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Papers / Articles

Women Leadership in Corporate India:
Analyzing Social Perceptions

Study of Consumer Buying Behavior of Bt. Cotton Seed
in Akola District of Maharastra State

Citizens' Charter As a Tool of Good Governance

SAARC - A Review of Regional Economic Integration and Emerging Issues

Governance and Reforms: Issues in Ethical Deficiency

Assessment of Service Quality in Indian Banking Industry

Perspective

Experiences in Institution Building

Book Review

*Public Administration in the Globalization Era:
The New Management Perspective*
reviewed by Dr. Nileshkumar B Joshi



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Contents Papers/Articles

S.No	Author	Title	Page No.
1	Dr. Nirzar Kulkarni & Dr. Ruhi Bakhare Sinha	Women Leadership in Corporate India: Analyzing Social Perceptions	1
2	Vaibhav Manderkar & Dr. Alpesh Leua	Study of Consumer Buying Behavior of Bt. Cotton Seed in Akola District of Maharashtra State	18
3	Nandita Kaushal	Citizens' Charter As a Tool of Good Governance	28
4	Prof.C.S.Balasubramaniam	SAARC - A Review of Regional Economic Integration and Emerging Issues	38
5	Dr. A.Venkatraman	Governance and Reforms: Issues in Ethical Deficiency	48
6	Dr. Nirzar Kulkarni Dr. Malhar Kolhatkar	Assessment of Service Quality in Indian Banking Industry	56

Perspective

7	Dr. N.R.Dixit	Experiences in Institution Building	69
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Book Review

8	Dr. Nileshkumar B Joshi	Public Administration in the Globalization Era: The New Management Perspective	81
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Women Leadership in Corporate India: Analyzing Social Perceptions

Dr. Nirzar Kulkarni

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Abstract

Now in almost every field women are equally occupying the seats and who have silently begun challenging the conventional male ideas. Women have advanced considerably in academic front but like every coin, this story too, has two sides. In spite of the considerable gain in equity of status, women in research and academic careers still face innumerable barriers to their careers. This study was conducted with an aim to highlight the paradox in public attitude towards women as a leader. This was a questionnaire-based study in which the subjects were women in leadership positions. The comparison between the men and women leaders with respect to Leadership traits, performance, policy matter etc. was made.

Key words: Leadership, Public attitude, and Performance skills

INTRODUCTION

India is a country of great leaders, both men and women. The women leaders in India are diverse in terms of their personality, and their contribution to education, politics, women empowerment and social welfare is neither limited nor forgettable. The names of few such women leaders whose intelligence, efforts and deeds have made India proud are Pandita Ramabai (1858 -1922), Swarnakumari devi (1856-1932), Sarala Debi Chaudhurani (1872 - 1946), Kamaladevi Chattopadhyay (1903-1990), Aruna Asaf Ali (1906-1995). These are the forgotten women leaders of India, but there are certain names which we have not forgotten yet and some of them are Queen Elizabeth, Indira Gandhi, Margaret Thatcher, Benazir Bhutto and recent Pratibha Tai Patil.

Today women are not just restricted to household work and cooking for her family. Today, it's all about empowerment of women. A woman is the flag bearer of a society. It is she who gives birth to the future of the world. She is responsible for rearing her children and giving them an opportunity to grow up in a healthy and positive environment. Women are doing

leadership role throughout their lives. When it comes to leadership does gender matters? Twenty-five years after women first started driving into the labor force and trying to be more like men in every way, from wearing power suits to picking up golf clubs.

When women, who have traditionally been denied a voice in decision-making, come to power, they transform the development agenda toward the human component - focusing on health, nutrition, education, water, sanitation and better family income. They tackle long-ignored problems such as domestic violence, alcoholism and corruption.

According to a survey done by Economic times, there are only 16 women on the board of directors of the 30 sensex companies, or only 4.8% of the 335 people who hold directorship positions. In the Bombay Stock Exchange (BSE) 100 companies, which throw up 923 directors, only 50 (or 5.4%) are women, while companies in the BSE 500 index have only 192 women (or 5.3%) out of 3650 persons holding directorship positions. According to Poonam Barua, founder chairperson of the Forum for women in Leadership, India's 500 million strong female populations does not find representation in even 10% of the managerial posts across companies.

Today it is about calibrating how many of women are in the key leadership roles. There it looks like India has still some way to go. An increasing number of companies are striving to enhance women representation in their workforce, but they may not be enough.

According to Catalyst India Benchmarking report for 2010, only 17% of Indian companies offered target leadership development program for women. Another study for women in leadership (WILL) Forum shows that Indian companies have much lower women representation in senior position compared with Multinational Firms. While Indian companies such as Tata Consultancies Ltd. , Zensar Technologies, Tata Steel and JSW Steel. Had 5-6% women in senior positions, multinationals such as PepsiCo. KPMG, Citigroup, GE, and Pfizer had 15-20% women at the same level in 2010, the WLL study shows.

During the same period Indian Banks like Axis bank had 21% women participation in its total workforce. In comparison American Express in India had 43% women representation in its total staff strength of 5500. The study also shows that 84% of Indian subsidiaries of multinationals have adopted women's advancement strategy, compared with only 37% of India headquartered companies.

The Catalyst study shows Fortune 500 companies with three or more women on the board, had significant performance advantage over those with fewer women on the board, which includes upto 73% higher returns on sales, upto 83% higher return on equity, and upto 112% higher return on invested capital.

Studies also show that gender diversity is varied across business sectors. So while women representation is better in sectors like IT, ITeS and financial services, others like manufacturing and consumer durables have still a long way to go.

SOME FACTS AND FIGURES ABOUT THE WOMEN EMPLOYEES AT LEADERSHIP ROLE

Companies in the Asia Pacific Region are clueless about giving their women employees more leadership roles, a new Mercer survey on Women's Leadership Development shows, about 15% of the respondents were from Indian organizations. Clearly, it's not enough to have the wherewithal; companies must adopt a philosophy encouraging talented women to lead from front.

Near about 73% companies don't have a strategy for developing women in leadership roles.

42% companies do not offer activities targeted to the needs of women leaders.

23% companies offer some activities or programs for women.

9% companies are planning to add programmes and activities in the future.

20% companies are very concerned about retaining women in leadership role.

20% companies want to have work-life programmes to attract and retain female talent.

81% companies want to help women develop the full range of skills for senior leadership roles.

Many of the respondents believe women have the right stuff to be leaders. When it comes to honesty, intelligence and a handful of other character traits they value highly in women leaders, the public rates women superior to men, according to the survey conducted.

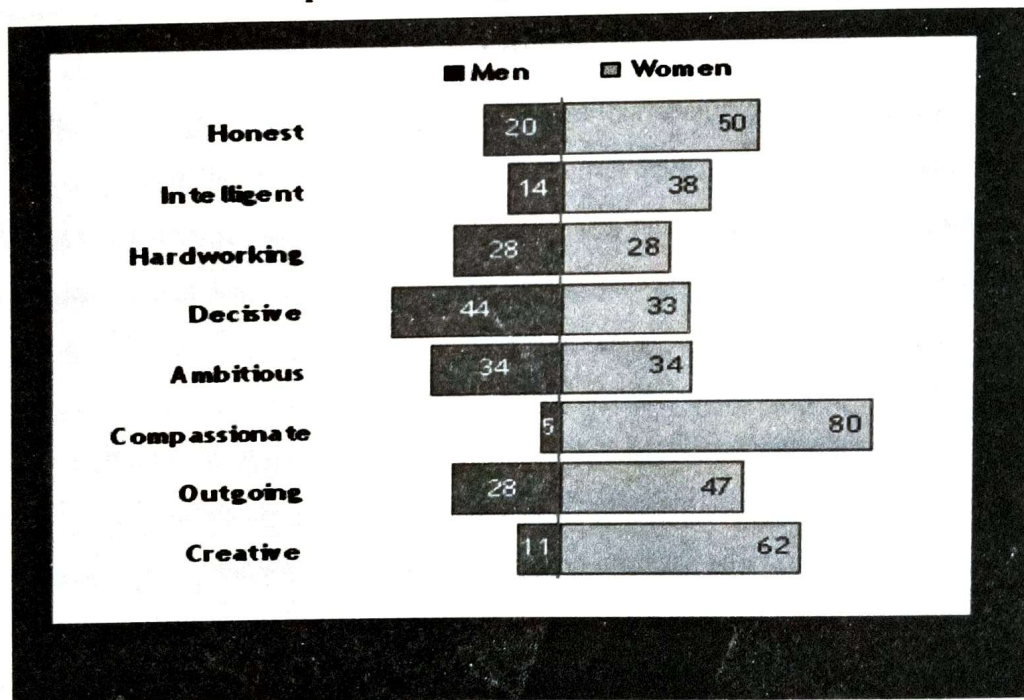
Nevertheless, a mere 6% of respondents in this survey of 2,250 adults say that, overall, women make better leaders than men. About one-in-five (21%) say men make the better leaders, while the vast majority -- 69% -- says men and women make equally good leaders.

The paradox embedded in these survey findings is part of a wider paradox in modern society on the subject of gender and leadership. In an era when women have made comprehensive steps in educational attainment and workforce participation, relatively few have made the journey all the way to the highest levels of political or corporate leadership.

In the survey, the public mentioned gender discrimination, resistance to change, and a self-serving "old boys club" as reasons for the relative scarcity of women at the top. In somewhat smaller numbers, respondents also said that women's family responsibilities and their shortage of experience hold them back from the upper ranks of business.

What the public does not state is that women inherently lack what it takes to be leaders. On the contrary, on seven of eight leadership traits measured in this survey, the public rates women either better than or equal to men.

Graph 1 Leadership traits men Vs women



For example, half of all adults said women are more honest than men, while just one-in-five said men are more honest (the rest said they don't know or volunteer the opinion that there's no difference between the sexes on this trait). And honesty, according to respondents, is the most important to leadership of any of the traits measured in the survey.

The next most important leadership trait, in the public's view, is intelligence. Here again, women outperform men: 38% of respondents said women are smarter than men, while just 14% said men are smarter, and the remainder said there's no difference between the sexes.

Following are the key Strengths of Indian Women as Leaders¹

- Ability to network with colleagues
- Ability to perceive and understand situations
- Strong sense of dedication, loyalty and commitment to their organizations
- Ability to multitask
- Collaborative work style—solicit input from others, with respect for ideas
- Crisis management skills
- Willingness to share information (interactive leadership style)
- Sensitivity in relationships (e.g., compassionate, empathetic, understanding)
- Behaving in a gender-neutral manner

Significant change in the workplace will take time. Transformation in the Indian context for women in management can happen through policy and regulations that promote gender diversity and quality contact. Change can occur through the collective will to change the mindset of people to overcome gender differences at the educational and organizational levels.

RESEARCH STUDIES

A positive progress for women in the Indian management space as well as barriers to their progress is being documented by many research organizations. Research shows that the economic development of India has been positively influenced by entrepreneurial enterprises. Further, entrepreneurship has provided women in India the opportunity to enter social and political circles previously closed to them. Family background and support play an important role to achieve independence and move above the confines of a male-dominated traditional society. For most women entrepreneurs, financial stability in the household and family support is critical for their success.

¹ Adapted from Budhwar, P. S., Saini, D. S., & Bhatnagar, J. (2005, June). Women in management in the new economic environment: The case of India. *Asia Pacific Business Review*, 11(2), 179-193.

“A supportive family, both before and after marriage, is a key factor for Indian professional women to succeed.”

However, women in management face challenges due to stereotyping. Implications for Organizations note that stereotypes and perceptions of Indian women in the workplace appear to have had a significant negative impact on the position of women leaders. This study suggests Indian women are viewed as working in PR, HR and administrative positions at low to junior levels, and in fields such as fashion and beauty. Women in Indian organizations felt that such stereotypes result from not being given challenging assignments. Yet, male leaders saw women as being treated more leniently than men when making mistakes.

A Glimpse explored existing gender stereotypes in corporate India. According to this research, Indian men leaders held similar managerial gender stereotypes as found in earlier Western studies. That is, they associate managerial success with men more than with women (“think manager—think male”). In contrast, Indian women managers did not project gender stereotypes on managerial positions.

A 2005 study of senior women in public and private sector firms, titled *Women in Management in the New Economic Environment: The Case of India*, found that women look for work from economic necessity and for personal goals. Women in lower to middle socioeconomic status seek income opportunities, and those in the upper middle class pursue a career for professional ambitions. Women with higher education have more interest in independence, are career-oriented and interested in quickly moving up the organizational ladder. The key challenge for women managers is managing both their traditional role as housewives and their career. Women experience great pressure to work hard to prove themselves in the workplace, and one of the greatest obstacles is how men treat women leaders. They often receive differential treatment, reinforcing the stereotypical view of being inferior and less important than men, resulting in not being offered challenging jobs and not being part of important organizational issues. Yet, despite social and attitudinal barriers, Indian women have gained some equality. Indian organizations are beginning to realize that women can do the same work as men, although in some cases, they have different needs.

When it comes to hiring practices, most men and women leaders see employment as based on merit, not gender (90% men and 79% women), but only about one-third think that organizations look for ways to increase the number of women in senior management roles.

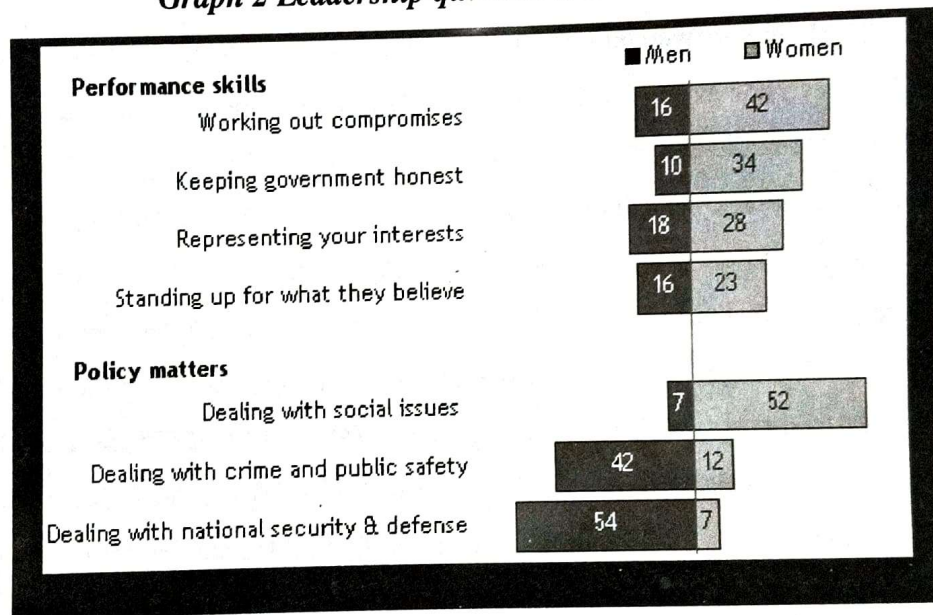
In terms of organizational perceptions of importance of gender issues, overall, Indian organizations lack sensitivity about these issues and under appreciate women's capabilities and talents.

It was also found during the survey that as far as the management skills and leadership styles are concerned generally men tend to want women to act like men, and most men are not comfortable working for a woman leader. Overall, women prefer an interactive style, and men prefer a command and control style.

To be successful in business, women develop management styles that make it more comfortable for men to work with and/or report to a female manager.

Men and women tie on two of the next three traits on the public's ranking of leadership qualities measured in this survey -- hard work and ambition. Men prevail over women on decisiveness (their solo "victory" in the series of eight traits), with 44% of respondents saying that men are more decisive and 33% saying women are.

Graph 2 Leadership qualities Men Vs. Women

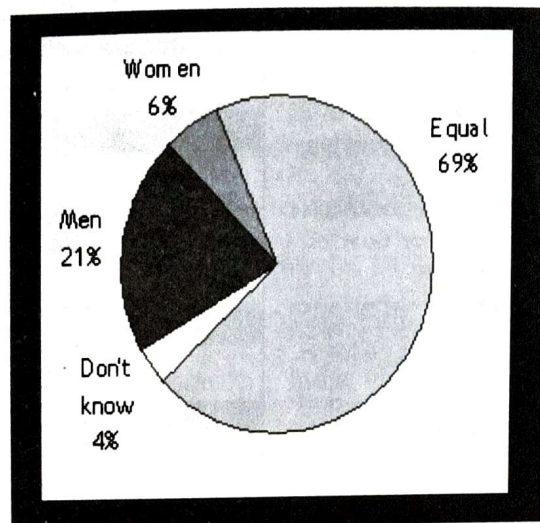


Finally, women have big leads over men on the last three traits on the public's rankings of the eight items measured: being compassionate (80% say women; 5% say men); being outgoing (47% say women; 28% say men) and being creative (62% say women; 11% say men).

The survey also asked respondents to assess whether men or women in public office are better at handling a range of policy matters and job performance challenges. On the policy front,

women are widely judged to be better than men at dealing with social issues such as health care and education, while men have a big edge over women in the public's perception of the way they deal with crime, public safety, defense and national security.

Chart 1 Job performance skills men Vs women



As for job performance skills, women get higher marks than men in all of the measures tested: standing up for one's principles in the face of political pressure; being able to work out compromises; keeping government honest; and representing the interests of "people like us." Overall, however, women emerge from this survey a bit like a sports team that racks up better statistics but still loses the game - witness the tiny 6% of the public that says women generally make better leaders than men.

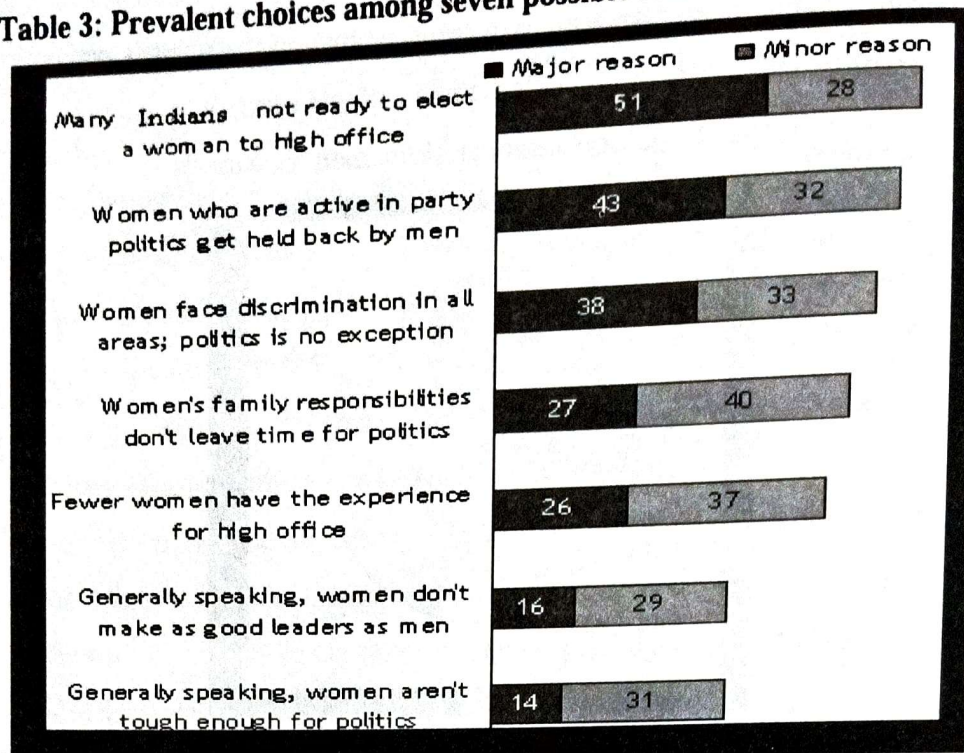
To be sure, the fact that such a large majority of respondents (69%) said that women and men make equally good leaders is itself a measure of the profound changes in women's role in society that have taken place over the past several decades.

Women make up 57% of all college students, about half of all law and medical school students, and more than four-in-ten students who earn masters degrees in business. They make up 46% of the total private sector workforce and 38% of all managers.

However, it's still lonely for women at the very highest step of the corporate ladder. Women are just 2% of the CEOs of the nation's Fortune 500 companies. In the political realm, they make up just 17% of all members 16% of all Indian senators; 16% of all governors; and 24% of all state legislators².

² Source: <http://pewresearch.org/pubs/932/men-or-women-whos-the-better-leader>, last accessed on 21/03/2011

Table 3: Prevalent choices among seven possible reason for men Vs women



Asked what accounts for this slow movement toward gender equivalence in top political positions, about half (51%) of all survey respondents said a major reason is that Indians simply aren't ready to elect a woman to high office; more than four-in-ten (43%) said a major reason is that women who are active in corporate are held back by men, and 38% said a major reason is that women are discriminated against in all realms of society, and corporate is no exception. These are the three most prevalent choices among seven possible explanations presented in the survey.

Next in the pecking order of explanations is the time pressure that comes with trying to balance work and family; 27% of the public cites this as a major reason there aren't more women leaders in corporate world. Some 26% said that a big reason is that women don't have the experience required for higher positions. The least common explanations - chosen as a major reason by just 16% and 14% of respondents, respectively - are that women don't make as good leaders as men and those women aren't tough enough for corporate world.

WOMEN'S CONTRIBUTION TO THE ECONOMY

Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women cultivate fields and harvest crops while working on farms, women weave and make handicrafts while

working in household industries, women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g., cooking, fetching water, and looking after children). Since Indian culture hinders women's access to jobs in stores, factories and the public sector, the informal sector is particularly important for women. There are estimates that over 90 percent of workingwomen are involved in the informal sector.

The informal sector includes jobs such as domestic servant, small trader, artisan, or field laborer on a family farm. Most of these jobs are unskilled and low paying and do not provide benefits to the worker. More importantly, however, cultural practices vary from region to region. Though it is a broad generalization, North India tends to be more patriarchal and feudal than South India. Women in northern India have more restrictions placed on their behavior, thereby restricting their access to work. Southern India tends to be more democratic, women have relatively more freedom, and women have a more prominent presence in society. Cultural restrictions however are changing, and women are freer to participate in the formal economy, though the shortage of jobs throughout the country contributes to low female employment. But in the recent years, conditions of working women in India have improved considerably. More and more women find themselves in positions of respect and prestige; more and more workplaces are now populated with women who work on equal terms as men. Working is no longer an adjustment, a mere necessity; but a means to self worth and growth. Women have now not only found their place in work places but are also party to governance. In recent years there have been explicit moves to increase women's corporate and political participation. Women have been given representation in the Panchayati Raj system as a sign of political empowerment. There are many elected women representatives at the village council level. At the central and state levels too women are progressively making a difference. Today we have women Chief Ministers in five large states of India. The Women's reservation policy bill is slated to further strengthen political participation.

The results of the study show that there certainly has been a change in outlook of Indian women as they have broken the traditional norms and taken up careers in academics as well. There certainly is a positive side to this story but numerous challenges especially in the form of family commitments still remain for women in leadership positions.

As the need for talent in the Indian marketplace begins to multiply and exposure to the dynamics of a cross-cultural global strategic workforce begins to increase, many companies and CEOs are beginning to seriously look at the demographic pool of women executives in the workplace as a possible answer to the talent crunch. This has already led to the increasing focus of some forward thinking Companies in the services sector like IT, banking and finance, pharma, hospitality and large consulting firms to promote 'diversity and inclusivity programmes' that will nurture more women leaders in the organization.

This would be the most opportune time for women executives across corporate India - from the private sector, public sector and multinational companies - to come together and collectively set a strong agenda that makes a clear business-case to Indian CEOs and top management for having women in leadership positions and present them with the roadmap to go about it.

This is also an important time for successful women executives to come forward and make a contribution for providing cross industry mentoring for successor generations of women that will guide them through their challenges at the workplace. However, highly articulate, sensitive and efficient women executives are there in corporate. India will be unable to celebrate their well deserved success stories as long the 'glass ceiling' remains at the top - and it will need the collective vision of all business leaders to make a contribution to this important mission.

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Annexure-1: Women Leaders: Past, Present, and Emerging compiled for Soc 171a, Fall 1998 Professor Dessima M. Williams

Name	Position, Year Elected, party	Nation
Part 1: Elected Heads of Government, Presently in Office Fall 1998		
1.1 Developing Countries		
Sirimavo Bandaranaike	Prime Minister, 1960-5, 1970-7, 1994- Sri Lanka Freedom Party	Sri Lanka
Chandrika Bandaranaike Kumaratunga	President, 1994- Sri Lanka Freedom Party	Sri Lanka
Aun Sung Suu Kyi	Prime Minister, 1990- (elected but not allowed to serve)	Myanmar
Janet Jagan	President, 1997-	Guyana
*Sheikh Hasina Wasid	Prime Minister, 1997-	Bangladesh
Jenny Shipley	Prime Minister, 1997-	New Zealand
Jennifer Smith	Premier, 1998-	Bermuda
1.2 Industrial Countries		
Mary McAleese	President, 1997-	Ireland
<u>Ruth Dreifuss</u>	President, 1998-	Switzerland
Part 2: World Elected Heads of Government Who Served but are no longer in office		
2.1 Developing Countries		
Indira Gandhi	Prime Minister, 1966-77 Congress Party	India
Isabel Martinez de Peron	President, 1974-76	Argentina
Lidia Gueiler	President, 1979-1980	Bolivia
Eugenia Charles	Prime Minister, 1980-	Dominica
Maria de Lourdes Pintasilgo	Prime Ministers, 1981-85	Portugal
Corazon Aquino	President, 1986-1992 People's Power Movement	Philippines
Benazir Bhutto	Prime Minister, 1988-90, 1993-	Pakistan
Violeta Chamorro	President, 1990-	Nicaragua
*Khaleda Zia Rahman	Prime Minister, 1991-96 Bangladesh National Party	Bangladesh
Ertha Pascal-Trouillot	President, 1991	Haiti

Sylvie Kinigi	Prime Minister, 1993	Burundi
Agathe Uwilingiyimana	Prime Minister, 1993-94	Rwanda
Kahlifa ibn Sulman Al-Kahlifa	Prime Minister	Bahrain
Lien Chan	Prime Minister	Taiwan
Lansana Conte	Prime Minister	Guinea
Elizabeth Domitien	Prime Minister, 1975-6	Central African Republic
Janez Dmovsek	Prime Minister	Slovenia
Lidia Guilder	Interim President, 19-	Bolivia
Bikenibeu Paeniu	Prime Minister	Tuvalu
Isabel Peron	President, 1974-6	Argentina
Maria Pintasilgo	Prime Minister, 1979 (5mths)	Portugal
Milka Planinc	Prime Minister, 1982-6	Yugoslavia
Kazimiera Prunskiene	Prime Minister, 1990-1	Lithuania
2.2 Developed Countries		
Golda Meir	Prime Minister, 1969-74	Israel
Margaret Thatcher	Prime Minister, 1979-90	United Kingdom
Vigdis Finnbogadottir	President, 1980-	Iceland
Milka Planinc	President, 1982-86	Yugoslavia
Maria Liberia-Peters	Prime Minister, 1984-5, 1988- National People's Party	Netherland Antilles
*Mary Robinson	President, 1990-	Ireland
* <u>Dr. Gro Harlem Brundtland</u>	Prime Minister, (1981,'86-89) 1990- Labour Party	Norway
Edith Cresson	Prime Minister, 1991-92	France
Hanna Suchocka	Prime Minister, 1992-93 (Premier 1992)	Poland
Tamsu Ciller	Prime Minister, 1993-	Turkey
Patricia Busignani	Captain's Regent, 1993-	San Marino
Kim Campbell	Prime Minister, 1993-1994 Conservative Party	Canada
Simone Veil	President, EEC	France

Part 3: Appointed Heads of Government, Developing Countries, Recent Past and Present		
3.1 Developing Countries		
Nita Barrow	Governor General, 1989- Barbados Democratic Labour Party	Barbados
Hilda Gibbs-Bvnoe	Governor General	Grenada
Elvira Gordon	Governor General	Belize
Catherine Tizard	Governor General, 1993	New Zealand
3.2 Industrial Countries		
[None]		
Part 4: Up-incoming Leaders: Prominent Ministers, Heads of Opposition Parties, Other		
4.1 Developing Countries		
Megawati Sukarnoputri	Leader, Indonesian Democratic Party	Indonesia
Margaret Alva	Minister of State Parliament Affairs for Personal, Public Grievances	India
Juliette Banhorungore	Minister Civil Service and Adimister of Modernization	Burkina Faso
Danielle Boni-Claverie	Minister of Communication	Cote D'Ivoire
Janet Bostwick	Minister of Foreign Affairs, Justice and Immigration	Bahamas
Maureen Clank	Minister of Government and Politics	Costa Rica
*Khaleda Zia Rahman	Leader of Opposition, former PM 1991-93.	Bengladesh
*Sheikh Hasina Wasid	Former Opposition Leader, PM 1997-	Bangladesh
Josefina Bilbao	Director, National Women's Service	Chile
Domitila Barrios de Chungara	Leader, Bolivian Women's Movement	Bolivia
Christine Kwabea Debra	Chair, Environmental Protection Council	Ghana
Chee Yoke Ling	Secretary General, Malaysia's Friends of the Earth	Malaysia
Wangari Maathai	Head of the Green Belt Movement	Kenya
Zephania Mothopeng	Founder of Pan Africanist Congress, 1959	South Africa
Alberlina Sisulu	Transvaal President of United Democratic Front	South Africa
Mother Teresa	Catholic Missionary, Nobel Peace Prize Recipient	India-Italy
4.2 Developed Countries		

Sheila Copps	Deputy Prime Minister and Minister for the Environment, Labour Party	Canada
Jean-Marie Cherestal	Minister of Planning, External Cooperation and Public Administration	Haiti
Adriana Del Piano	Minister for Natural Resources	Chile
Part 5: Women Leaders in the United Nations and the United Nations System		
5.1 Developing Countries		
Angela King	Assistant Secretary General, Special Advisor on Gender Issues, 1997-	Jamaica
Dr. Nafis Sadik	Executive Director of UN Population Fund, 1987-	Pakistan
Gertrude Mongella	Secretary General of the 4th World Conference on Women, in Beijing	Tanzania
5.2 Industrial Countries		
Louise Frechette	Deputy Secretary General, 1998-	Canada
Margaret Joan Anstee	Former UN Secretary General	Great Britain
Gillian Martin Sorensen	Assistant Secretary General for External Relations	USA
Elizabeth Dowdeswell	Under Secretary General and former Executive Director, UN Environment Programme, 1992-98.	Canada
Sadako Ogata	UN High Commissioner for Refugees, 1990-	Japan
*Mary Robinson	UN High Commissioner for Human Rights, 1997-	Ireland
Carol Bellamy	Executive Director, UNICEF, 1995-	USA
* <u>Dr. Gro Harlem Brundtland</u>	Director General, World Health Organization, 1997-	Norway
Catherine Bertini	Executive Director, UN World Food Programme, 1992-	USA
Karin Sham Poo	Deputy Executive Director, UNICEF, 1987-	Norway
Seiko Takahashi	Acting Executive Secretary, Economic and Social Commission for Asia and the Pacific	Japan
Joanne Fox-Przeworski	Former Director, Regional Office for North America, UN Environment Programme	USA
Part 6: World Heads of State (Queens)		
6.1 Developing Countries		
Dzeliwe (Indlovukazi)	Queen, 1982-	Swaziland

6.2 Industrial Countries		
Queen Beatfix	Queen	Netherlands
Queen Elizabeth	Queen	Great Britian
Queen Margrethe	Queen	Denmark
Part 7: Women leaders in national and international civil society (very select)		
7.1 Developing Countries		
<u>Rigoberta Menchu</u>	Nobel Peace Prize Winner, Human Rights Activist	Guatemala
Wangazi Maathai	Director, The Green Beef Movement	Kenya
Jael Mbogo	Secretary General Freedom From Hunger Campaign	Kenya
Peggy Antrobus	Former Director, DAWN	Barbados
7.2 Industrial Countries		
Charlotte Bunch	President of Women's Caucus for the Human Rights Conference in Vienna Director of Center for Women's Leadership at Rutgers University	USA

Study of Consumer Buying Behavior of Bt. Cotton Seed in Akola District of Maharashtra State

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Abstract

In the competitive world there are many problems in marketing of seeds. Studying farmers' buying behavior helps in developing proper marketing and product development strategies. The main aim of the study was to identify the factors responsible for consumers buying behaviour. More than 1/3rd of the cotton area of the country is concentrated in Maharashtra. It had 3 distinct cotton regions i.e. Vidarbha, Marathwada and central and western Maharashtra with 16.4 lakh 10.7 lakh and 5.3 lakh hectares under cotton respectively. In order to justify the objectives, a multi-stage sampling technique was adopted. In the first stage Akola district was selected purposively, from Vidarbha region of Maharashtra state and at the subsequent stages, talukas (Daryapur, Akot, Balapur, and Telhara) and villages were chosen. The buying behavior of farmers of Akola district was analyzed with different angle including retailer's opinion. As per categories wise marginal and small farmers have more or less same kind of behavior but medium and large farmers have quite different nature. The study revealed that there were no marginal farmers who grow Non Bt. Cotton in their field. The farmers having small land also prefer to grow hybrid and high yielding varieties for cultivation. 63 per cent farmer uses the same variety for the next season, it might be due to performance of the variety was satisfactory. The important factors as per farmer's opinion were yield of the variety followed by quality and recommendation by retailers but price factors was ranked last by all the categories. As per the retailers, the major factors influenced the purchase decision of farmers were the past experience of own followed by, quality, brand name and recommendation by dealers. The progressive farmers of the village influenced farmer's decisions in marginal, small and medium categories but Agriculture officer, Agril. Scientist and marketing officers were not play much role in purchased decision. The Promotional scheme and field demonstration activities of the company can more influenced the purchased decision of Bt. cotton seed. Over all the farmers has unique behavior in purchased of Bt. cotton seed because of its commercial importance and profitability of the crop.

INTRODUCTION

Cotton is an important fibre crop of India being cultivated over an area of about 9.5 million hectares (mha) representing approximately one quarter of the global area of 35 million hectares under this crop. After China, India is the largest producer and consumer of cotton, the country accounting for a little over 21% of the global cotton production in 2008-09.

During the last three years, Indian cotton scenario has changed dramatically, largely due to the adoption of Bt cotton. The number of Bt hybrids released for commercial cultivation till date has crossed 600 with more than 35 seed companies and public sector institutions currently engaged in their development. In addition, the first true breeding variety has also been released by the Indian Council of Agricultural Research (ICAR), a public sector institution. This provides an opportunity to the farmers to save their own seed without losing the efficacy of Bt gene. The area under Bt cotton reached 7.6 million hectares in 2008-09 constituting nearly 81 percent of the total cotton area in India. As a result, the production also reached 4.9 million tonnes. All these are indicators of the extraordinary impact and acceptance of Bt technology in cotton by the Indian farmers. Bt crops are currently cultivated in 23 countries over an area of 46 mha. Global adoption of GM cotton has risen dramatically from 0.8 mha in 1996 to 15.5 mha in 2008 constituting 12.4% of total global hectareage under GM crops.

More than 1/3rd of the cotton area of the country is concentrated in Maharashtra. It had 3 distinct cotton regions i.e. Vidarbha with assured rainfall between 700 to 1100mm covering 16.4 lakh hectares under cotton. Marathwada has somewhat erratic rains and lower rainfall than Vidarbha. It has 10.7 lakh hectares of cotton while central and western Maharashtra has much lower area of 5.3 lakh hectares. Most of the lighter and medium deep soils in Central and Western Maharashtra have irrigated cotton while deep heavy black soils are rainfed.

Nearly 97 per cent of the cotton area in Maharashtra is rainfed and therefore the productivity is largely depend on weather situation – especially the amount and distribution pattern of rainfall, time of arrival of monsoon rains and when the monsoon season would be over. Therefore, there are lots of fluctuations in the productivity in the competitive world there are many problems in marketing of seeds. Studying farmers' buying behaviour helps in developing proper marketing and product development strategies. At least ten national and multinational organizations have released the Bt. cotton variety and marketed in Akola district of Vidarbha region so is a need of understanding of buying behavior of farmers for developing proper marketing strategies.

OBJECTIVE

1. To study the factors responsible for buying of Bt. Cotton seed.

METHODOLOGY

In order to justify the objective, a multi-stage sampling technique was adopted. In the first stage, Akola district was selected purposively from Vidarbha region of Maharashtra state is known for the cotton belt and at the subsequent stages, talukas (Daryapur, Akot, Balapur, and Telhara) and villages were chosen. For the selection of talukas and villages the main criteria was the farmers should grow Bt. cotton variety in their field. From the selected district, four talukas namely Daryapur, Akot, Balapur, and Telhara were selected on the basis of area under cotton crop. A list of cotton cultivators for each selected village was prepared and arranged in ascending order according to size of their operation holding. They were classified in to four strata, up to 1 hectare (marginal), more than 1 hectare to 2 hectares (small), more than two hectares to four hectares (medium) and above 4 hectares (large). Considering the size of population and resources, different no of cultivators were chosen from each selected village at random in proportion to nature of farms in each stratum. The total 200 farmers has selected for the study. The information pertains to agricultural year 2009-10. There were 50 retailers were selected on the basis of their reputation in the working area and dealing with different Bt. cotton varieties. For the study the simple calculation as mean, percentage and weighted mean etc. were used.

RESULTS AND DISCUSSION

Crops Grown By The Farmers In Akola District

Cotton is the main crop in Akola District, which is intercropped with red gram, black gram, green gram, soyabean and jowar. Some farmers cultivated jowar and soyabean as a sole crop on the partial of their land. In the rabi season mainly wheat, and gram were taken. Some farmers were cultivated sunflower in rabi season. In summer season onion, groundnut and

Table 1: Type of cotton variety sown by the farmers

Particular	Marginal	Small	Medium	Large	Total
Bt Cotton	26(100)	51(96.23)	65(85.53)	31(68.89)	173(86.5)
Both	0(0.00)	2(3.77)	11(14.47)	14(31.11)	27(13.5)
Total	26	53	76	45	200

The table shows that all farmers were cultivated Bt. Cotton variety but out of total farmers 86.5 per cent of farmers sown only Bt. Cotton variety. Some of medium and large farmers grow Bt. Cotton and Non Bt. Cotton (Desi cotton) in their field. The highest Bt. grower farmers were found in marginal followed by small, medium and large categories. There were no marginal farmers who grow Non Bt. Cotton in their field. It concluded that the farmers having small land also prefer to grow hybrid and high yielding varieties for cultivation but there requirement are very less.

Table 2: Number of farmers using same variety which they were using in the previous season.

	Marginal	Small	Medium	Large	Total
Yes	19(73.08)	42(79.26)	41(53.48)	24(53.33)	126(63)
No	7(26.92)	11(20.75)	35(46.05)	21(46.67)	74(37)
Total	26	53	76	45	200

The above table indicates that most of farmer uses the same variety which they grown in the previous season i.e. out of total 63 per cent farmer used same variety for the next season. The farmer used the same variety, if the performance of the variety is satisfactory. Out of total 37 per cent of farmers, which were not willing to grow same variety in the next season which they used in the previous season, it might be due many reasons like low yield, more pest attack, quality, staple length etc. Mostly the medium and large farmers disagree to grow same variety.

Common Reasons Given By The Farmer For Changing The Variety.

1. More yield
2. More pest attack was there in previous season on some varieties.
3. Early varieties are needed to take summer crop.
4. Shifting to irrigation for next season.
5. Low average to previous varieties.

Factors Influencing The Decision According To Farmers And Retailers

Table 3 shows the factors influencing the farmers purchasing decision for Bt. cottonseed. It revealed that the yield of the variety and quality of the product ranked first and second to influences farmers buying decision of Bt. cotton in all the categories. The other important factors for marginal farmers were Recommendation from retailer followed by price and brand image, where as small farmers gave 5th rank to price of product and 4th to brand image. In case of medium farmers 3rd rank to brand image followed by recommendation from retailer and price of the product. The large farmer has given importance to brand image and timely availability factors in purchased of Bt. cottonseed with other relevant factors. It revealed from the table that factors which reflected different in different categories might be due to their interest, land holding, exposure and interaction with others. The important one is price factors have not affect much more in purchasing decision of Bt. cotton seed.

Table 3: Factors influencing farmers' purchasing decision for Bt. cotton seed. (Weighted Score)

Factors	Marginal	Small	Medium	Large
Quality	131(2)	278(2)	395(2)	232(2)
Price	77(4)	103(5)	105(6)	61(6)
Timely availability	32(6)	68(6)	137(5)	116(4)
Yield	149 (1)	300(1)	425(1)	250(1)
Brand image	50(5)	154(4)	291(3)	181(3)
Recommendation From Retailer	107(3)	210(3)	243(4)	105(5)

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**Table 4: Factors preferred by the farmer while they purchasing Bt. Cotton seed
(According to retailers)**

Parameter	Very High	Moderate	Low
Price	12(24.00)	34(68.00)	4(8.00)
Quality	23(46.00)	24(48.00)	3(6.00)
Brand Name	22(46.00)	26(52.00)	2(4.000)
Company Reputation	8(16.00)	35(70.00)	7(14.00)
Yield	45(90.00)	5(10.00)	0
Past Experience	47(94.00)	3(6.00)	0
Recommendation From Retailer	20(40.00)	21(42.00)	9(18.00)
Service /Support	12(24.00)	15(30.00)	23(46.00)

According to the retailer most of the farmers purchase seeds by keeping their past experience in mind. Retailers said that farmers first considered their past experience with that variety and then purchase seed. High yield is expected by farmers and they gave very high preference to yield of the variety, it was justified as in above table, out of total response 94 percent of retailers said that farmers gave high preference to yield criteria, 68 per cent of retailers said that farmers gave moderate preference to the price. This means price is not as important as yield and past experience to the farmers for selection of Bt. cotton variety. 17 per cent retailers felt that their recommendation was given high preference by their loyal farmers. Some retailers said that quality and brand name are highly preferred by farmers while some said they are moderately preferred by the farmers.

Persons Influencing Farmer's Decisions

The table 5 shows the influencing person from whom farmers took suggestions for growing Bt. cotton. The categories wise form the table indicated that marginal, small and medium farmers always influenced by progressive farmers of the village but marginal farmers also considered dealers or retailers advice. Due to small land holding of small and marginal farmers, the agricultural officer, Agril. Scientist and marketing officers have very less

interaction and influences. The large farmers have different kind of influenced person like Agricultural Scientist, Marketing officer, opine leader and agricultural officer. From the table it revealed that the category wise the influencing person was differ according to interaction and interest of farmers. The media person play very negligible role in changing the behavior of the farmers. The figures in the given table revealed that own experience was the main and very important factor while purchasing seed for farmer. Above 90 per cent of farmer in each category take their past experience with the particular variety into mind and then they take suggestion from other factor if necessary and took decision whether to purchase that variety or not.

Table No. 6 : Promotional activities that effect to purchasing behavior of farmers

Activity	Marginal	Small	Medium	Large	Total
Soil Testing	5(19.23)	12(22.64)	17(22.37)	21(46.67)	55(27.5)
Promotional Scheme by company	20(76.92)	42(79.25)	54(71.05)	16(35.56)	132(66)
Demonstration /Field visit	19(73.07)	28(52.83)	43(56.58)	35(77.78)	125(62.5)
Farmers meeting at Agril. University	3(11.54)	8(15.09)	27(35.53)	29(64.44)	67(33.5)
Kisan melas	9(34.62)	23(43.40)	32(42.11)	41(91.11)	105(52.5)

Table 6 shows the promotional activities that effect to purchasing behavior of farmers. The activities like demonstration and field visit and promotional scheme by company were mostly preferred by the farmers. In Akola district kisan mela regularly organized by the Agril. University (Dr.P.D.K.V.Akola), 52.5 per cent farmer took interest in Kisan melas. In which mostly the large farmer participate in kisan melas. Out of total 66 per cent farmers took interest in, 70 per cent of large farmer among marginal, small, medium category farmer took interest in promotional scheme by company. Participation in the farmers meeting at Agril University was highest in large farmer than the other category farmer. Only 27.5 per cent farmer out of total have interest in soil testing among them mostly the large farmer did the soil testing. The table revealed that Promotional scheme by company; demonstration and kisan mela were the important events which influence the farmers purchasing behavior.

CONCLUSION

The buying behavior of farmers of Akola district was analyzed with different angle including retailer's opinion. As per categories wise marginal and small farmers have more or less same kind of behavior but medium and large farmers have quit different nature. The study revealed that there were no marginal farmers who grow Non Bt. Cotton in their field. The farmers having small land also prefer to grow hybrid and high yielding varieties for cultivation. 63 per cent farmer uses the same variety for the next season, it might be due to performance of the variety were satisfactory. The important factors as per farmer's opinion were yield followed by quality and recommendation by retailers but price factors was ranked last by all the categories. As per the retailers, the major factors influenced the purchase decision of farmers were the past experience of own followed by, quality, brand name and recommendation by dealers. The progressive farmers of the village influenced farmer's decisions in marginal, small and medium categories but Agriculture officer, Agril. Scientist and marketing officers were not play much role in purchased decision. The Promotional scheme and field demonstration activities of the company can more influenced the purchased decision of Bt. cotton seed. Over all the farmers has unique behavior in purchased of Bt. cotton seed because of its commercial importance and profitability of the crop.

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Abstract

Good governance is a cornerstone of democratic and responsive administration. Good governance in real sense can be achieved only when citizens are always and everywhere at the centre of provision of public services. There are several mechanisms used for this purpose and citizens' charter is one of them. The Citizens' Charter is a document of commitments made by a Government organization to the citizens/client groups in respect of the services/schemes being provided to them or to be provided to them. The Citizens' Charter was first launched in Britain. Following this, other countries, including India, implemented similar programmes. Many difficulties were/are being encountered in the introduction and implementation of the concept of Citizens' Charter in the Government. These difficulties should be removed with a sense of urgency so as to retain the real mission and motive of Citizens' Charters.

INTRODUCTION

Good governance is a cornerstone of democratic and responsive administration. It is essentially required for sustainable development. *Declaration of the World Summit for Social Development 1995* noted that democracy and transparent and accountable governance and administration in all sectors of society are indispensable foundations for the realization of social and people-centered sustainable development. According to the World Bank, good governance is epitomized by predictable, open and enlightened policy-making, a bureaucracy imbued with professional ethos acting in furtherance of the public good, the rule of law, transparent processes, and a strong civil society participating in public affairs.

Good governance in real sense can be achieved only when citizens are always and everywhere at the centre of provision of public services. For this those public services are required which are efficient, effective, equitable, outstanding, and empowering. Apart from this, public organizations must build and foster truly citizen-centric and focused culture. This is because citizens expect that public service providers must be convincing, credible, empathetic, reliable, responsive, trustworthy, and must show care and courtesy.

Good governance requires social accountability of public agencies. In social accountability citizens, communities and civil society organizations participate in enforcing accountability of public officials. There are several mechanisms used for this purpose and these are participatory budgeting, public expenditure tracking, social auditing, monitoring of public service delivery by citizens, citizen advisory boards, citizens' charter, right to information movements, public interest litigations, vigilance committees, public hearings, lobbying and advocacy campaigns.

The Citizens' Charter is a *statement of service targets* published by service providing agencies. The Citizens' Charter is a document of commitments made by a Government organization to the citizens/client groups in respect of the services/schemes being provided to them or to be provided to them. The objective of charter exercise is to build bridges between citizens and administration, and to streamline administration in tune with the needs of citizens. (Revised Framework for Citizen's Charter).

The Citizens' Charter is an articulation of an understanding and trust between citizens and service providers regarding quality and quantity of services. It is basically about the rights of citizens and the responsibilities of officials as public servants. It sets standards for the agency. It can also define compensation to be provided to people if the standards are not achieved.

The Citizens' Charter is a written, voluntary declaration by service providers about service standards, choice, accessibility, non-discrimination, transparency and accountability. It should be in accordance with the expectations of citizens. Therefore, it is a useful way of defining for the customers the nature of service provision and explicit standards of service delivery. A further rationale for the charters is to help change the mindset of the public official for someone with power over the public to someone with the right sense of duty in spending the public money collected through taxes and in providing citizens with necessary services. If successfully implemented, the charter can enable improved service delivery, greater responsiveness of officials towards the public and greater public satisfaction with services (Citizen's Charters – A Handbook).

Citizens' Charters should be seen as a partnership between people and the Government, a programme of action, a part of democratic reforms, and a pro-active approach to good governance. The *elements* of a good Citizen Charter can said to be focus on customer requirements, simple language, service standards, effective remedies, training, delegation,

feedback mechanism, close monitoring and periodic review. The *principles* of Citizens' Charters are published standards, openness and information, choice and consultation, courtesy and helpfulness, redress when things go wrong, and value for money. The *components* of a Citizens' Charter are vision and mission statement; details of business transacted by the organization, of clients, of service provided to each client group, and of grievance redress mechanism and how to access it; and expectations from the clients (Citizen's Charters – A Handbook).

GLOBAL SCENARIO

The Citizens' Charter was first launched in Britain by the then Prime Minister, *John Major*, in 1991. Its aim was to improve the public services in Britain by making administration accountable and citizen friendly; ensuring transparency and the right to information; taking measures to cleanse and motivate civil service; adopting a stakeholder approach; and saving time of both implementing agency and the citizens. The programme was re-launched in 1998 by the then Prime Minister *Tony Blair* and was renamed as "*Services First*".

The basic objective of the Citizens' Charter is to empower the citizen in relation to public service delivery. The six principles of the Citizens' Charter movement as originally framed were:

- i. Quality: improving the quality of services;
- ii. Choice: wherever possible;
- iii. Standards: specifying what to expect and how to act if standards are not met;
- iv. Value: for the taxpayers' money;
- v. Accountability: individuals and organizations;
- vi. Transparency: rules/procedures/schemes/grievances.

These were later elaborated as the nine principles of service delivery (1998), which are as follows:

- i. Set standards of service;
- ii. Be open and provide full information;
- iii. Consult and involve;
- iv. Encourage access and the promotion of choice;
- v. Treat all fairly;

- vi. Put things right when they go wrong;
- vii. Use resources effectively;
- viii. Innovate and improve;
- ix. Work with other providers (Citizen's Charters – A Handbook).

As a part of Citizens' Charter initiative, *charter marks* were introduced in Britain in 1992 and were granted to those public organizations which achieved national standard for excellence in customer service. It was an official authorization given to their achievement. Charter mark was awarded to an organization which followed criteria, which correlate with the principles of public service delivery, namely, performance standards, information and openness, choice and consultation, courtesy and helpfulness, putting things right, value for money, user satisfaction, measurable improvements in service quality, and planned improvements and innovations. In 2008 charter mark was replaced by *customer service excellence standard*.

Customer service excellence standard is a practical tool for ensuring citizen-centric environment within an organization. It is a means for testing high priority areas for customers and focuses on public service delivery, timeliness, access to information, professionalism, and attitude of staff. There is vigorous measurement of customer satisfaction from services. It encourages the service providers to focus on individual needs and preferences of customers. The five criteria used in customer service excellence are – customer insight, the culture of the organization, information and access, delivery, and timeliness and quality of service. Customer service excellence is granted on the achievement of goals related to setting of standards and performing well; actively engaging customers, partners and staff; being fair and accessible to everyone and promote choice; continuous development and improvement; using resources effectively and imaginatively; and contributing to improvement of opportunities and quality of life in the communities served.

Following the citizens' charter initiative of Britain, other countries implemented similar programmes, for example, Belgium (*Public Service Users' Charter, 1992*); France (*Service Charter, 1992*); Spain (*the Quality Observatory, 1992*); Malaysia (*Client Charter, 1993*); Portugal (*the Quality Charter in Public Services*); Jamaica (*Citizen's Charter, 1994*); Canada (*Service Standards Initiative, 1995*); Australia (*Service Charter, 1997*); and India (*Citizen's Charter, 1997*).

INDIAN SCENARIO

The genesis of Citizens' Charters can be traced back to the drafting of a charter for health service providers by consumer rights activists at a meeting of the Central Consumer Protection Council in Delhi in 1994. The Prime Minister took the initiative of Citizens' Charter on a national level in 1996. "*An Action Plan for Effective and Responsive Government*" at the Centre and State levels was adopted at a Conference of Chief Ministers of various States and Union Territories held in May 1997 in New Delhi, presided over by the then Prime Minister Inder Kumar Gujral. Among the major decisions taken at the conference was that the Central and State Governments would formulate Citizens' Charters and beginning was to be done from the sectors having a large public interface such as posts, public distribution system, railways, and telecom. These charters were to include standards of service, time limit for service delivery, avenues for redress of citizens' grievances, and a provision for independent scrutiny with the involvement of citizens and consumer groups. As on 22 September 2009, 131 Citizens' Charters have been formulated by Central ministries/departments/organizations.

The Department of Administrative Reforms and Public Grievances, Ministry of Personnel, Public Grievances and Pensions, Government of India, as the nodal agency for administrative reforms and redress of public grievances, commenced the work of coordinating, formulating and operationalizing Citizens' Charters. The department circulated the guidelines for formulating charters and a list of do's and don'ts to several Government departments/organizations. Emphasis is laid on the involvement of citizen groups, consumer groups and other stakeholders in the formulation of charters so as to meet the needs of the users, and incorporate their expectations; and their regular monitoring, review and evaluation both internally and through external agencies. Most of the national charters are posted on the websites of the government and are open to public scrutiny. Organizations are advised to publicize their charters through print/electronic media and awareness campaigns.

The Department of Administrative Reforms and Public Grievances developed and launched a comprehensive *website* on Citizens' Charters in 2002. The department brought out a *compendium* of summarized versions of all Citizens' Charters in Government of India in a book and CD form in 2003. The compendium contains the operative standards and quality of proposed public services, and public grievance redress mechanism. It also includes the details

of nodal officers in Central Government ministries/departments/organizations, and list of website addresses of concerned ministry/department/organization. Regional seminars, capacity-building workshops and department-specific workshops on the subject are being organized.

Nodal officers for Citizens' Charters have been appointed in Central Government ministries/departments/organizations. They are often of the rank of joint secretary or equivalent. They are actively involved in the process of formulation and implementation of Citizens' Charter at every stage.

Information and Facilitation Counters have been set up in various Government ministries/departments having Citizens' Charters. These counters provide all relevant information to citizens regarding their services, programmes, schemes, rules, procedures, status of cases/applications, bill payments, registration, etc. They also act as nodal point for redress of citizen grievances.

The Department of Administrative Reforms and Public Grievances has prepared a following *road map* for formulation of Citizens' Charters:

- i. Formation of task force.
- ii. Identification of all stakeholders and major services to be provided by organization.
- iii. Consultation with clients/stakeholders/staff (primarily at cutting-edge level) and their representative associations.
- iv. Preparation of draft charter
 - Circulation for comments/suggestions;
 - Modification of charter to include suggestions.
- v. Consideration of the charter by core group.
- vi. Modification of charter by the ministry/department on the basis of suggestions/observations by the core group.
- vii. Approval by the minister-in-charge.
- viii. Submission of a copy of the charter to the department of administrative reforms and public grievances.
- ix. Formal issue/release of charter and putting up on website.
- x. Sending copies to people's representatives and all stakeholders.
- xi. Appointment of a nodal officer to ensure effective implementation.

OBSTRUCTIONS IN CITIZENS' CHARTERS EXERCISE IN INDIA

Many difficulties were/are being encountered in the introduction and implementation of the concept of Citizens' Charter in the Government due to traditional bureaucratic set up and procedures, and uncompromising attitude of the personnel. An assessment of the implementation of Citizens' Charter initiative in India reveals the following shortcomings:

- Most of the charters have not been formulated by involving stakeholders through consultative process.
- In several organizations the exercise is being carried out as a routine activity and without any focus.
- Many service providers are not familiar with the philosophy, goals and main features of Citizens' Charter.
- Adequate publicity is not given to charters. Awareness campaigns are either not organized or organized unsystematically.
- People are by and large unaware about the Citizen Charter initiative.
- In many organizations charters are not displayed at proper places where citizens can easily view and read them.
- Staffs of the organizations generally do not have proper orientation, and they are not aware of the spirit and content of the charters.
- In several organizations specific funds have not been earmarked for awareness generation or orientation of staffs.
- Occasionally transfers and reshuffles of the concerned officers at the critical stages of formulation/implementation of charters seriously hamper the process.
- At times the standards and time norms of services are unrealistic and, therefore, impractical to implement.

SUGGESTIONS

For improving the effectiveness of Citizens' Charter programme following suggestions may be considered:

- There must be transparency in the formulation, implementation and review of Citizens' Charters.
- There must be active involvement of stakeholders and staffs at every stage of formulation and implementation of charters.
- Citizens must be brought into confidence by taking all required measures.
- The charters must be formulated in simple language.
- Staffs of the organization must be oriented about the objectives, salient features and goal of charters.
- Staffs must be trained in skills such as communication skills, grievance handling, problem solving and team building.
- Adequate authority must be delegated to concerned officials for implementing the charters.
- The database on consumer grievances and their redress must be created in the organizations.
- Areas of interface between organizations and citizens must be listed.
- Extensive publicity of the charters must be done by means of electronic/print media, banners, posters, leaflets, handbills, brochures and awareness campaigns.
- Awareness campaigns must be innovative so as to arouse the interest of common men for knowing about the charters and their implications.
- Specific funds in the organizations must be earmarked for awareness and publicity as well as orientation of staffs.
- Feedback mechanisms must be set up and there must be independent scrutiny at regular intervals.
- There must be regular monitoring and periodic assessment of performance.
- The practice of self-assessment by the staffs must be developed and put to use.
- Evaluation must be both internal and external, and reports must be made public.
- Information technology must be used extensively.
- Best practices in the field of Citizens' Charter must be replicated.

The Department of Administrative Reforms and Public Grievances has prepared model guidelines for Citizens' Charters. These are:

- i. To be useful, the charter must be simple.
- ii. The charter must be framed not only by senior experts, but by interaction with the cutting edge staff who will finally implement it and with the users (individual organizations).
- iii. Merely announcing the charter will not change the way we function. It is important to create conditions through interaction and training for generating a responsive climate.
- iv. Begin with a statement of the service(s) being offered.
- v. A mention be made against each service the entitlement of the user, service standards and remedies available to the user in case of the non-adherence to standards.
- vi. Procedures/cost/charges should be made available on line/display boards/booklets inquiry counters etc. at places specified in the charter.
- vii. Indicate clearly, that while these are not justifiable, the commitments enshrined in the charter are in the nature of a promise to be fulfilled with oneself and with the user.
- viii. Frame a structure for obtaining feedback and performance audit, and fix a schedule for reviewing the charter every six months at least.
- ix. Separate charters can be framed for distinct services and for organizations/agencies attached or subordinate to a ministry/department.

CONCLUSION

In the present times, good governance is inevitable for every nation. It is one of the most important pre-condition for sustainable socio-economic development. Governments these days are developing and following various practices to bring about accountable, democratic, efficient, effective, and responsive governance. Citizens' Charter is one such initiative being followed by Governments all over the world to enable the public organizations to fulfill the expectations of citizens from service providers. However, experience indicates that there are numerous difficulties on the path of the process of Citizens' Charters. These difficulties should be removed with a sense of urgency so as to retain their real mission and motive.

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Abstract

South Asian Association for Regional Cooperation (SAARC) which was formed in 1985 has completed 26 years of promoting regional trade and cooperation among South Asian countries. This paper seeks to review the evolution of regional economic cooperation as a means of achieving economic development within the economy and facing the economic crisis in the region vis a vis the world. This paper is presented in four parts. The opening part brings out the rationale of regional economic integration. The second part traces the origin of SAARC. The third part examines the reasons for slow progress of regional economic cooperation in South Asian region and discusses the formation of SAPTA /SAFTA .The fourth part considers the arguments for Free Trade Area agreements or Preferential Trade agreements and policy implications are drawn in the concluding remarks.

THE RATIONALE OF REGIONAL ECONOMIC INTEGRATION

The experiences from the diverse regional economic integration initiatives in the past lead us to observe that **'regional economic groupings can foster the balanced and equitable regional development through efficiency seeking industrial restructuring efforts along with infrastructure development in the domestic economies'**. It involves building production capabilities in relatively lesser developed regions through intra-regional investments. The SAARC experience is no exception to this phenomenon. South Asia has emerged as one of the fast growing sub-regions in the world, having sustained high growth rates of around 8 per cent preceding the Global financial crisis. Its resilience was highlighted by its ability to withstand the effects of the financial crisis. However, the severe deficiencies are seen in the extent of poverty alleviation, infrastructure facilities and achievement of overall economic goals, Generally, South Asian region share serious economic vulnerabilities as the Latin American economies had in the past before the NAFTA. Economic integration evolved among the developing nations in the same region (SAARC, BIMSTEC etc.,) promoting **'trade creation and export diversification'** rather than **'trade diversion'** as faced by them earlier.

In the past, regionalism was originally conceived as a means of import substitution and industrialization objective shifted towards overcoming the market size limitations. In the 1960s and 1970s, the regionalism meant countries with similar levels of development, usually within the close proximity of each other in the geography, engaging in trade liberalization with reduction of tariff measures and borders which had affected their trade earlier. In the Nineties, the South-South regionalism emerged to support the strong developmental motive along with the promotion of competitiveness and welfare. A number of regional agreements have had ambiguous or even negative clauses due to uncertainties faced by them in completion of their agreements with stronger nations. Each agreement has to be evaluated in terms of the objectives of the promotion of trade and development among the nations in the region as a means of **preferentialism** and they include a number of clauses encompassing social, economic, political and even security objectives.

The 1990s witnessed a revival of interest among nations, both dominant and weak to adopt **Regional Trade Agreements (RTA)** with old schemes being given a new look and new ones emerging in an attempt to harness the efforts of globalization for economic growth and development. Over 300 agreements have been notified to GATT/WTO by various nations, with the result as more than half of the globalized business and trade taking place on account of these agreements/arrangements either between the corporations or among the different governments belonging to nations. Nearly every country in the world is now a member of one or more RTAs. Even the countries traditionally committed to the '**Most Favoured Nation (MFN)**', such as Japan and Republic of Korea have shifted their long-standing policies and are now actively pursuing the regional trade option. Such a trend has been aptly christened as '**new regionalism**' with the objective of adopting effective policy instruments to achieve sustainable development through the emergence of national economic development along with the globalization process. Also, a certain 'domino effect' takes place in promoting the new regionalism among the weaker countries to increasingly adopt the RTAs as a means of reducing the perceived negative effects of discrimination and marginalization adopted by strong nations on the weaker nations in the world in the course of globalization. Strong nations have also increasingly have now become part of the new regionalism movement to secure their trade interests and go beyond the spheres of influence. RTAs continue to

proliferate exhibiting tendencies of preferentialism rather than free trade as a means of long term promotion of economic development among the nations.

The nature of regional trade agreements is highly intrusive in the realm of domestic policies of the weaker (developing) economies by the strong (developed) economies. The deep integration measures adopted in the RTA s include quality standards, sanitary measures ,trade facilitation, liberalization of trade in services, investment options, competitiveness of the product markets, intellectual property rights (IPR) ,government procurement ,price control measures, and also the movement of natural persons endowed with qualifications or skill sets .**Thus the RTA generally represents the areas of macroeconomic coordination, economic policy and regulatory harmonization, cooperation measures in a variety of fields and infrastructure integration prompted by a set of political, economic and social objectives.**

THE EVOLUTION OF SAARC AND ITS MAIN ISSUES

With 1.47 billion people speaking diverse languages from different countries, South Asia has emerged as having largest population among all the regional blocs today. **The South Asian Association for Regional Cooperation (SAARC)** was formed in 1985 by the seven countries, Bangladesh, Bhutan, India ,Maldives,Nepal,Pakistan and Sri Lanka ,while Afghanistan became a eighth member nation recently in 2005. The South Asian economies historically had strong trade and cultural relationships among themselves for centuries, many of which were parts of British India till 1947. The three largest South Asian nations viz., India, Pakistan and Bangladesh had a common market with an integrated monetary, communication and mobility system until 1947, much earlier than the most successful regional bloc of European Common Market in 1958. Due to significant political differences, these ties were disrupted along with the common cultural heritages; South Asia emerged as the least integrated regional bloc among the geographically close neighbours in the contemporary world.

The establishment of SAARC was an attempt to bring about convergence in the region and reverse the conflicting tendencies that arose in the post independence regime in the region. The move was initiated by Ziaur Rahman in Bangladesh and taken forward by young leaders like Benazir Bhutto in Pakistan, Rajiv Gandhi in India and their counterparts in other South Asia countries. However, in retrospect, it was pre-mature and top-down attempt at promoting

regional cooperation, since the ground realities in terms of trade and investment flows, and the political will was not in place to support such an effort. By contrast, the Treaty of Rome in 1957, establishing the European Union was preceded by strong sentiments for solidarity and regional cooperation. The strong political will prevailed to evolve unity among the disparate set of European nations, big and small and create a prosperous and peaceful bloc in the region. The realization on the part of the leaders was strong enough to promote regional cooperation in target economic sectors (like Coal and Steel among the warring economies of France and Germany) and look beyond the political divergences, to form a unified Europe.

THE FORMATION OF SAPTA AND SAFTA³

The progress of cooperative efforts among South Asian economies has been observed rather slow due to geo-political reasons. Trade liberalization entered the mandate of when the member countries decided to liberalize under successive rounds of preferential tariff concessions with the ultimate goal of achieving a Free Trade Area (FTA). The launching of **South Asian Preferential Trade Arrangement (SAPTA)** in 1995 was the first major political breakthrough for the SAARC since it was the first regional agreement on economic cooperation. Regional integration, often preceded by free trade agreements, can often result in greater output and resource utilization although depending on the existing policy structure of the member countries the expansion in trade could be termed as welfare enhancing (in case of trade creation) or welfare reducing (in case of trade diversion). In case of South Asia, however intra regional trade failed to pick up pace, under the SAPTA due to limited product coverage and tariff concessions (built in limitations of the agreement) and therefore has been little scope welfare effects, whether trade creating or trade diverting.

A decade after the Preferential Trade Arrangement took effect; the **South Asian Free Trade Agreement (SAFTA)** was signed in 2004 and came into effect in 2006 replacing the SAPTA. But SAFTA is not ambitious free trade agreement, given that member nations retain sensitive lists of commodities (not covered under preferential treatment) and services trade is excluded. Investments too is left out of the boundaries of the agreement, with just a notion that

³ A significant portion of this section is reproduced with acknowledgement: Mustafa Moinuddin: 'Rethinking Regionalism in South Asia: Prospects and Strategic implications beyond SAFTA', Yokahama National University, 2007

contracting members would consider removing barriers to intra-regional investment (under Article 8, SAFTA) even though the members were convinced that investment is important in strengthening the regional economy. Even the implementation of SAFTA has faced political hurdles. At this stage endorsing the editorial view of Economic Times would be appropriate: India had granted Pakistan Most Favoured Nation (MFN) status way back in 1996, but Pakistan had been unable to reciprocate the gesture till recently. After 15 odd years, India will be happy to get MFN status. The fact is that while it would increase trade between two countries, the effect would not be dramatic. Pakistan and India would continue to carry out the large volumes of trade, albeit via, Dubai. Those volumes would not show up as direct trade between the geographically close neighbors, and some unrecorded trade across the land border might show up in official reckoning. For India to register a noticeable increase in its trade as a result of formal trading status vis a vis Pakistan, Indian Capital would have to invest in Pakistan, create a vendor base that would supply Indian industry. Such investment linkages would be politically more fraught for the Government of Pakistan to actualize. South Asia would realize its full economic potential only when all the countries of the region celebrate, and not only permit, free flow of goods, capital, ideas, and people across their borders.

The spread of FTAs in the last decade has been the most important trade policy development in economically important East Asia, from which came just under one-third of world exports in 2007. For much of the post-war period, East Asia supported the multilateral GATT/WTO approach and the trans-regional APEC forum as a means of trade liberalization. The region came late to FTA initiatives in comparison with other regions of the world, but it has seen an unprecedented increase in these agreements since the millennium. Over the years, **Asia-Pacific** countries have evolved several sub-regional groupings such as the Association of South East **Asian Nations (ASEAN)**, South Asian Association For Regional Co-operation (SAARC), Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Co-operation, Economic Cooperation Organization, Asia-Pacific Trade Agreement, Pacific Islands Forum and numerous bilateral preferential trading arrangements. Being sub-regional or bilateral in nature with different rules, scope and coverage, they do not add up to provide a unified seamless region-wide market. We need to build on these initiatives a broader a framework while deepening them.

In that context, initiatives by ASEAN members in deepening their regionalism and bringing other major economies as dialogue partners viz. Japan, China, Republic of Korea, India, Australia and New Zealand in the frameworks of Asean+1, Asean +3 and the East Asia Summit are laudable. These initiatives are leading to broader free trade agreements (FTAs) linking Asean countries and their dialogue partners such as Asean+3 and Asean+6 nations. These FTAs can be the stepping stones for region-wide arrangements. In particular, the proposal of **Comprehensive Economic Partnership of East Asia (CEPEA)** mooted within the framework of the East Asia Summit, bringing together Asean and its six dialogue partners, has considerable potential. With the combined weight of economic powerhouses of China, Japan, India and Indonesia, and with 85 per cent of the region's output and population, CEPEA could be a giant among economic groupings, with substantial welfare effects arising from economies of scale and specialization.

Similarly, exploiting the potential of regional economic integration requires developing physical connectivity. Historically, the Asia-Pacific region has been better connected with markets in Europe and North America than with itself. The land transport links have been unevenly developed, making it expensive to move goods across countries. Two inter-governmental agreements sponsored by ESCAP, on the Asian Highway and the Trans-Asian Railway, have contributed significantly to infrastructure investment. Currently, ESCAP is working on the third inter-governmental agreement on dry ports that will connect the two networks to create a multi-modal logistical network in the region. Strengthened physical connectivity needs to be complemented by smoothing paper work at the borders, including customs and conformity assessment procedures, besides arranging for cross-border transit of vehicles and cargoes.

Regional economic integration should not be limited to trade promotion alone. There are many promising opportunities waiting to be tapped in different areas. For instance, over the past decade, a number of important initiatives on monetary and financial co-operation have been taken in the region, such as the Chiang-Mai Initiative which has now been multilateralised with a pool of \$120 billion for providing emergency liquidity needs, and the Asian Bond Fund and the Asian Bond Market Initiative for development of the bond markets. We need to build on these initiatives to create a regional mechanism for infrastructure financing. ESCAP's infrastructure index shows wide gaps exist within the region in terms of

levels of infrastructure development between countries like Singapore or Japan on the one hand and Papua New Guinea and Nepal, among other least developed countries on the other. Closing these gaps will need an estimated investment of \$800 billion per annum. India alone is projecting an investment of \$1 trillion over the next Five-Year Plan. Raising the necessary finance for such staggering amounts will be a challenge. However, the region now has foreign exchange reserves of the order of over \$5 trillion, which are largely invested outside the region because of lack of a well-developed regional financial architecture. ESCAP is elaborating the elements of such an architecture that may facilitate mobilization of infrastructure financing within the region.

Regional economic integration acquires a new criticality in the post crisis scenario with the emergence of Asia –Pacific as the World's growth pole. As an emergent nation with a stake in sustained dynamism of the region, India needs to push various schemes of regional economic integration to evolve a broader unified regional market for Asia-Pacific.

The rapid proliferation of preferential trading arrangements all around the world created a sense of feeling that South Asia is falling behind. Moreover, the creation of Free Trade Areas (FTAs) in the Americas, EU, and South Asia's neighbours' generated adverse trade diversion effects on South Asia. As a response to this development, South Asian nations sought to form preferential arrangements of their own. SAARC and later SAFTA could be cited as major instances of this kind in the recent years. While SAARC is characterized by distrust among the participating nations, low level of economic integration in the region, SAFTA was governed by principles of WTO. Further, SAFTA is small in terms of economic size and share of world markets and known for higher degree of protectionism and restrictive measures in the past.

However, the enthusiasm for bilateral agreements is easily understandable and they have reason to bolster intra –Asian Trade. Endorsing the view of the Economist, the growth of supply chains means that parts made in one Asian Country from raw materials imported from another are re-exported to a third for final assembly. These countries hope that more bilateral trade agreements will enable more specialization. e.g. India hopes that its new FTA will allow it to become a hub for Korean Electronics companies seeking to exploit lower labour costs to make goods destined for the markets in the Middle East. Added to all this is the fact that

Asia's big economies are set to provide the world with most of its growth in the ensuing years and emerging Asia will continue to be the World's fastest growing region for the several years. Strategic rivalries complete the list of incentives. Many think that India has jumped into the fray because China has been signing pacts successively.

THE FTAs AND THE IMPACT ON THE TRADE AND INVESTMENT

The economists warn that the proliferation of FTAs is unlikely to do wonders for the region's trade. Aaditya Mattoo of the World Bank, points out that because trade barriers in Asia are already relatively low, the benefit of a small further reduction in barriers would not be large. Bilateral deals come with complicated set of rules about where products originate –rules which impose substantial costs of labeling and certification of firms. With a series of overlapping deals, the rules have become more complicated and the costs higher. Those who follow Asia's FTA mania refer to this as the '**noodle bowl**'. Hence, very few firms actually want to use FTAs. An ADB survey of exporters in Japan, South Korea, Singapore and Thailand in 2007-08 found out that only 22 % took advantage of them. The inability to conclude the WTO Doha Round has led to proliferation of bilateral and plurilateral FTAs across the globe. While East Asia is a relative new comer to FTAs, the region has seen dramatic growth in FTAs in recent years.

Properly designed FTAs keep trade and FDI flowing, even when crisis strikes. Yet the plethora of overlapping and complex FTAs in East Asia carries the risk of becoming unwieldy and making business cumbersome. Following Jagdish Bhagwati's oft –quoted '**Spaghetti bowl**' of FTAs critics vehemently argue that the explosion of deals, with complex rules and variable tariffs, has increase transaction costs, particularly for small and medium sized enterprises (SMEs) –that can least afford them. They also argue that the multiplicity of bilateral and plurilateral deals hinders the broader push toward a global trade agreement. Richard Baldwin and Philip Thornton (2008) propose a 'WTO action Plan on Regionalism' "which includes a deepening of the transparency mechanism for FTAs. Rules of Origin (ROO) are potentially the most challenging aspect of FTAs in East Asia. They determine which goods enjoy preferential tariffs to prevent trade deflection among FTA members. Some studies on FTAs argue that complex ROOs increase the transaction costs for firms, while restrictive ROOs deter the use of FTA preferences.

CONCLUDING REMARKS

Although FTAs are generally positive among the East Asia region's exporting manufacturers, a number of issues are observed with reference to underutilization of FTAs. With a view to maximize the benefits, following the ADB Study, this review offers the following useful recommendations:

1. Reduce MFN tariffs to the extent possible ;
2. Encourage the rationalization of ROOs while upgrading origin administration (e.g. reducing delays in issuing origin certificates);
3. Make wider alternative options of ROOs available;
4. Increase awareness of FTAs among potential beneficiaries;
5. Get business more involved in FTA negotiations ;
6. Improve public and private sector support, especially SMEs.

The proliferation of FTAs in East Asia is a natural consequence of the region's need to expand trade in the absence of a Doha round agreement. FTAs bring both benefits and costs. At the firm level, the region's exporting firms are benefitting from the FTAs. Still, there are several measures policy makers can take to mitigate associated costs, broadening FTA use to a wider spectrum of Asia's exporters and consumers. Given the further proliferation of FTAs in East Asia, the consolidation of overlapping ROOs and FTAs into a simpler, region-wide agreement. Finally FTAs provide a practical means to boost trade as the region's economic recovery gains momentum amidst the Global economic crisis.

Regional Trade agreements either on Free Trade or Preferential Trade are executed by the countries in a wave like manner. No one country in the region wishes to be left out. RTAs continue to proliferate exhibiting tendencies of preferentialism rather than free trade as a means of long term promotion of economic development among the nations.

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Abstract

The profession of Public Administration in India is undergoing a credibility test in contemporary times, accentuated by the emergence of a liberalized economy since 1990s. Not that the professionals of Public Administration, namely the Civil Servants, were not tested before, notably during the internal emergency in 1975, but LPG combined with the explosion in the field of ICT since the early 1990s has led to a situation wherein the government itself acknowledges that there are problems of "Ethical deficiency" (to use the term of Mr. P. Chidambaram, Union Home Minister). This paper attempts to analyze the issues involved in ethics in Public Administration and the reasons for the decline in professional ethics. The attempt would also entail us to trace the evolution and developments in Public Administration in India, both as a discipline and in practice.

PUBLIC ADMINISTRATION: PRACTICE AND EMERGENCE OF THE DISCIPLINE

Woodrow Wilson's essay on the "Study of Administration" (1887) can be rightfully considered as a starting point for the emergence of the discipline of Public Administration. The evolution of the discipline in America was not wholly founded on the British or the European philosophy of Administration or the State, but more in response to the philosophy of democracy and government in America, and also the Spoils system that was practiced in the Government as well as the subsequent Pendleton Act of 1883. As Alexis de Tocqueville points out, the features of American democracy, soundly established on principles of liberty and equality, evolved more as a reaction and rejection of the select practices (notably a reaction to overcome a overwhelming influence of the Church on the State) found in monarchies in Europe. Hence the Americans adopted the objectives of efficiency and effectiveness of private business to government business (i.e. Public Administration).

The British influence on Indian Administration has been well documented {Lord Colchester (1874), B.B.Mishra, B.N.Puri etc.}. Post-independence as India adopted the Westminster model of parliamentary democracy it framed a written constitution (considered as the longest

written document), adopted British jurisprudence, and most importantly sought to maintain continuity with the British ethos of Civil Service (Rosamund Thomas). One of the features of the legal enactments in independent India was its complexity focusing on minute detail. Further, the details (in law) that were left untouched or not covered were sought to be taken care of through the provisions of delegated legislation. Thus, Public Administration in India, as is practiced elsewhere, was founded on detailed legal enactments. The structure (i.e. institutions) and the law were, by and large, English.

The reason for bringing up this brief background on the discipline and profession of Public Administration is only to highlight its relationship and relevance to the Indian context. Writing on "the Study of Administration" Woodrow Wilson is convinced that European thoughts and ideas speak in a language 'alien' to America and that the need to 'Americanize' the Science of Administration.

The discipline in the Indian Context could not however contribute much to the practice of Public Administration because of the hiatus between the "American thought process" which the discipline adopted and the Indian practice which has its origin in the English legacy and institutions. This is reflected in the approach and content of the two reports on administrative reforms in 1950s – one by Sri A.D.Gorwala and the other by Paul H Appleby. A.D.Gorwala's report on reforms, among other things, speaks of the structural problems and politico-administrative relationship in Indian Administration. Being an administrator of the ICS cadre, Gorwala examines the problems (of administrative jungle, as he calls it) in the context administrative ethos in India. Paul H Appleby, instrumental in the development of I.I.P.A. at New Delhi, condemns the Indian Administration as 'archaic and feudal' and calls for total reform of the system. Both however agree on the need for efficiency in administration. Given the background of Paul H Appleby, it was not surprising for him to recommend total revamping of the administration. The difference between the Indian and the American administrative system is in the nature of accountability and responsibility with reference to performance. In the parliamentary system, the ultimate responsibility for any political or bureaucratic failure falls on the Cabinet collectively and also on the concerned Minister. The bureaucracy has the tendency to shift the blame for failure. Whereas in the American setting, the permanent executive, selected by the President, before and even after the Pendleton Act of 1883, has clear responsibility for performance, and are therefore accountable to the President.

In a nutshell, the accountability of the American administration was rooted in performance and efficiency whereas the Indian administration was accountable through electoral process, a cardinal feature of the parliamentary democratic set-up.

The entire administrative apparatus in India (as is elsewhere also) is founded on law. The nature and scope of law and the law-making process may differ for countries/nations, but the applicability of the 'Rule of Law' all over is supposed to be consistent and uniform. The applicability of "Rule of Law" in India is an issue that needs to be examined in detail and administrative reforms and ethical deficiency may also be examined in the context of nature and scope of law and the law making process.

LAW MAKING IN INDIA

The salient feature of Indian Administration is the nature of law – detailed to the specific, lengthy and attempts to be comprehensive. Beginning from the Indian Constitution to various kinds of laws, rules and regulations, made either by the legislature or the executive (under the provisions of delegated administrative powers) they reflect the intentions of the law makers. Invariably every law has provisions, explaining the procedure, suggesting guidelines and explanations in the form of directions for the administration, particularly at the lower end of the hierarchy, to follow. The purpose of such detailed provisions in laws is perhaps to plug possible loop holes that can be misused or abused through 'innovative interpretations'. However this also reflects the lack of faith (on part of law makers) both on the bureaucracy as well as the citizens. One of the features of the 'feudal' nature of the administrative system in India is that the government and the administration show no faith in the citizens and that is reflected in the nature and scope of various laws enacted.

The feudal nature of the system demands privileges to be extended to the ruling elites – namely the political representatives, the permanent civil servants, the elites in the society. The fact that exemption provisions are found in almost all the laws beginning from the Constitution to the day-to-day government orders or resolutions confirms that extension of privileges to the elite have become a routine affair. There is perhaps no law in India with a "notwithstanding anything contained above" clause. Such a "notwithstanding" provision in law inevitably confers upon the bureaucracy discretionary powers that forms the basis of many unlawful and illegal administrative actions giving rise to issues in ethical deficiency.

Administrative discretion, an essential element in Administrative Law, is a major tool used frequently by the administration in extending or denying benefits to the citizens. Such discretion, however, is supposed to be used in rare instances. But when laws, that is to be interpreted by the administration before implementing has 'exemption provisions', the role of delegated legislations assume greater importance. Under delegated legislation, discretionary administrative powers given to the administration are to be used on a case-to-case basis and that too in favour of the citizens. In practice this seldom happens, thus forcing the citizens to indulge in unethical practices to obtain a favourable outcome from the administration.

Irrespective of whether one has to obtain a birth or death certificate or a ration card from the local administration or a license in the telecom sector, the misuse and abuse of administrative discretion undermines the credibility of the system. For the citizens, any legal recourse for redress of grievances is fraught with judicial and quasi-judicial quagmire. The laws are complex, sometimes inconsistent and are perennially valid, unless otherwise stated. India does not have 'sunset' provisions as is found in many of the laws in U.S.A. Any law should be allowed to expire by a specific period or date and if need be reenacted by the legislature. In the absence of 'sunset' provision, all laws have indefinite validity. In India laws are so frequently amended by governments both at the Centre and in the States that over a period of time inconsistent provisions appear and are subject to 'innovative and convenient' interpretations by the administration. This has been the bane of the administrative system and cause of unethical practices.

Further, by default or otherwise, the language of Law and administration is complex and intrinsically legal. They are framed as if a common man should not comprehend without assistance from legal fraternity, a legacy of the British. Mrs. Margaret Thatcher, the former Prime Minister of England, had in 1980s called upon the bureaucracy that they should use and talk in a language that can be understood by the English People! Thatcher's reforms on 'language of bureaucracy' met with limited success.

Since independence efforts to reform Indian Administration has been taking place. While many were piece-meal efforts and sector-based approach, the ARC report of 1966-67 and the recent Veerappa Moily's report on Administrative reform can be considered as more comprehensive. All reforms focused on policy making, institutions and agencies,

implementation and public participation in the administrative process. Though many recommendations were made by different committees/commissions, the ones that were taken up for implementation quickly were those that sought to create new institutions and agencies for governance. In other words, expansion of bureaucracy was the result of such recommendations. This only reinforces the fact that bureaucracy, with all its concomitant features, fortifies itself by expanding its clan. More institutions mean more laws, more number of administrators and more are the chances of misuse of discretionary powers!

Reform recommendations have rarely resulted in a law being replaced or repealed. Otherwise how can one explain the fact that in spite of recommendations by many committees and commission on Police Reforms to draft a new Police Act, we continue with Indian Police Act of 1861. So also is the case with the Indian Penal Code and Criminal Procedure Code of the 1861.

In corporate laws, efforts to replace the Companies Act of 1956 have not succeeded. Any effort to replace or repeal a complex law with a more simple and straight-forward law is met with resistance, both from the political and permanent executive. Unfortunately, the vested interests too are opposed to the framing of simple laws.

The recent efforts made by the civil society for a credible Lok Pal Bill is a case point. The conflict between the Civil Society and the parliament with regard to the legitimacy of the process is the issue. However, it is also a fact that the civil society is proposing a law within the existing framework to tackle the problem of 'ethical deficiency' in high offices.

Post 1991, under the rubric of Liberalization, Privatization and Globalization, the government made efforts to change economic laws. The objective was to simplify the procedures for economic initiatives, rationalize tax law under Structural Adjustment Programme and provide necessary impetus to the private and foreign investors to undertake developmental activities.

Because of economic crisis and external compulsions, the efforts resulted in simplification of tax laws (for e.g. the multiple tax slabs in Central excise duty was reduced to only three slabs, major changes in personal tax laws), de-licensing and deregulation of the Industrial sector. However, subsequent efforts to simplify tax laws, be it introducing GST or DTC, are facing resistance. Even introduction of VAT met with resistance from certain states. The limited success that economic reforms achieved by way of simplified tax and economic laws only

goes to prove that without compulsion it becomes impossible to initiate reforms for simple laws.

To bring about transparency and openness, effective, efficient and responsive administrative system to deliver services – characteristics of good governance- active participation of the private players in the process – the NGOs, the civil society etc is required. Public-Private Partnership mode is undertaken to ensure the completion of projects and programmes in time and also for delivery of services. However, the role envisaged for the private players like the civil society and NGOs is at the implementation level and not at the policy making level. Thus, when civil society attempts to participate in policy making process, it may act as a pressure group but when it insists on role in the law-making process, it challenges the legitimacy of the legislature (as is the case with 'Lok Pal' Bill). May be in western nations the civil society plays a pro-active role even in the law-making process. Civil society in India is in its infancy and is largely practiced through faith-based organizations having limited focus. Of late, though many organizations have emerged, their role in policy making is peripheral. Further, the situation in India is vastly different primarily on account of the population. Western nations have limited population and therefore can experiment with democratic participation through civil society. In India, some parliamentary constituencies have population that exceeds the population some of the western nations and hence representative character of the civil society is limited. Thus civil society's claim to "represent" major sections of the society is questioned. Therefore, can this model of reform and the role of the civil society be relevant to India?

Transparency and openness in governance means that the governments will have to ensure that the administrative process is simple and that the information is easily accessible to the citizens. Information access help citizens to express themselves more effectively, ensuring quality participation in the policy making process through electoral, and other avenues and process.

To some extent this has been achieved through the RTI Act, 2005. However the administrative process can be simplified only if the basis on which the administrative process takes place, i.e. the law and the rules and regulations that governs the administration, are simple and without any exemption clause. Even the RTI Act has several exemption clauses and also a schedule that exempts public authorities from disclosing the information. The irony

is that on one hand the government intends to include more public authorities under the relevant schedule of the RTI Act exempting them from disclosing information, and on the other the RTI activists are demanding the opposite!

As Guy Peters points out, democratization and legitimation are the principal justifications for the governance approach to public administration. In the Indian context, the political representatives will never agree to forego their legitimate rights (and the accompanying privileges) of making laws in the legislature. If governance approach (an American derivative) has to succeed, it is necessary that the law-making process too should be reformed. As the Union Defense Minister Mr. A.K. Anthony pointed out, the politicians and the administrators (at the higher level in the hierarchy) are still to come to terms with the idea of transparency and openness in government. He says that it is inevitable but to accept the idea and then to put into practice will take more time. The observation, coming from one of the more honest and respected politician like Mr. Anthony, is indeed a pointer to the contemporary state of politico-administrative system in India.

To conclude, what should be role of the students, researchers and teachers of Public Administration in addressing the issue of governance, reforms and ethical deficiency? As students of Public Administration, it is necessary to prioritize the research areas in Administrative reforms. Sufficient research work, in the nature of commentary and critical analysis, has taken place on various administrative reforms reports. The focus (of research) may have to be more on the reforms leading to law-making and its processes. Another area could be the context and the condition under which certain reforms succeed and others fail. (for e.g. the success of reforms in economic policies in 1990s, the failure of reforms in Police Administration, I.P.C.,). To undertake such an exercise, it is necessary to develop a holistic (inter-disciplinary) approach to understand the contours of the reform process. Reforms cannot be merely understood in terms of organizational or procedural or process-related or legal or structural- functional problems observed in the administrative system. It is intrinsically related to the social and political setting in which they are to be undertaken. If good governance places emphasis on the public manager (or the administrator) for effective delivery of services to the citizens, reforms towards achieving the objectives of governance should also focus on reforming the law and the law-making process.

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Abstract

This study represents an effort to examine the performance of alternative measures of service quality in the banking industry of a developing economy. It is important to analyze the means of measuring and evaluating the service quality provided by financial institutions as they adjust to the many changes in the banking environment. Customer service has become an important integral component of many businesses to remain competitive.

Key words: Banking Industry, India, Service Quality

INTRODUCTION

Regulatory, structural, and technological factors are significantly changing the banking environment throughout the world. Regulatory changes have reduced or eliminated barriers to cross-border expansion, creating a more integrated global banking market. Structural changes have resulted in banks being allowed a greater range of activities, enabling them to become more competitive with non-bank financial institutions. Technological changes are causing banks to rethink their strategies for services offered to both commercial and individual customers.

It is within this rapidly changing environment that customer satisfaction and service quality are compelling the attention of all banking institutions. Although the concepts of customer satisfaction and service quality are obviously related, the focus of this paper is only on service quality. Further, in cognizance of the relative paucity of studies on developing economies in the context of service quality in the banking sector, this paper attempts to contribute in this regard by focusing on the banking sector of a developing economy. It accomplishes this by assessing the applicability of the service quality measures as discussed in Cronin and Taylor (1992) to a developing economy, India.

Perceived quality of service tends to play an important role in high involvement industries like banking services. Banks have traditionally placed a high value on customer relationships with both commercial and retail customers. However, the nature of the customer relationship is changing, particularly on the retail side of banking. As electronic banking becomes more prevalent, a bank's service quality may well be measured in terms of personal support rather than technical support. In other words, as banks become more and more "high-tech", their technical services are becoming standardized, reducing the importance of such services as a differentiating factor; thus, consumers will evaluate banks based more on their "high-touch" factors than on their "high-tech" factors. This is evidenced by the fact that although many banks have provided financial incentives for consumers to utilize automatic teller machines (ATMs), such as teller fees, etc., the "unique selling proposition" (Kotler, 1997) of a bank still appears to be personal banking services. A unique selling proposition strategy implies the use of only one key benefit in promoting to the target market; some scholars refer to this as the "core benefit proposition" (Urban and Hauser, 1993). In other words, banks could use only one key benefit $\pm$ personal banking services $\pm$ to promote effectively to their target market. In view of this, service quality has become a key construct in the banking industry.

It is important to analyze the means of measuring and evaluating the service quality provided by financial institutions as they adjust to the many changes in the banking environment. Analysis of the service component of banks in a developing economy may well result in information of value to banks in other countries; as banking becomes more globally integrated, differences in banking will diminish. The research to date on global banking has largely focused on structural, regulatory, and performance differences.

RELATED LITERATURE

Unfortunately, the conceptualisation and measurement of service quality is not bereft of controversy. Although the debate on service quality began in 1985 in the marketing literature, it was given a major boost by Cronin and Taylor (1992). Subsequent works on service quality (e.g. Parasuraman et al., 1993; Cronin and Taylor, 1994; Avkiran, 1994; Teas, 1994; Newman and Cowling, 1996; Yavas et al., 1997) notwithstanding, the debate has not yet reached a point of resolution. In its wake, however, it has raised many issues for both academics and

practitioners by providing important but somewhat conflicting insights into the conceptual, methodological, analytical and practical issues related to the service quality concept. For instance, Cronin and Taylor (1992, 1994) argue that measuring service quality using a performance-minus expectations (SERVQUAL) basis is inappropriate and suggest that performance-only (SERVPERF) measurement is a better method.

However, SERVQUAL scale using the expectations/performance gaps method is a much richer approach to measuring service quality and augment their earlier assertion that service quality is a multidimensional rather than a uni-dimensional construct.

The above body of work has doubtless provided considerable knowledge on the service quality concept and marketing scholars have proposed additional research into many issues. At this juncture, it is pointed out that it is important to also study banking institutions based in developing economies. As banks in such countries as India mature, lessons may be learned from their experiences by banks in developed economies as well as in other developing countries. Indeed, one may argue that these smaller, less entrenched institutions may be better positioned to adapt to the changing banking environment than larger, more established institutions.

PURPOSE OF THE RESEARCH

In line with the above, the purpose of this research is to examine the performance of alternative measures of service quality in an international setting, and particularly in a developing economy, India. The four alternative measures of service quality were the SERVQUAL scale, importance weighted SERVQUAL, the SERVPERF scale, and importance weighted SERVPERF. The applicability of these four alternative measures of service quality is assessed in the context of the banking industry in India. Further, results are compared with the assessments.

RETAIL BANKING IN INDIA

Retail banking services in India were chosen for this study because this industry is a major infrastructural component of an economy, potentially making the findings applicable to other

developing economies. India was selected both as a representative of developing economies and because it recently liberalized its economy, resulting in the entry of numerous domestic and multinational firms. The consequent increase in competition has made service quality a key differentiating factor for banks attempting to improve their market and profit positions. The banking system in India is in a state of significant change that began with the economic liberalization policies that were established in 1991. Essentially, the policies allowed for the privatization of banking through changes in regulation that served to reduce the barriers to entry in the system. While the process began in 1991, it was in 1993 when the Reserve Bank of India presented new guidelines for new entrants into the banking markets. Despite this, the movement toward allowing new private banks to enter has been slow with nine new banks being formed then. Fewer than 10 percent of the banks in India are currently private with the remainder being state owned. Although banks in India have slowly been incorporating technology, the "diffusion" of technology has been somewhat slow with relatively greater usage occurring primarily among the newer, private sector banks. Further, The Banker reports that of the 60,000 bank branches in India, only a small number are computerized and that there are only 700 ATMs in the country.

The new banks in India are characterized by a strong emphasis on the retail side of banking as well as their use of technology. In other words, their way of operation is not different from the ones witnessed in the US or Europe. Although the presence of these private banks has served to increase competitive pressures on the state-owned banks, currently, efforts to foster competition among the nationalized banks have, in general, not been very effective. Nevertheless, the Reserve Bank of India continues to move toward greater economic liberalization. The Indian Monetary and Credit Policy adopted in early 1997 have broad economic implications.

With regard to the banking sector, this policy contains provisions designed to allow banks even greater freedom. It would therefore be safe to speculate that it all boils down to just a question of time and the availability of adequate resources before the banking system in India begins to closely resemble that in the US or Europe. In other words, it is no longer a question of "Will it change?" but "When will it change?". All indications including those of the personal experiences of the authors indicate that it will be a lot sooner than imagined.

METHODOLOGY

As mentioned earlier, the four alternative measures of service quality used in this study. They were unweighted SERVQUAL (measured as the difference score between Performance and Expectation), weighted SERVQUAL (importance weighted difference score between Performance and Expectation), unweighted SERVPERF (Performance only measure), and weighted SERVPERF (importance weighted Performance measure).

Respondents were asked to indicate their degree of agreement for the 22 expectation and performance statements, based on their assessments of the services provided by their banks. An effort was made to retain all the 22 items in the expectation, performance and importance statements. However, based on a focus group study undertaken prior to the development of the questionnaire, minor changes in the wording were undertaken to ensure that the questions were not perceived to be repetitive or difficult to comprehend. A seven-point rating scale was used to measure expectation and performance in which the alternatives ranged from “strongly agree” to “strongly disagree”. Furthermore, the importance of each item was measured using a seven-point scale in which the alternatives ranged from “very unimportant” to “very important”. In addition to these measures, customers' assessment of “overall service quality”, “overall satisfaction”, and “future usage intentions” were also measured directly using a seven-point semantic differential scale.

Description of the measures used

1. Equipments
2. Professional layout
3. Bank employees' behaviour
4. Appearance of physical facilities
5. Reliability of bank's staff
6. Bank's staff being sympathetic and reassuring to customers
7. Dependability of the bank
8. Service factor
9. Accurate records
10. Inform customers about the exact time of service
11. Prompt service from bank employees
12. Bank's employees willingness to help customers

13. Prompt response to customer requests
14. Trust in bank's employees
15. Bank's ability to keep customer transactions confidential
16. Polite employees
17. Adequate support from the bank for its employees
18. Individualized attention to customers
19. Employees providing personal attention
20. Employees understanding customer needs accurately
21. Bank having customers' best interest at heart
22. Banking hours

Personal interviews were conducted during a four-week period in Mumbai, a major metropolitan city in India. Mumbai is a metropolitan city with a large and diverse population that is extensively used by marketers as a test market more often than any other city in India. The data for this research were drawn from a larger database collected through personal interviews with adults in Mumbai for a variety of services. For the study reported herein, responses were gathered from customers of two major banks in the retail banking industry (a leading public sector bank and a leading private sector multinational bank). Two branches of each bank were randomly selected. Trained interviewers approached every other customer to solicit responses for the questionnaire. Fewer than 10 percent of those approached refused to participate in the study, resulting in 143 usable questionnaires: 75 from Public bank customers and 68 from Private bank customers.

DATA ANALYSIS

Confirmatory factor analysis using LISREL 8 was used to test for the generalizability of the five-factor conceptualization of service quality. Exploratory factor analysis using the OBLIMIN oblique factor rotation procedure (using SPSS-X) was also conducted on the SERVQUAL and SERVPERF items to determine if the service quality concept was multidimensional.

Further, convergent and discriminate validities of the SERVQUAL and SERVPERF scales were tested using correlation analysis of the alternative measures used. Stepwise regression

analysis was used to assess the predictive ability of the alternative measures of service quality. In other words, responses to the 22 expectation and performance statements were regressed (in each of the four cases of alternatives measures of service quality) with the directly measured “overall service quality”. Finally, the mean performance (SERVPERF) and performance-minus expectation (SERVQUAL) gap scores for the two banks used in the study were computed to assess their diagnostic value.

DISCUSSION

The analysis reported herein will primarily follow the procedure and the subsequent responses received. In order to test the generalizability of the five-factor structure of service quality to a developing economy, confirmatory factor analysis using LISREL 8 was employed.

Table-1 shows the results of parameter estimates for the five-factor model. The indicator variables in the model were the 22 service quality gaps (perceptions-minus-expectations).

The chi-square statistic indicates a poor fit; the goodness-of-fit indices (GFI and AGFI) and the root mean square residual (RMSR) values further reinforce a relatively poor fit between the theoretical and measurement models for the five-factor model. In other words, the five-factor structure does not appear to be generalizable in the context of Indian banks.

Table-1: Results of Parameter Estimates

Parameter	Banks
Chi Square	580.89
d.f.	199
p-value	0.00
Goodness of Fit Index (GFI)	0.75
Adjusted Goodness of Fit Index (AGFI)	0.68
Root Mean Square Residual (RMSR)	0.23

Because the five-factor conceptualisation was not confirmed, exploratory factor analysis was undertaken to assess the dimensionality of the 22 items. In other words, further analysis was undertaken to ascertain if the service quality concept was “multidimensional” or “unidimensional”. Hence, exploratory factor analysis using the OBLIMIN oblique factor rotation procedure (using SPSS-X) was conducted using both the service quality gaps (SERVQUAL) and the performance-only (SERVPERF) items. This analysis is in line with the exploratory factor analysis and the subsequent assessments made. The primary objective in conducting

exploratory factor analysis was to assess if the first factor explained most of the variance among the 22 items used in the measurement of service quality. Using SERVQUAL, the percent of variance explained by the four factors with an eigenvalue greater than 1 was 52.6 percent (factor 1), 6.2 percent (factor 2), 5.4 percent (factor 3), and 4.8 percent (factor 4). Using the SERVPERF items, the variance explained by the five factors was 43.3 percent (factor 1), 7.9 percent (factor 2), 6.8 percent (factor 3), 6 percent (factor 4), and 5.3 percent (factor 5).

In other words nearly 47 percent of the variance was unexplained by factor 1 using SERVQUAL and nearly 57 percent of the variance was unexplained by factor 1 using SERVPERF. Further, the average variance captured by the first factor for the SERVQUAL and SERVPERF items is 47.95 (average of 52.6 percent and 43.3 percent). The results of factor analysis suggest that the service quality concept is not uni-dimensional.

Because the average variance captured by the first factor for the SERVQUAL and SERVPERF items was rather low, the result suggests that a uni-dimensional factor is not sufficient to fully represent the information generated by the 22 items. Based on the foregoing, it is reasonable to conclude that although the five-factor conceptualization does not appear to hold in the context of a developing economy, the service quality concept does appear to be multidimensional.

Table-2 presents the correlation coefficients of the four alternative measures of service quality (SERVQUAL, importance weighted SERVQUAL, SERVPERF, and importance weighted SERVPERF) along with "Overall service quality", "Satisfaction" and "Future usage intentions". Convergent and discriminate validity for SERVQUAL and SERVPERF can be assessed by examining the correlation coefficients shown in Table II.

Convergent validity is the extent to which a particular indicator variable (measure) correlates with another indicator variable designed to measure the same construct. Hence, convergent validity can be assessed by looking at the average correlations between alternative measures of service quality and the directly measured overall service quality. On examining the correlation coefficients in Table II, it is apparent that the average pair wise correlation among SERVQUAL, importance-weighted SERVQUAL, and overall service quality is 0.7933 (average of 0.9957, 0.6844, and 0.6997). Similarly, the average pair wise correlation among SERVPERF, importance-weighted SERVPERF, and overall service quality is 0.7911

(average of 0.973, 0.6785, and 0.7219). Thus, the convergent validity for SERVQUAL and SERVPERF is basically identical. Discriminate validity is the extent to which a variable "discriminates" itself from other measures. Discriminate validity can be assessed by looking at the correlations of alternative measures of service quality with other research variables such as "satisfaction" and "future usage behaviour". In other words, service quality scales have high discriminate validity if they correlate more highly with each other than they do with other research variables. An examination of Table II indicates that the average pair wise correlation of SERVQUAL with "satisfaction" and "future usage intentions" is 0.6034 (average of 0.4795 and 0.7273) whereas for SERVPERF it is 0.5837 (average of 0.4266 and 0.7408). Thus, SERVPERF appears to have somewhat higher discriminate validity (i.e. lower correlation with other research variables) than SERVQUAL.

Table-2: Correlation coefficients

	SERVQUAL	Importance weighted SERVQUAL	SERVPERF	Importance weighted SERVPERF	Overall service quality	Satisfaction	Future usage behaviour
SERVQUAL	1.0000	0.9957	0.9257	0.8448	0.6997	0.4795	0.7273
Importance weighted SERVQUAL		1.0000	0.9089	0.8241	0.6844	0.4707	0.7142
SERVPERF			1.0000	0.9730	0.7219	0.4266	0.7408
Importance weighted SERVPERF				1.0000	0.6785	0.3797	0.6930
Overall service quality					1.0000	0.6387	0.8786
Satisfaction						1.0000	0.6200
Future usage behaviour							1.0000

In order to assess the predictive ability of the alternative measures of service quality, Step wise regression analysis was performed with overall service quality as the dependent variable. As mentioned earlier, "overall service quality" was measured directly using a seven-point semantic differential scale. This analysis was undertaken to assess which of the

alternative measures of service quality explained more of the variation in the global measure of service quality.

Results indicate that although SERVPERF appears to explain more variance in overall service quality than SERVQUAL, the average difference in variance explained is very small (almost negligible). Also, an examination of the significant items, keeping in view the dimensions they correspond to, indicates that not all dimensions are equally important in explaining variance in overall service quality. It is interesting to note that reliability and responsiveness appear to be the most important dimensions followed by the empathy and tangible dimensions. Assurance, however, appears to be the least important dimension. This varying importance accorded to the five dimensions provides some indirect support for the multidimensional nature of service quality.

Table-3 shows the mean performance (SERVPERF) and performance-minus-expectation (SERVQUAL) gap scores for the two banks used in the study. As seen in Table-3, SERVQUAL gaps show greater variability across both banks than do performance-only SERVPERF measures, reinforcing the view that the SERVQUAL scale can provide greater diagnostic information than the SERVPERF scale. For instance, results show that both banks (Public bank and Private bank) have the lowest mean performance scores (P) on the empathy dimension and would indicate that the banks need to allocate resources to address it. However, examining the performance-minus-expectation scores (P-E), it becomes apparent that Public bank needs to focus more resources on the reliability dimension and Private bank on the responsiveness dimension, since these dimensions have the largest gaps between customers' expectations and the banks' performances. Thus, from a practical standpoint, the SERVQUAL scale appears to provide more information to managers that would be helpful in addressing specific areas of service deficiency than the SERVPERF scale provides.

Table-3: Mean performance and performance-minus-expectation scores

Service quality dimensions	Public bank (N = 75)		Private bank (N = 68)	
	Mean P	Mean P - E	Mean P	Mean P - E
Tangibles	5.96	-0.08	4.39	-1.57
Reliability	5.37	-1.23	4.33	-2.20
Responsiveness	5.63	-0.86	4.14	-2.27
Assurance	5.55	-0.58	4.26	-1.86
Empathy	5.22	-0.30	4.05	-1.51

Notes: The mean performance (P) score measured on a seven-point scale.

The mean difference score between performance (P) and expectation (E) – both measured on a seven-point scale.

CONCLUSIONS

The purpose of this paper was to assess the applicability of alternative measures of service quality in the context of a developing economy. One of the limitations of this paper is that it does not evaluate the implications of the service quality scales in terms of prescribing the best marketing stimuli for bank marketing in India (within public banks and private bank). Instead, it suggests which scale(s) perform better from a measurement point of view. Overall, the results suggest that the service quality concept in the developing world is a multidimensional construct; indeed, the results clearly indicate that the service quality concept is not unidimensional. Although the five-factor conceptualization of service quality did not entirely hold, the results reinforce their proposal that the five dimensions are of varying importance, with reliability and responsiveness dimensions being the most important. In addition, the SERVQUAL scale appears to provide much greater diagnostic information about service quality gaps than the SERVPERF scale does. Although SERVQUAL is not without its critics, it still is the most widely used instrument for measuring service quality. Recently, Wakefield and Blodgett (1999) have discussed the integration of environmental psychology with SERVQUAL to enable a fuller assessment of the role of tangible aspects of service delivery. Considering that the SERVQUAL scale performed as well as the SERVPERF scale, if not better, with regard to convergent and discriminate validity and in explaining variance in overall service quality, using SERVQUAL surely appears to be superior to using performance

measures only (SERVPERF) in the measurement of service quality, even in a developing economy. In other words, in spite of its critics, as the results of this study indicate, SERVQUAL overall is a better instrument for measuring service quality even in India.

It is also important to recognize the implications of culture, marketing and service quality in the Indian context. Marketing in India for many years, like in many developing nations, was more a subject of socio-political criticism than a concern of professional management. There were many reasons for this comparative lack of interest including public acceptance of government and industry-based agreements for "planned" production and distribution. Additionally, there were long post-war and post-independence periods (since 1947) of socialistic policies of controls and scarcities, the legacy of protected markets in the Indian economy, and prevailing social views that encouraged the brightest young people to seek careers in government and law rather than engaging in business. Slow economic growth and restrictive labour practices also made it difficult to shift resources into new marketing opportunities.

However, with increased competition and a more deregulated economy, Indian management has become much more sensitive to the role of marketing and many Organizations have introduced marketing as a major functional component. As India entered into the 1990s, there is now a much deeper awareness of the need for managerial and especially marketing expertise. For example, during the first half of 1990, as many as 169 different products were advertised on television, ranging from soap to sewing machines, toothpaste to two-wheelers, wrist watches to washing machines, and bulbs to baby powder. Further, the number of popular soaps increased from 34 to 56 during 1993. Indian customers' expectations of quality service have increased many folds. Customer service has become an important integral component of many businesses to remain competitive.

Although Indian consumers have become more and more technology savvy, they also have been demanding more and more of quality and personalized service from manufacturers and service providers alike. In view of this, the standardization of "high tech" banking and the resulting increased importance of "high-touch" banking as a differentiating factor, however, are likely to remain a commonality across national boundaries. It therefore becomes imperative that more cross-country comparative analyses in banking be conducted in the future.

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Perspective

Dr. N.R.Dixit

Experiences in Institution Building

I would like to start with a story of A TIGER FIGHTER, which I had read in a book on 'Project Management'. Two persons in charge of a project in forestry were carrying out the multifaceted work for completion of the project. One evening they went for hunting to pass their leisure time. No animal or any insect could be found for their hunt. Getting bored one of them put a shot in the air. Hearing the noise, a tiger rushed to the scene. Both fled back towards their tent. The person who put the shot entered by one flap and ran away by the rear flap, crying to his friend; take care of the tiger before I bring another one. The person who ran away was a marketer and the person who fought the tiger was a project manager. I realized what it means to fight the new project –tiger.

The author has spent many years in fighting tigers of different types. In the following pages, I have summarized my experiences of some projects, which I had undertaken. At the end of each experience, my learning for institution building has been shared.

PROJECT-1: ESTABLISHMENT OF TEXTILE SPINNING MILL IN A COOPERATIVE SECTOR AT SURAT (1964-65)

Cotton growers of Surat District moved further from agriculture operation to ginning and pressing factory and then to establishment of a spinning mill in the process of vertical integration and for value addition to cotton growers' welfare. Nearly 8000 farmers joined the formation of a cooperative society and the project for establishment a spinning mill of 25000 spindles. I joined the mill as an accountant and later moved to administration and to position of a secretary. I was one of the key persons to join management in their endeavors. In those

days, a spinning mill of 25000 spindles used to cost about Rs. 2 crores. Farmers share was about 10% of the capital requirement. Gujarat State Government contributed by way of preference shares. Machinery was imported from Platt Bros. (U.K.) through State Trading Corporation on deferred payment basis and a loan of Rs. 85 lacs was raised from Industrial Finance Corporation Of India. Thus, different entities joined the pool of investment and started the Spinning Mill. The project was completed in a record time of 10 months. Thanks to the devoted efforts of the chairman late Shri Pramodbhai Kanaiyalal Desai and his team of directors including late Shri Kalyanji Desai, the first speaker of Gujarat State Assembly, late Shri Gopal Dada of the first Sugar Co-op. Society at Bardoli, late Shri Dayalji G. Patel, veteran and leader of Cotton Growers and other social workers of repute. Cooperation of all people connected with the project came through their TRUST in the leaders some of the were freedom fighters. A key person of Birla Group who visited the mill said "State of art in spinning technology is here." But then came 1st July, 1967—a day on which rupee was devalued against pound sterling resulting in project cost escalation by 50%. Capital structure which was heavily loaded by debt became still weaker. The capital structure had to be revised. Additional equity had to be inserted to make it viable. State government was approached for additional contribution. It obliged and an optimal financial capital structure was restored. But the smile did not last longer. Came 6th August, 1966 – a day on which there was unprecedented flood in river Tapti. It played havoc and the mill, which was on the bank of river Tapti was almost washed away. Words cannot describe the misery thrown by the floods. Under the usual circumstances of such a catastrophe, the mill could have come to a stand still. But all the stakeholders and suppliers of finance and resources joined hands and supported the recovery. With cooperation of all concerned and day/ night struggle, the mill could restart after a lapse of about two months. However, with flood affected machinery and equipments productivity was adversely affected. Getting back to the normal break even became difficult. To come out of the mess, a proposal was prepared to enhance the capacity by running the mill on 24/7 days to earn reasonable surplus. (In those days, a mill in Gujarat used to work for 6 days in a week with ½ hour recess in every shift). Thus, the proposed scheme of working added 1.3 times the production without incurring further capital expenditure. But every change meets with resistance. With lots of hurdles, clearance was obtained from various regulatory bodies. Positive and constructive cooperation came from

Textile Union (Mazdoor Mahajan). Conversion to 24/7 days was done for the first time in Gujarat and all the concerned parties were benefited. The mill started earning surplus, but not sufficient to wipe out initial losses which were caused by adverse circumstances as described above. The mill, therefore, entered into a strategic alliance with Advance Mills Ltd (a unit of TATA group) on mutual benefit basis in 1971-72. It came out of all problems in 1974 and ever since, has never looked behind and has expanded unto 85000 spindles. Everything was transparent. It could contribute to Government exchequer a large amount by way of sales tax, excise duty and other taxes. It could contribute to more than 800 employees from nearby area.

My Learning for Institution Building

- 1) All through this struggle, all praises go to selfless and devoted commitments and efforts of the management board whose members were value loaded noble persons. Some of them were freedom fighters. I will never forget my days of working with them. Those days will always be my lifetime remembrance.
- 2) Societal focus with which they run an organization with an eye on all inclusive growth was great strategic element worthy of managing any organization. Corporate Social Responsibility (CSR) was not an extra drive for them. It was all built-in.
- 3) Success is achieved when all stakeholders are actively involved and emotionally integrated for successful implementation and subsequent sustained growth of an enterprise as being done in the above case. Team work was the key when cotton growers, suppliers of finance and other resources, authorities of various regulatory bodies and employees of all cadres united in the moments of crises and brought back the mill to normalcy.
- 4) Never say die – Fight the tiger.

PROJECT-2: EXECUTIVE PROGRAMME IN MANAGEMENT

In 1983, I joined B.K. School of Business Management as a Reader and subsequently selected as a Professor. One of the additional assignments with which I was tasked was to help building up Executive Programmes in Management. The course was of three years duration, approved by AICTE, meant for executives in practice and designed to run it on self-financed

basis. From 1985 onwards till my retirement in 1996, I coordinated this programme with an independent charge working under the overall guidance of the Vice-Chancellor.

Providing leadership to this programme came out to be more natural for me as I had also pursued my management programme by the same route when I used to work as a secretary of Surat Dist. Co-op Spinning Mills in Surat. It was hard to undergo learning sessions in the evening after the day's work in the prime job of our organizations. But it was very enriching. I had similar wave length with the participants of the programme and also empathy to motivate them for 1000 days in the evening. The participants had their free evenings after three years were over. But with me it was a continuous exercise. I had not seen the evenings of Ahmedabad till my retirement in 1996. But I did enjoy learning sessions and process of participants' development.

In those days, we used to have about 15 times more applications to fill up 35 seats. Today when I see those participants of the programme occupying key positions in the business and service sectors, I feel greatly satisfied and richly rewarded.

My learning for Institutional building:

- 1) This kind of the programme was for the first time in Ahmedabad, not offered at IIMA in those days. With huge demand for the programme by executives and practioners, the programme clicked right from the initial stage. Thus, timing of introducing the programme to meet the emerging needs of business and service sector was very important.
- 2) Key success factor in educational institutions is qualified and experienced faculty resource.

In this regard, cooperation of professors from IIMA who taught and shared experienced learning was a great asset. Their fellow students also helped. This gave an additional push. It was reinforced and strengthened by our core faculty, visiting professors and experts from the field. The progress continued and we reached to a situation when we had to restrict entry of not more than two executives from any organization to facilitate wider spread of professionalizing management education.

- 3) The programme was planned to run on self-financed basis. Students' fees were fixed @ Rs. 3000/- p.a. It was difficult to run the programme with meager

resources, but it could be made possible by: i) large support of core faculty (who did not charge extra money), and (ii) cooperation of visiting professors who were paid a token honorarium in the range of Rs. 50/- to Rs.75/- per session. These figures look to be ridiculous to-day, but all praise to the missionary academicians who supported with great zeal and helped building an institution of envy.

- 4) I had an option of outsourcing all necessary services in the initial making of the programme.

This gave impetus to greater flexibility, greater economy and faster development. I realized that if one can convert all activities which create fixed cost into the activities which result into variable cost, one can induct flexibility into an institution. This in turn can adapt to the fast changing environment and can appropriately position it. In this process, what is needed as a binding force to integrate with all entities involved in setting up an organization.

PROJECT - 3: SOM LALIT INSTITUTE OF MANAGEMENT STUDIES

Soon after my retirement from B.K. School of Business Management as a university professor in 1996, I was engaged in founding an autonomous self-financed Institute of Management Programme. The name of the institute is Som Lalit Institute of Management Studies. I am fortunate that artificial compartmentalisation of life span and retiring at the age of 60 years did not come in my way of continuing my efforts of associating with spreading management education. 12th August, 1996 was the birth date of Som Lalit as well as Nirma Institute management. Both started on the same day. That was the initial phase of Self Financed Institutes in Gujarat.

Building an education Institution is greatly facilitated by:

- 1) Vision and commitment of the top management
- 2) Efforts and inputs of high quality level of faculty.
- 3) Physical Infrastructure to house and facilitate the activities.

Role of the TOP management

Whether it is building a new enterprise or managing a change, the first requisite which is advised in

all subject matter of management is the commitment of the top management. Fortunately, it came from Prof. K. S. Shastri who dreamt of excellence in management institute. He was the main inspirational source. His rich experience of more than four decades in administering educational activities and their interfaces was at the root of SLIMS. It was supported by Mr. Pragnesh Shastri, Managing Trustee, SLIMS. His perseverance and meticulous efforts were greatly helpful. Faculty – the soul of educational institute To build up on the key success factor viz. The faculty, which can be levered for creating excellence in an institution, was the key focus. Initiative was taken to invite well-qualified and experienced faculty members from different types of management institutes. Experts in the field of management were also invited to join. I was lucky to get their cooperation. Those who helped in the initial phases include:

- Dr. D. M. Pestonjee, Retd. Professor, IIMA, whose guidance was instrumental in getting a sanction of AICTE for both the institutes, namely Slims and Nirma.
- Dr. N. R. Sheth, Former Director, IIMA, who occasionally imparted his implicit knowledge to me
- Dr. Pramod Verma, Retd. Professor, IIMA who acted as an advisor
- Dr. Bakulbhai Dholakia, Former Professor who later assumed his office as a director of IIMA, first time came out of IIMA campus and taught the course on economics.
- Late Professor, H. N. Pathak, (from IIMA)
- Dr. Dilip Mavlankar , Professor, IIMA

For building an institution, it is not necessary to be a genius. If you are an average person, you are surrounded by learned and experienced persons around you. I am fortunate to be an average person who was surrounded not only the luminaries of IIMA as mentioned above, but also supported by enlightened interaction of the following professors on core faculty:

- Professor Bharat Dalal (MBA, Stanford University, ITP, Harvard university)
Professor of Marketing in the initial phase of IIMA.
- Prof. Dipti Shethi, (Fellow, IIMA).
- Prof. Yogesh Doshit(Engineer from IIT, Bombay and MBA, IIMC).
- Prof. Kakoli Saha, PH. D. FMS, Delhi.
- Prof. Kavita Parikh. MBA, Oxford University, Ohio, USA.

- Prof. Anceesh Chinubhai, B E Bits Pillani and industrial engineer from Michhigan University (An Arbor).

My former colleagues of B. K. School of Business Management including Dr. Sarla Achutan, Dr. Gopal Krishnan and Prof. M. I. Shah also helped us. It is this hybrid formation of faculty resources which helped founding and strengthening academic infrastructure of SLIMS in the initial years.

Intangible Infrastructure

Another element, which makes the learning very vibrant in the management schools, is the autonomy, which facilitates:

- (a) designing the course curriculum and its continual updating to make it relevant to the stakeholders,
- (b) continuous evaluation based on the expected learning outcome of the subject and followed by timely feedback,
- (c) flexibility to mix up subject contents with discussions with the executives in practice, and
- (d) multi methodologies of imparting learning systems through case methods, industrial training and exposures, guest speakers from business and industries and other experiential methods of learning.

This system of autonomy used to be practiced by Harvard University, USA which was then transferred to IIMA when they worked in collaboration in the initial years of establishment of IIMA which was then transferred to B. K. School of Business Management from where I retired in 1996 and fourth generation of this autonomous system of learning was installed on 12/8/1996 when management institutes of SOM-LALIT and NIRMA institutes of management studies were born on that same date in Ahmedabad. Most of National level and State level management institutes working in Gujarat which have earned their name and fame are largely due to installation of this type of autonomous system.

This speaks volumes about the efficacy of the autonomous system of learning. I WAS LUCKY TO BREATHE THROUGH such proven system of high pitch and vibrant learning system.

Method of Governance:

Role of board of governance, guidance from academic bodies and set-up to manage for academic

administration have also their own place. They have to facilitate autonomous culture, encourage collegiate approach and create egalitarian environment in the institution. In an academic world, what can be a boss-subordinate relationship? A person who is designated as a director or Head of the Department or a Principal has to play a role of a musician who leads the orchestra and integrate and maintain smoothness and oneness of melodious music. He should listen to the wisdom of the professors of the subject concerned and integrate the subject objectives with those of the post-graduate programme as a whole. Thus, achieve the balance by periodically organizing the faculty meeting and discuss the status make GAP analyses and move ahead in search of excellence. In the process, the PG programme objective- GOAL becomes a guiding star and ultimately GOAL becomes the real boss. Large part of the consensus is built up in the process of open communication. That becomes a decision. There is nothing like MY decision. There is a Right decision which leads towards the goal. The above is not a utopian idea. It is feasible. I have experienced it. This is an intangible key factor, which helped Som-Lalit what it became and earned name and fame. This process of governance leads to making the work place a place to enjoy academic sharing, create an innovative drives and makes institution a vibrant place of learning.

PROJECT-4: GUJARAT COMMON ENTRANCE TEST (GCET)

I was fortunate to work on the maiden effort of Gujarat State Government to launch one common test for all candidates of Gujarat seeking admissions to MBA and MCA. Ms Gaurikumar the then education commissioner was enthusiastic to start the common test. Prominent universities of Gujarat State were requested to take the lead. But they shied away with the proposal. Mr. Prem Sharda the then Vice Chancellor of South Gujarat University

braved to undertake the responsibility. Soon after, he came to Som Lalit Institute of Management Studies where I was working as a Director and invited to join him. I readily agreed and came to Surat to work for SG University which worked as a nodal agency. We started the work in earnest, gave name to the common entrance test as GCET and thus GCET came to the horizon in 2001. The objective of GCET was to facilitate students in the entrance process of professional courses of MBA and MCA, to avoid multiple efforts of trying at different universities with admission related work, to economize on time of moving at different places, to save on admission expenses to be paid at different places and to provide transparent system.

Joint Board of Vice Chancellors was tasked for initiation and monitoring the process. To break the jungle of bureaucracy, separate autonomous cell was created and the activities started. Soon thereafter, several bottlenecks came in a way. Some of them are narrated below:

- 1) The first term of Vice Chancellor, Mr. Prem Sharda got over. Before another term was granted to him, there was a lull period of about three months.
- 2) During the gap period, Ms. Gaurikumar, the then education commissioner of Gujarat State Govt. was transferred to Delhi
- 3) Working in the absence of key initiators, and nobody to nourish and care, the environment was not friendly. But spirit of 'never say die' did not die.
- 4) We continue to fight against all odds. Fortunately, things started coming round with the resuming of 2nd term of Mr. Prem Sharda. In the initial break through of any project, individual or a group of initiators is a key. They are institution, which gets formalized and organized over a period of time. Every change meets with some resistance. People who are used to work in a straight jacket of bureaucracy were not enthusiastic. They had always some apprehension on working in a very different type of innovative initiative. Management of private institutions had different objectives. Some of them were skeptic about survival of the project. But with the societal objective to achieve, cooperation could be achieved from many corners to support the cause. And the move for achieving EFFECTIVENESS (attainment of goal) continued. The project was accomplished. The project could not have seen the light of the day without the support of, Joint Board of Vice Chancellors, Education Dept. Of Gujarat

State Government, Directors and heads of departments of MBA and MCA of all universities, officers and support staff of L. D. Engineering College, members of the various teams involved in different processes of admissions and other volunteers . With no direct control of the admission cell success could be achieved because everyone involved in the move was wedded with a societal cause and a will to succeed.

My lessons for institution building:

- 1) When all stakeholders and participants share the goal and that goal has a societal cause, the GOAL becomes a boss. All activities are then directed and tied up towards that goal.
- 2) As mentioned earlier, creation of separate autonomous cell was a great facilitator. Bureaucracy meaning 'management by rules' may be good for established system of routine repetitive operations. But the innovative initiative of building an institution or a system needs flexible autonomous structure. Structure has to follow the strategy.

PROJECT-5: SETTING UP B SCHOOLS

Management is a transferable skill. This is also true for the skills of project management for institutional building. I had many occasions to transfer these acquired skills to B Schools in their budding stage. One of such B Schools is the establishment of Institute of Petroleum Management at Gandhinagar which is now a part of Pandit Dindayal University of Petroleum. I was involved right from inception to designing and implementing all processes upto the admission. The whole project was completed within less than one year. This could happen among other things because of the following:

- 1) Transfer of implicit knowledge which is based on repeated experiences.
- 2) Advice of Prof. N. R. Dave, former chairman, AICTE,(western zone) who was very meticulous about observing and implementing statutory requirements. In his valuable company, I always felt that statutory requirements are originated from noble purpose. They were help and not a hindrance, if observed in spirit.
- 3) Enthusiastic support and commitment of Mr. D. J. Pandian, Chief of GERMI , which sponsored the Institute of Petroleum Management.

I would like to mention some of the other projects with which I was associated in the initial stages of conceptualization. These institutions are: Management and Pharmacy Colleges at Vapi, MBA and MCA Colleges at Limbdi, Indu Management School at Vadodara, Royale Business School at Vadodara and few others. I consider involvement of persons with similar experience can help in creating and broadening the vision of the initiators of upcoming institutions. In addition, such involvement by experienced persons can help faster rate of growth in the icebreaking stage.

TIGER IN THE WOODS

Champions are never satisfied. There are always events to do better, always some opportunities to excel. The day you are satisfied, you become complacent and moves towards death tourism. I do not want to die before death and so got engaged into a project for creation of an Ideal Testing Centre. With the establishment of not-for-profit organization named SURYA INSTITUTE OF TESTING SERVICE (SITS) my journey is on...

The centre will provide psychometric testing

- For admissions in all disciplines
- For educational assessment
- For educational diagnosis
- For student placement
- For recruitment processes of all cadres
- For licensure or certification testing
- For all processes of HR from recruitment to performance evaluation and for other allied services of testing knowledge, ability and skills.

With hundreds of test users and thousands of different types of tests, chase in the right direction is on. Helped by the team of test developers, psychometricians, statisticians, performance evaluators, policy makers in educations, researchers, expertise in information technology and printing technology, academicians from different disciplines and experienced administrators, confidence of hunting the tiger is on high.

Summary of experienced learning for institutional building

- 1) Go for EFFECTIVENESS (attainment of goal), Cut EFFICIENCY corners later (reallocation of resources to be consumed for attainment of goal.)
- 2) There is nothing like MY decision unless it is right decision, which can achieve goal.
Let the goal of the organization directs the efforts and resources. Goal is the boss.
- 3) No hierarchy in the initial budding stage. Autonomy is the key.
- 4) Whether BIG CORPORATES or SMES, do not focus narrowly on your value chain only. Integrate with the value chain of others in the business and create a total value system that will deliver the desired result.
- 5) Culture of consensus and participation will lead to collegiate behavior and will help create friendly environment
- 6) When we have societal objective of the project, many others will cooperate.
- 7) Keeping all stakeholders to-gather and creating harmony will help in the initial stages as well as in sustained efforts to grow.
- 8) Assuming low profile (lest others envy you) Giving 100% commitment to the project (manifest your own love for the project) and distribute credit of achievement freely to associates and other connected persons (manage egos)
- 9) Champions are never satisfied.

Book Review

Public Administration in the Globalization Era: The New Management Perspective by Dr. Uma Medury, Orient Blackswan Pvt. Ltd, New Delhi, 2010.

Dr. Nileshkumar B Joshi,

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Public Administration as a profession is in existence since the advent of the civilization, though less loquacious than what it is today. Management of the society has always remained a great challenge for the rulers irrespective of the forms of the government. Modern public administration is generally traced to Woodrow Wilson (1887) who sought practical solutions to better governance. The development process necessitated reorganization of the governmental system and private sector's phenomenal and successful growth emerged as the catalyst to look at the Public administration from a different perspective. However, the years following 20s saw the challenges from social welfare perspective; it did not help much to address the issues of governance due to changing development dynamics. This propelled for the reinvestigation of the profession as well as the discipline leading to NPA. The NPA perspective, which spanned nearly 4 decades, ensured debate about the nature of the profession and discipline. The discourse on the subject matter brought in the Management perspective in the form of Public Management during early 80s and this provided the background for the relook at the public administration and soon there was the idea of New Public Management, which has now become synonym to public administration.

The book under review is an effort to capture the profession of public administration in the globalization era. Though the management perspective was never too far even during the early part of the 20th century, it is only now we are in a position to understand the public administration from a management perspective. This perspective is not aimed at replacing traditional perspective of public administration; rather it speaks of the synergy that has evolved over a period of time between public administration and other disciplines, wherein

the management science has the more enduring influence on the public administration. Dr. Uma Medury's book is an answer to the questions on how this has happened and to what extent it has succeeded in different economies.

The book comprises of an introduction and six chapters running into 267 pages.

In the introductory note the author has made it very clear that how the changing globalization trends have influenced public administration. This is followed by the first chapter on Globalization and its impact on public administration. Author's approach to understand globalization is all –encompassing and very lucidly linked to the public administration practice in the present era.

Second chapter is devoted to concept of New Public Management. This chapter is the key to understand public administration in the globalization era. The concept of New Public Management draws heavily from various disciplines and it has remained a contentious issue with regard to its 'newness'. It is indeed a herculean task to decipher the meaning of New Public Management, as different scholars have followed different approaches to address the issue and each one having one or the other theory. Dr. Uma Medury has not only captured the meaning, but also juxtaposed the issues to the traditional public administration theory in order to have a clear picture of the concept.

The managerial perspective to public administration is not a new phenomenon, but of late it has acquired a center stage in the debate about the better governance. The utilitarian value of the management perspective to public administration is well recognized, but practicing the same has raised serious issues like accountability, transparency and most importantly the Citizen –State relationship. The third chapter 'International Perspective on Managerial reforms' explores this and related aspect on the subject matter.. Besides analyzing the new public management practice in developed countries; the discussion and analysis of NPM practices in India is very important to understand the NPM with reference to developing society. While the developed democracies have been able to overcome several challenges during the process, India is still to go a long way. Besides this, until now scholarly articles and work revolved around single issue or phenomena making it difficult to capture the meaning of NPM in the Indian context. This chapter is indeed very useful for both academicians and practitioners.

The Fourth Chapter, 'Appraising New Public Management' is about the epistemological issues that have arisen and the author has very candidly put these issues in the perspective, particularly bureaucratization, privatization, regulatory governance etc. Though reforms have taken place, the concern is about the capacity building across government system. The ad hoc approach in policy formulation has often influenced the NPM practices negatively. This chapter addresses to these concerns.

The Fifth chapter 'Towards Good Governance' highlights the enlarged canvas of public administration, as it grappled by newer challenges in managing development. Developing societies are yet to overcome basic governance challenges ranging from just administration to better democratic practices and building social capital. The NPM approach to development and its success largely depend on the firm groundings of the basic institutions of the state. In absence of this, NPM approach may have superficial success. This calls for participative approach in the policy formulation, that not only accepts the market as a major stake holder, but also asserts the inevitability of the State.

The Sixth Chapter 'The Road Ahead' is a logical extension of analysis and arguments made by the author and focuses on the how the development discourse need to be reinvestigated and particularly going beyond the traditional meaning of development, which essentially has remained economics centric. To do so, public administration revitalization through institutional reforms to bring in the 'Good Governance' is crucial and unless this is addressed; the credibility crisis that has emerged cannot be wished away.

The narration of the book is not only gripping, but also motivates to ponder over the issues raised by the author. The presentation, with charts and tables, is well thought out that help the reader to have quick grasp on the major theme, and relate the subject matter with clarity. Though, there is no dearth of literature on NPM, this book fills the great void in the subject matter, which is cogently presented. This book is useful to students, teachers and researchers.

Guidelines to Authors for Submission of Manuscripts

VNSGU Journal of Management & Administration invites original Papers/Articles from the research scholars, academicians and practitioners on management, business, and administration.

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The manuscript should accompany the abstract of about 200 - 300 words, key words, and author profile with current designation, affiliation, E-mail ID, in separate sheet to facilitate blind-fold review.

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References should be complete in all respects and arranged in alphabetical order with hanging indent of 0.3".

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Review Process: The manuscript submitted will be peer reviewed. The Editorial Board reserves the right of making suitable amendments in the final draft of the manuscript keeping in mind the Journal's requirements.

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