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CASE STUDY

Role of Leadership during Crisis –Turnaround Case of State Bank of India

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ABSTRACT

With the opening of Indian economy in 1991, liberalization also took place in financial sector in a big way. This opened the gate for setting up new age private banks. This threatened the numero uno position of SBI in banking sector. Its leadership position was at stake. Sri Kamath, the then chairman of ICICI bank predicted that by 2010, ICICI bank would take over no. 1 position in banking sector by dethroning SBI from its leadership position with its better technology and customer friendly initiative.

Mr. Bhatt became chairman of State Bank of India in 2005 and took on himself this onerous task to thwart this threat of ICICI Bank through better HR policy and adoption of world class technology in SBI in a time bound program and ultimately succeeded in his endeavor.

INTRODUCTION

Every organization, private or public, passes through ups and down with passage of time. It is the law of nature that none can stay at the top of the pyramid for indefinite period. History is full of such incidents and examples wherein the mighty have simply disappeared from the scene if they have not changed themselves with time and maintain their focus on redevelopment based on requirement of the day. They have to compete with their peers, competitors in the market and have to reinvent themselves to remain relevant and maintain their numero uno position in the market. In the financial sector, State Bank of India is maintaining numero uno position since its inception. It is the market leader in the banking Sector in India or we may say that this is the only bank spread across the country spanning the length and breadth of the country, from freezing Leh in the high Himalayas to the balmy Indian Ocean island of Greater Nicobar and from the sunrise hills bordering Myanmar in Changlang, Arunachal Pradesh to Dwarka,

Gujarat on the western coast. It is found that almost one in every four commercial bank branches in India belonged to the SBI group. It has more than 15000 branches in the country along with 192 branches abroad. It has almost 25% market share of Indian Banking sector till mid 1990s. Till that time, one in slightly over four bank employees in India worked for SBI. Everything was moving smoothly with this two hundred year old Bank as till 1990, India was following socialist model of development and private institutions were not getting encouragement. Govt. monopoly was the rule for strategic industries. But with almost bankruptcy and country reserve was unable to pay for more than three months of imports, RBI has to keep sovereign gold as mortgage to get IMF loan, economic liberalization started in 1991. The financial sector was opened up and private banks were allowed to open branches. This dramatically changed the scenario in the banking sector. SBI was accustomed to getting walking business and there was complete apathy towards customers benefits and their interests. People were forced to accept highhandedness of bankers as there was no alternative.

With the opening of banking sector, people got a choice. Private Banks especially ICICI Bank grabbed the situation with installation of new generation computers and young tech savvy MBAs to run their branches on the pattern of already existing branches of foreign banks. This attracted rich and young customers in large number who hated to wait in queue at counters in public sector banks. Young executives of large corporate group prefer to deal with these tech-savvy MBAs of new generation private banks rather with older and staid public sector bank executives. Each public sector bank has had to fight hard to hold fort. Slowly but surely, the ground has been slipping under their feet. The cream business was gradually snatched by these private banks from SBI and other public sector banks. The market share of SBI started depleting fast. By 2006, SBI was under pressure which can be visualized from this: "While it took State Bank 201 years to accumulate deposits of Rs. 3.8 lakh crores, ICICI has reached Rs.1.65 lakh crores in 12 years. In those 12 years, it has built a net worth of Rs.22000 crores, against state Bank's Rs 27,000 crores. The business every employee of State Bank generates is Rs 3 crores a year; an ICICI Bank employee generates three times as much. And the profit State Bank makes on each employee is Rs 2 lakh; ICICI Bank makes Rs10 lakh per employee. Between 2001-02 and 2005-06, State Bank added 139 branches; ICICI BANK 204. State Bank shed 10000 employees; ICICI added 18000 employees. State Bank grew its deposits by 40 per cent; ICICI Bank quintupled its deposits. State Bank increased its revenue by 30%; ICICI Bank sevenfold. If both banks grew at the rate they have achieved in the past four years, ICICI Bank will overtake State Bank in four years in terms of deposits." (BUSINESS WORLD, JULY 2007)

Since 2004, SBI steadily slid in The Banker's ranking from 82 to 107 while ICICI Bank rose from 248 to 132 over the same period. Other major Indian banks—

Punjab National Bank And Canara Bank in the public sector; HDFC Bank in the private sector----all improved their rankings significantly. McKinsey Report of 2007 gave in detail about disparity among SBI and private banks especially ICICI wherein it is mentioned that private banks are way ahead of SBI in their planning, strategy, execution and delivery. According to this report, there is acute shortage of skilled manpower, leaders in SBI compared to ICICI which in turn has given advantage in every area of banking like retail, corporate, forex banking, asset-liability management, etc. The private bank has leapfrogged to global standards in treasury and risk management. Sri Kamath, then CEO of ICICI has announced that ICICI would surpass within four years SBI in deposits. ICICI had successfully leveraged India's IT edge but SBI was yet to formulate clear strategies to reap value out of their substantial investments in technologies like Core Banking Solution (CBS). SBI was lagging behind in strategic HR initiative and staff specific incentives to keep own flock intact. ICICI and other private banks started poaching better experienced skilled staffs of SBI. It was in public knowledge that the days of SBI at the top were numbered. This defeatist mentality hastened the fall.

But in 2006, Sri O. P. Bhatt took over as Chairman of SBI for a period of five years and he was determined to improve the systems prevalent in SBI to retain its numero uno position. He still believed that Team SBI was one of the best in the world but faulty HR policies and a typically bureaucratic culture were sapping its energy and not letting it leverage its potential. The bank was not in its best shape.

IDENTIFICATION OF PROBLEMS

On assuming leadership of this Banking behemoth, he called the meeting of the top executives and discussed threadbare the problems faced by the bank and asked their opinions. After the discussion, he came to the conclusion that SBI lags behind in product offerings; that it had not even entered many new business areas; that corporate lending business is bleeding; and that in retail the bank was not even close to leadership position. Technology and product quality were far from his satisfaction. HR system was not upto the mark. Rather it was demotivating for the staff. Modern HR techniques were missing. Sri Bhatt accepted the challenge and prepared a blue print to improve the situation based on constant feedback from all stakeholders. His strategy was to work on every problematic area simultaneously in spite of realizing that he has to work within the constraints of public sector culture and guidelines. Transforming the mindset of more than two lakh staff was a herculean task. He took on himself the onerous task of convincing its 200,000 plus workforce that the decline was neither destined nor acceptable, that the once proud SBI he had joined in his early youth was capable of facing challenges and staying the unquestioned leader. It was an uphill task to bring them on board but his continuous persuasion and efforts brought fruits in

due course which were seen in the performance of the bank later on.

Sri Bhatt worked on the transformation after taking advice from McKinsey which were advising SBI informally since mid 1990s. He did his homework thoroughly and invited the top management group upto DMD levels with family. He realized that transformation cannot take place without active support of this group. It has to be top to bottom. It would not work unless the mindset of the entire workforce was changed from one of indifference, despair, and resignation to one of confidence, pride and dedication. He cited the example of Swiss watches, Ambassador cars, Xerox machines, HMT watches which were ruling the market once but completely disappeared from the scene since they could not keep pace with the changing environment and could not reinvent themselves. He told them if we can not change ourselves, days are not far off when SBI would be thrown out from the position of market leader. He called for introspection and asked them to come with proper ideas/proposals to overcome this problem faced by SBI.

INTERNAL COMMUNICATION

After several round of discussion with various stakeholders including staff representatives, chairman Sri Bhatt decided to improve internal communication by starting a new communication channel from chairman to messenger. For this, he opened a new department named corporate communication and it was kept under direct control of the Chairman. Every staff was allowed to directly write/send email to him unheard in past especially for bureaucratic setup of SBI. Then, maximum emphasis was given on people management. Feedback was taken from staff on regular basis. They were encouraged to give their feedback without any fear. This brought staff on the same platform with the management and they started thinking of giving their best to the bank.

HR EXERCISE - PARIVARTAN

Motivating the entire staff across the country was gigantic exercise. To motivate them, two days motivational training program/workshop named PARIVARTAN was planned and it was decided that every staff from top to bottom have to be trained within 100 days of its start. It was a real herculean task to complete without affecting the normal banking transaction. This two day program was designed in such a way that it speaks about past glory of the bank and the present sad affairs prevalent in the bank through actual video clippings taken from branches across the country. It also has feedback from branch customers, their actual experience during their visit to branches - some gave very scathing comments while some appreciated the good work done by branches. This was a reality check and staffs realized their weakness and strength. It was an eye opener for all. This programme was prepared by chairman with the help of senior executives and outside agencies entrusted with work. During this workshop, staffs were also shown

facts and figures through slides and it was quite informative. Many slides also depicted position of SBI vis-à-vis other banks in private sector/ public sector. There were charts to indicate gradual growth or decay in standing of SBI in banking sector. There were charts to compare SBI position with banks of other countries and the comparative growth chart to indicate improvement in business of international banks. After proper analyzing these facts and figures and statements, a proper roadmap was also given for staff to follow in their branches or their area of working during this program of PARIVARTAN. The crux of this was that customer service has to be improved at any cost as other improvements like advancement in technological upgradation, better ambience in branches comparable to private banks or foreign bank branches can be done easily or in due course but if the customer goes out of the branch, bank loses business and goodwill in the market which is based on people hearsay. Hence, this program of HR (PARIVARTAN) gives the message to the staff to do banking with Human Touch. Besides, certain video clippings also motivated the staffs not to remain complacent with their good work and try to achieve higher goals like Steve Jobs, Amitabh Bachchan, and Mahatma Gandhi etc. It was also displayed through these clippings of these great people that they had also suffered in their life but fought back by reinventing themselves through hard work and intelligent handling of their situation with their never dying attitude. Now, the whole world recognizes their achievements. And, if SBI staff decides to improve, they can also achieve wonders and no other bank can beat SBI. This has a tremendous electrifying effect on the motivation of staffs. They went back to their branches and started working with more zeal and enthusiasm.

TECHNOLOGY UPGRADATION

Besides, a massive program for upgradation of technology was undertaken throughout the bank. CBS system was strengthened and new products were launched simultaneously. Marketing of SBI BRAND was given impetus. The emphasis was given on better ambience inside branch premises. For better coordination among various departments, many new verticals were created and involvement of senior officials was made. Through Business process reengineering, these loopholes in working of departments were plugged and rectified. This resulted in faster growth of business and improvement in market share.

TRAINING

Another emphasis was given on training and skill development. Bank has five apex training colleges and more than 47 training centres across the country. For better coordination and improvement in their performance a central vertical called Strategic training unit was created at corporate level under Dy. Managing director

to give it proper importance. Besides, bank also made arrangement with leading management schools like IIMs and some foreign institutes for training their senior officials as per the requirement. Bank gave importance to proper skill development. A yearly training calendar is prepared and circulated to all. As per requirement, staffs are sent for training.

STAFF INCENTIVES

Besides, Bank started giving improvements in working conditions of staffs though there was limitation of being public sector bank where pay cannot be increased arbitrarily. Staffs were given liberal incentives and target achievers were compensated through cash incentives, foreign travels and rewards. Achievers were recognized by making them members of Chairman's club where staff was felicitated with family by chairman. This made a sea change in working environment of the bank and all round growth became visible.

CONCLUSION

These efforts started bringing results and sliding in market share of SBI was stopped. There was a visible improvement in every sphere of banking activity of SBI. This was done through leadership of Chairman Sri Bhatt in a short span of three years.

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**Uncontrolled Sand Mining and its Socio-Environmental
Implications on Rural Communities in Ghana: A Focus on
Gomoa Mpota in the Central Region**

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Abstract

This study delved into sand mining implications on the socio-environment of local communities in Ghana. Gomoa Mpota was chosen as case for the study. The study considered two categories of respondents. These were the sand miners and non-sand miners. Ten sand carriers, ten sand loaders and eight tipper truck drivers were chosen to represent sand miners. Ten teachers, sixty community members and five chief and community leaders were also sampled to represent non-sand miners. All the respondents support that sand mining creates soil erosion, loss of vegetation and causes dust generation and pollution. Ninety four (94.1 %) perceives the socio-environmental implications of sand mining as loss of productive farmland, conflict between sand miners and farmers and property destruction. Abandoned pits had 73.5 percent whereas pollution and property destruction had 41.2 percent each. Based on these challenges, the study proposed the following recommendation for improving the uncontrolled sand mining activities in Gomoa Mpota. These were the involvement of stakeholders in managing the sand mining activities and strengthening the institutions in charge of sand mining activities in Gomoa Mpota.

Keywords: sand mining, Ghana, uncontrolled sand winning, social effects, environmental effects, rural Communities, Construction industry, Gomoa Mpota, Sand miners

INTRODUCTION

Environmental issues have attracted the concern of governments worldwide because development and the environment are inseparable. Many countries have resorted to various activities to exploit natural resources in order to achieve economic development. One of such resource is sand. Sand mining is the process of removing the sand and gravel from their natural configuration (Ashraf, Maah, Yusoff, Wajid and Mahmood, 2011).

Unscientific and haphazard sand mining leads to severe environmental problems that need immediate attention and corrective measures. As the environmental impact of sand extraction becomes increasingly well understood in recent years, the practice has received increased scrutiny. Uncontrolled sand mining can damage private and public properties. Unscientific mining has caused degradation of land, caused severe ecological imbalance and has damaged land use patterns in and around local communities where sand mining activity is done (Ghose, 1989).

A special mention must be paid to the environmental degradation caused by the illegal sand miners. The uncontrolled manner of operation of the illegal miners results in haphazard pitting and trenching of the ground. This leads to artificial bad land topography, which consequently renders the land impossible to cultivate for agricultural purposes (Aigbedion & Iyayi, 2007).

The gains from the sector in the form of increased investment are being achieved at great environmental, health and social costs to the people. This has led to series of public outcry against the sand mining companies operating in Ghana who themselves are yet to explicitly concede that their investments are inherently a major pollutant and a source of social conflicts around (Awudi, 2002). This study on the socio-environmental effects of sand mining was embarked as a result of the severity of environmental degradation caused by indiscriminate sand mining and the potential impacts of the activity on the developmental initiatives of Gomaa Mpota. The result will influence its wide applications in other areas facing similar situation in Ghana.

In Gomaa Mpota, commercial sand mining to supply the construction industry has been on the increase in recent years. This has to a large extent contributed to land degradation and the destruction of economically important trees, mostly indigenous in nature. This practice leaves behind bare soil and large gullies which turn into receptacles for water during rainy seasons. This can result not only in health-related problems for neighbourhood communities, but can negatively impact on the environment as well (Veiga & Beinhoff, 1997; Warhurst, 1999).

Empirically, socio-environmental implications of sand mining on the local community of Gomaa Mpota, is a necessary area to be studied. It is against this backdrop that this study of assessing effects of sand mining on the environment of Gomaa Mpota was embarked. The end result is to suggest corrective measures towards reducing the effects on the local community of Gomaa Mpota.

LITERATURE REVIEW

Various researchers have focused on causes and effects of coastal sand mining in Ghana. A review of literature available in this area is presented below:

According to Peprah (2013), the rise in the demand for sand was due to several factors including the construction of major highways such as Wa to Kumasi Road, and Wa to Bole and Tachiman road. The establishment of Wa campus of the University for Development Studies and Wa Polytechnic were all contributing to population of Wa Municipality, leading to increase in the demand for facilities such as housing, which in turn led to increase in the demand for sand.

The study combined quantitative and qualitative methodologies in research, combined with data collection methods such as interviews, key informant interviews for community members, questionnaires, observations, photography and informal discussion. Fifty (50) drivers of the sand winning trucks were interviewed. The result of the study was as follows: 44 % of the sand winners disagreed with the view that sand winning degrades the land while 18% strongly agreed to the view. On sand winning rendering local farmers jobless, 44% of the sand winners disagreed and 16% strongly agreed. On sand winning creating food shortage, 50% of the sand winners strongly disagreed and 12% strongly agreed.

Mensah (1997) studied the causes and effects of coastal sand mining in Ghana using three communities in the Ahanta West District. The purpose of the study was to find the causes and the effects of coastal sand mining. Sustainable development theory, which sought to strike a balance between social, economic and environmental issues in an economy, was used. The theory sought to meet basic needs of all people, and extended both present and future generations the opportunity to satisfy their aspirations for better quality of life.

Mensah observed that there was loss of land (19.2%), destruction of beaches (18.2%), destruction of road (16.5%), land conflict (13.7%), loss of vegetation (12.2%), destruction of property (11.8%) and the use of child labour (8.1%) due to coastal land mining.

Musah (2009) did a comparative study between Ghana and Iceland. Musah was particularly interested in the law and regulations on sand mining and its enforcement. Other objectives achieved were to compare sand and gravel mining in the East Gonja District (EGD) of Ghana and the Gunnarsholt area of Iceland. The specific objectives were to assess agricultural losses through sand and gravel mining in the areas; to gather communities' and stakeholders' perceptions of the socio-ecological impacts of gravel and sand mining; to assess and compare regulations and policies governing such land use; to suggest interventions that can assist in mitigating negative impacts that might be identified during the study.

The effects of sand mining in East Gonja District, according to the study, were enumerated as follow: reduction in farmlands (33.3%), breeding ground for mosquitoes (23.3%), erosion (16.7%), loss of important trees (10%) and conflict (6.6%). It was also observed that 70 percent of the mined sites were abandoned, 23 percent were active and 7% were reclaimed in East Gonja District.

Owusu-Sekyere (2003) conducted a study on Adjua and Funkoe Communities in the Ahanta West District of Ghana to examine the costs and to identify sand mining activities' beneficiaries in the two case study areas. These communities have been subjected to intensive coastline sand mining activities, leading to serious environmental problems. Inhabitants' perception on the adverse environmental effects of sand mining activities were gathered. Interviews were done using the representative sample of Chiefs and Elders, individual sand winners, Town Development committees (TDCs) from the two communities under study. Also interviews were conducted on Environmental Protection Council at Takoradi, the Mines Department and the Ahanta West District Assembly. It was found that sand mining is an important economic activity supporting 40 percent of economically active inhabitants in the two communities under study. Environmental consequences were evident in coastal erosion, washing away of buildings and coconut trees. Rate of replenishment of sand from the sea was less than the rate of extraction; resulting in severe coastal erosion. The study recommended that the sand mining activities should be done by strictly paying attention to ecological factors. The community should be educated through awareness campaigns on the sand mining activities.

RESEARCH METOHDHS

Problem Statement

The demand for sand in the construction industry has gone up in recent times as population of Ghana keeps increasing. The reason is that increasing population growth increases the demand for housing and other public infrastructure. This scenario has created a big opportunity for the sand mining industry. The opportunities created by the increased demand are good. However, sand mining activities devastates land and creates land degradation. The activity involves the collection and destruction of topsoil which supports farmers' crops and the natural vegetation (Peprah, 2013) leading to conflicts between local farmers and miners, exacerbating poverty among the rural farmers and destroying farmlands. Lastly, their activity destroys access roads in the communities (Musah, 2009).

As required by law, the Environmental Protection Agency (EPA) examines the Environmental Impact Assessment (EIA) and Environmental Management Plan of companies (EPA, 2005). Sand mining contractors in Gomoa Mpota do not have anything like that. Sand contractors need no permit to operate in the area although the Environmental Assessment Regulations, 1999 (LI 1652) require registration of the activity and permit should be sought from the EPA prior to the commencement of the business. The situation has led to uncontrolled sand mining leaving behind big gullies, un-reclaimed lands and hanging walls on buildings close to these sites. Environmental

and health issues relating to sand mining activities are matter of concern within the public domain.

Research questions

In line with the problems outlined above, some key research question to which answers would be sought is:

- What socio-environmental implication has sand mining activities on rural community of Gomaa Mpota?

Objectives of the Study

The main objective of the study is to examine the socio-environmental implications of sand mining on rural communities, with a focus on Gomaa Mpota. The specific objectives are to:

- examine the socio-environmental implications of sand mining activities on the rural community of Gomaa Mpota; and
- recommend interventions that could assist in mitigating the environmental effects of sand mining in Gomaa Mpota.

Study design

The research design adopted for the study is qualitative case study. Qualitative case study is an approach to research that facilitates exploration of a phenomenon (in our case sand mining) within its context using a variety of data sources. This ensures that the issue is not explored through one lens, but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood (Yin, 2006).

Study population

The study population was grouped into miners (winners) and non- miners (winners). Miners (winners) according to Mensah (1997: 75) consists of people who are directly involved in sand mining, whereas non-miners (winners) includes those whose activities are not directly involved in the sand and stone mining. From the definition, miners (winners) include sand carriers, sand loaders and tipper truck drivers. Non-miners (winners) include teachers, community members, chief and other community leaders.

Population for the study has been presented in Table 1. The population of the study consist of 15 sand and stone carriers, 12 sand and stone loaders, 8 tipper truck drivers, 20 teachers, 800 community members, 5 chief and other community leaders (Table 1).

Table 1: Population and sample distribution by respondents

Classification of respondents	Respondents	Population	Sample
Miners (winners)	Sand and stone carriers	15	10
	Sand and stone loaders	12	10
	Tipper truck drivers	8	8
Non-miners (winners)	Teachers	20	10
	Community members	800	60
	Chief and Other community leaders	5	5
Total		861	103

Source: Field survey, 2015

Sample and sampling procedure

The sample for the study, according to Sarantakos (2005), is 261 but due to time and resource constraints, the study concluded on a total sample of 103. Please refer to Table 1 for the breakdown. The selection of sand and stone carriers, sand and stone loader, tipper truck drivers, teachers, community member and chief and other community leaders was done due to their in-depth knowledge of sand mining activities and the environment. Multi-stage sampling technique, consisting quota and simple random sampling was adopted to select the various groups of sand and stone and non-sand and stone winners (miners) as interview candidates.

Result, Findings and Discussion

Sand mining and its socio-environmental implications on the local Community

This section looks at the environmental and social effects of sand mining on Gomoa Mpota. The results of the responses on the environmental and social effects of sand mining has been presented in Table 2 and discussed in this section.

The study reveals that the activities of sand miners conflict with productive farmlands belonging to the farmers in the community (Table 2). This situation usually results in conflicts between the famers and the sand miners, a situation rendering most farmers in the community jobless and finally poor. In a similar study on the views of sand winners in the Wa Municipality, it was revealed that most of the respondents (44%) disagreeing and 16% strongly agreed, a situation which is opposite to the views expressed by the respondents of this study (Pepprah, 2013). Loss of bio-diversity / vegetation (100%; meaning all respondents) in the sense that sand mining activities usually takes place by

removing the vegetative cover to make way for sand. These activities significantly contribute to erosion and loss of fauna around the mining sites/ area. Since most miners do not preserve the topsoil removed before excavation begins, the topsoil is often washed away into surface water, carrying with its ecologically valuable seeds that are necessary for the regeneration of vegetation. The removal of the organic layer of soil found on the surface of sand and stone deposits decreases the soil's capacity to absorb contaminants and thus to help purify water as it passes through its pores.

Table 2: Socio-environmental effects of sand mining

Socio-environmental effects	Percent
Soil erosion	100.0
Loss of bio-diversity / vegetation	100.0
Destruction of landscape	100.0
Dust generation and pollution	100.0
Loss of productive farm land	94.1
Mosquitoes breeding	94.1
Conflicts	94.1
Property destruction	94.1
Pollution of water	41.2
Use of child labour	41.2

Source: Field Survey, 2015

However, prominent among the socio-environmental effects identified from the study are: soil erosion, bio-diversity / vegetation destruction, destruction of landscape, dust generation / pollution, loss of farmland, breeding of mosquitoes, conflicts and property destruction (Refer to Table 2 for details). Landscape destruction was one of the significant effects of sand mining as the activities usually scar the landscape with excavated pits and trenches, leaving behind unsightly view which as well renders the landscape unsuitable for any productive purpose. Such destruction of land as a result of mining, therefore, changes the land surface and this also affect the quantity and quality of water in aquifers (Welhan, 2001).

Mensah (1997) identified the effects of sand mining to include the following: loss of land (19.2%), destruction of beach (18.2%), destruction of road (16.5%), land conflict (13.7%), loss of vegetation (12.2%), destruction of property (11.8%) and use of child labour (8.4%). All the effects outlined by Mensah was also identifies as the effects of sand and in Gomoa Mpota, though Mensah's (1997) work focused on coastal sand mining.

Musah (2009) also identified the following as the effects of sand mining in East Gonja District in Ghana. These are: loss of farm lands (33.3%), mosquitoes breeding (23.3%), soil erosion (16.7%), loss of biodiversity/ trees (10%), destruction of landscape (3.3%), conflicts (6.6%) and sand and dust pollution (3.3%). All these effects were prominent in the effects identified for this study. Ross (2000) in a study titled “extractive resources and the poor” identifies regular conflict and confrontation of farmers and sand mining contractors, as in the case of Gomoa Mpota.

An assessment of the environmental damage caused by the uncontrolled activities of the sand miners was done through observation (Table 3). Out of the 102 sand mining pits identified from “Obomba” sand mining site at Gomoa Mpota, 75 of them were abandoned. Abandoned, in this case, means that sand miners do not mine in those pits anymore. Active pits, which represents pit which are currently being used for sand mining, were 27. Observation proved that none of the abandoned pits have been reclaimed, thus prone to environmental damages. However, it was observed from the field that the movement from old pit to a new pit did not follow an ordered pattern but haphazard.

In a similar study, Musah (2009) observes 23.9 percent of active pit, 69.6 percent abandoned pits and 6.5 percent reclaimed pits. Musah’s observation was not different from the observation of this study. Further, Musah states that abandoned pits serve as sources of breeding grounds for the spread of diseases, loss of economically important trees which causes unemployment among women folk, who usually depends on them as energy for cooking.

Table 3: State of sand mining pit by type

Pit type	Number	Percent
Reclaimed pits	0	0
Abandoned pits	75	73.5
Active pits	27	26.5
Total number of pits	102	100

Source: Field survey, 2015

CONCLUSIONS

The ever increasing demand for sand resources has made sand mining business lucrative in Gomoa Mpota. The study revealed that there are a couple of issues needed to be considered if there is a real demand for improving the uncontrolled sand mining activities in Gomoa Mpota and there by the entire sand mining activities in the rest of the country.

Loss of productive farmland, conflicts with property owners and farmers around the mining sites, mosquitoes breeding and soil erosion were some of the findings of the study. Introduction of byelaws and the involvement of stakeholder in the sand mining activities in a participatory approach and the intensification of reclamation policy were some of the approaches to address the challenges. The issues, lessons learnt and recommendations made will not only contribute to debate on sand mining in general, but will, to a large extent improve on the operationalisation of sand mining in the country.

RECOMMENDATIONS

The following recommendations are therefore made to help improve the uncontrolled sand mining in Gomoa Mpota:

- Environmental agencies which have the responsibilities of prescribing standards and guidelines to prevent all forms of environmental damage, including sand, in the community should develop and strengthen binding and enforceable standards and specifications for effective regulation of the sand mining industry. This should be done in consultation and harmonization with all relevant stakeholders in the sand mining sector and the various districts and municipalities.
- The District Assembly should ensure formulation, monitoring and enforcement of byelaws which may involve development and implementation of reclamation plans and bonds. Sensitization and awareness creation should be integrated in this component to ensure that people are aware of what is involved in sand mining and what mitigation measures are required. Involvements of chiefs, landowners and other key persons in community is very important in the reclamation process since they can pester contractors to follow agreed guidelines when given the powers to do so within the framework.

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Employee Branding: A research study on Indian banking sector •

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Abstract

Marketing has always been the most important function of any organization. However in recent times, Marketing has undergone a sea change. From understanding the needs of customer and designing products accordingly, marketing is now more focused on the branding aspects. With the ever increasing role of services, the products have become more and more intangible. The role of employees has become more significant under the current scenario. Since the services are intangible, the employees are the only source of bringing tangibility to the services. This is where employees need to live the brand of the company. The brand attributes expected by the customer needs to be reflected in every behavioral aspect of the employees. This is termed as employee branding. The research paper proposes to identify the impact of employee branding on consumer buying behavior and ways in which employee branding practices can be imbibed in the employees.

INTRODUCTION

Service Sector has played the major role in growth of Indian Economy in recent times. It contributes 56% to the GDP of India in the last fiscal year. Because of such a huge opportunity, the service sector has become highly competitive. To survive in such competitive scenario, the key differentiating factor required is the manpower (i.e. the knowledge executive). By its nature, services cannot be separated from the person who is delivering the service. For customer, the personal banker of HDFC Bank is the Bank itself. For customer, the Sales executive of Pantaloons is the Retail store itself. In this type of scenario, it becomes very critical to ensure that the employees live the brand itself. Before promoting the brand to customer, the brand should be promoted to your employees. Each employee should understand the value system of the organization and the brand deliverables. If this does not reflect in the behavior of the employees, the customer will have a brand disconnect. This phenomenon is referred to as employee branding or internal marketing (Czaplewskim, Ferguson and Milliman, 2001)

LITERATURE REVIEW

Employee branding touches upon two different aspects of business management i.e. Human resources management and Marketing. A lot of literature is available on both of these individual streams but integration of both these is not available in abundance. Even the results on the application side of Employee branding leaves a lot to desire.

Amongst the very first attempts to define employee branding or internal marketing, one was attributed to Berry, Hensel and Burke (1976). They commented that to satisfy the customer, a company needs to first satisfy their own employees (Internal customers). Thompson, Berry and Davidson (1978) stated that the job of an employee should be treated as an internal product. They opined that if the internal product ensures good quality the final product will definitely reflect the same. Czaplewskim et.al (2001) in recent times attempted to define internal marketing. They reported that it is a tool to deliver quality services to customer by attracting, retaining, training and motivating the employees. Beagrie (2003) defined internal marketing as a tool to achieve the goals of the organization by motivating employees to change their cognition and behavioral processes.

Mullica (2003) stated that companies should not be looked upon as bundle of products or services. They should be defined by the performance of their human capital. If the projection of the company by the employees would not be in tune with the external communication of the organization, then it would create brand disconnect with the customers. Mitchell (2002) holds a strong opinion that employees should know about the company more and before the external customers.

Brands are highly intangible and abstract concepts. Pine and Gilmore (1998) stated that brand experience can be very useful in connecting with the customers and transferring the abstract brand values and concepts to the target customers. It is very important for

employees to understand and experience the brand to ensure that customers have a unique and consistent brand experience. This requires employees to live the brand itself. This requires the employees to become the brand ambassadors of their own company's brand (Mitchell 2002). Bendapudi (2005) reconfirms the same idea by saying that employees should live the brand of their organization. It means that employees should behave in such a manner which reflects the basic values of the brand and culture of the organization. Human capital branding was the term tossed by the author as a synonym of employee branding.

To achieve such commitment from the employee (where they change their behavior and start living the brand of their organization), managers need to provide appropriate incentives to the employees. Das (2003) proposes 3 main elements of employee engagement; namely say, stay and strive.

- Say : Employees spread good word of mouth about the organization
- Stay : Employees are loyal to organization and they look forward to contributing towards the well being of the organization
- Strive : Employees go out of their way, display extra efforts, to contribute for the organization and to serve the customers of the organization

Wellbourne (2003) proposes that to achieve good employee engagement, the performance of employees should be evaluated on regular basis and they should be given an honest feedback on regular basis.

Incentives, monetary or non monetary play a major role in motivating and engaging an employee. Incentive is a means to motivate an employee to behave and perform in a manner which is more than the normal expectation (McDermott 2002). Providing a conducive environment for employees to feel delighted by working with the organization and subsequently getting converted in to loyal employees is very important (Larsen 2003). Loyal employees become internal brand champions. They become the core strength of the business and shape a favorable image of the organization in the local community. But all the above mentioned tactics will not result in human capital branding (employee branding) if it is not supported by the Top Management (James 2000). Many other authors too confirm that many organizations talk about aligning the individual and corporate goals, but actually very few are able to do it. Employee branding will never take place if employees are unable to see how their work contributes to the overall organization. Thus employee branding will never take place if it is not considered as the top priority by the management (Beagrie 2003).

The Evolving Focus of HR			
	Competition for Products and Markets	Competition for Resources and Competencies	Competition for Talent and Dreams
Perspective on Employees	People viewed as factors of production	People viewed as valuable resources	People viewed as “talent investors”
HR’s Role in Strategy	Implementation, support	Contributory	Central
Key HR Activity	Administering of recruitment, training and benefits	Aligning resources and capabilities to achieve strategic intent	Building human capital as a core source of competitive advantage

Source: Sanjit Kumar Roy, 2007. “Internal Marketing”, Marketing Mastermind, Feb 2007

Although many authors like Beagrie (2003) and Mitchell (2002) acknowledge the importance of right communication for the purpose of employee branding, some others give a detailed perspective. Simms (2003) advocates a joint HR and marketing exercise to recruit and train employees in such a manner that it is in tune with the brand positioning and brand deliverables. Any type of mismatch at the initial planning level will lead to huge brand distract in the minds of customers. This brand distraction cannot be repaired by short term techniques. It has to be imbibed by a well crafted marketing and HR strategy. This requires a change in the role of HR department. Sanjit Roy (2007) proposes a frame work for the evolving role of HR department on basis of The Three Stages of Competition (Ghoshal and Bruche).

OBJECTIVE OF THE STUDY

The primary objective of the study is to throw some light on the concept of employee branding. This concept is more applicable in the service sector. Therefore the Banking sector was considered for the purpose of the study. The sector was also preferred because of the heavy competition that is being witnessed in the sector. Tough competition forces the companies to identify more differentiators. The main objective of the study is to identify the following

- Whether employees understand the significance of employee branding / internal marketing or not?
- Whether employees understand that in their own limited capacity, they have a potential to contribute heavily to the success of the business or not?
- Are the concepts and practices related to employee branding present in the banking sector or not?

- What are the best tools to communicate the values of the brand to the employees?
- What are the expectation of the employees from their employer to have a better understanding of the brand and its values?

Hypothesis

Following hypothesis was also tested using the empirical data

- Employees understand the significance of Employee Branding.

RESEARCH METHODOLOGY

For the purpose of the study 3 banks; namely HDFC, Axis and ICICI Bank at Vadodara were selected. In total 33 employees were selected cumulatively from all the three banks on convenience sampling basis. All the employees were similar in their job profiles with major component of their job profile based on customer interaction. A 5 point likert scale questionnaire was used as a data collection instrument. Half of the questionnaires were modified slightly in terms of wordings and sequence of questions. This was done to check that no bias was entering at any stage. The questionnaires were filled in with the help of personal interviews with the respondents.

- **Data representation and Statistical tools :** Rank Correlation and Normal Tabulation

FINDINGS AND ANALYSIS

Data collected from the sample size of 33 employees was analyzed. Mean values were calculated to understand the significance that the employee attach to the concept of employee branding. Below in Table 1, responses towards statements that help understand the importance that employees attach to employee branding are summarized.

The first three most rated points provide very useful insight. The first point clarifies that employees understand that to succeed in the market place companies need to have a unique brand identity. The second point shows that employees understand that their own understanding about the brand is important for the companies to succeed in the market place. The third points states that employees understand that it has to be the top priority of the top management to make them understand the brand of the organization. These three points highlight that employees do understand the need and importance of employee branding. They also understand that it has become the top responsibility and priority of top management to successfully ingrain the values of organization in each of the employees.

Table 1: Importance Score of Employee Branding

It is important for a company to have a unique brand identity to succeed in the market place	4.78
To succeed in the market place the company's employees should understand the brand values	4.66
It is a top priority for this organization to ensure that it's employee understand the brand and internalize the value of the brand	4.63
The employees of this company are completely interested to know what is happening in the organization	4.57
I clearly understand how I contribute to the success of this organization	4.51
I believe that I make a difference to this company	4.3
I completely understand the brand of this organization	4.24
Brand is a valuable asset for an organization	4.21
I recommend the products of my company to my friends and relatives	4.21
Incentives are provided to those employees who live the brand of the organization	4.09
The employees go the extra mile to serve the customers	4.06
I can comfortably talk about the values and mission of my organization	4
This is the best company to work for in Vadodara	3.96
The brand values and culture of the organization affects my thinking process and behavior	3.93
The company evaluates the employees on basis of how they live the brand of the organization	3.84
Internal marketing should include 2 way communication between management and employees	3.81
The brand values are communicated to employees through the official message system of the organization	3.78
This company has an internal marketing program targeted towards employees	3.72
Every employee believes that the brand values and culture of the organization is reflected in all internal process of the organization	3.69
Employees understand what Brand experience the company expects its customers to have	3.66
The values of this organization affect my day to day decisions	3.6
Senior executives of this company understands and lives the brand of this organization	3.57
The company immediately lets me know what is happening in the organization. I need not find it out from other people	3.48
I have complete understanding of the brand values and vision of this organization	3.36
I feel that my values match with the values of the organization	3.18

Source: Compiled on basis of data collected by the authors

The subsequent three points highlight that employees understand how they contribute towards the well being of their organization. They believe that they make difference to their organization and they are always eager to know what is happening in and around the organization.

The subsequent two points show that they understand the brand of the organization and also the fact that brand is a valuable asset. In subsequent statements they also admit that they recommend their products and services to their friends and relatives. They also understand and admit that incentives are provided to those employees who live the brand of the organization. Most of the employees do believe that their colleagues go the extra mile for serving their customer as promised by the brand / organization. All the above mentioned points were rated anywhere between 4 and 5 (i.e. agree to strongly agree)

The subsequent points which came out as the result of findings are discussed below in descending order of their agreeableness:

- Most of the employees believe it is the best company to work in vadodara
- Employees believe to a varying degree that the brand values and culture of the organization affects their day to day decisions. Their behavior and thinking process is guided by the values of the brand. But the varying degree of answers show that maybe the conviction amongst the employees is not so strong.
- Almost all employees agreed to the fact that internal marketing is present to some extent in their individual organizations. However their expectation was that the internal marketing process should be 2 way and customized as per the need of the employees.
- Many employees were also of the opinion that the values of the brand are reflected in all the internal process. But a lack of strong rating may be interpreted in a way that maybe the values are not strongly reflected in the day to day organizational process. This provides a scope for the top management to improve the business processes immediately to give a psychological signal that employee branding is the top priority of management. This also gets reflected in the statement, "*Senior executives of this company understands and lives the brand of this organization*" which was not strongly rated. Another statement which reconfirms the same fact is, "*The company immediately lets me know what is happening in the organization. I need not find it out from other people*". Such slackness from the management may be detrimental to the efforts of employee branding.

Thus, contradictory to the prevailing belief, that management is more proactive towards employee branding than the employees, Table 1 shows evidence that, employees do understand the importance and significance of branding process more than the management. But a lot remains to be desired from the management's side in terms of organizational processes and their own behavior and interaction with employees.

APPLICABILITY OF EMPLOYEE BRANDING

Later we analyzed how to brand the employees. Table 2 below, throws some light on how to imbibe the brand values and culture of the organization in the employees. Various factors that could lead to better understanding and reflection of company's brand in the employee's behavior are discussed below.

Table 2: Factors reflecting Company's Brand in Employee's Behaviour

Official training sessions are the best medium to imbibe the brand values and culture of the organization in the employees	4.54
Displays and notices inside the office are the best medium to imbibe the brand values and culture of the organization in the employees	4.45
Induction training (at the time of joining) is the best medium to imbibe the brand values and culture of the organization in the employees	4.3
Employee feedback sessions are the best medium to imbibe the brand values and culture of the organization in the employees	4.18
Regular interaction with the Senior executives of the company is the best medium to imbibe the brand values and culture of the organization in the employees	4.18
Group discussion on various issues is the best medium to imbibe the brand values and culture of the organization in the employees	4.06
Organizing extracurricular events like sports, etc are the best medium to imbibe the brand values and culture of the organization in the employees	3.33

Source: Compiled on basis of data collected by the author

Most of the respondents consider that official training sessions conducted by the organization are the best medium to inform the employees about the brand of their organization. The other important tools were induction training (i.e. at the time of joining the organization) and Displays and notices which are visible to each of the employees all the time during their daily routine. Thus, managers need to ensure that sufficient exposure is given to the employees about the brand and values of the organization during induction and then subsequent periodic training sessions. Also notices and display should be used to imbibe employee branding. All these points fall under the domain of management. The quality of interaction during induction and other training session or through display can be improved only by the management. This reaffirms the findings of Table 1 that management is probably not so proactive in terms of employee branding.

Employee feedbacks sessions and interactions with senior executives were amongst the other few points which were considered to be effective tools of internal marketing to the

employees. Internal marketing done under the guise of extracurricular events like sport, picnics etc were rated the least by the respondents

Table 3 below, shows the relative importance attached by the employees of the Bank to the various aspects of the Bank which attracts customer. The question was divided into 2 phases. Half of the respondents were directly asked to rank all the 6 parameter in order of their importance. To avoid any bias emerging in this question, remaining half of the respondents were indirectly asked to rate all these parameters on a 5 point scale. They were asked whether they agree or disagree with the fact that customer visit their bank repeatedly because of all the individual 6 parameters. Another set of ranks was prepared on the basis of rating given. Rank correlation was used to identify the amount of correlation between the ranking provided by 2 sets of respondents.

Rank correlation r works out to be **0.715**. This shows a strong positive correlation between the two rankings provided by different sets of respondents. Thus we can safely assume that both the rankings are fairly correlated. For the research paper, ranking based on the rating data has been considered. The reason being that the rating statements were mixed with 32 other statements to be rated which would lead to completely unbiased and unprompted responses, which may not be the case with ranking questions.

Table 3

Particulars	Rating	Ranking	Difference	D2
Low priced products	1	3	2	4
Promotional offers	2	2	0	0
Behavior of the employees	3	1	2	4
Bank Ambience	4	5	1	1
Advertisements	5	4	1	1
Company's Brand Image	6	6	0	0
			Total	10

Source: Compiled on basis of data collected by the authors

Thus from Table 3 it can be interpreted that the employees understand that along with low pricing and promotional offers, their own behavior plays an important role in attracting customers towards their bank. This confirms the hypothesis that employees understand the significance and advantages of employee branding. They understand how their behavior contributes to the success of their organization.

This also explains the findings of Table 1 and Table 2 that management is not so proactive towards employee branding. In today's competitive times, it is clearly visible that banks are predominantly focusing on comparable pricing and promotional offers. With respect to these two aspects, employees feel that employee branding has taken back seat in the management's agenda.

SCOPE FOR FURTHER RESEARCH

The current study could be conducted across geographical region. The same study could be verified with modifications in public sector banks and also in other service industries. Another major area to probe into is the effect of employee branding on customers. Literature should be developed on the area of how employee branding impacts the consumer attitude, preference and behavior towards the brand.

CONCLUSION

Competitive times always ask for dedicated and committed efforts. Banking industry (service industry including lot many others) need to display a similar sort of effort. All organizations are formed not by the products and services but by the people who work in it. No dedicated efforts can fructify if it is not backed by the employees. This is the reason why most of the service companies are focusing attention towards employee branding. The focus has shifted from just abiding by the rules and code of conduct of the organization to internalizing the values and living the brand. Organizations do not want employees, they require brand ambassadors.

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Hedonic and Utilitarian Benefits of Stronger and Weaker Brands

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Abstract

Nowadays, brand is a powerful tool to entice new consumers by influencing their behavior with various strategies that would make them loyal to one brand. In modern society brand not only represents the product or company but also have a strong association with perceived quality, consumers' life style, social class, taste, etc. It is well established fact that strong brand leads to greater brand equity and greater financial value of the brand. Present research explores sources of brand strength in terms of the perceived hedonic and utilitarian benefits offered by the brand. The study has been conducted in Surat city of Gujarat which is one of the fastest flourishing city in Asia. The sampling frame for this study were owners of passenger automobiles in Surat city. The sample was restricted to most popular 10 brands (Business Review February 2013). Convenience sampling technique was used to select the sample. Collected data was analysed using Krushal-Wallis and Mann-Whitney U test in accordance to the objectives of the study. Results of the study reveal that stronger brands are perceived by customers to offer greater hedonic benefits than utilitarian benefits; and weaker brands are perceived by customers to offer greater utilitarian benefits than hedonic benefits. Results of study have an important implication for the product designers and marketing managers to manage their brands in a better way and align their product strategy with their brand strategy.

Key words: Stronger brand, Weaker brand, Hedonic benefit and Utilitarian benefit.

INTRODUCTION

The concept of Brand holds tremendous importance since many years; it is the key to distinguish the goods and services from one to another. Customer's simple understanding of brand is to associate and reckon with easy information processing about products purchasing and being certain about the brand to build their trust with time (Logo Design works, 2007). Branding efforts create a feeling of involvement, a sense of higher quality, and an aura of intangible qualities that surround the brand name, mark, or symbol (Aaker, 1991; Dolak, 2003). A brand is an emotional and physiological relationship a firm has with a customer. Branding today is used to create emotional attachments to products and companies (Dolak, 2003; Kotler & Armstrong, 2004). Brands basically create perceptions in the mind of the consumer that it is unique and there is no other similar product or service in the market. Therefore, a brand is to say to be strong entity if it is consistent over a long period of time in providing the product or service which consumers and prospective purchasers can rely and trust, which will lead to a Brand promise. A brand is a source of a promise to its customers. It promises relevant differentiated benefits. It does so not only to place itself into the purchase consideration set, but even more importantly, to be the brand chosen from that purchase consideration set. This reflects the greater need from the organization's point of view to have strong brands build through proper brand management resulting from effective marketing programs to create brand equity. It is well established fact that a strong brand leads to greater brand equity and greater financial value of the brand (Aaker 1996; Keller 2007). A stronger brand is a market-based asset that increases the level of cash flow and reduces the volatility of cash flow thereby improving the financial performance of the firm (Srivastava, Shervani, and Fahey 1998). In order to better manage a brand, the CMO needs to understand the antecedents of brand strength in terms of the customer benefits the brand offers. To facilitate the synergy between brand and product management, it is important to use a conceptual framework that is common with the product benefits framework.

Chitturi, Raghunathan, and Mahajan (2007) in their work proposed and tested a framework for product benefits along the two primary dimensions—hedonic and utilitarian. Consumers are often faced with these types of choices between hedonic and utilitarian alternatives that are partly driven by emotional desires rather than cold cognitive deliberations. Consumers choosing among new automobiles, for example, may care about utilitarian features (e.g., mileage) as well as about hedonic attributes (e.g., sporty design). Hence, these choices represent an important domain of consumer decision making.

The majority of previous research has focused on utilitarian value (Babin et al, 1994). Utilitarian customer behavior is described as a functional or task-related standpoint & may be thought of as work (Babin et al, 1994; Betra and Ahtola, 1990). Hirschman & Holbrook (1982) described consumers as either “problem solver” or in terms of consumers seeking fun, fantasy, arousal sensory stimulation. This dichotomy has been represented in consumer behavior studies. Customers might have a different perception

from “value” which is based on own personal values, needs, preferences & financial resources.

Utilitarian value has actual & tangible attributes. Utilitarian value based on fulfilling a basic need & purchased & consumed for fulfilling consumers basic & functional needs. Utilitarian benefits refer to the functional, instrumental and practical benefits of consumption offering. In selection and decision making for utilitarian product, consumers follow utility and function maximizing approach. In addition there is a conceptual parallel between necessities-need and utilitarian benefits. Hedonic products possess subjective and intangible attributes and create a hedonic reaction for consumers. Hedonic consumption takes place in following of fun, entertainment, fantasy, arousal, motivation and sensory enjoyment (Holbrook & Hirschman, 1982). This value is stimulated by desire for sensual and fantasy and recreational enjoyment. Hedonic consumption concept describes people who consumed many products simply for emotions and subjective picture of that product. This principle drives from a belief that people don't purchase a product simply because of its utility, but also buying such product has a special meaning for them and generally hedonic products accounts probabilities for self-increasing and subjective concepts of intangible attributes of product (Mort & Rose, 2004; Zajonc & Markus, 1982).

Broadly speaking, hedonic goods provide more experiential consumption, fun, pleasure, and excitement (designer clothes, sports cars, luxury watches, etc.), whereas utilitarian goods are primarily instrumental and functional (microwaves, minivans, personal computers, etc. (Hirschman and Holbrook 1982; Strahilevitz and Myers 1998). If consumers make choices between goods or characteristics with such different appeal, an account of consumer behaviour needs to address the manner in which they make these fundamental trade-offs.

In order to understand the pattern of choice, it is important that any explanations of consumer behaviour is accompanied by a complete understanding of the interplay between a consumer's functional goal and experiential preferences within the decision context. Consumer researches have increasingly begun to investigate consumer choice based on distinctions that involve the purchase and consumption of goods for pleasure versus utilitarian purposes.

LITERATURE REVIEW

Dhar and Wertenbroch (2000) examined how consumer choice between hedonic and utilitarian goods was influenced by the nature of the decision task. The author proposed that the relative salience of hedonic dimensions was greater when consumers decide which of several items to acquire. It was proposed that hedonic item is relatively preferred over the same utilitarian item in forfeiture choices than in acquisition choices and it was supported in two choice experiments. In the subsequent experiment, these findings were extended to hypothetical choices in which the acquisition and forfeiture conditions were created by manipulating initial attribute level reference states instead of ownership. Finally, consistent with the experimental findings, a field survey showed

that, relative to market prices, owners of relatively hedonic cars value their vehicles more than do owners of relatively utilitarian cars.

Urminsky and Kivetz (2003) empirically demonstrated that, consumers were more impatient for hedonic (or luxury) goods than utilitarian (or necessity) goods. However, when making actual purchase decisions involving cost-timing tradeoffs, the effect was reversed and consumers were more willing to bear a cost for faster receipt of a utilitarian good than for a hedonic good. Another stream of research, however, focused on the role of guilt and self-control in decisions about hedonic and utilitarian consumption. This research suggested that goods that provide the highest pleasure (i.e. desired hedonic items) inspire the most guilt (Lascu 1991) and, conversely, spending on utilitarian goods may be easier to justify and less painful. Indeed, consumers were shown to utilize self-control mechanisms to resist the temptation of hedonic items.

Chitturi et al. (2007) studied and found evidence for the research proposition that the type and intensity of the emotional experience arising from the consumption of hedonic benefits is qualitatively different from that of utilitarian benefits. This difference in emotional experience results in significantly different levels of customer delight, satisfaction, word-of-mouth, and repurchase intent. Situation was explored with studies involving cell-phones, laptop computers, and automobiles. The primary insights provided by this research were products that meet or exceed customers' utilitarian needs and fulfill *prevention* goals enhance customer satisfaction; and, products that meet or exceed customers' hedonic wants and fulfill *promotion* goals enhance customer delight. Finally, the results showed that delighting customers improves customer loyalty as measured by word-of-mouth and repurchase intent compared to merely satisfying them.

Shengan and Teobc (2012) carried out a survey on 262 mobile users in Taiwan to examine the mediating effects of customer experience on the relationship between product attributes (hedonic and utilitarian) on mobile brand equity. It was proposed that utilitarian and hedonic attributes of products affect mobile brand equity through customer experience. It was found that the effect of perceived ease of use on mobile brand equity is partially mediated, whereas perceived usefulness, entertainment, and aesthetics were fully mediated by customer experience.

Diefenbach (2012) presented a systematic exploration of the notion of a *hedonic dilemma* in the context of mobile phones. Mobile phones, besides purely pragmatic tasks, they fulfill psychological needs such as relatedness, stimulation, competence, popularity, or security. In choice situations, however, people often overemphasize the pragmatic, and fail to acknowledge the hedonic. Due to their need for justification, people attend to the justifiability of hedonic and pragmatic attributes rather than to their impact on experience. Given that pragmatic attributes directly contribute to task-fulfillment, they are far easier to justify than hedonic attributes. People may then choose the pragmatic over the hedonic, despite a *true* preference for the hedonic.

RATIONALE AND SIGNIFICANCE OF THE STUDY

It is interesting to note that consumers are willing to pay a 37% price premium on a branded product over the same quality private label product. (Hatch and Rubin 2006). Does this mean that consumers behave irrationally? The answer lies in understanding that consumers consume the brand as much as the product itself (Schroeder 2005). For consumers to enjoy the whole range of brand benefits, it is necessary for brand managers to create and sustain strong brands. Brand benefits are personal values and meanings that consumers attach to a brand's product attributes.

Frequently, a major distinction is made between two basic categories of benefits according to the underlying motivations to which they relate – Utilitarian(functional) and Hedonics(Aesthetics) (Keller 2003a; Park, Jaworski, and MacInnis 1986). Functional benefits are the more intrinsic advantages of product consumption, and they usually correspond to product attributes.

These benefits are linked to basic motivations, such as well-being and health. Hedonic benefits relate to underlying needs for social approval, personal expression, and outer-directed self-esteem and they usually correspond to non-product-related attributes. Consumers no longer consume products for their utility, but because of their symbolic meaning (Veloutsou and Moutinho 2008); they have needs and wants that will not only be satisfied by product consumption, but also by the consumption of a brand itself. Given this situation, this type of study provides insight to the marketers to establish a particular niche for particular consumers and cater to their individual needs and influencing consumer choice in their favour, ultimately leading to enhanced brand equity and financial brand value.

RESEARCH METHODOLOGY

Research Objectives

The research work identifies customer benefits-Hedonic(aesthetic) and Utilitarian(functional) offered by brands with the help of study on automobiles. The research study also aims to determine if the brand group is associated with greater hedonic benefit or greater utilitarian benefits by applying the framework of principle of Precedence and the principle of Dominance developed by Chitturi et al. (2007).

Research Hypotheses

In addressing these objectives it is hypothesized that-

Ho₁. Stronger brands perceived do not offer greater utilitarian values as compared to weaker brands.

Ho₂. Stronger brands perceived do not offer greater hedonic values as compared to weaker brands.

Ho₃ Weaker Brands perceived do not offer greater utilitarian values than hedonic values.

Ho₄: Stronger brands perceived do not offer greater hedonic benefit than utilitarian benefit

This study was conducted among the car owners residing at Surat city, Gujarat. A purposive sampling technique was adopted in the study to select the sample respondents. The sample was restricted to most popular 10 brands (Business Review February 2013). As the universe of the study is large, the study has been conducted on the respondents who are the owners of all segments of passenger cars of popular 10 brands. A structured questionnaire was used to identify the stronger brands and weaker brands.

First section of questionnaire contained 15 statements relating to sources of brand strength developed on 5 point likert scale (5=strongly agree, 4=agree, 3 neutral, 2=disagree and 1=strongly disagree).

Second section measured respondents' views on consumption benefits-Hedonics (Experiential) and Utilitarian (Functional). Questionnaires were distributed/mailed during April 2014 to November 2014. The detailed close ended questionnaire was administered to a sample of total 250 questionnaires were distributed, with 225 questionnaires collected.

Tools for data analysis

Data was analysed using SPSS 16 version for evaluating and interpreting the questionnaire into meaningful information and analysis. SPSS is one of the widely used statistical software package and covers a broad range of statistical procedures. Statistical techniques used in the study were- Krushal-Wallis Test and Mann-Whitney U test.

DISCUSSION

The average mean ranks of 10 brands have been shown in Table-1. Referring to the table, these 10 brands are classified into two groups based on their average mean scores. Brands with average mean scores lesser than 100 are classified as Weaker brand and the brands with average mean scores greater than 100 are classified as stronger brands.

Accordingly brands like Maruti, Hyundai, Mahindra, Volkswagen, Ford, Chevrolet with mean scores less than 100 are classified as Weaker Brands and Brands like Toyota, Honda, Skoda and Others (consisting of Audi, BMW and Mercedes) are classified as Stronger Brands. Consumption benefits of stronger/weaker brand are analyzed in next section.

Table: 1 Average Mean Ranks of 10 brands on Brand Strength indicators using Krushal- Wallis

test.

Brand	Maruti	Hyundai	Mahindra	Toyota	Volkswagen	Honda	Ford	Skoda	Chevrolet	Others
N	32	44	18	18	14	20	15	15	15	24
Recognise	98.42	97.86	78.31	121.14	102.43	130.25	92.67	126.83	65.27	161
Recall	106.03	102.5	77.03	124.81	99.21	112.4	82.5	139.47	69.7	153
Proud	81.55	95.57	80.89	142.17	90.75	114.25	78.33	127.73	107.37	172.23
Good	91.66	101.97	86.19	124.5	95.29	114.58	87.63	111.83	88.5	169.29
Performance										
Recommend	98.88	96.57	79.33	135.19	71.43	130.18	78.33	103.7	100.83	170.79
Hightech	83.33	98.6	81.61	124.53	89.43	141.08	87.2	117.17	69.17	180.33
Functional	84.39	99.5	92.06	115.67	99.86	114.22	94.3	111.77	87.8	179.67
Good Quality	92.56	104.19	90.97	106.53	88.68	130.32	83.4	90.13	100.1	173.58
Loyal	108.44	101.05	72.72	109.81	100.68	111.9	79.53	117.5	79.57	175.92
First Choice	103.16	100.95	73.33	120.64	97.29	110.8	80.73	114.5	84.23	175.65
Preference	101.8	95.07	78.94	122.56	125.71	92.3	91.23	121.9	93.9	164.21
Superior	79	98.32	65.22	138.44	103.86	124.05	85	136.13	97.73	165.92
Exceeded Expectation	98.45	94.89	88.53	115.39	108.46	101.12	84.17	130.17	84.13	175.25
Satisfaction	93.31	96.94	87.33	113.47	100.79	111.22	97.4	111.57	92.27	175
Good Experience	102.5	94.91	75.31	104.78	104.21	116.78	99.67	114.03	95.97	170.12
Average Mean rank	94.89867	98.59267	80.518	121.3087	98.53867	117.03	86.806	118.2953	87.76933	170.7973

Mann-Whitney Test

Table-2 gives the results of Mann-Whitney U test to study the significant difference between utilitarian benefits of stronger and weaker brands.

H₀1: Stronger brands perceived do not offer greater utilitarian values as compared to weaker brands.

H₁1: Stronger brands perceived offer greater utilitarian values as compared to weaker brands.

From the above table it is evident that Stronger brands have greater utilitarian value than weaker brands. Among the various variables, significant difference have been found in the cost of maintenance, luggage capacity and safety measures (being p value <0.05) of stronger and weaker brands. Stronger brands' average mean rank 109.975 is greater than weaker brand' average mean rank 107.43, thus rejecting null hypothesis in favour of alternative hypothesis stating that stronger brands perceived offer greater utilitarian value than weaker brands.

Table 2: Mean Ranks of Stronger and Weaker brands on utilitarian benefits

Brand Strength	Stronger Brands		Weaker Brands	
	N=77	Sum of Ranks	N=138	Sum of Ranks
Utilitarian Benefits	Mean Ranks		Mean Ranks	
Driving Comfort	109.1	8401	107.38	14819
Spare parts	104.35	8035	110.04	15185
Accessories	108.44	8349.5	107.76	14870.5
Good Service	114.54	8819.5	104.35	14400.5
Maintain	99.37	7651.5	112.82	15568.5
Engineered	109.81	8455.5	106.99	14764.5
Mileage	109.56	8436	107.13	14784
Luggage Capacity	118.94	9158	101.9	14062
Safety measures	116.62	8980	103.19	14240
Terms of Payment	109.02	8394.5	107.43	14825.5
Average Mean Rank	109.975		107.43	

Mann-Whitney U test

Table give the results of Mann-Whitney U test to study the significant difference between hedonic benefits of stronger and weaker brands.

Ho2: Stronger brands perceived do not offer greater hedonic values as compared to weaker brands.

H₁₂: Stronger brands perceived offer greater hedonic values as compared to weaker brands.

Table 3: Mann Whitney U test Statistics of stronger and weaker brands on utilitarian benefits

	Driving Comfort	Spare parts	Access- ories	Good Service	Maintain	Engineered	Mileage	Luggage Capacity	Safety measures	Terms of Payment
Mann- Whitney U	5228	5032	5279.5	4809.5	4648	5173.5	5193	4471	4649	5234.5
Wilcoxon W	14819	8035	14870.5	14400.5	7652	14764.5	14780	14062	14240	14825.5
Z	-0.745	- 1.086	-0.136	-1.692	-2.434	-0.802	-0.389	-2.689	-2.402	-0.395
Asymp. Sig. (2- tailed)	0.457	0.278	0.892	0.091	0.015	0.422	0.697	0.007	0.016	0.693

a. Grouping Variable: Brand Strength

Table 4: Mean Ranks of Stronger and Weaker brands on hedonic benefits

Brand Strength	Stronger	Sum of	Weaker	Sum of
Hedonic Benefits	N=77		N=138	
	Mean Ranks		Mean Ranks	
Adventurous	111.07	8552.5	106.29	14667.5
Image conscious	138.73	10682	90.86	12538
Style Seekers	131.33	10112.5	94.98	13107.5
Sense of Excitement	114.35	8805	104.46	14415
Lots of attention	128.47	9892.5	96.58	13327.5
Sense of pleasure	118.92	9156.5	101.91	14063.5
Youthful	118.49	9124	102.14	14096
Satisfied	112.81	8686.5	105.32	14533.5
Superiority	133.16	10253.5	93.96	12966.5
Advertising Appealing	116.57	8976	103.22	14244

Unique	116.99	9008.5	102.98	14211.5
Technical specification	128.94	9928	96.32	13292
Design Appealing	114.52	8818	104.36	14402
Average Mean Rank	121.8731		100.26	

Table 5: Mann Whitney U test statistics of Stronger and Weaker Brands on hedonic benefits

	Adventurous	Image conscious	Style Seekers	Sense of Excitement	Lots of attention	Sense of pleasure	Youthful	Satisfied	Superiority	Advertising Appealing	Unique	Technical specification	Design Appealing
Mann-Whitney U	5076.5	2947	3516.5	4824	3736.5	4472.5	4505	4942	3375.5	4653	4620	3701	4811
Wilcoxon W	14667.5	12538	13107.5	14415	13327.5	14063.5	14100	14530	12966.5	14244	14210	13292	14402
Z	-0.637	-6.446	-5.08	-1.539	-4.196	-3.078	-2.169	-1.766	-5.15	-1.828	-1.87	-4.595	-2
Asymp. Sig. (2-tailed)	0.524	0	0	0.124	0	0.002	0.03	0.077	0	0.068	0.062	0	0.046

a. Grouping Variable: Brand Strength

From the above table it is inferred that significant difference has been found with variables image conscious, style seekers, attention, pleasure, youthful, superiority, technical specification and appealing design (being p value < 0.05) of stronger brands and weaker brands. The average mean rank of stronger brand is 121.87 is greater than average mean rank of weaker brand 100.26, thus rejecting our null hypothesis and accepting alternative hypothesis stating that stronger brands perceived offer more hedonic benefits than weaker brands.

Ho3: Weaker Brands perceived do not offer greater utilitarian values than hedonic values.

H₁3: Weaker brands perceived offer greater utilitarian values as compared to hedonic values

Table 6: Average Mean Ranks of Weaker brands on utilitarian and hedonic benefits.

Brand Strength	Consumption Values	
	Utilitarian Value	Hedonic Value
	Average Mean Rank	Average Mean Rank
Stronger Brands	109.98	121.87
Weaker Brands	107.43	100.26

Table 6 reveals that average mean rank of utilitarian value (107.43) of weaker brand is higher than average mean rank of hedonic value(100.26). Weaker brands scored significant higher coefficient for the factors like driving comfort, easy to source spare parts, easy to source accessories, easy to maintain, good mileage and good payment terms. Thus alternative hypothesis is accepted stating that weaker brands have greater utilitarian values as compared to hedonic values.

Ho4: Stronger brands perceived do not offer greater hedonic benefit than utilitarian benefit

H14: Stronger brands perceived offer greater hedonic benefit than utilitarian benefit.

Table 7: Average Mean Ranks of Stronger brands on Utilitarian and Hedonic benefits.

Brand Strength	Consumption Values	
	Utilitarian Value	Hedonic Value
	Average Mean Rank	Average Mean Rank
Stronger Brands	109.98	121.87
Weaker Brands	107.43	100.26

From the above table it is clear that average mean rank of hedonic value(121.8731) of stronger brands is higher than utilitarian value(109.975). This can be explained by the fact that stronger brands have greater coefficient for the factors like image conscious,

style seeking, lots of attention, sense of pleasure, sense of excitement and technical specification. Thus alternative hypothesis is accepted stating that stronger brands are perceived to offer greater hedonic benefits than utilitarian benefits.

CONCLUSION

The objective of the research was to study brand strength in terms of hedonic and utilitarian benefits offered by automobile brands using principle of Precedence and principle of Dominance developed by Chitturi et al. (2007). Results of the study highlighted that Stronger brands offer greater hedonic and greater utilitarian benefits than weaker brands. Mean scores of stronger brands was higher than weaker brands on various parameters such as driving comfort, well engineered, mileage, safety measures, adventurous, image conscious, style, sense of excitement and many more. On the basis of principle of Precedence, it was further explored that weaker brands are perceived to be more utilitarian (functional) than hedonic (aesthetics). The weaker brands scored higher coefficient for the variable such as driving comfort, easy to source spare parts, easy to source accessories and easy to maintain. On the basis of principle of Dominance it was found that stronger brands are perceived to offer greater hedonic benefits than utilitarian benefits. Stronger brands have higher coefficient for the factors like image conscious, style seeking, sense of pleasure and technical specification etc.

The findings from this research will be helpful to product designer and marketing manager to manage their brands in a better manner and align their product design strategy with the branding strategy. The findings of this study provide useful guidance and support for marketers to plan marketing strategies in order to attract consumers in a competitive global market. Firstly, to strengthen stronger brands of automobile, one need to improve its hedonic benefits than improving its utilitarian benefits. Secondly, to strengthen weaker brand, one must focus on improving its utilitarian benefits to improve brand strength and sales. Another important implication of this research is that that one must focus and enhance hedonic benefits to make a brand stronger to generate higher profit margins.

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Craftroots - an Innovative Model of the Handicrafts Sector of Gujarat

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Abstract

The Handicrafts Sector of Gujarat comprises of a wide range of products, artefacts made by artisans comprising of different communities in the State. Largely being unorganised sector, the artisans are producers, designer and also an entrepreneur in making, handling the range of activities and processes for their livelihood. These artisans are further brought into the mainstream through Social Enterprises like Craftroots, by reviving, restoring and retaining their skills and giving them a fillip to market their skills through variety of products and artefacts. This paper highlights their contribution through a Case Study and Focus Group Discussion with artisans in the region of Banni, Kutch. It brings out important issues related to the handicrafts artisans and the interventions mechanism adopted by the social enterprise. The Social Enterprises' intervention in strengthening the craft ecosystem of the sector through its innovative business model. The role of the social enterprises is laudable in increasing the access and reach of these artisans residing in the remotest region of the state.

Key Words: Handicrafts sector, Social enterprises, Craft Eco-system, Markets

INTRODUCTION

Handicrafts of India represent our cultural tradition in true sense, as Indian way of life is replete with products made with the help of simple, indigenous tools by crafts people who belong within a strong fabric of tradition, aesthetic and artistry. They embody our heritage of creativity, aesthetics and craftsmanship. At a more substantial level the Handicraft tradition has sustained generation of people in our country. Handicrafts activity is predominantly carried out in the unorganized household, by using local resources and local initiatives. This sector in India as well as in many other regions of the world, is identified as the largest sector of rural employment after agriculture.

The Handicrafts Sector plays a significant and important role in the country's economy. It provides employment to a vast segment of craft persons in rural & semi urban areas and generates substantial foreign exchange for the country, while preserving its cultural heritage. Handicrafts have great potential, as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the country. The Handicraft sector has, however, suffered due to its being unorganized, with the additional constraints of lack of education, low capital, poor exposure to new technologies, absence of market intelligence and a poor institutional framework. The sector is estimated to employ 68.86 lakh artisans at present and the export of handicrafts including handmade carpets upto March, 2014 has been Rs. 31909.24 crore which shows an increase of 33.80% over the same period in financial year 2012-13 (Ministry of Textiles (MoT, 2013-14).

The need of the hour is to build sustainable business for Handicrafts, to follow an egalitarian and sustainable business model which will adequately remunerate the artisans and provide them a dignified life. The approach has been to treat this sector as a sub-set of the **Knowledge economy**. It is perhaps the only production activity in which the knowledge and skills are used to create a tangible physical asset at the origin (Planning Commission, 2012-2017).

Gujarat is one of India's leading states in business and commerce and has a rich varied heritage of art and culture which finds its roots in rural and cottage activities and livelihoods. Gujarat has a richly diverse tradition of folk arts, crafts, textiles all of which not only serve to enhance beauty but are also significantly designed to be valuable utilities. Each district and every community in the state has distinctive handicraft. Archaeological evidence has time and again indicated crafts and textiles from Gujarat being traded all over the world. Even today in a changing world traditional handicrafts and handloom products hold a special niche market. Handicrafts of Gujarat hold an important position in the international markets as well because of their variety, color, forms, their utility, usage value and a tradition of historical lineage on which they are based. The cultural entrepreneurship of the state has helped shape the identity of the traditional handlooms and handicrafts. A big number of ethnic communities live in the region, most maintaining traditional dress and crafts of many sorts, including weaving, dyeing, printing, bandhani (tie-dye), embroidery, leather work, pottery, woodwork, and metalwork. Originally, crafts existed integrated into local social systems. Design is an integral part of craft, as the artisan is a designer, producer and marketer simultaneously.

A suitable and vibrant ecosystem is where open interactions between the stakeholders are present, is imperative. The present craft ecosystem in Gujarat centers around the artisans and comprises of the 1) Government Agencies – State Government and Central Government – performing promotional role, 2) NGOs, Social Enterprises, Producers' Company – Boosting Capacity Building and Marketing, 3) Educational & Research Institute - National Institute Fashion Technology, National Institute Entrepreneurship Development Institute of India, Ahmedabad Textile Industry's Research Association – innovating design and product development, 4) Freelance Designers & Sector Experts – Innovative process and Design inputs, 5) Private Enterprises – encouraging Marketing, 6)Funding Agencies - NABARD,SIDBI, Consulates,International Agencies – Finance and Funding.

In Gujarat, with its regional diversities, decentralized and demand-driven availability of resources for sector is a significant challenge. Geographic Clustering, both natural and artificial, has helped sector leverage collective muscle to submit their requirements to relevant stakeholders both inside and outside the Government. Thus, these sector clusters –in Bhuj, Kutch, Patan, and Banaskantha have reaped benefits of targeted interventions by the State and other multi-lateral agencies. A strong eco system will help clusters,artisans and its organization cater to existing and future needs, for continued growth, increased market access and reach.

LITERATURE REVIEW

The Steering Committee On Handlooms and Handicrafts Constituted for the Twelfth Five Year Plan (2012 – 2017), Village&Small Enterprises Division, Planning Commission, GOI(2012), reports that the sectors of Handlooms and Handicrafts embody the rich traditional, historical and cultural diversity that distinguishes India from the rest of the world. Be it the kashida embroidery of Kashmir, Naga morungs, paitkar art work from Jharkhand or the bhandhej and toran from Gujarat, each of these crafts is enriched with centuries of dedicated refinement and has a unique story to tell. Equally importantly, these two sectors constitute the only industry in the country that provide low cost, green livelihood opportunities to millions of families, supplementing incomes in seasons of agrarian distress, checking migration and preserving traditional economic relationships. Despite their cultural and economic importance, however, both handlooms and handicrafts sectors suffer from perennial problems of weak infrastructure, inadequate availability of inputs at regular prices, poor supply chain systems and ineffective marketing and sales practices. Limited private entrepreneurial support has increased the sectors' dependence on Government resources and the lack of a universally recognized definition of 'handicraft' remains a challenge. Further, the lack of synergy between handlooms, handicrafts, and khadi and the village industry sectors leads to inefficient utilization of resources.

The Creative Economy Report focuses on local settings in developing countries, while also drawing on contexts of socio-economic disadvantage in the developed world. As a driver of development, creativity and culture are recognized for the economic value that creative and cultural industries generate in terms of job creation. Importantly, the non-monetized benefits of culture also drive development and can lead to transformative

change when **individuals and communities** are empowered to take **ownership** of their own development processes, including the use of **local resources, skills and knowledge** and diverse cultural and creative expressions. Taking ownership contributes to strengthening the **social capital of a community** and fosters trust in public institutions, which in turn can result in inclusive social and economic development, environmental sustainability and peace and security. (Creative Economy Report, UNESCO/UNDP, 2013).

The Crafts Council of India (2011) undertook the Craft Economics and Impact Study (CEIS) to address the crisis of unawareness and misunderstanding that faces the handicraft sector. The findings have included the importance of crafts to social and political stability, the major role of women suggesting a level of almost 50% and higher in key craft processes, strong hereditary patterns as well as new mobility, considerable dynamism in adapting to change, and changing patterns of remuneration, entrepreneurship and skill within craft communities.

Liebl and Roy (2003), analysis that the What all the many thousands of beautiful and unique craft expressions in India have in common, is that the weavers, potters, carvers, painters, embroiderers, goldsmiths, and others who create such beauty with consummate skill and knowledge enjoy few of the fruits of their labor. The paradox of talented artisans living in unrelenting poverty while their products support a flourishing export trade is the result of the complex, diverse, and pervasive problems that affect the crafts sector in India. Some of the problems are related to the changing context of consumption; others to the social and economic problems of craft communities; and others to the basic character of the crafts sector, which is vast, dispersed throughout India, and totally unorganized. The majority of India's artisans suffer from severe limitations in accessing and understanding viable new markets, as well as in adapting their products to those markets. In addition, they must deal with the fact that the markets themselves are in a state of transition. Changing Market Patterns.

Jaitly (2000), Crafts has social and economic significance and a means of sustainable livelihood. The artisans are Producer, Wholesaler, Designer, and Retailer. Crafts in contrast can be termed an industry where the machine does not dominate and it's very decentralized structure prevents the exploitation by a capitalist tycoon sitting far away, controlling production and people. It is important to remember that nearly all craft in India is community-based, tradition-driven, and purchased for cultural or utilitarian reasons by a largely domestic market. The artisan turned entrepreneur is a new development, if encouraged and supported with the right kind of interventions, can allow the artisan to be the genuine and appropriate replacement of the oft-berated but often indispensable middleman, and enable him to have a more dynamic relationship with market forces while earning better profits. India's agricultural economy is culturally well tuned to fairs, festivals and *haats*. DilliHaat alone has provided for more than 50,000 small artisans, has been visited by over a million visitors and seen over Rs 600 crore worth of sales in 10 years.

Sood (2002), study has examined the importance of crafts and craft people in Indian context and has argued that even today; crafts have a social and economic significance

and are a means of sustainable livelihood. Crafts can provide longer-term security rather than just a survival or coping strategy for the poor. A holistic approach to the development of crafts sector is needed, focused around livelihood, social development and environment of the artisans. The many and varied constraints include – lack of capital, scarcity of Raw Material ,disappearing markets, decliningwages, improvement production techniques. Public Private Partnership mode with NGOs,social enterprises,& cooperative agencies.

Jena (2010) argues that the government have been taking different measures to make the handicraft products globally competitive and the conditions of artisans better, however it needs to implement policies wholeheartedly. To popularize craft products in home markets, source of employment creation and sustainable income generation Artisans dependent on middlemen, government policy on cooperatives unsuccessful, pricing difference between handmade and machine made products, Chinese low cost products, skewed production matrix artisans at receiving end, trader entrepreneur, middlemen marketing at the top, decline in the artisan population, lack of innovation, consumer oriented need based products, result is the loss of the traditional originality, use of substandard raw material, improvement in production techniques, lack of financial assistance.

Venkatesan (2015) suggests that the challenge in scaling up entrepreneurship or reviving cooperatives and producer organisations is not the lack of ideas or good models. It is that they require “ecosystems” in which multiple stakeholders have to come out of their silos and collaborate. Government and its agencies have a profound role to play in creating an enabling environment –ensuring ubiquitous low-cost internet connectivity, favorable policies, ease of doing business, affordable education and skilling services, low-cost debt for priority sector. NGOs and Social enterprises must be willing to partner with business and government and seek sustainability and scale. Providing a viable ecosystem to cooperatives and producer organizations in handicrafts sector Collaborate with Social enterprises, NGOs.

Prahlad (2010) states Market development at the BOP will also create millions of new entrepreneurs at the grass roots level from women working as distributors and entrepreneurs to village level micro enterprises. These micro enterprises will be an integral part of market based ecosystem. BOP markets create an empowered group of new entrepreneurs. A market based ecosystem is created with private and social sector to act together and create wealth in a symbiotic relationship such an ecosystem consists of many institutions co-existing and complementing each other.

Philips et al, 2011,Alter, 2007, Peter Frumkin 2002,defines and suggests that Social Entrepreneurship is a model that has been gaining momentum in recent years as an answer to social-cultural and economic problems on a global scale. Social Enterprises apply business principles and leadership skills to address social issues. They build mission-driven businesses aimed to solving social problems through the management techniques and skills and engage in capacity building of people in need by training people, or use their entrepreneurial skills in profit or nonprofits innovative business models. These are innovative models to achieve a social purpose. The growing practice

of social enterprise is fuelled by nonprofit organisations 'quest for sustainability, particularly in current times when support from traditional, philanthropic, and government sources is declining and competition for available funds is increasing.

Virtue Ventures (2007) proposes the working definition, "A Social Enterprise is any business venture created for a social purpose-mitigating/reducing a social problem or a market failure-and to generate social value while operating with the financial discipline, innovation and determination of a private sector business. "In its widespread usage, "social entrepreneur" is the individual and "social enterprise" is the organization, therefore, social enterprise is an institutional expression of the term social entrepreneur.

Kim Alter (2007) suggests the Social Enterprise Typology breaks down the traditional boundaries between the non-profit and private sectors and draws definition to this new institutional animal-part business-part social-the social enterprise. How institutions combined a mix of social mix of social values and goals with commercial business practices. How they come up with ownership models, income and capitalization strategies and unique management and service systems.

Punyaprava &Sahoo (2013) Social enterprises incorporates a business scheme into its system and tries to solve a significant social issue. They can contribute to reduce poverty and hunger by developing social infrastructure.

RESEARCH METHODOLOGY

Research Objectives

1. To study the efforts made by the Social Enterprise – Craftroots in promoting the handicrafts sector in the state of Gujarat.
2. To examine and understand their functioning as a business model in the enhancing the access and reach of the artisans in handicraft sector in Gujarat.

The Textile based Hand Embroidery Craft Sector is an unorganized sector with limited literature available for the study for the Craft Eco system in the state of Gujarat. The research method for this study therefore has been through Case Study. The unit of case - a Social Enterprise- Craftroots.

A qualitative approach has been adopted for the study. The sampling procedures were based on Judgmental Sampling on the criteria of largest membership of the artisans and covering the varied handicrafts. The choice of organization has been made on the basis of availability of adequate data to build informative case. The Sample represented all the different types of Handicrafts of the state and all the communities across the state.

The Craftroots working exclusively with the various artisans of the handicrafts sector in Gujarat have been studied in detail. The constructs/ variables that emerged from the literature review were used for developing an instrument a semi structured questionnaire for in-depth Interviews and a check list for Focus Group Discussion.

Case Studies can involve numerous levels of analysis (Yin, 1984). This will help us to elucidate dynamic processes involving causal changes. The unique organisational structure of this social enterprise is studied in detail. A number of field trips were made to understand the working of these Organizations. In-depth Interviews with the entrepreneurs, managers, supervisors were held. A semi structured questionnaire was used for the purpose. Focus group discussions were held with the artisans.

Robert K. Yin (2002), defines case study research method as - an empirical inquiry that investigates a contemporary phenomenon within its real-life context especially when the boundaries between the phenomenon and context are not clear. Case study comprises an all-encompassing method – covering logic design, data collection techniques, and specific approaches to data analysis (Yin, 2002).

What is being analyzed using the case study methodology depends on the unit of analysis. The unit of analysis is the most important part in a case. It can be a person, event, group, company or an industry as a whole (McNamara, 2008; University of Art and Design, Helsinki7). Cases can be built by collection of data through interviews, observation and content analysis. Case studies help in organizing diverse information about an Organization/ Sector for analyzing the existence of any underlying pattern in the same. The unit of analysis can be the entire sector, an organization under the sector, selected issues within the Sector etc.

Eisenhardt and Bourgeois(1989) combine quantitative data from questionnaires with qualitative evidence from interviews and observations, the study follows the same way of combination. Detailed in-depth interviews, Focus group discussion with the artisans and the organization's production, marketing and sales team were conducted. The detailed discussion with the designers and the veterans and academicians associated with the enterprises were also held. Observation, field notes and photographs were taken to capture and draw the data during the field visit to the villages.

The study combines the data collection methods such as archives, interviews, questionnaires, and observations. The evidence were qualitative (e.g. words), quantitative (e.g. Numbers), or both.

First, the operations/functions of social enterprise – Craft roots were observed and recorded in person. In addition, the founder, CEO, Head, Chairperson, Director of the enterprises were interviewed. Moreover, in-depth semi-structured interviews were conducted of the Production, Marketing, Finance, In-house designer's team at the location of operations. The exchanges with all of them were flexible enough to expand upon concepts that were uncovered in the interview process. (eg. Self-esteem)

In addition to interviews and direct observations of the social enterprise, archival records (eg. Reports, brochures, leaflets , website, reviews) were also used in the data collection.

Finally, visits were made to the main production bases of the women artisans their homes, villages. Focus Group Discussions and field observations were documented in

notebooks as Field notes. The visits were supported with photographs of some women artisans, their home and ambience.

The records of the production process, raw material procurement, cutting, designing, printing, semi-finished kit preparations, stock-keeping, co-ordination with the supervisors/spearhead leaders at the sub-center, collection from the villages, washing and dry-cleaning, stitching, labeling, ironing, packing and pricing of all the cases were documented. The detailed in-depth interview of the marketing and sales team and the team at retail outlet were conducted and documented.

The case has analyzed the functions of Craftroots, since inception, the Issues, Challenges faced by them, the process of aggregation followed by them and with special study on the Marketing Strategies adopted by them. The Eco system in which these organizations functions have also been described.

The Study was also carried out through Focus Group Discussion in Kutch in, Ludiya.

The criteria for interpreting the findings (Yin, 2002) – the findings of the case study (issues and challenges faced by the Social Enterprises in Gujarat State) were segregated into marketing, networking, production, livelihood, procurement aggregation issues and how the challenges will be dealt with individually and as an Enterprise as a whole. The issues which emerged during the discussions with the stakeholders and artisans are summarized as follows: Scaling up/Increasing Access/Reach of the artisans, Production related issues, Awareness about Schemes/Programmes, Networking, Markets, Livelihood/ sustainability.

First step in analyses of the case comprises of understanding the organisation structure, its operations, the aggregation activities, marketing and related activities with respect to the artisans of the organizations independently in each case and identifying the Issues. Second step analysing the issues-Scaling up/Increasing Access/Reach of the artisans, Production related issues, Awareness about Schemes/Programmes, Networking, Markets, Livelihood/ sustainability; and the strategic or operational measures taken by the organizations to tackle the issues. Third and final step is to identify common patterns (if any) in the issues and the responses to meet them.

Respondent Profiles

- Social Enterprises: The participants in the cases include members serving in this Organizations–Founder, Chief Executive Officer, Managerial and Support Staff at Office Level And Artisans at Village level.

- Age and experience: 20 years to 80 years with experience of minimum 2-4 decades
- Gender and Location: Males & Female members of the organization, women artisans in the districts of Kutch and Ahmedabad.

THE HANDICRAFTS SECTOR IN GUJARAT STATE

Gujarat is one of India's leading states in business and commerce and has a rich varied heritage of art and culture which finds its roots in rural and cottage activities and livelihoods. Gujarat has a richly diverse tradition of folk arts, crafts, textiles all of which not only serve to enhance beauty but are also significantly designed to be valuable utilities. Each district and every community in the state has distinctive handicraft.

Handicrafts of Gujarat hold an important position in the international markets as well because of their variety, color, forms, their utility, usage value and a tradition of historical lineage on which they are based. The cultural entrepreneurship of the state has helped shape the identity of the traditional handlooms and handicrafts. A great range of ethnic communities live in the region, most maintaining traditional dress and crafts of many sorts, including weaving, dyeing, printing, bandhani (tie-dye), embroidery, and leather work, pottery, woodwork, and metalwork. Originally, crafts were integrated into local social systems. Design is an integral part of craft, as the artisan is a designer, producer and marketer simultaneously.

A suitable and vibrant ecosystem is where open interactions between the stakeholders are present. Interactions between organizations help break the traditional barriers for knowledge sharing and move towards co-creation of knowledge. These could foster vibrant ecosystem with active linkages between stakeholders and aid the cluster in satisfying demand-driven requirements. The present craft ecosystem in Gujarat centers around the artisans and comprises of the 1) Government Agencies – State Government and Central Government – performing promotional role, 2) NGOs, Social Enterprises, Producers' Company – Boosting Capacity Building and Marketing, 3) Educational & Research Institute - National Institute Fashion Technology, National Institute Entrepreneurship Development Institute of India, Ahmedabad Textile Industry's Research Association – innovating design and product development, 4) Freelance Designers & Sector Experts – Innovative process and Design inputs, 5) Private Enterprises – encouraging Marketing, 6) Funding Agencies - NABARD, SIDBI, Consulates, International Agencies – Finance and Funding. The various organizations operating within each of these categories are as follows:

Table-1: Major Stakeholders in the Textile base Hand Embroidery Sector

Government Agencies		NGOs, Social Enterprises,	Education al & Research Institution	Designers & Sector Experts	Private Enterprises	Funding Agencies
Central Government	State Government	STFC Khamir	NIFT	Shubroto Bhowmik	Bandhej	NABARD
DC - Handicrafts	Commissioner , Cottage Industries	Shrujan Craftroots Qasab	NID	HaritaKapur	Parampara Ray Ethnic Bhujodi	SIDBI.
	Gujarat State Handloom & Handicrafts Development Corporation Ltd.	Kalaraksha Artisans' Cottage Sahaj, Saath	ATIRA EDI	RajviGod iawala Villoo Mirza	Sanskriti Rani no Hajero Market Law Garden Market	Consulates , International Agencies BhartiyaMahila Bank
	Indext- C	Shroff Foundation			Gamathi	Nationalised Bank

THE CASE – CRAFT ROOTS

Craftroots is an initiative of the Gramshree, a company under Section-25 of the Companies Act, 1956. It works with majority of the craft organisations, non-government organisations, entrepreneurs and artisans individually for the craft revival, restoration and bringing artisans to the national and international markets and providing them sustainable livelihoods. It connects NGOs, Cooperatives, small enterprises, master-craftsmen and artisans to markets by networking and providing designing inputs. Protracted interactions were held with the two team leaders and their mentor at Ahmedabad in the years 2012 and 2013. Visits were made to the four exhibitions organised by them to meet the artisan entrepreneurs during the period 2010 to 2013.

The Social Enterprise

The Craftroots – an umbrella organization, a section -25 company, registered in the year 2010, aims to provide a marketing platform to all the craft enterprises, bodies, companies, NGOs, SHGs, Cooperatives and entities and artisans of the state of Gujarat. It works for and with 27 different craft forms across the state with more than 17000 artisans registered under them directly or through other organizations. It takes a nominal membership fees and gives free of cost access to the organizations and/or artisans to its well organized exhibitions. It is headed by an social entrepreneur, Ms.AnarPatel,who is also a member in Gramshree –a trust working towards women empowerment.

Craftroots, showcases and brings into spotlight the best craftsmanship from Gujarat. It aims to empower artisans by connecting them to resources, tools and network of partner

members. According to them "Our mission is to revive, preserve and share the craft traditions of Gujarat and develop a sustainable and scalable model for craft development".

Through 27 wide varieties of craft forms, Craftroots creates awareness in market about the skills, time and creativity that artisans invest into their craft. They connect artisans, NGOs, Self-Help Groups, Cooperatives, Businesses, Corporations, Design & Management Institutes, Individuals and Experts such as designers, educators, students and customers so that all can inter-relate in a better and productive way.

Ms. Anar Patel, Founder and Director, explains her experiences with the sector and her motive to start this initiative, as "giving an up-lift to the sector by Survey and Documentation of the crafts, Education and awareness programs for artisans, Design and Product Development through linkages with supportive organizations, Sales and Marketing channels and Social Services."

Craftroots meets Fair Trade Certification and Craft Mark Certification standards and has CRAFTMARK for weaving. Craft roots is home to more than a dozen craft forms such as appliqué, Patchwork, Bandhani, Bead work, Warli Hand painting, Pithora Art, Patola, Mashru, Sujani, Tangalia, Lacquer, and Block Printing. Craftroots also sells an assorted variety of stunning products under variety of categories viz- womenswear, menswear, accessories, home-furnishings, décor, corporate gifts, green products, museum pieces etc.

The parent NGO, Gramshree, started in 1995 as a society and trust, works for women's empowerment in the slums of Ahmedabad. It has Self Help Groups of women who work in the Textile related sector making hand made products like quilts, bed-spreads etc. It also runs schools and various credit and saving groups, grain banks, and a cloth-bank.

The Gramshree trust in the year 2010 initiated a project Craftroots for the crafts artisans and organizations of Gujarat. In the initial years Craftroots tried to bring all the organizations working for craft together on one platform and started with a big Exhibition at Ahmedabad, in 2010 with a novel concept of Live demonstration and artisan workshop to educate, create awareness and to sell the craft through its artisans.

It also collaborated with the Department of Cottage Industry, Government of Gujarat for exhibitions. Subsequently it came in direct contact with the master artisans and registered them under its aegis.

At present, Craftroots has 15 NGOs registered under it and around 17000 artisans from all across Gujarat and for 27 different crafts. It takes a registration fee of Rs. 2500 per year and provides access to 3-4 exhibitions across Gujarat free of cost with facilities like transportation, stay and food and rent free stalls. In all Craftroots has around 17000 artisans under it either directly or through an NGO. It has an in-house Design Studio at Ahmedabad and had a staff of 27.

Mr. Anand Patel, CEO, says that, “Every year it undertakes product development of 6 craft types by linking them to craft development institutes like NIFT and educational institutes like the United Institute of Design.”

Craftroots, at present has a turnover of Rs. 2.5 crores. It has adopted the marketing channels of Exhibitions, Fairs and Haats and Retail Outlets in Ahmedabad, Delhi, and Bhuj to sell its products. Live Interactive Exhibitions, Retail Outlets, Corporate Gifting, Cross Sales and the latest initiative of launching an E-store are some of the best ways they have chosen to close the gap between the artisans and the customers.

The Focus Group Discussion

The focus group discussion (FGD) with 11 women artisans was conducted at Ludiya village, Kutch. The Composition of group was homogenous of 15 artisans of age group 20-55. They all belonged to the same Community Marwada and were ‘A’ grade artisans doing Neran, Kharak, Pakko embroidery. The issues discussed were Scaling up/ Increasing Access and reach of the artisans, Production and Procurement related issues, lack of awareness, networking, marketing and livelihood/sustainability.

Coordinator – Viraben Marwada-55 years

i) Scaling up/Increasing Access/Reach of the artisans:

These women artisans along with their husband and son/s, have their own micro-enterprises. They re-established their village and business post-earthquake, 2001. There are around 100 houses in the village called ‘Gandhi nu gam’, after rehabilitation by the ManavSadhana Trust, sister concern of Craftroots, soon after the 2001 earthquake.

This group of women artisans all extended family members had the basic knowledge and understanding of doing business as they had re-established themselves fighting all odds against nature.

They had a big retail outlet outside their home where they displayed a wide category of products –traditional, ethnic and multi-coloured for tourists. The women did the production which was sold in the markets by the men. Sometimes the senior women also took part in the Exhibitions in the Gujarat and pan India – in major cities –Mumbai, Delhi, Bangalore, Indore, and Bhopal.

They sold all range of products throughout the year through exhibitions, craft fairs, melas and also through Social Enterprises and private traders.

They have diversified their business and were now into manufacturing of wood based furniture. The carved wood work furniture was in huge demand in the markets and their sons had already booked orders worth Rs.7-8 lakhs. They confirmed that the tourists visiting the region has increased and this has increased their local business as well. Their condition has improved a lot since the last 5-7 years.

ii) Production and Procurement related issues:

They got the raw material from the local markets and from the Kutch district itself. The men are frequent visitors to Bhuj and therefore did not face difficulty in getting the material.

The women were happy and satisfied doing the traditional embroidery and all the products were very ethnic and traditional. They said that there was a demand of these products and hence they do not require to learn contemporary designs.

The women artisans along with their local supervisor and leaders get the Raw materials from the cities themselves. They most of the times work collectively at a common place, discussing about their designs and products and also family matters. It helps them stay connected and resolve their problems as well.

The discussion brought a new aspects regarding the usage of the local fabrics, like Dhamadka prints, Ajrakh prints, block prints, bandhani, as raw material, which would give impetus to the weavers in the region and also faster delivery for them.

iii) Awareness about Schemes/Programmes:

It came out from the discussion with them that they became more informative and conscious about the benefits they get as an artisan after the massive earthquake when many social enterprises, NGOs, social workers and government agencies came to the region.

The group leader Virabai explained that they had taken the assistance from government after earthquake and the then Chief Minister had visited their village and had stayed in their house. This lady was very confident and empowered and had a high hold on the other women in the family.

They have started understanding the various government schemes and have gradually started approaching the relevant Bodies for assistance. Their group has registered under DC(H) card, and have also availed credit facility from the government. However, they did not understand the significance of the product development and branding and the assistance from NID and NIFT.

The village had a primary school started from the Noble Laureate Amartya Sen's fund and a health centre. It was well connected with Khavda and Bhuj.

iv) Networking:

The village community was well connected amongst themselves and that to other villages in the region as well. They said that they took part in many activities related to the development at village and taluka level. They were well-connected through telephone and mobile phone with their customers. These women artisans along with men have participated in Exhibitions in Ahmedabad and major cities of the country.

The village, especially their retail outlets had many visitors –foreigners, eminent citizens, and government officials. The interactions with them has motivated and educated the artisans. Such interactions gave women the self-confidence, increased their self-esteem and gave them the stimulus to do their activities on a continuous basis.

The role of Social Enterprises was vital in creating grass root entrepreneurial networks and bare foot managers - among the women artisans in these remote villages. This Grass-root-network- for entrepreneurs Or Bare-foot- manager-entrepreneurs, has boosted the village economy and brought the women into the main stream.

v) Marketing:

The artisans –men and women of this village considered - Retail Outlets, Exhibitions, Indirect Sales –B2B,B2C, as important channels for expanding their business. With the support of the Central government and Gujarat Government, Indext-B - Marketing Support and Services scheme they were connected to the markets through Exhibitions and Trade Fairs.

However as per the discussions with them, they said that they have changed with times and changing economic developments in the region. The Social Enterprise and NGOs have given them the required platform to connect to the markets and bring them into the main stream.

vi)Livelihood/Sustainability:

They unanimously accepted that they have more avenues of earning money with many economic activities in the region, hence the livelihood options have increased making them less vulnerable. This prevented them from migrating from their homeland. This has helped them to stay in their land and rooted them to their culture and community.

They said that their main occupation being agriculture, was also restored and their land secured. The Government and NGOs taught them the concept of business through savings and credit. It gave them the support of medical facilities in their villages. All these aspects reduced the vulnerability of the women and children and improved their livelihood options.

It came out from the discussions with the women that they send their children to school, thereby reducing vulnerability of the coming generations. It became obvious that the role of social enterprises –working in the region gave them the required support and linkages to make them to increase their livelihood options. They also do multiple businesses along with the members of their family.

CONCLUSIONS

On drawing the data from the above case and from the In-depth Interviews with the officials of the Social Enterprise, and based on the Focus Group Discussion with the artisans the following aspects can be summarized:

- The Social enterprise works with the mission of Craft Revival, Restoration and Development with their main focus on the giving sustainable livelihood to the artisans
- They work with artisans who reside in the remotest districts and region remote have a larger density of the communities underpinning traditional Embroidery skills.
- The management of this social enterprise is artisan based and a not for profit or fair trade approach
- The Craftroots gives the artisans, their enterprises a marketing platform to sell their products at the regional and national level by organizing 3-4 Exhibitions in a year.
- The Craftroots also gives Designing and Product Development inputs to the artisans through their in-house designers and design schools.
- The Craftroots, who works with the artisans in the villages, coordinates these processes through their support staff at Ahmedabad. This is a very time consuming and costly process and requires a very high level of coordination. These organization work in 2 to 3 levels of coordination process – procurement, processing, production and designing- at villages level, sub production centers – town or cities level, main production & Designing centers at Ahmedabad.
- The Social Enterprise- Craftroots- it can be concluded, are very focused in their approach to meet their objectives and are working towards fulfillment of their mission in the craft sector of Gujarat. This Social Enterprise works with various artisan communities and varied handicrafts products in Gujarat. Craftroots – is an established Brand in the Craft Sector in Gujarat and India.
- Craftroots have learnt from the experiences of marketing craft products and have upgraded themselves to Section 25 companies and Producers' Companies to give sustainable livelihood to the artisans.
- Although Craft roots is a new entrants in the sector and it has adopted aggressive marketing strategy and have established its Brand in the Sector. It works professionally and have registered for Geographical Indication for craft products.
- It can be concluded that the approach of Craft roots is unique as they cover a large number of artisans with a fairly low around 20% of administration expenses. Their approach in managing of the artisans is different, they register the artisans in their organization for giving them marketing platform on annual basis, so there is no financial investment in terms of working capital.
- It can be concluded that Craftroots has a market focused strategy with concentration on the State of Gujarat and is a viable business model for the handicrafts sector in the State of Gujarat.

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Traffic and Safety Surveillance – A Study

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ABSTRACT

With the growth of population, number of problems are faced by the government like poverty, unemployment, urbanization which results in other problems like terrorism and crime. These all problems raise the questions of safety and security in front of the government wherein the IT has a significant role to play. Today it is the watch word of the Government, as its use has been emphasized in all fields of services. Surat Police has also adopted e-governance technology to provide safety and security with the help of surveillance technology. In this paper we will study the Safe City Project of Surat and its role in containing crime and promoting traffic discipline.

Key Words: Surat Municipal Corporation, Command & Control Center, Public Private Partnership, Surveillance, Technical Quality & Cost Based Selection.

INTRODUCTION

In the era of modern age Government is stuck with number of problems like urbanization, terrorism and high crime. With the spread of IT and its use the role of IT in ensuring a Safe City environment cannot be undermined. Surat Police has also adopted e-governance technology to manage its work to the best and provide safety and security with the help of surveillance technology. In this paper we will study the Safe City Project of Surat and its role in containing crime and promoting traffic discipline.

Safe City Project of Surat

Safe City Project of Surat was started on Feb 2013. This project was taken up for managing traffic and safeguarding Surat City from Crime and Terror. This initiative was taken up by Surat Commissioner of Police Mr. Rakesh Asthana, getting inspired by CCTV system in Scotland Yard and Head of Traffic Education Trust on Public Private Partnership basis. For this they declared an open tender invitation to various System Integrators from local to Multi-national levels. Innovative Telecom & Softwares successfully won the tender with Technical Quality & Cost Based Selection (QCBS) for designing and executing the entire project.

Safe city project, which is costing Pune around Rs1600 crores, is being implemented in Surat for less than Rs150 crores due to peoples participation. Rs 12 crore have been collected by the trust in the first phase. Out of Rs12 crore, Rs 5 - 6 crore came from the diamond industry Rs. 2 crore from the textile industry and Rs 2 crore came from the Surat Municipal Corporation. Reliance, Essar and Larson and Toubro together gave Rs 1 crore. Salaried people too contributed individually anywhere between Rs 3,000 to Rs 50 lakhs. They have also requested for funding under JNNURM. Further they have asked the government to give them back the challan fee which they submit annually, which is around Rs 15 to Rs 18 crores, to be reinvested into the CCTV project.

As people's money was involved trust wanted to make best use of it, and cut costs at every level. For this a local company was called upon to provide the networking solution for the feed from the camera to the control room. The company already had a fibre optic network in the city and had functioning processes associated with it. As a result the company gave an extremely competitive price. For five years it is charging just Rs 2 crores, that is Rs14 lakh per year. For this the big companies like Tata, Reliance or BSNL would have charged at least Rs15crores per year. Beside this the camera poles are designed by the trust itself with the help of civil engineering department of the local engineering college SVNIT . It costs just Rs 30,000.

With the Support of Police Commissioner Surat & reputed Citizens, the Trust planned a Homeland Security Project to install approx. 5000 CCTV Cameras with face recognition of wanted criminals and identification of stolen vehicles at 500 different locations covering a total area of 150 square kilometres throughout the Surat City in 5 phases within three to four years. It will cover Railway Station, Bus-stand, Diamond and Textile Markets, all residential areas, City Main Roads, City Borders, Hazira Industrial

area, sensitive areas and other Industrial Estates. All the cameras will record all events round-the-clock. "While 1,000 cameras will be night vision cameras, 4,000 others will be simple CCTV cameras. Uptill now 654 camers have been installed at 104 locations. It has a range of 200-300 metres. Night vision cameras will work even when it is pitch dark." Apart from important locations, cameras will be placed at 23 police stations and 100 police chowkies in Surat. All cameras are linked to a special control room ie. Command & Control Center at the police commissioner's office. A 280 sq. ft. Video Wall is installed to monitor the real-time stream recordings at various city locations. Datacenter with 200 Terabytes of storage has also been set up with enough storage capacity which is completely scalable. Special optical fibre cable network is set up in the city it link all 5,000 cameras to the control room. This vigilance network is monitored at CCC. With inclusion of Integrated Physical Security Information Management system (This being the first Installation in India), this actionable intelligence technology generate the city's 2D mapping reports it facilitate a system for mechanized source planning and execution for the Incident management of the city during natural & manmade calamities like fire, flood and also support the Disaster Management and excavation planning of Surat. Video analysis system also helps in Face Recognition, Crowd Identification, 2D/ 3D images of sensitive area, Vehicle Tracking System generating e-Challans for violation of Motor Vehicle Rules and Public Address System. A vehicle tracking system unit is installed inside movable asset automatically sends tracking updates based on its individual time interval when vehicle's engine ON or OFF. VTS helps to monitor the vehicle's performance, driving behavior, can send real-time alert notifications if any emergency problem occurs. The project also involves a vehicle database component to trace stolen vehicles faster, to curb the cases of vehicle theft. Footage from these cameras will be stored for a period of up to 30 days.¹

Objectives of the Safe City Project

1. Frequent threat to citizens due to serial bomb blast in Ahmedabad City in the year 2008, terrorism attack in Mumbai on 26/11, serial bombs planted in Surat city and its escape raised the need of surveillance.
2. Every state has a shortage of policemen. Surat has a population more than 50 lakhs and police strength is just 93 policemen per lakh population and sanctioned traffic police strength is also just only 200.²
3. It will help in smooth management & awareness among Public for Traffic and assist Police Department to maintain Law and Order & to prevent Crime which have become a challenge for our City today.
4. It will also help in management and monitoring of City Utility Resources and facilitate Management of Municipal activities.³

Hardware and Software Components

Cameras, Network Switches, Cabling, Server & Storage, Video Wall, Integrated Building Management Systems like Precission Air Conditioning, Access Control, Water Leak Detection, Fire Detection & Suppression system, Rodent Repellent system, UPS, Electrical Panel, Active & Passive Components, workstations.

Nextiva Video Surveillance Management, Physical Security Information Management, VMware Virtualization

Principle Technologies powering the Solution

- Delta Electronics - Video wall is from M/S Delta
- Verint Systems - The cameras and the software (NEXTIVA-PSIM) are from M/S Verint (Israel based company) - . It has Video Management System, and Incident Management System.
- IBM - Servers are from M/S IBM where the video feed is stored for 30 days. It has a provision of 250TB storage, and can automatically increase storage capacity depending on the amount of video time that we need to capture. The feed is managed by the video management software, which is embedded with video analytics. The incident management solution is synchronised with the 2D GIS map of the entire city on the video wall.⁴

Features of the project

- It is a people's own project.
- It is one-of-its-first kind of Citywide Video Surveillance system in India.
- Technology powering solution deployed in this project is of High-end and of international standards.
- The solution is highly scalable up to any level of surveillance requirements. At present they have a provision of 250TB storage, and can automatically increase storage capacity depending on the amount of video time that they need to capture.
- PSIM- Physical Security Information Management System, the best of Video Surveillance Management technology used in this project is the first installation in India
- The Nextiva IP Technology has integrated benefits as a "single source" for virtually every facet of the networked video operations in the project.
- The information flooding in through the live streaming from the field cameras is rapidly accessed and used at any point of time.
- The Data Center designed and deployed consists of huge storage capacity highly expandable and with the required redundancy standards using automated Integrated Building Management Systems like VESDA, Access Control, Fire Detection and Suppression System, Rodent Repellent, Water Leakage Detection, etc.⁵

IMPACT OF SAFE CITY SURAT PROJECT

1. Crime has reduced by 27 percent in areas where cameras were deployed. There is reduction in violent incidents; bag lifting, chain snatching and molestation.⁶
2. On violation of Motor Vehicle Rules, the Traffic Police are able to charge the offender through E-Challan system (Surat not only becomes India's first city with Safe City project installation but also India's first city with E-Challan System enabling the collection of fines directly into their bank account).

Since the surveillance project have started 3 lac challans have been issued. Around 900 to 1000 challans are issued per day. Challan realization rate is quite high at 90 per cent. It has yield a collection of Rs 2 crore for traffic police. In the year 2014 number of e-challans were issued for offences to the people for driving without helmet (12,93,755 no of people were fined for Rs 6,46,87,750), seat belt (3,20,483 no of people were fined for Rs 3,20,48,300), using dark films on the glasses (64464 people were fined for Rs 64,46,400), driving on wrong side (62298 people were fined for Rs 44,0,850) talking on mobile while driving(2,50,114 people were fined for Rs 2,43,57,525) triple riding, jumping signals, and parking of vehicle in no parking zones etc. The e-challan is sent to the address registered against the vehicle registration number at regional transport office. It carries a photo of the offender along with the vehicle that does not give any opportunity of dispute. The fine is collected through police offices and banks. It has not only improved city's security but has also helped in reducing burden on traffic police force, for which many traffic cops were required. Now this force can be utilised for other important works to improve law and order. Police are working on to improve the e-challan issuance process. Currently, the offender identification is done manually but with the new software it will be done automatically at much higher speed.⁷

3. Whenever any mishap like fire or accident will take place a call is given to Control Room and PCR vans will reach that place. In future they will fit GPS on PCR Vans and other Police Vehicles, and synchronise them with the Control Room. It will help in directing policemen in more efficient manner to the place of incidents. For example a fire has broken out near railway station and cameras are installed there. When a call regarding the incident is received they have to click just on the area where fire has taken place and automatically that camera nearest to the fire will appear on the screen. Simultaneously calls get generated to the police station, ambulance and fire services, among others.⁸
4. The footage obtained from surveillance cameras helps to identify offenders and used as evidence for prosecution. In future face recognition cameras will be installed in which the data of wanted criminals will be uploaded and whenever wanted person will be caught in camera; it will give alert to police.

This will help policemen to arrest wanted criminals on record as soon as they will be captured in the camera.⁹

5. Vehicle registration number identification system into CCTV will track the vehicles involved in criminal activity and it will also help in identifying the stolen vehicles, which will reduce the cases of vehicle theft in future.¹⁰
6. The rate of cases like Eve-teasing, Pocket- Mobile picking, uncivil traffic nuisance, chain-snatching, vehicle stealing, etc. have gone low by almost 70% in major public areas in Surat.
7. The entire system is a Force-Multiplier for Surat Police and it is efficiently able to support the city surveillance tasks than it used to be in the past. Today Surat Police Department is able to manage the crime prevention activities with the minimal force allotment in field and by monitoring vast areas on large screens from one single location 24x7.
8. Other Civic departments like Fire Brigade, Surat Municipal Corporation, Excavation Planning Commission are able to coordinated their activities and have also accepted the remarkable advantage of the technology instigated in Surat City.
9. Single System Integrator for the design and execution of the project has reduced the cost of project.¹¹

SUMMARY

Safe Surat City Project is one of the unique projects adopted by Surat Police for surveillance which can be replicated by other states too. The objective of the project to promote traffic discipline and provide safe and secure city to its people have been achieved to some extent. This project has also helped other public authorities (SMC, Police, Traffic Police, Fire Brigade) to carry out their task with ease. Its uses are far broader and greater beneficial which are going to be leveraged in the coming phases.

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**Issues and Challenges faced by the Government of Gujarat
in Implementation of Revised National Tuberculosis
Control Programme**

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Abstract

Revised National Tuberculosis Control Programme is a National programme taken up by Government of India to decrease the mortality and morbidity due to Tuberculosis and reduce the transmission of infection until TB ceases to be a major public health problem. Initially in Gujarat Revised National Tuberculosis Control Programme was implemented on pilot basis in rural areas of Chanasma and Patan Taluka of Mehsana District. After its success, it was expanded to all districts of Gujarat in a phased manner from 1998 to April 2004. This paper examines the achievements of the RNTC Programme and also analyses the issues and challenges faced by the Government of Gujarat for its effective implementation.

Key Words: World Health Organization, Revised National Tuberculosis Control Programme, Directly Observed Treatment Short Course Strategy, Government of Gujarat, Tuberculosis Unit.

INTRODUCTION

Tuberculosis (TB) remains one of the major public health concerns in India today also as it has more number of new TB cases annually than any other country. It is the second-most populous country in the world. It is killing -2 persons every three minute, nearly 1,000 every day¹. In 2012, out of the estimated global annual incidence of 8.6 million TB cases, 2.3 million cases were estimated to have occurred in India. Thus it is contributing a one-fourth of the global burden of TB in India. The national annual risk of tuberculosis infection ARTI is 1.5%. In Gujarat it is 1.6%. As per WHO estimates tuberculosis prevalence per lakh population has reduced from 465 in year 1990 to 230 in 2012, Tuberculosis incidence per lakh population has reduced from 216 in year 1990 to 176 in 2012. Tuberculosis mortality per lakh population has reduced from 38 in year 1990 to 22 in 2012. As per the WHO Global Report on Tuberculosis 2013, India accounts for 64,000 MDR-TB cases out of 300,000 cases estimated globally to occur among the notified pulmonary TB cases annually and 5.6% of TB patients are HIV infected².

Status of Tuberculosis -2012

Parameters	India	Global
Prevalence rate of TB Per Lac	230	169
Incidence rate of TB Per Lac	176	122
Mortality due to TB	22	13

Source: WHO Global TB Report – 2013, TB India -2014 Annual Status Report

RNTCP Programme in Gujarat

The Government of India initiated National Tuberculosis Control Programme (NTP) in 1962, which was implemented in Gujarat in year 1962. Review of NTCP was done in the year, 1992 in which the shortcomings of NTCP were taken care of and Revised National Tuberculosis Control Programme with WHO recommended DOTS strategy (Directly Observed Treatment, Short Course Chemotherapy) was adopted by the government of India in year 1993 which was implemented as a pilot -project in rural area of Chanasma and Patan Taluka of Mehsana District in Gujarat. After its success it was expanded to all the districts of Gujarat in phased manner from 1998 to April 2004.

Goals: To decrease mortality and morbidity due to TB and cut transmission of infection until TB ceases to be a major public health problem.

Objectives:

1. To achieve and maintain a cure rate of at least 85% among newly detected infectious (new sputum smear positive) cases, and

2. To achieve and maintain a case detection rate of at least 70% of such cases in community³.

The structure of the RNTCP comprises of five levels: National, State, District, Sub-district and Peripheral health institutions. The Central TB Division which is a part of the Directorate General of Health Services, Ministry of Health and Family Welfare (MoH&FW), GOI, is responsible for tuberculosis control at the national level, and it is headed by a Deputy Director General (TB).

At the State level, the State Tuberculosis Officer (STO) is responsible for planning, training, supervising and monitoring the programme in their respective states. The District TB Officer (DTO) has the overall responsibility of physical and financial management of RNTCP in the respective districts. At a sub-district level Tuberculosis Unit (TU) is set up for an approximate population of 500,000, (250,000 in tribal and difficult areas) comprising designated Medical Officer TB Control (MOTC), a Senior Treatment Supervisor (STS) and a Senior TB Laboratory Supervisor (STLS) either at Community Health Centre, Taluka Hospital or Block Primary Health Centre. Each Tuberculosis Unit will have one Microscopy Centre for every 100,000 population (50,000 in tribal, desert, remote and hilly regions) referred as Designated Microscopy Centre (DMC) which comprises of one Medical Officer (MO) and Laboratory Technician (LT). In addition a vast network of trained DOT providers have been established in all RNTCP areas so that patients can have easy access to TB treatment⁴.

In, Gujarat, Joint Director (TB), under the guidance of the Additional Director Health & Commissioner Health, Medical Services and Medical Education, looks after the implementation of RNTCP. There are 203 TB Units in 33 districts and 3 Municipal Corporation (36 Reporting Units), 761 sanctioned Designated- Microscopy Centers, 1940 Peripheral Health Institutes (PHIs) and 41,825, DOTS Providers are working⁵.

Steps taken up by the Gujarat Government over the period of time for Implementation of Tuberculosis Programme

1993 Pilot project of RNTCP at Mehsana district

2005 First to implement revised External Quality Assessment (EQA).

2005-06 First to conduct Drug Resistance Survey (DRS) to know the prevalence of Multi Drug Resistant (MDR)

2007 First to implement of DOTS Plus treatment for MDR B patients, First to start DOTS Plus ward at BJ Medical college Ahmedabad

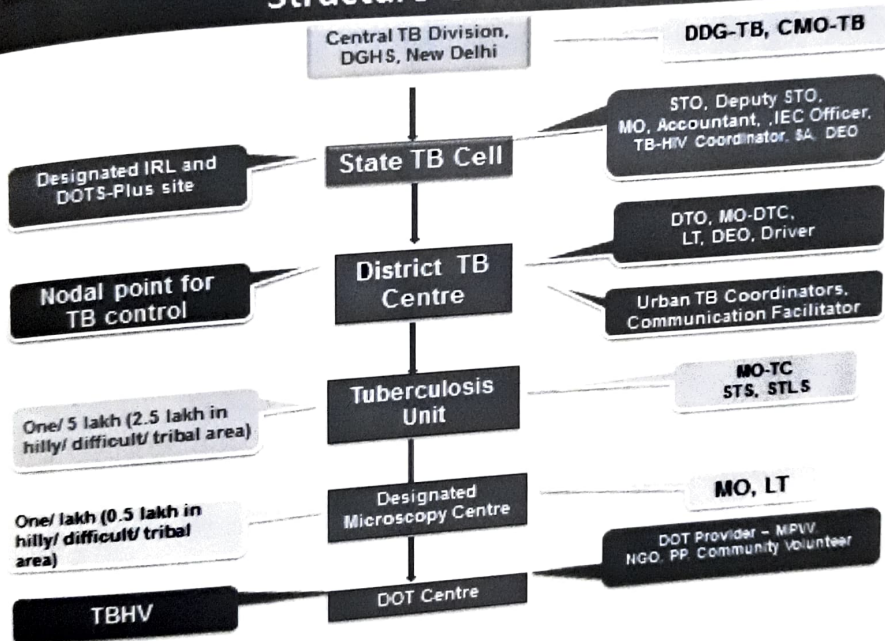
2008 First to get accreditation for Culture & Drug Sensitivity Test (DST) for State Level Intermediate Reference Laboratory (IRL) at State Tuberculosis Training and Demonstration Center (STDC) Ahmedabad, First National level training center for Programmatic Management of Drug Resistant (PMDT) at STDC Ahmedabad

2008-10 First state level Bio- safety level (BSL) doing all three method of diagnosis of MDR TB Molecular Based Polymer Chain Reaction (PCR) Line Probe Assay (LPA), Solid & Liquid)

- 2009 First to implement TB-HIV intensified package in the country among moderate HIV prevalent State
- 2010 First in Pilot study on Air borne Infection Control guideline in Govt. & Private Health Care Sector
- 2010 First to Start TB Tobacco Control pilot project in two Districts of Gujarat
- 2011 First in Country to conduct State specific Pulmonary TB Prevalence Survey
- 2012 First in country to establish State Advocacy Communication Social Mobilization Quality Support Group (SAQSG) mechanism
- 2013 First to get accreditation for 2nd line Drug Sensitivity Testing (DST) among state level laboratories

Structure of RNTCP

Structure of RNTCP



Achievements at a Glance

As per National Performance Report of 3rd quarter 2013:

1. Gujarat state has achieved twin objectives since last more than seven years by achieving both objectives of programme. (70% Case Detection & 85% Cure Rate of New Smear Positive Cases).
2. 28 / 30 (93%) reporting units are in the target zone during 3rd Quarter 2013
3. 119/144 (83%) TB Units are in target zone during 2nd Quarter 13.

4. Till 30 September 2013, Total : 9,97,884 TB Patients were put on DOTS treatment, out of which 4,25,278 patients are New Smear Positive patients.
5. Total lives saved since the inception of the RNTCP. *
1,79,619
6. Identification of MDR TB Suspects
45,538
7. Diagnosis of MDR TB Cases
5,802
8. Multidrug-Resistant Tuberculosis (MDR-TB)).Cases Put on CAT – IV
4,592
9. Extensively Drug-Resistant Tuberculosis (XDR TB) Cases Put on CAT – V
72
10. Previously in NTCP, cure rate was 50% to 55%. Now, under RNTCP it has achieved Cure rate of 88%.
11. Previously in NTCP, death rate was 28% to 30%. Now, under RNTCP it is reduced upto 4%⁶.

CHALLENGES TO CONTROL TB

Institutional

1. Number of Medical Officer TB Control (MOTC), Senior Treatment Supervisor (STS) and a Senior TB Laboratory Supervisor (STLS) Tuberculosis Health Visitors (TBHVs), Laboratory Technician (LTs) posts in different districts of Gujarat are lying vacant.
2. MOTC, STS, STLS, LTs are untrained⁷.
3. Uninterrupted electric power supply in rural areas
4. Posts are contractual which decreases the dedication of staff.
5. Large and unregulated Private Sector
6. Delay in establishment of accredited state level laboratories due to Sub-optimal functioning of the accredited labs
7. Overcrowding/lack of space at health facilities.
8. Basic facility like sanitation and water for patients are not available at DOT Centre

Medical

1. Delay in Diagnosis.
2. Possibility of wrong clinical diagnosis by doctors.
3. Diagnosis is only based on sputum examination so extra pulmonary patient cannot be identified.
4. Adherence to treatment for migratory population is a problem.
5. Long duration Course.
6. Toxic treatment increases the side effects.
7. Many time patient change their name and address that leads to discontinuance in treatment. It is sometimes done intentionally to hide their identity.
8. Break up in treatment leads resistance to drugs; it increases the chances of infection to others.
9. Private Doctors are not able to keep track up of patients for continuous treatment.
10. Private Doctors try to identify tuberculosis patient either on serological (blood) tests based on antibody response to diagnose active TB or depend on X-rays and sometimes recommend CT Scan which is very costly⁸.
11. Faulty treatment in private sector i.e. use of irrational drugs, inadequate combination, inadequate doses and 3rd category drugs on initial basis increase the number of MDR and XDR patients.
12. Drug Resistance has increased (i.e. resistance to rifampicin and isoniazid).
13. Number of MDR and XDR patients has been registered. "1-3 per cent MDR-TB [multi-drug resistant-TB] among fresh pulmonary cases... and 13-17 per cent among previously treated cases⁹.
14. TB and HIV Co-infection.
15. Lack of awareness and commitment of hospital administrators.
16. Poor health education.
17. Lab technician is over loaded with other health programme like malaria, Reproductive Child Care, Sexually Transmitted Diseases etc.
18. Fixed targets are given to TBHV of DMC which are to be achieved, which leads to manipulation of data if the targets are not achieved.
19. Medical officer don't take much interest in counseling patients.
20. Doctors remain alien from tuberculosis patient.

Patient and Society

1. It is a social stigma and patient don't won't health visitor to visit their home.
2. In rural area people approach traditional faith healers or astrologer in place of getting medical attention.
3. Physical and Psychological problems are faced by the patient when they come to know about the diseases.
4. Loss of employment.
5. Environment pollution.
6. Urbanization.
7. Nutritional deficiency.
8. Slums.

9. Poverty.
10. Illiteracy.

SUGGESTIONS

1. New smear sputum positive should be treated as a family member.
2. Patient should be asked to give their address proof and ID proof for continuous treatment and follow up.
3. Vacant posts are to be filled.
4. MDR-TB services should be extended at a rapid rate.
5. Doctors and Para Medical Staff should be trained on regular basis.
6. Para Medical Staff should be a multi task (counselling, injecting, medicine and field work) performer.
7. Anti-TB drugs should not be sold as over the counter drugs.
8. Rational use of anti-TB drugs should be ensured by private sector.
9. Tuberculosis patients registered under private sector should be reported into public sector on mandatory basis.
10. Coordination between the public hospitals and private hospitals should be established.
11. Extensive advertisement should be done to create awareness among public regarding Tuberculosis that it is not a killing disease, it is curable.
12. Spitting on the road and public places should be prohibited.
13. Awareness among the functionaries, patient, and society should be taken up for infection control.
14. Participation and involvement of people.
15. Nutritional status of people is to be improved.
16. Health education along with treatment should be given.
17. Data compilation is to be ensured.
18. Monitoring and supervision of the programme is to be strengthened.
19. Research is to be carried out to find new tools and strategies for better diagnosis, treatment and prevention of all forms of TB.
20. Support of nongovernmental organizations, community workers and volunteers to diagnosis and report is to be encouraged¹⁰.
21. Biomedical waste should be disposed according to BMW Guidelines to control infection.

CONCLUSION

Though RNTCP is running successfully, yet much needs to be done as still large numbers of new cases are reported, MDR and XDR cases are reported, drug resistance is increasing which is a cause of concern. This requires sincere and committed efforts of different stakeholder (Government, Private Sector, Patients, NGO and Civil Society) to free India from tuberculosis.

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The Application of E-Business in Today's Changing World

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Abstract

Electronic Business, or "e-business", is defined broadly as any business process that relies on an automated information system. Today, this is mostly done with Web-based technologies. Electronic business methods enable companies to link their internal and external data processing systems more efficiently and flexibly, to work more closely with suppliers and partners, and to better satisfy the needs and expectations of their customers. This paper focusing on various technologies that can be used in e-business.

KEYWORDS: CRM, e-business, e-mail, ICT.

INTRODUCTION

Electronic business, commonly referred to as "eBusiness" or "e-business", may be defined as the application of information and communication technologies (ICT) in support of all the activities of business. Commerce constitutes the exchange of products and services between businesses, groups and individuals and can be seen as one of the essential activities of any business. Electronic commerce focuses on the use of ICT to enable the external activities and relationships of the business with individuals, groups and other businesses'. Louis Gerstner, the former CEO of IBM, in his book, *who Says Elephants Can't Dance?* attributes the term "e-Business" to IBM's marketing and Internet teams in 1996.

Electronic business methods enable companies to link their internal and external data processing systems more efficiently and flexibly, to work more closely with suppliers and partners, and to better satisfy the needs and expectations of their customers.

In practice, e-business is more than just e-commerce. While e-business refers to more strategic focus with an emphasis on the functions that occur using electronic capabilities, e-commerce is a subset of an overall e-business strategy. E-commerce seeks to add revenue streams using the World Wide Web or the Internet to build and enhance relationships with clients and partners and to improve efficiency using the Empty Vessel strategy. Often, e-commerce involves the application of knowledge management systems.

E-business involves business processes spanning the entire value chain: electronic purchasing and supply chain management, processing orders electronically, handling customer service, and cooperating with business partners. Special technical standards for e-business facilitate the exchange of data between companies. E-business software solutions allow the integration of intra and inter firm business processes. E-business can be conducted using the Web, the Internet, intranets, extranets, or some combination of these.

Basically, electronic commerce (EC) is the process of buying, transferring, or exchanging products, services, and/or information via computer networks, including the internet. EC can also be benefited from many perspective including business process, service, learning, collaborative, community.

Subsets of e-BUSINESS

E- business applications can be divided into three categories:

1. Internal business systems:
 - customer relationship management (CRM)
 - enterprise resource planning (ERP)
 - document management systems (DMS)
 - human resources management (HRM)
2. Enterprise communication and collaboration:
 - VoIP
 - content management system (CMS)
 - e-mail

- voice mail
 - Web conferencing
 - Digital work flows (or business process management)
3. electronic commerce - business-to-business electronic commerce (B2B) or business-to-consumer electronic commerce (B2C):
- internet shop
 - supply chain management (SCM)
 - online marketing
 - offline marketing

E-BUSINESS CLASSIFICATION BY PROVIDER AND CONSUMER

Roughly dividing the world into providers/producers and consumers/clients one can classify e-businesses into the following categories:

- business-to-business (B2B)
- business-to-consumer (B2C)
- business-to-employee (B2E)
- business-to-government (B2G)
- government-to-business (G2B)
- government-to-government (G2G)
- government-to-citizen (G2C)
- consumer-to-consumer (C2C)
- consumer-to-business (C2B)

VARIOUS APPLICATIONS OF E-BUSINESS

There are various applications of e-business in today's business world the key areas of business and where the e-business can be applied, some of the examples of e-business are:

(1) CRM:

Customer relationship management (CRM) is a broadly recognized, widely-implemented strategy for managing a company's interactions with customers, clients and sales prospects. It involves using technology to organize, automate, and synchronize business processes—principally sales activities, but also those for marketing, customer service, and technical support. The overall goals are to find, attract, and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the costs of marketing and client serviceⁱⁱ. Customer relationship management denotes a company-wide business strategy embracing all client-facing departments and even beyond. When an implementation is effective, people, processes, and technology work together to increase profitability, and reduce operational costs.

Related Trends

Many CRM vendors offer Web-based tools (cloud computing) and software as a service (SaaS), which are accessed via a secure Internet connection and displayed in a Web browser. These applications are sold as subscriptions, with customers not needing to invest in the acquisition and maintenance of IT hardware, and subscription fees are a fraction of the cost of purchasing software outright.

Challenges

Tools and workflows can be complex to implement, especially for large enterprises. Previously these tools were generally limited to contact management: monitoring and recording interactions and communications. Software solutions then expanded to embrace deal tracking, territories, opportunities, and at the sales pipeline itself. Next came the advent of tools for other client-facing business functions, as described below. These technologies have been, and still are, offered as on-premises software that companies purchase and run on their own IT infrastructure. Often, implementations are fragmented; isolated initiatives by individual departments to address their own needs. Systems that start disunited usually stay that way: siloed thinking and decision processes frequently lead to separate and incompatible systems, and dysfunctional processes.

Types/variations:

Sales force automation

Sales force automation (SFA) involves using software to streamline all phases of the sales process, minimizing the time that sales representatives need to spend on each phase. This allows sales representatives to pursue more clients in a shorter amount of time than would otherwise be possible. At the heart of SFA is a Contact management system for tracking and recording every stage in the sales process for each prospective client, from initial contact to final disposition.

(2) Marketing

CRM systems for marketing help the enterprise identify and target potential clients and generate qualified leads for the sales team. A key marketing capability is tracking and measuring multichannel campaigns, including email, search, social media, telephone and direct mail. Metrics monitored include clicks, responses, leads, deals, and revenue.

(3) Customer Service and Support

Recognizing that service is an important differentiator, organizations are increasingly turning to technology platforms to help them improve their clients' experience while aiming to increase efficiency and minimize costsⁱⁱⁱ. The core for these applications has been and still is comprehensive call center solutions, including such features as intelligent call routing, computer telephone integration (CTI), and escalation capabilities.

Integrated/Collaborative

Departments within enterprises — especially large enterprises — tend to function with little collaboration^{vi}. More recently, the development and adoption of these tools and services have fostered greater fluidity and cooperation among sales, service, and marketing. This finds expression in the concept of collaborative systems which uses technology to build bridges between departments.

Social Media

Social media sites like Twitter, LinkedIn and Facebook are amplifying the voice of people in the marketplace and are having profound and far-reaching effects on the ways in which people buy. Customers can now research companies online and then ask for recommendations through social media channels, making their buying decision without contacting the company.

Market structures

This market grew by 12.5 percent in 2008, from revenue of \$8.13 billion in 2007 to \$9.15 billion in 2008^{vii}. The following table lists the top vendors in 2006-2008 (figures in millions of US dollars) published in Gartner studies^{vi vii}

Table 1: The Top Vendor in CRM (2006-2008)						
Vendor	2008 Revenue	2008 Share (%)	2007 Revenue	2007 Share (%)	2006 Revenue	2006 Share (%)
SAP	2,055	22.5 (-2.8)	2,050.8	25.3	1,681.7	26.6
Oracle	1,475	16.1	1,319.8	16.3	1,016.8	15.5
Salesforce.com	965	10.6	676.5	8.3	451.7	6.9
Microsoft	581	6.4	332.1	4.1	176.1	2.7
Amdocs	451	4.9	421.0	5.2	365.9	5.6
Others	3,620	39.6	3,289.1	40.6	2,881.6	43.7
Total	9,147	100	8,089.3	100	6,573.8	100

(4) VoIP:

Voice over Internet Protocol (VoIP, Voice over IP) is a general term for a family of methodologies, communication protocols, and transmission technologies for delivery of voice communications and multimedia sessions over Internet Protocol (IP) networks, such as the Internet. Other terms frequently encountered and synonymous with VoIP are IP telephony, Internet telephony, voice over broadband (VoBB), broadband telephony, and broadband phone.

Internet telephony refers to communications services — voice, facsimile, and/or voice-messaging applications — that are transported via the Internet, rather than the public switched telephone network (PSTN). The basic steps involved in originating an Internet telephone call are conversion of the analog voice signal to digital format and compression/translation of the signal into Internet protocol (IP) packets for transmission over the Internet; the process is reversed at the receiving end.

(5) Corporate use

Because of the bandwidth efficiency and low costs that VoIP technology can provide, businesses are gradually beginning to migrate from traditional copper-wire telephone systems to VoIP systems to reduce their monthly phone costs. VoIP solutions aimed at businesses have evolved into "unified communications" services that treat all communications—phone calls, faxes, voice mail, e-mail, Web conferences and more—as discrete units that can all be delivered via any means and to any handset, including cellphones. Two kinds of competitors are competing in this space: one set is focused on VoIP for medium to large enterprises, while another is targeting the small-to-medium business (SMB) market. VoIP runs both voice and data communications over a single network, which can significantly reduce infrastructure costs.

(6) CMS:

A content management system (CMS) is the collection of procedures used to manage work flow in a collaborative environment. These procedures can be manual or computer-based. The procedures are designed to:

- Allow for a large number of people to contribute to and share stored data
- Control access to data, based on user roles. User roles define what information each user can view or edit
- Aid in easy storage and retrieval of data
- Reduce repetitive duplicate input
- Improve the ease of report writing
- Improve communication between users

In a CMS, data can be defined as nearly anything - documents, movies, pictures, phone numbers, scientific data, etc. CMSs are frequently used for storing, controlling, revising, semantically enriching, and publishing documentation.

(7) e-mail:

Electronic mail, commonly called email or e-mail, is a method of exchanging digital messages across the Internet or other computer networks. Originally, email was transmitted directly from one user to another computer. This required both computers to be online at the same time, a la instant messenger. Today's email systems are based on a store-and-forward model. Email servers accept, forward, deliver and store messages. Users no longer need be online simultaneously and need only connect briefly, typically to an email server, for as long as it takes to send or receive messages.

(8) Voice mail:

Voicemail (also known as voice-mail, VMS, or message bank) is a centralized system of stored telephone messages that can be retrieved by the recipient at a later time. The term is also used more broadly to denote any system of conveying a stored telecommunications voice message, including using an answering machine. Most cell

phones have voicemail as a basic feature, and many land line phones and corporate PBXs have their own voicemail options.

Features

Voicemail systems are designed to convey a recorded audio message to a recipient. To do so they contain a user interface to select, play, and manage messages; a delivery method to either play or otherwise deliver the message; and a notification ability to inform the user of a waiting message. Most systems use phone-networks, either cellular or land-line based, as the conduit for all of these functions. Some systems may use multiple telecommunications methods, permitting recipients and callers to retrieve or leave messages through multiple methods.

Simple voicemail functions as a remote answering machine using a touch-tones as the user interface. More complicated systems may use other input devices such as voice or a computer interface. Simpler voicemail systems may play the audio message through the phone, while more advanced systems may have alternative delivery methods, including email or text message delivery, message transfer and forwarding options, and multiple mailboxes. Notification methods also vary based on the voicemail system. Simple systems may not provide active notification at all, instead requiring the recipient to check with the system, while others may provide an indication that messages are waiting. Almost all modern voicemail systems use digital storage and are typically stored on computer storage devices.

Mobile devices

The increase in wireless mobility, originally through cellular services and today through IP-based Wi-Fi, was also a driver for messaging convergence with mobile telephony. Today it is not only fostering the use of speech user interfaces for message management, but increasing the demand for retrieval of voice messages integrated with email. It also enables people to reply to both voice and email messages in voice rather than text. New services, such as GotVoice, SpinVox and YouMail, are helping to blur the boundaries between voicemail and text by delivering voicemails to mobile phones as SMS text messages.

(9) Web Conference:

Web conferencing is used to conduct live meetings, training, or presentations via the Internet. In a web conference, each participant sits at his or her own computer and is connected to other participants via the internet. This can be either a downloaded application on each of the attendees' computers or a web-based application where the attendees access the meeting by clicking on a link distributed by e-mail (meeting invitation) to enter the conference.

(10) Business Process Management:

Business process management (BPM) is a management approach focused on aligning all aspects of an organization with the wants and needs of clients. It is a holistic management approach^{viii} that promotes business effectiveness and efficiency while striving for innovation, flexibility, and integration with technology. Business process management attempts to improve processes continuously. It could therefore be described as a "process optimization process."

BPM life-cycle

Business process management activities can be grouped into five categories: design, modeling, execution, monitoring, and optimization.

(11) SCM:

Supply Chain Management (SCM) is the management of a network of interconnected businesses involved in the ultimate provision of product and service packages required by end customers (Harland, 1996^{ix}). Supply Chain Management spans all movement and storage of raw materials, work-in-process inventory, and finished goods from point of origin to point of consumption (supply chain).

Another definition is provided by the APICS Dictionary when it defines SCM as the "design, planning, execution, control, and monitoring of supply chain activities with the objective of creating net value, building a competitive infrastructure, leveraging worldwide logistics, synchronizing supply with demand, and measuring performance globally."

(12) Internet marketing:

Internet marketing also referred to as i-marketing, web-marketing, online-marketing or e-Marketing, is the marketing of products or services over the Internet. The Internet has brought media to a global audience. The interactive nature of Internet marketing in terms of providing instant responses and eliciting responses are the unique qualities of the medium. Internet marketing is sometimes considered to be broad in scope because it not only refers to marketing on the Internet, but also includes marketing done via e-mail and wireless media. Management of digital customer data and electronic customer relationship management (ECRM) systems are also often grouped together under internet marketing.

Internet marketing ties together creative and technical aspects of the Internet, including: design, development, advertising, and sales. Internet marketing also refers to the placement of media along many different stages of the customer engagement cycle through search engine marketing (SEM), search engine optimization (SEO), banner ads on specific websites, e-mail marketing, and Web 2.0 strategies. In 2008, *The New York Times* - working with comScore - published an initial estimate to quantify the user data collected by large Internet-based companies. Counting four types of interactions with

company websites in addition to the hits from advertisements served from advertising networks, the authors found the potential for collecting data upward of 2,500 times on average per user per month.

(13) Online shopping:

Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. If an intermediary service is present the process is called electronic commerce. An online shop, eshop, e-store, internet shop, webshop, webstore, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall. The process is called Business-to-Consumer (B2C) online shopping. When a business buys from another business it is called Business-to-Business (B2B) online shopping. Both B2C and B2B online shopping are forms of e-commerce.

E-business in retailing industry (E-tailing)*:

E-tailing Models:

When organizations which are engaged in retailing go online, they have to decide which e-business models best suit their goals. A business model is defined as the organization of product, service and information flows, and the source of revenues and benefits for suppliers and customers. The concept of e-business model is the same but used in the online presence. The following is a list of the currently most adopted e-business models such as:

- E-shops
- E-commerce
- E-procurement
- E-malls
- E-auctions
- Virtual Communities
- Collaboration Platforms
- Telecommunication
- Customer relationship
- Specialized E-store
- E-services

Electronic retailing, most commonly known as E-tailing, is nothing but shopping through the internet & other media forms. E- tailing is “retailing conducted online, over the internet”.

Advantages of E-tailing

To E-tailers	To customers
Location is unimportant	Cost effective
Size does not matter	Convenient
Saves on the wages & premises cost	Easy
Reach a large audience	Saves time
Accepts orders 24 hours a day	Breadth & depth of the products
More opportunity for:	Easy search for many alternatives
- CRM & micro-marketing - Cross & Up selling	Prices are favorable

Disadvantages of E-tailing

To E-tailers	To customers
May lack know-how & technology	Credit card & securities worries
Substantial set-up, investment & ongoing costs.	Lack of personal & social interactions
Complex logistics	Cannot feel the merchandise
Less powerful than face-to-face	Premium charged for delivery
Less impulse purchase	Difficulties with returning goods for refund
Legal problems	
After sales care difficulties	

CONCLUSION

Looking at the above mentioned various applications of e-business the researcher has found out that in today's changing as well as competitive business world e-business can give an edge to the organizations to operate effectively and efficiently. The computer and internet in today's world is very common now most of the organizations and individuals can afford to have that. But the most important thing required here is to focus on the user friendly technologies which can improve the efficiency of individuals/users in terms of time and money.

The organizations can use the services like video-conferencing and video voice mails to save the unnecessary traveling and hotel cost of their managers. Top organization in the world like Wal-Mart, IBM, Unilever, Nestle, Citi Bank, Toyota Motors, Ford Motors are already using these video conferencing to save time and money during their business operations. With the implementation of ERPs and other such software the organization can save their waste of paper and can save money and environment both using e-filing of their day to day documents.

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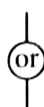
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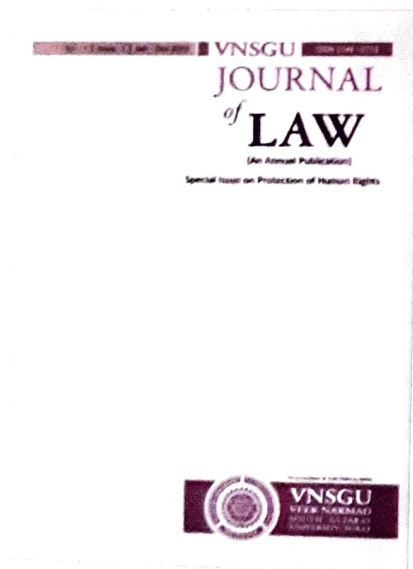
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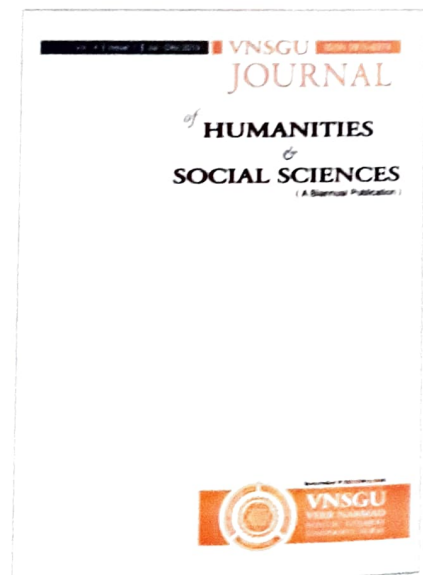
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