't walk around the office arrogantly touting his accomplishments. He is humble and kind, and will offer to help others. He is a team player who understands his contribution is one part of a bigger equation. As such, he works with others to make sure that everyone is achieving everything they can

**Reducing Mental Stress :** If any employee is in a mental stress due to loads of work or high work targets then employer reduces his work targets.

#### SUGGESTIONS :

- More importance to quality than to quantity
- Supportive workforce for women
- Health should be the priority
- Fair hiring and promotion practices
- Clean toilets

**CONCLUSION :** In order to be successful in a profession, it is paramount that the employees uphold the defined professional ethics as they undertake their tasks. A well known fact exists, that when a professional makes the right choices and ethics in a career and follows them consistently, then career success will no doubt prevail. Whenever a person consistently follows the defined professional standards set in guiding normal practices under the profession, then professionalism culture is created. The value attached to observing professionalism standards in the workplace is remarkable. For example, following professional ethics and values to the latter may not necessarily guarantee an individual job security alone, but also earn position respect as well as recognition which in itself is fulfilling. Workers who observe professional ethics rank higher in the organization, thus opening avenues for career satisfaction and success.

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