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FINANCIAL EXTRANEOUS VARIABLES IMPACT ENTREPRENEURIAL ADVANCEMENT

Rupali Misra Nigam, Deepak Arora

A STUDY TO ANALYZE OPPORTUNITIES AND CHALLENGES FACED BY WOMEN BY COMPARING INDIAN AND INTERNATIONAL WOMEN ENTREPRENEURS SUCCESS STORIES
Bindu Sikarwar, Deepali Asthana, Deepshikha Prasad

ROLE OF INFORMATION COMMUNICATION TECHNOLOGY IN AGRIBUSINESS

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WORK- LIFE BALANCE AND ITS IMPACT ON EMPLOYEE ENGAGEMENT Nidhi Kapoor, Rinku Mahindru

THE INTERACTIVE CONSUMER IS THE NEW REALITY- AN EXPERIMENTAL STUDY OF CORPORATE BLOGS
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THE CONTRIBUTION OF NETWORKING TO INNOVATIVENESS OF THE CLUSTERED FIRMS: THEORY AND ITS RELEVANCE Dr. Priya Jhamb



Sh. Suman Jyoti Khaitan
President of PHDCCI
A Member of the Managing Committee of ASSOCHAM

FOREWORD

Understanding the process of new value creation is central to the helm of entrepreneurship. Extending this value creation logic to the realm of entrepreneurship has led to an emerging research stream of interest to researchers and scholars in management, strategic management, and entrepreneurship.

I appreciate the contribution of Asian Business School Research and Development Cell in the form of its 2nd issue of "ABS-Management Research-Article and Application" — a blend of constructive research-based papers that aims at nurturing a novel attitude towards traditional business models- a sincere effort by various academicians and corporate from all across the globe putting together their ideology to creep in sustainable growth thorough the concept of entrepreneurship.

"ABS -Management Research-Article and Application" outlines constructive and immaculate efforts of associated connoisseur as a momentous collaborative approach to contour present situation and evade future business mayhem.

Sh. Suman Jyoti Khaitan



Sunita Verma Editor, ABS Management Research- Articles & Application.



Komal Kapoor Editor, ABS Management Research- Articles & Application.

PREFACE

The classic Darwin's Theory of "Survival of the Fittest" still remains the truest of all theories propounded till date. Whether it was the ancient civilization or whether be it the modern day's warfare like situation of the global economy.

The changing face of Indian continent has made the world take an edge seat & look up as to what is in the making. The Indian economy has proved everyone wrong with its capability to stand strong even in the worst of times. When the global economies are struggling to sustain, India is moving at a rapid pace now backed with a new & transformed political framework. There is a ray of hope in every nook & corner of the country. Each sector, whether it is Education, Retail, Energy, Infrastructure, Information Technology, Banking, Insurance is writing its own story of success, again strengthening the fact that India was once the "Golden Bird" of the world & will very soon again prove it for generations to come.

These conditions necessitate the need for research & development in every possible field & sector in India. The future of Indian economy will be influenced by how the country utilizes its human resource, pursue entrepreneurship, build resources & capitalize of the current strengths. It is not just a desire but the compelling need of the hour in the world where "Survival of the Fittest" still holds true.

"ABS Management Research-Articles & Applications" with an ISBN no 978-81-927282-0-9 Volume 1, Issue 2 is an outcome of initiative taken by Asian Business School Research & Development Cell as part of collaborative research efforts to propagate innovative and creative approach to traditional management practices. Research & Development cell at Asian Business School aims to provide an intellectual platform for high quality of research work encompassing various domains of management. The initiatives have culminated into a National Seminar on Business Strategies for Economic Evolution and Development- SEED 2012 on 12th October 2012 which provided innovative conceptualization of

ABS Management Research - Articles and Application

further published in journal of the institute entitled ABS International Journal of Management with ISSN No. 2319-684X for circulation and further deliberation on emerging issues. The Research & Development Cell also organized an international conference on Innovation, Creativity and Ethics in Current Business Scenario on 15th March, 2013- ICE 2013 to spread further awareness about the need for business transformation in today's fast paced, dynamic and challenging business environment. The most recent initiative of the cell was IDEAL 2013 organized on 13th September on the theme of Integrating Development for Entrepreneurial Advancement & Leadership which culminated in divulging unique and unknown facets of entrepreneurship in India like Women Entrepreneurship, Social Entrepreneurship, Techno Entrepreneurship, Service Entrepreneurship, SME & Entrepreneurship, etc.

The second issue of "ABS Management Research- Articles and Application" is a compilation of qualitative research work contributed by various academicians and industry experts focusing upon transformation of current business scenario with their valuable contribution and development of pedagogy for fresh managers to cater to developing corporate world. This book is compiled of 18 papers poised on management domains and the importance of paradigm shift and change management.

ABS Research & Development cell seeks to endow all its readers through ABS Management Research-Articles & Applications- a perfect blend of knowledge, innovative & creative thought process that directly or indirectly can contribute toward the sustenance and development of current business scenario.

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FROM THE PRESIDENT'S DESK



0

Prof. Sandeep Marwah President Asian Education Group e are living in an age where cut throat competition exists in every sphere of life. The business environment has become very dynamic and throws a stiff challenge to the modern day managers. The modern day corporate leaders must be capable of adapting to the fast changing business scenario.

We at Asian Business School strive to attain the modern management concepts and approaches keeping in mind the challenges that the management confronts today. A lot of stress is being placed on the quality of research and consultancy so as to equip the young and budding managers with the necessary skill set which in the longer run ensures their success and sustainability.

The newly elected government is also placing a lot of emphasis on good governance and sustainable development which is clearly in line with our vision at ABS for future. The future managers are being nurtured in a manner to be able to think out of box

I take this opportunity to extend my wishes to ABS Research Management for bringing out the second issue of the ISBN no. book and enlightening the management fraternity with a new vision.

FROM THE CEO'S DESK

business



To build competitiveness is to make the competition redundant. This is possible through a combination of developing core competencies, leadership & strategic envisioning. In the current scenario, fostering strategic thinking to achieve long term sustainability has become the most crucial

corporations to perform to their maximum. In such a situation, the key drivers are competitiveness & sustainability which will help

he world is a changed place today. The continuous tug of war between the push & the pull factors of this dynamic

are

forcing

environment

the companies to survive.

aspect for companies.

Hence, ABS Management Research- is an effort for foresee & evaluate the current & future business practices to draw out a performance chart for organizations to follow. This book will open many avenues to understand & unearth changing fundamentals to build an organization from competitiveness to sustainability by acquiring new knowledge, strategies & long term thinking.

I whole heartedly applaud the initiatives of ABS Research & Development Cell in bringing out the second issue of ABS Management Research-Articles & Applications. I am sure this will be a bigger success than the first issue. I congratulate the whole ABS team & wish them all the success for the book.

MARWAH
STUDIOS
a creative enterprise

Akshay Marwah CEO Marwah Studios-Creative Enterprise

FROM THE DIRECTOR'S DESK



the vision of the country like India is also changing. The new political system also promising a new vision for India. With all the initiatives taken up and planned by government of India, India is heading towards a newer and more developed country. I am very proud of the dynamic research team at ABS who are the main force behind the journal & book publication; who have bought together selected and high quality papers together to enlighten the various strategic thought process to develop the various industries in India. Till date the various views given by researchers, academicians and industry experts gives us a glimpse of the various challenges and managerial interventions to study issues like perceptions, stock consumer market imperfections and issues and challenges in other arenas.

he world is changing at a faster pace and

In the conferences held at ABS various thought processes and key strategic extracts have come to be highlighted to enlighten & strengthen the academy-industry interface and broaden our vision to achieve our goal of Growth with Education

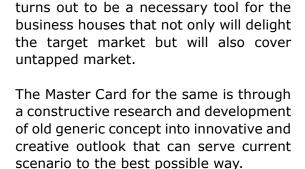
I wish that this second issue of ABS Management Research- Article & Applications will showcase the strategic innovations to move towards an improved and growing Indian economy.



Dr. Lalitya Vir Srivastava Director Asian Business School

FROM THE DESK OF DIRECTOR - BRANDING





In the wake of cut-throat competition due to the massive upsurge in the global business environment, organizations, need to combat with innovative business strategies; proactively and sustainably. Every business caters to its own set of target market with varied expectations and diverse product requirements to strive competitive edge. Innovation

I feel that ABS Research & Development Cell has made an appropriate initiative in publishing ABS Management Research – Articles and Applications. This rich repository with perspectives, views, articles, and research from corporate and academia will help its reader to develop useful insights about the business requirements in the current dynamic environment.

I wish ABS Management Research – Articles and Applications a great success.



Saurabh Sharma Director - Branding Asian Business School

FROM THE DESK OF DIRECTOR - ADMISSION





Gurdeep Singh Raina Director - Admissions Asian Business School With the ever-changing business environment, finding the strategic fit for the various business situations had always been a challenge for the strategists. Over a period of time there had been major changes in Indian and global business scenario and world economies. The conventional business practices are no more applicable in this dynamic business scenario and thus requires a paradigm shift in the approach of handling the challenges of business for a sustainable growth.

Management Students should possess in them the ability to respond to this ever-changing business environment with dvnamism and reciprocate proactively. ABS Management Research is such compilation of business events, researches and articles which deal with approaches, strat egies and practices prevalent in this ever-changing business environment. The reader will benefit from these contemporary papers by getting a bird's eye view of the current business environment.

I would like to congratulate ABS Research & Development Cell to compiling ABS Management Research – Articles and Applications.

ABS MANAGEMENT RESEARCH ARTICLES & APPLICATION

Financial Extraneous Variables Impact Entrepreneurial Advancement

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Asst. Professor, Asian Business School

Deepak Arora

Student, Asian Business School

Keywords

Financial sector distortions, Entrepreneurial Advancement, Economic Growth.

ndia's "demographic dividend" — the window of opportunity that a large workforce creates to strengthen an economy — could add 2 percentage points to the country's annual growth rate over the next two decades, the International Monetary Fund said in 2011. Census 2001 data reveal 47.9 % Indian are less than 21 years of age; and 30.5% are between 10 to 24; giving India its secret weapon - young workforce.

This workforce has two options – either to work for others (provided there are ample employment opportunities) or work for themselves. Various researches reveal empirically a strong positive correlation between availability of financial capital and economic growth (Degregorio and Giudotti, 1992; Gelb, 1989; Gertler and Rose, 1991). Economists like Goldsmith (1969), McKinnon (1973), and Shaw (1973) saw financial markets as playing a key role in economic activity. In their view, differences in the quantity and quality of services provided by financial institutions could partly explain why countries grew at different rates.

Financial capital is one of the most visible resources; it can create a buffer against random shocks and allow the pursuit of more capital-intensive strategies (Cooper et al, 1994). Cooper (1994) has indicated that financial capital along with human considered capital is as major determinants of probability of three possible performance outcomes - failure, survival marginal or high growth. financial sector distortions However, reduce the rate of economic growth by reducing the rate of innovation (King and Levine, 1993).

This paper attempts to propose a model between finance, entrepreneurship and economic growth with specific reference to Indian financial structure. The paper adopts a survey technique of 30 entrepreneurs and 10 credit appraisal officers to explore their interpretations of financial constraints as an impediment for entrepreneurial advancement.

Introduction

There is a large literature that suggests that finance important is entrepreneurs. For both developing and developed countries, small and medium scale firms play important roles in the process of industrialization and economic growth. Apart from increasing per capita income and output, SMEs create employment opportunities, enhance balance regional economic through industrial dispersal and generally promote effective resource utilization considered critical to engineering economic development and growth. However, the played by seminal role SMEs notwithstanding its development everywhere constrained by inadequate funding and poor management.

Liquidity constraints place important roadblocks before potential entrepreneurs; individuals with more assets are more likely to become self-employed and to succeed in small businesses. Evans and Jovanovic (1989), for example, find that individuals with more assets are more likely to become self-employed. Holtz-Eakin, Joulfaian, and Rosen (1994a, 1994b) find that individuals who have received large inheritances are more likely to succeed in running small businesses, and in Holtz-Eakin and Rosen (1999), they find that entrepreneurial activity in Germany is retarded relative to the United States by limited access to capital. Additionally, Hubbard and Gentry (1999a) report that entrepreneurial households hold a substantial share of overall household wealth, and that non-business assets helps predict the likelihood and success of entrepreneurial activity. Huck et al. (1999) find that new businesses rely heavily on credit from informal sources such as business contacts and family, and Avery et al. (1998) find that bank loans to

small businesses tend to be personally guaranteed. Fairlie (1999) finds a lower level of minority-owned businesses, in part because of their lower levels of wealth.

While numerous studies have shown that new business creation is bounded by liquidity constraints, there has been little work focusing on how the structure of the financial sector affects entrepreneurship. The financial sector's role for driving economic growth and development has received increasing attention in recent years, with several authors articulating a positive relationship between financial development and economic growth at the cross-country level (e.g., Beck et al. 2000; Levine 1997; Levine et al. 2000). This research argues that better financing environments are associated with higher economic growth, at least in part, because they facilitate better allocation of capital across investment opportunities, thereby entrepreneurship promoting and the process of Schumpeterian creative destruction (e.g., King and Levine Rajan and Zingales 2003; 1993a,b; Bertrand et al. 2007).

Review of Literature

This section has been divided into three sub-sections. They are

- 1) Availability of financial capital
- 2) Affect on Entrepreneurs and
- 3) Entrepreneurship in India.

Availability of Financial Capital

Financial capital is one of the most visible resources; it can create a buffer against random shocks and allow the pursuit of more capital-intensive strategies (Cooper et al. 1994). Cooper (1994) has indicated that financial capital along with human capital is considered as major determinants of probability of three possible performance outcomes – failure, marginal survival or high growth.

Comin and Nanda (2009) show how the difficulties faced by startups in raising capital might adversely impact the

commercialization of new technologies. Using historical data on banking-sector development and technology diffusion, they find that capital-intensive technologies are adopted much faster capital-intensive relative to less technologies in countries that are over a certain threshold in banking-sector development.

Similar research done by Stiglitz and Weis (1981) reveal that SMEs are unable to invest in profitable ventures owing to adverse selection and moral hazard problems. Adverse selection problems arise when potential providers of external finance cannot readily verify whether the firms have access to quality projects. Nonetheless, the liquidity ratio of the financiers plays a major role. Moral hazard problems are associated with possibility of SMEs diverting funds made available to them to fund alternative projects or develop the propensity to take excessive risks due to some pervasive incentive structure in the (Ogujiuba et al. 2004). The study further deliberates that SMEs do not have access to public capital markets; they naturally depend on banks for funding. Dependence on banks makes them even more vulnerable for the simple reason that shocks in the banking system can have significant impact on the supply of credit to SMEs. Thus, SMEs are subject to funding problems in equilibrium and these problems are exacerbated during periods of financial instability.

Shocks in the economic environment have a significant role in availability of financial capital for a start-up company. Berger and Udell (2001) further note that s the willingness and capability of banks to lend to small and medium scale firms in influenced greatly due to economic turmoil. The financial sector responds to the shocks by developing stringent lending rules, risk-averse approach to handle the case etc.

The amount an individual can borrow to fund a new venture is a function of the collateral that he or she can post, which in

turn is a function of personal wealth (Evans and Jovanovic 1989). If the amount the entrepreneur needs to borrow is sufficient to cover the capital required start the business, then entrepreneur is said to be unconstrained. On the other hand, if the entrepreneur needs to invest more than he or she can borrow, then a financing constraint leads to sub - optimal investment for the project at hand. Since returns to projects are a positive function of the capital invested, some projects that would have been profitable for an unconstrained entrepreneur become unprofitable for a constrained entrepreneur.

Affect on Entrepreneurs and Economy

Entrepreneurship plays a role in financial market development and economic growth (King and Levine 1993; Degregorio and Giudotti 1992; Gelb 1989; Gertler and Rose 1991). Financial sector distortions reduce the rate of economic growth by reducing the rate of innovation (King and Levine, 1993). This is based on the concept that a large fraction of the productivity growth in the economy may take place at the extensive margin (e.g., the birth of new firms, the closure of unproductive firms) rather than on the intensive margin (e.g., firms becoming more productive internally). Since most startups need to raise capital in order to implement their new ideas, cross-sectional differences in the ability of capital markets to select and finance the most promising entrepreneurs may lead to important differences in entrepreneurship productivity growth across economies (Greenwood and Jovanovic 1990; Jayaratne and Strahan 1996; Levine 1997; Beck et al. 2000; Guiso et al. 2004).

Various researches reveal empirically a strong positive correlation between availability financial of capital and economic growth (Degregorio and Giudotti, 1992; Gelb, 1989; Gertler and Rose, 1991). Economists like Goldsmith (1969), McKinnon (1973), and Shaw (1973) saw financial markets as playing a

key role in economic activity. In their view, differences in the quantity and quality of services provided by financial institutions could partly explain why countries grew at different rates.

Entrepreneurship in India

India's "demographic dividend" — the window of opportunity that a large workforce creates to strengthen an economy — could add 2 percentage points to the country's annual growth rate over the next two decades, the International Monetary Fund said in 2011.

Census 2001 data reveal 47.9 % Indian are less than 21 years of age; and 30.5% are between 10 to 24; giving India its secret weapon - young workforce (refer table 1).

Table 1
Age Composition of India

Age composition of India			
Age group	Percentage		
0 - 4	10.7		
5 to 9	12.5		
10 to 14	12.1		
15- 19	9.7		
20 - 24	8.7		
25 - 44	27.6		
45 - 64	13.5		
65 - 79	4		
80+	0.8		



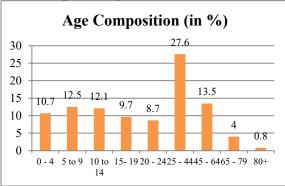
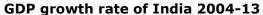


Figure 1

Source: Census India 2001 survey Table

C2 and C14

This workforce has two options – either to work for others (provided there are ample employment opportunities) or work for themselves. Also the growth story of India is gloomy.



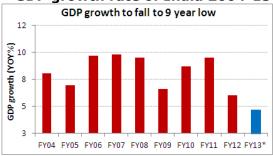


Figure 2

Source - Statistical department of India

Need of the Study

Literature provides ample evidence that entrepreneurship plays a role in financial development market and economic growth. These studies have also questioned that economies grow at different rates owing to the difference in the laws and policies of the country. India, which is already facing turbulent times with GDP at 3.7% and falling, will benefit in terms of economic growth, once the credit financing norms are relaxed.

Studies have revealed that the financing constraints are one of the biggest concerns impacting potential entrepreneurs around the world. However, a study to this effect is lacking in India. This study aims to address this gap and identify how the financing constraints are affecting entrepreneurs in India.

Objectives of the Study

The objectives of the study are:

- 1. To investigate the role of financial bodies (banks and NBFC) in providing start-up finance to entrepreneurs with reference to India
- 2. To analyse if the regulatory framework acts as an impediment for an entrepreneur with reference to India.

Research Methodology Sources of Data

Owing to the complexity of the issue, the researchers framed two sets of questionnaires – one for the entrepreneurs and the other for the financing or credit appraisal officers. This enabled to get the perspectives of both the parties in question.

A sample size of thirty entrepreneurs and ten credit appraisal officers was selected using convenience and judgmental sampling. The technique followed for the entrepreneurs was survey based where written responses were solicited. On the other hand, for collecting the data from the credit appraisal officers, structured interview was conducted and leading questions asked.

Data Collection and Analysis

The analysis of data has been categorized in two sub-sections – Entrepreneurs' response and Credit Appraisal Officers' response

Entrepreneurs' Response 1) Proportion of Cases sanctioned

Of the 30 entrepreneurs of this sample, 29 had applied for loans but only 7 applicants' cases had been cleared. However, the respondents of this survey only included the current entrepreneurs. All the 29 cases are currently running successfully. We had only sampled existing businesses; how the results indicate that there may be cases wherein the loans were rejected and the applicant could not start the business. However, that is beyond the scope of this study.

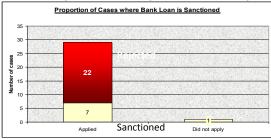


Figure 3

2) Reasons for Rejection of Loan Files

The reasons which the banks/NBFCs offered to the entrepreneurs for rejecting their proposals basically fall under three categories. They are 1) Risk inherent in the Project, 2) Collateral and Guarantee and 3) The project does not meet bank standards.

The researchers had asked open-ended question and the reasons such as high working capital, unviable project, high risk of the project were offered by the officials for rejecting the loan. These fall in category 1. Category 2 - Collateral and Guarantee included those cases wherein the applicant seeking loan did not have supporting financials or collaterals. And, category 3 - Bank standards included certain internal standards like proprietary ratio, DSCR or report by CIBIL as reasons for rejecting the case. Figure 4 displays that there have been many 16 cases rejected due to risk, 13 due to collateral and 11 due to internal standards of the banks/NBFCs.

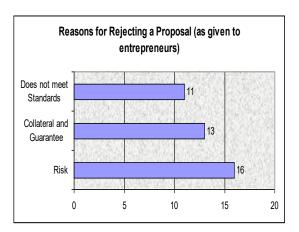


Figure 4

3) Composition of Bank and NBFC in Reserach

This table only illustrates that the sample of 30 had approached 18 different banks/NBFCs and the cases have been rejected by all alike.

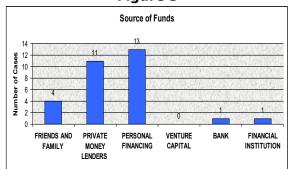
Table 2

Name of the Bank	Cases	Name of the Bank	Case s
ICICI Bank	1	OBC	1
SBI	2	Bank Of Maharastr a	1
DFC	2	Pnb	2
IDBI	2	Punjab And Sindh Bank	1
RBS	2	Allahbad Bank	2
SIDBI	1	Yes Bank	1
STANDARD CHARTERE D	1	Bank Of Saurashtr a	1
KOTAK MAHINDRA	2		

4) Source of Initial Capital

The researchers wanted to understand that in case the loans are rejected by banks, how are these start ups financing their businesses. Figure 5 outlines the source of initial capital financing as procured by the respondents. Personal financing and family and friends account for 17 cases; which indicates that in those cases where personal wealth plays an important part in the growth story. Also, a chocking revelation was that private money lenders approved 11 cases which were rejected by banks. This indicates that their mechanisms of scrutinizing a case are perhaps better than the formalised banking and NBFC structure.

Figure 5



Source of Initial Capital

Credit Appraisal Officers' Response

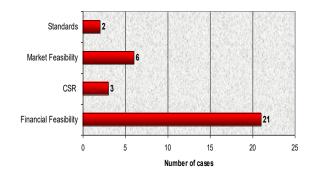
We surveyed the credit officers of the following banks and NBFCs to get an unbiased view from the bank/NBFC's perspective. The sample composition consists of Delhi Financial Corporation, Allahabad Bank, Bank of Baroda, Bank of India, IDBI Bank, Canara Bank, Yes Bank, Bank of Saurashtra and others. However, the respondents wanted anonymity while agreeing to answer the questions. Also, in 2 cases, they did not yield the reasons that they see in a case before rejecting it.

5) Reasons for Rejecting a Case

An open ended question was put forth to credit appraising officers soliciting the reasons for rejecting a case. More than one response was received by the respondents. The reasons were clubbed and fall under three broad categories. They are 1) Financial Feasibility, 2) Market Feasibility, 3) Bank Standards and 4) CSR.

Financial feasibility includes Cost Management, Recovery of loans servicing, Business risk, Margin of profits or rate of return, investment coverage ratio and sustainability. Market feasibility includes reasons like pricing strategy, product placement/positioning, quantum of expected sales, market planning. Standards were not shared by the officers. However, they mentioned CIBIL as one of the reasons. Lastly, officers also cited reasons such as environment protection employment generation clubbed under CSR.

Figure 6



Reasons for rejecting a Case

21 respondents cited financial feasibility as the reason for rejecting a case, 6 as market feasibility, 3 as CSR related issue and 2 as bank standards. However, collateral and security, as reason of rejection cited by entrepreneurs did not feature in this survey.

6) Identification of Profitable Cases Rejected

The researchers asked the officers, that are they aware of any case which was rejected by their institution, but today it is a flourishing business. All the respondents were affirmative. The following files have been rejected which are now a successful business.

Conclusion

On the basis of the previous sections, the survey highlights can be listed as under –

- Availing finance from bank/NBFC for a start-up with an idea (which yields positive NPV) is difficult. The credit norms of Indian financial sector are stringent for sanctioning loans to new businesses.
- Cases rejected by banks/NBFCs are getting credit from informal sources or private money lenders.
- Cases rejected by banks/NBFCs could start the business and are successful business entities.
- Entrepreneurs without wealth (in the form of collateral, personal funds or family/friends) find it difficult to start business.
- The credit appraisal officers are also aware of cases where the loan was rejected but the entrepreneur was able to drive his business.

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A Study to Analyze Opportunities And Challenges Faced By Women By Comparing Indian And International Women Entrepreneurs Success Stories

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Keywords

Entrepreneur, Empowerment,
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omen entrepreneurship is basically a firm, business or venture run by the women.

Women entrepreneur is defined as an enterprise owned and control by a women having minimum financial interest of the 51% capital and giving at least 51% of the employment generated in the

enterprise to women.

The paper focuses on some Indian and International women entrepreneur about their success journey and what factor encouraged them to be an entrepreneur, what challenges faced by them and what opportunities they got to be an entrepreneur by using their creativity, intelligence and strategies.

The paper would also throw light on what opportunities are available to Indian and International women entrepreneurs and challenges which they face to start a new business firm.

This would also help those women who have entrepreneurial quality and creativity to implement their ideas into a successful firm, but due to de motivation in their family they loose their confidence

"Women are naturally endowed with the quality of entrepreneurship."

These skills lie in their blood. All the women have all the resources to manage an enterprise. Women entrepreneurship can only bring about women empowerment.

Introduction

Women Entrepreneurship

Women entrepreneurship is a skill that makes a woman see things clearer, further and earlier. It is set of skills that let woman apply and utilize woman's skills, attitude and knowledge in a management based venture in order to add more success to the organization by leading from the fronts.

Women entrepreneurship is a rising topic in our society, participation of women in economic activities as self employed. Many of the traditional occupation open to women are based on cast and creed and self employment was based on the standard of living. Presently in current scenario women not only create employment for themselves but also generates employment for other. Women full of enthusiasms to balance their personal life and professional life, and they have locus of control to manage both the areas.

In India the educated women do not want to limit their lives in their houses, they want to open themselves and demand the equal respect from their partner and other family members. In India, the society is male dominated and women considered as weaker sex always made to depend on the men and their family throughout their life, so the women are going a long way to achieve the equal right and positions in the family as well as in the society. In Hindu scriptures, woman has been described as the embodiment of SHAKTI but in real she is treated as ABLA Women's enterprise is the broad term used to describe female self-employment and Business ownership. A woman-owned business is one that is wholly or majority Female-owned and managed, Because of differences in operating definitions and datasets, some caution must be exercised in drawing international comparisons in female business ownership rates, particularly between the UK and US. Selfemployment and TEA1data are the most

robust measures of women's enterprise activity at an international scale.

In foreign, women are leader, assertive, persuasive and willingness to take risk they have an ability to survive in tough competition.

Generally, women are quick learner and they are persuasive have an ability to take risk and survive in tough competition. As an entrepreneur woman motivate their employees to reach their best, to think about the benefits of others to know how win and loss gracefully.

Women entrepreneurship is rising today because women herself today is motivated for themselves to become self dependent. Now Days women want independence from the household chores& domestic responsibilities. Under the influence they choose a profession to become an entrepreneur to take it as a challenge an as urge to create or do something new.

"Women have a quality of entrepreneurship in their blood, because they perfectly manage their family so likewise they can perfectly manage the Firm/Business also." Despite all social hurdles world is brimming with the success stories of women these are the things which make women different in the crowd & she is honored for their achievement.

Some Famous Indian Entrepreneurs

Kiran Mazumdar Shaw

Achievement: Chairman & Managing Director of Biocon Ltd; Felicitated with Padmashri (1989) and Padma Bhushan (2005).

Kiran Mazumdar Shaw is the Chairman & Managing Director of Biocon Ltd, India's biggest biotechnology company. In 2004, she became India's richest woman.

Kiran Mazumdar Shaw was born on March 23, 1953 in Bangalore. She had her

schooling at Bishop Cotton Girls School and Mount Carmel College at Bangalore. After doing completing her B.Sc. in Zoology from Bangalore University in 1973, she went to Ballarat University in Melbourne, Australia and qualified as a master brewer.

Mazumdar Shaw started Kiran her professional career as trainee brewer in Carlton & United Beverages in 1974. In 1978, she joined as Trainee Manager with Biocon Biochemicals Limited in Ireland, In the same year, Kiran Mazumdar Shaw founded Biocon India in collaboration with Biocon Biochemicals Limited, with a capital of Rs.10,000. She initially faced many problems regarding funds for her business. Banks were hesitant to give loan to her as biotechnology was a totally new field at that point of time and she was a woman entrepreneur, which was a rare phenomenon.

Biocon is recognised as India's pioneering biotech enterprise. , Kiran Mazumdar Shaw held close to 40% of the stock of the company and was regarded as India's richest woman with an estimated worth of Rs. 2,100 crore.

Ritu Kumar

She has developed a unique style of her own, reflecting the ancient traditions of Indian craftsmanship in a contemporary vocabulary.

Ritu, who began her work with four handblock printers and two tables in a small village near Calcutta forty years ago, was the first woman to introduce the 'boutique' culture in India under the brand name 'Ritu'. Today she has outlets in 14 cities in India. Ritu's boutiques feature multifaceted showcase encompassing the very best of Indian design, with specially produced range of high fashion garments and accessories using silk, leather and cotton. Ritu's range of western and Indian apparel is all about traditions and individual talent, and women across the continents can easily identify with her vision of design She also is credited as being one of the first Indian designers who was catalytic in bringing a contemporary idiom to several ancient skills and has been a strong force in marketing them to a dynamic modern India.

To add to her achievements the French government has bestowed the prestigious award of "chevalier des arts et des lettres (knight of the order of arts and letters) on veteran designer and revivalist Ritu Kumar. Ritu Kumar, has also been awarded the Padma Shri Award 2013.

Hina Shah

Hina (Bhuptani) Shah was born to MR. Dilip Bhuptani ,metallurgical engineer working as the manager with TATA steel, and Mrs. Pushpa Bhuptani an artist and social worker. While she was born and brought up in Jamshedpur, she studied her MSc. at the Maharaja Sayajirao University (MSU) – Vadodara.Hina Shah is a Master of Science with further qualifications in HRD areas.

She learnt to take responsibility at an early age, while on the other she also experienced challenges in being a "girl". But this played a positive role in her development, as she took it as a challenge and learnt to emerge a winner.

Ms. Hina Shah. She dares to be different. A home maker, a classical dancer, an entrepreneur and the director of International Centre for Entrepreneurship and Career Development (ICECD).

Hina Shah faced many an odds when she decided to become an entrepreneur in 1976.Resistance from society, friction at emotional and economic levels, along with financial institutions refusing to give loans made it all the more difficult for her to initially take the plunge towards independence and empowerment. However, her determination and grit to achieve her goal, gradually converted these difficulties into opportunities.

While having experienced empowerment, when she saw a large number of deprived, poor and helpless women. This made them main stream partners contributing to the national economy. Thus, she was the pioneer in starting "Entrepreneurship Development Program (EDP)" for women in Gujarat in 1982, with 25 women participants, of which 16 established their non-traditional businesses.

Ekta Kapoor

Ekta Kapoor is the daughter of actor Jeetendra and Shobha Kapoor. Her brother Tusshar Kapoor is also a Bollywood actor. She did her schooling at Bombay Scottish School, Mahim and attended college at Mithibai College.

She has produced numerous soap opera, television series and movies. Ekta is remembered best for giving television entertainment the most cataclysmic turn ever. Ekta is a example of a woman for young creative heads and entrepreneurs. She single handedly has earned her stature in the industry, be it television or cinema. And keeping all criticisms about her work aside, she has given television a stature that no one else before her could.

She has produced numerous soap opera, television series and movies. Her most popular path breaking soaps being Hum Paanch, Kyunki Saas Bhi Kabhi Bahu Thi, Kahaani Ghar Ghar Kii, Kasautii Zindagii Kay etc. She ventured into Bollywood movie production in 2001 beginning with Kyo Kii... Main Jhuth Nahin Bolta . Kucch To Hai and Krishna Cottage based on supernatural themes followed in 2003 and 2004.

Shehnaz Hussain

Shehnaz Hussain born in a royal Muslim family, Husain was introduced to both modern schooling as well as traditions. She got married at a tender age of 16 and gave birth to a daughter within a year. She pursued it with great passion in many leading institutes like Helena Rubinstein,

Arnould Taylor, Swarzkopf, Christine Valmy, Lancome and Lean of Copenhagen and supported her education by writing for the Iran Tribune.

She realized that chemical treatments are harmful and have long lasting negative effects. She was thus attracted towards the ancient treasure of Ayurveda.

She came up with many natural Ayurvedic chemical free products for beauty care. She firmly believes in the power of 'care and cure' of the nature than chemicals.

She started her saloon on a humble budget of Rs 35000/- in Delhi and soon she was booked for 6 months in advance. She stopped advertising her services thereafter as she believed firmly in the word of mouth publicity by satisfied customers.

Turning point came in her career when she was given an opportunity to represent India in London during The Festival of India in 1980.Her products created a huge stir and soon she captured a huge market there. Now, her company produces more than 400 different products which have a market in over 138 countries

Major Achievements And Awards

Shahnaz has a long list of recognition in her kitty; a few of them are-

- She was awarded Padma Shree in 2006 from President Dr.Abdul Kalam.
- She has been honoured with two prestigious international awards for Quality Excellence and Outstanding Woman Entrepreneur 2002, by Global Quality Management, in London.

Five Famous International Women Entrepreneurs

Anita Roddick

Anita Roddick was born Anita Perella in Littlehampton in Sussex on October 23,

1942. She was the third of four children to Gilda and Donny Perella who were the owners of the Clifton Cafe. It was in their parents business where these children would learn their strong work ethic.

She attended Maude Allen Secondary in Littlehampton and started her tertiary education to become a teacher. An opportunity to work in the Kibbutz presented itself and she took it and went to Israel in 1962. After an incident at the Kibbutz, she set out on the 'hippie trail' visiting places like Tahiti, New Hebrides, New Caledonia, Reunion, Madagascar, Mauritius, Australia and South Africa.

When she returned to Littlehampton, her mother introduced her to a fellow by the name of Gordon Roddick. The bond was instant and they got married in 1971 and ran their own restaurant and later hotel in Littlehampton. She opened a cosmetic shop in Brighton by the name of The Body Shop. The shop was painted green - "to cover the damp spots," in her words - and had a strong environmental flavour. They had 15 products that she had made herself. she says, "If you think you're too small to have an impact, try going to bed with a mosquito in the room.

Dame Anita Roddick passed away on September 10, 2007 at the age of 64. She contracted Hepatitus C from a blood transfusion during the birth of her latest child. This caused cirhosis of the liver. She lived a brave life and will be fondly remembered.

Mary Kay Ash

Mary Kay Ash of Mary Kay Inc. was born on May 12, 1918 in Hot Wells, Texas. When she was six years old, she had to look after her ill grandfather while her mother was the working to provide for the family. Throughout her life, Mary Kay's mother had a huge impact her daughter, and she attributed her indomitable spirit to her mother who encouraged her with the words, "You can do it."

She started studying as a doctor and selling part-time, but she proved so adept at selling that she soon did it full time. She sold products for Stanley Home products and went on to World Gift. At World Gift she eventually became a sales director, but was passed over for promotion so many times, that she decided to call it quits after 25 years of corporate sales.

She turned her attention to writing a book which turned out to be the plan for her business. On September 13, 1963, with \$5,000 in savings, she opened her dream cosmetics business with her son Richard Rogers. In 1987 Mary Kay Ash retired and became chairman emeritus of the company.

Mary Kay Ash left the world a poorer place when she died on November 22, 2001. Her son, Richard Rogers, continues to build the company he helped to create with her.

Stella McCartney

She is talented, accomplished and successful fashion designer. Born in London on 13th September 1981, Stella McCartney, the second child of Paul McCartney and his late wife, Linda Eastman, had a pretty normal childhood.

She attended school with her siblings in the local state school in East Sussex, where she had to endure immense bullying on account of her social status. According to her father, the experience predictably turned her into a bully as well, for a brief period.

Stella McCartney's interest in designing clothes started early; she designed her first jacket at an age when most children are glued to their TV sets and video games - 13. Three years later, she interned with Christian Lacroix, honing her skills under his expert supervision. She went to Ravensbourne College of Design and Communication for her foundation studies and later, to Central Saint Martins

College of Art and Design, where she studied fashion design.

Supermodels Naomi Campbell and Kate Moss were among the big names who modelled for her graduation collection in 1995 for the graduation runway show. Stella McCartney's brand operates sixteen stores - including New York, Mayfair, Los Angeles, Milan, Beirut and Hong Kong. She's married to British publisher, Alasdhair Willis and has three children - two sons and a daughter.

Debbi Fields

Debbi Fields was born on September 18, 1957 as Debra Jane Sivyer in Oakland, California. As a kid she loved making cookies as she enjoyed the sense of satisfaction from family and friends. So when she was 13 years old and got her first job at \$5 per week, she used this money to buy 'real' ingredients to use for baking her cookies - vanilla, butter, chocolate chips.

She married Randy Fields, a Stanford graduate, when she was 19 years old and was relegated to the role of housewife. She found it difficult at social gatherings when friends would ask what she was doing for a life and then their patronizing looks when she had nothing to answer.

Then in 1977 she decided she will open a cookie shop and did just that - with, amazingly, the backing of a banker in this untried concept and inexperienced 20 year old. On August 16, 1977, Mrs Fields Chocolate Chippery first opened its doors in Palo Alto, California. Halfway through her first day she had not made a single sale, so she went outside and started handing out her cookies for free. Soon people were streaming in to the shop to buy more of her cookies.

Her company motto "Good enough never is", says all about her business philosophy. She worked hard and her customer satisfaction was a priority.

Oprah Gail Winfrey

(born January 29, 1954) is an American media proprietor, talk show host, actress, producer, and philanthropist. Winfrey is best known for her multi-award-winning talk show The Oprah Winfrey Show which was the highest-rated program of its kind in history and was nationally syndicated from 1986 to 2011. She has been ranked the richest African-American of the 20th century and the greatest black philanthropist in American history. She is also, according to some assessments, the most influential woman in the world.

Winfrey was born into poverty in rural Mississippi to a teenage single mother and later raised in an inner-city Milwaukee neighborhood. She experienced considerable hardship during her childhood; Winfrey landed a job in radio while still in high school and began coanchoring the local evening news at the age of 19. Her emotional ad-lib delivery eventually got her transferred to the daytime-talk-show arena, and boosting a third-rated local Chicago talk show to first place, she launched her own production company and became internationally syndicated. By the mid-1990s, she had reinvented her show with a focus on literature, self-improvement, and spirituality. Though criticized for unleashing confession culture. а promoting controversial self-help ideas, and an emotion-centered approachshe is often praised for overcoming adversity to become a benefactor to others. From 2006 to 2008, her support of Barack Obama, by one estimate, delivered over a million votes in the close 2008 Democratic primary race.

At age 41, Winfrey had a net worth of \$340 million and replaced Bill Cosby as the only African American on the Forbes 400. With a 2000 net worth of \$800 million, Winfrey is believed to be the richest African American of the 20th century. Owing to her status as a historical figure, Professor Juliet E.K. Walker of the University of Illinois created

the course "History 298: Oprah Winfrey, the Tycoon." Winfrey was the highest paid TV entertainer in the United States in 2006, earning an estimated \$260 million during the year, five times the sum earned by second-place music executive Simon Cowell. By 2008, her yearly income had increased to \$275 million.

Forbes' international rich list has listed Winfrey as the world's only black billionaire from 2004 to 2006 and as the first black woman billionaire in world history.

Literature Review

Medha (1987)describes woman entrepreneurship-"woman entrepreneur is individual with an eve opportunities, an uncanny vision, commercial acumen, a capability for tremendous perseverance and above all, a willingness to take risks with the unknown because of the adventurous spirit she possess"

Women entrepreneurship is divides into two factors: pull & push. Pull factors are those which encourage a woman to achieve social recognition and financial independence. While push factors compels woman engaged in the business activities due to their family compulsion and responsibility they have (Buttner and Moore, 1997; and Alstete, 2002).(Das, 2000) performed a study on women entrepreneurs of SMEs in two states of India, Tamil Nadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries. However, Indian women entrepreneurs faced lower level of work family conflict and are also found to differ from their counterparts in western countries on the basis of reasons for starting and succeeding in business. Similar trends are also found in other Asian countries such as Indonesia and Singapore. Again the statistics showed that the proportion of business setup and operated by women is much lower than the figures found in western

countries.(Bowen & Hisrich, 1986), compared & evaluated various research entrepreneurship done on including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps Not in management skills, high in internal locus of control, more masculine, or Instrumental than other women in their values likely to have had entrepreneurial Fathers, relatively likely to have first born or only children, unlikely to start business in traditionally male dominated industries &experiencing a need of additional managerial training. (Greene et al., 2003), evaluates the research & publication contribution in the area of women entrepreneurship. The study categorized various journal & resources of research on the basis of certain parameters concerned with women entrepreneurship Like gender discrimination, personal attributes, financing challenges, business unit, context and feminist perspectives(Shabbir, 1995) They have to work much harder to convince the customer, supplier, and even their employees that they have potential to run business in effective and efficient manner.Rani, 1992 education is also the most important factor that affects the spirit of women entrepreneurship. Although it does not make a difference when a woman considers starting her own business, it definitely influence her own choice of business.(Goffee and Scasse, 1985) Family responsibilities often pose a choice between career and home which is an undesirable situation for any woman. The major support system for a woman is her family, but various studies concluded that women generally do not get the required support from their homes and are expected to fulfil all their household responsibilities at the cost of their business related responsibilities.

Objectives Of The Study

 To analyze the problems of women entrepreneurs starting their own business.

- To identify traits needed to be successful by drawing a comparison between Indian and foreign women entrepreneurs.
- To understand the strategies to be adopted by women to become successful business women.
- To understand the general opinion of people towards women entrepreneurship in India.

Research Methodology

- Research methodologyis the way to systematically solve the research problem. Research methodology not only talks of the methods but also logic behind the methods used in the context of a research study and it explains why a particular method has been used in the preference of the other method.
- The research design adopted for the study is Descriptive.

Problem Faced By The Women

In India:

- The major problem which women face now days are their family and society. In India, women have to look after their family and after getting married they have to look after their husband and children and because of these responsibilities a small time is left for entrepreneurial activities. To become a successful entrepreneur they have to take approval from their husband and this way their success depends upon the hand of their husband and family. Because they have to manage both the things family and office so they cannot focus toward their dreams and desire.
- Those women who are creative, innovative and can do their best in their respective fields with more enthusiasm but because the pressure created by the family and restriction made by the traditionalistic thinking of the society. They have to be restricted in their family.

- General image of women in traditional sense is difficult to break.
- After getting too much criticism they give up to try so criticism become problem for these women to grow.
- The biggest problem they face that they do not have good networking skill
- Marketing problem: to promote their product women often have to depend upon the middleman and for promoting the product a huge bunch of money required to invest in advertisement. Women often take help of men because this area is male dominated.
- One of the major problems of women entrepreneurs is lack of entrepreneurial aptitude. The entrepreneurial aptitude needs innovative, risk bearing skills etc. which often don't appear in women.
- Financial problem: entrepreneur always suffers from inadequate financial resources and working capital. They are not able to afford external resources and working capital due to absence of intangible security and credit in the market. Women have less property and bank their name. balances to Male members want to escape from getting involved their money to that firm which run by the women because of lack of confidence in their ability because of complicated procedure of getting loan from the bank women face difficulties to get finance or capital for their business and day to day business operations. Because finance is life blood of every business.

In Foreign:

- Attitude problem- the women in developed nations
- Cultural values
- Social criticism
- Lack of investors' confidence
- Stress due to competition and business routine

Opportunities For Women Entrepreneurs

Training And Grants: Government Schemes For Women Entrepreneurs

It is estimated that around 20 percent of the MSMEs in India are promoted by women. The Government of India has made special provisions for women entrepreneurs under the watch of the Ministry of Micro, Small and Medium Enterprises (MoMSME). Training and funding are provided pursuant to this. The government has traditionally focused on improving the base skill set, especially among first generation women entrepreneurs.

- Entrepreneurship Exclusive Development Programmes (EDPs) are regularly organized for the benefit of women. The National Institute for Medium, Small and Micro Enterprises, National Institute Entrepreneurship and Small Business Development (NIESBUD) and the Indian Institute Entrepreneurship – Guwahati all provide training to women entrepeneurs.
- The government also provides a wide range of schemes that are women oriented, and they are provided assistance in terms of benefits and concessions. Some important grant schemes initiated by the Central government are given below:

1. Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD)

2. Mahila Coir Yojana

 Skill development is being done in women's polytechnics and industrial training institutes. Under various schemes like World Bank sponsored programmed to upgrade polytechnics, separate institutes have been set up for woman. According to the budget (2012-2013)

Limitation Of The Study

- The study is restricted to the Delhi (NCR), hence finding cannot be generalized.
- The sample size is limited
- The study is done under the assumption that respondents are true and honest in expressing their views.
- Time constraints.
- People even women also were least interested to express their views.

Suggestion

- They have to take initiative and risk in their life to become selfindependent and create their identity in the today's competitive environment.
- They must believe in themselves and do what they want, if they have strong desire, no one can stop them.
- They should have proper mind set about their goals, aims, careers and, whatever they want to achieve in their life then only they can go for entrepreneurship.
- Women need to come out from their boxes and open themselves to compete with the upcoming environment and have faith in themselves.
- Women should build strong female network to promote women empowerment instead of criticizing each other.
- Start believing in them and should not easily loose the confidence after the criticism, try to be self motivated because nothing is impossible in this world.
- Women need to be more innovative in order to lead their business/firm toward success and should come out from their traditional way of working which they follow till now.
- They should create their own space to fulfill their dreams and should not think about what other say and should be assertive.

Findings

- Nation is growing toward modernization, but still the mentality of the people is traditionalistic about promoting a woman on a larger scale.
- The youth is interested toward the women entrepreneurship and they feel proud to encourage women to create their own identity.
- Some educated housewives are also not interested toward the women entrepreneurship. They are happy with their household chores and domestic responsibilities. And there is a further need to work wake women up toward the women empowerment.
- The growth of women entrepreneurship can only be seen in metropolitan city and developing city.
- Some old people are not interested to encourage women because of their mind set.

Conclusion

The study tried out to find out the difference among the Indian International women entrepreneur what all opportunities they got & challenges faced by them, issues have been identified through various review of literature. It be cross checked through concerned of various people what all they feel about the raise of women entrepreneurship. The factor may vary

from place to place, in our study we find some of the women are also not interested to promote this. Self confidence is the key for the women to go towards the women entrepreneurship create an example like some famous women entrepreneurs which we included in our study. Anyways apart all factors women entrepreneurship is necessary for growth of any economy whether it large or small.

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Role of Information Communication Technology in Agribusiness

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n the wake of rapid evolution of Information Communication Technology (ICT), during the last three decades, much attention has been given to the introduction of ICT to the Agribusiness sector Which contributes to 18.6 per cent of India's GDP, and approximately 59 per cent Indians derive their livelihood from the agricultural sector which contributes to 18.6 per cent of India's GDP, and approximately 59 per cent Indians derive their livelihood from the agricultural sector. Given its apparent ability to provide rich information to a large number of peoples, hopes have been raised about the role of ICT as a tool for diffusing innovations in the Agribusiness sector.

Information of the required quality always has the potential of improving efficiency in all spheres of Agribusiness. Information Communication Technology (ICT) has a major role to play in all facets of Indian Agribusiness. In addition to facilitating farmers in improving the efficiency and productivity of Agriculture and allied activities, the potential of ICT lies in bringing about an overall qualitative improvement in life by providing timely and quality information for decision making.

This article aims to highlight some of the good initiatives in Indian agricultural sector that use ICT for agricultural development.

Keywords

Information Technology, Agri Business,
Government

Introduction

'ICTs can be harnessed to meet basic human needs of the poor and marginalized communities in rural and remote areas, and to create new structures for Governance and commerce in India.'

The emergence of the ICT revolution and its related innovations is so ubiquitous that there is perhaps no human activity that remains untouched by its profound influence. In general it has been argued that ICT is a key input for promoting competitiveness, economic growth and development; ICT offers opportunities for global integration while retaining the identity of traditional societies; can increase the transparency of the public sector, including the delivery of social (World Bank, 2002). sector. experience of Agriculture development in India has shown that the existing system of delivery of Agriculture output have not been efficient in reaching the benefits of better linkages between Agriculture and Agro-processing industry to the farmers of the Agro-industry. The timely, quality and cost-effective delivery and adequate inputs still remains a distant dream despite the marketing attempts of the corporate sector and the developmental programmes of the Government of India. The farmers are not able to sell their remuneratively. There frequent gluts in the markets, resulting in low prices and losses to the farmers. Processor and/or marketers face problems in obtaining timely, cost effective, and adequate supply of raw materials. Though various models are being attempted in India to build better linkages with farmers, there is no doubt that ICTs will play a decisive role in bringing about competitiveness in Indian Agribusiness Sector both for quality and cost reasons.

The role of ICTs in Agriculture development can be viewed in terms of information provision and its use for decision- making at the farmer level. The information asymmetries created by lack

of information lead to market inefficiency and market failure and consequently suboptimal outcomes for farmers both in
input as well as output markets. From the
production side, information can be used
to increase the efficiency of extension
input and there by improving the input
use efficiency and returns. The provision
of information is provided and used is
critical as that determines the ultimate
use of such information and its effect for
wider Agriculture and rural development.

Role of ICT in Agriculture

Majority of Indian population still depends on agriculture for their livelihood, yet only few are in a position to withstand the demands of the seasonal changes. On the one hand the farmers need to be competitive to face import competition (need to be high productive low cost producers) and on the other hand it opens up avenues for them to market their produce world-wide. With the expertise of experienced farmers and the growing demand for several product categories, technical support to the sector could ensure world-class productivity. ITC has been quite successful in establishing the network through its e-Choupals across the agricultural belt in India.

Its primary objective is to offer the farmers of India all the information, products and services they need to enhance farm productivity, improve farmgate price realization and cut transaction costs. The technology road map to support this phase was to have a secure, consolidated Farmers database with all information pertaining to their holdings and credit worthiness to be available online. This database, along with identification provided by smart cards would enable support for online transactions through the e-Choupal leading to integration with participating financial institutions such as insurance and credit agencies.

ICT continues to be of growing importance with many organizations increasingly

conducting their business activities in the electronic environment. The use technology has been playing a major role strategic initiatives many where attempts have been made to capitalize the benefits of e-business to strengthen customer and supplier relationships and hence establish new Agribusiness organizations worldwide have capitalized on the many advantages of ebusiness to improve the marketing of their products (Allen Consulting Group, 2000). In India, the agribusiness industry is regarded as a major contributor to the economy. The high reliance on accurate and timely information (such as weather and stock information) and large physical distances between producers customers in this country have made this sector conducive to the benefits of ebusiness.

Developing the ICT framework is well accepted and initiated by different organizations in India but still there is no unanimity over the types of models available for adoption. While there is no single unique classification system for the types of B2B e-business models available. B2B e-business models are generally classified into four generic categories: merchant models; manufacturer models; buy-side model; and brokerage models (Timmers, 1999; Rappa, 2001; Strauss and Frost, 2001). Each of these models offers different functional characteristics and they are more applicable to particular industries/markets. Based on these four categories, one of the important study has identified 10 specific e-business models as used for conducting B2B ecommerce in the agribusiness industry. In addition to the complexity of the models, many factors are known to influence the strategic decision making process of organizations (Eisenhardt and Martin, 2000), which are also likely to impact on the choice of B2B e-business models.

Agriculture was identified by Goldman Sachs' (2000) research as one of the seven most business to business inclined

industries. The agricultural supply chain was described as full of imperfections that restrict efficiency. In these areas ICT had great possibilities for improvements. It does certainly appear that the traditional agribusinesses are beginning to view ICT as a business imperative. The traditional agribusinesses have strong market share positions as incumbents and some are determined to fight to retain their customers.

ICT as a Catalyst of Growth and Development

whether developed ΑII countries developing, are striving for fast economic development. The most productive and fastest growing economies are developing innovative capabilities as core corporate and public-sector strategies to continue their existing levels of long-term economic arowth with new and dynamic competitors. Almost all countries became firmly convinced that the world economy benefiting from the enormous investment in ICT and they are prioritizing their framework policy ICT development. At the same time, potential capability of economic development of developing countries such as technological innovation and its effective management, effective usage and creation of online products and services, competitive capability under the global knowledge economy, and extensive experience in a range of firms has become ever widening.

Without the proper policy initiative for ICT innovation, the possibility and leapfrogging of developing countries to catch up the developed counterpart would decrease. In this emerging knowledge economy, proper strategy and effective implementation of the innovation and ICT development policies and the creation and diffusion of knowledge in these areas would be increasingly important factors in economic competitiveness. India is a predominantly rural, agro-based country with about two thirds of its population based in villages. A Knowledge Revolution

coupled with ICT can bring about the next step phase of rural transformation.

India: ICT Project Example

1) E-choupal: e-choupal model comprises of installation of VSAT internet enabled computer terminals powered with solar batteries. enhance trust and acceptability among rural consumers a local person is selected and given basic training in computers and is known as Sanchalak or Pratinidhi and he takes an oath to serve the rural community without any discrimination and to spend a part of his earning on community welfare. The computer is installed at his place and farmers of adjacent 5-6 villages can now use this facility. Between Sanchalak and ITC there is one more intermediary called as Sanyojak and he looks after 40-50 such choupal.

The e-choupal provides various tangible and intangible benefits to the farmers. Under tangible benefits the farmer may purchase various agricultural inputs (like seeds, fertilizers, pesticides etc) and other products (like cycle, tractors etc) ITC keeps 2-3 suppliers of each product to ensure fair price and competition. The Sanchalak also facilitates the selling of Agri produce by the farmers by apprising them of the prices in various markets and helping the farmers in selling their agri produce to ITC if they so desire. The intangible benefits results from getting information regarding weather, advance farming techniques and other inputs to boost per hectare productivity to facilitate the flow of such information ITC has tied up with various agricultural universities.

Besides these tangible and intangible benefits various NGO's and other developmental agencies are using this platform to reach to various previously unserved villages and increase the pace of development in rural areas.

This digital infrastructure can also be used for channelizing services related to credit, insurance, health, education and entertainment, in addition to serving as a strong foundation for creating a vibrant futures market to facilitate farmer risk management. This model thus enables a quantum improvement in the cost and quality of extension services. The earlier models were limited by the capability of individual extension worker. The echoupal model on the other hand confers the power of expert knowledge on even the smallest of individual farmers.

Starting with just 6 choupals in June 2000, this model has become rural India's largest internet based initiative and as on May 2007 e-choupal services reach more than 4 million farmers in about 40,000 villages through more than 6500 choupals in Pradesh, Madhya Pradesh, Rajasthan, Maharashtra, Karnataka, Andhra Pradesh and Kerala . ITC's objective over the next decade is to create a low cost IT based interactive transaction and fulfillment channel to cover 1,00,000 villages representing 1/6th of India's villages reaching out to millions of farmers.

ITC is extending its business model to other Indian States including West Bengal, Himanchal Pradesh, Punjab and Haryana. The human and the digital infrastructure at the village is complemented and completed with a physical infrastructure in the form of Choupal Saagars. These choupal saagars offer multiple services under one roof a marketing platform, store front for agri equipment and personal consumption products, insurance counters, pharmacy and health center, agri extension clinic, fuel station and a food court. Kumar and Ali(2006) in their study on e- governance systems (E-choupal) and decision making processes in Agriculture provided empirical evidence that farmers can take significantly better qualities of decision of various decision made by user group of ITC's e-choupal than non users.

The problems encountered while setting up and managing these e-Choupals are primarily infrastructural inadequacies like power supply; telecom connectivity insufficient bandwidth and also imparting skills to the first time users in remote and inaccessible areas of rural India. Several alternative and innovative solutions are deployed to overcome these challenges e.g. power backup through batteries charged by solar energy; installation of VSAT equipments and mobile e-Choupals for similar queries and support.

2) **Gyandoot:** Gyandoot is an intranet based, e-Governance (government to citizen) project, connecting a chain of rural cybercafés or computer kiosks in the district of Dhar in Madhya Pradesh. Each kiosk is connected to the intranet server of Gyandoot either through dial up telephone lines or through Wireless in Local Loop (WILL – an indigenous technology from n-Logue Communication, India).

The computer kiosks or Soochnalayas as they are called have two models of ownership namely:

- a) The Panchayat model and
- b) The entrepreneurial model.

In the former as the name suggests, the investment in hardware and other infrastructure is made by the Gram Panchayat and the facility is housed in a space provided by the Gram Panchayat. Apart from the electricity bill, all the other day to day expenses including the telephone bills are borne by the trained operator called the Soochak, who runs the kiosk and carries home whatever profit is earned, remitting 10% of the profit to

the Panchayat. No salary or stipend is paid to the Soochak. In the local entrepreneur model the ownership of the kiosk belongs to the local entrepreneur, who registers as a soochnalaya owner and makes all the investments in hardware and other infrastructure. Such Soochaks are expected to pay Rs. 5000 to the Gyandoot Samiti annually as registration charges.

A wide range of information and services are provided by Gyandoot prices, network viz. mandi employment news, rural news paper, online registration of applications for driving license/domicile/caste/income application formats for certificates, villagers applying for various government schemes, village auction e-mail facility, rural Hindi matrimonial site, astrology services, online board exam results, Sawaliram se puchiye (career guidance and questions regarding other fields. The site is essentially for school children to inculcate a spirit of enquiry among them). A team of experts at the district headquarters provides answers to queries on subjects like new farming practices and related problems, animal husbandry, health, legal opinions etc. There is a site for registration of grievances also. The basket of services offered by Gyandoot is vast and aims to provide equal access to all the segments of society a wide range of government departments (Zila Panchayat, Civil supplies, Regional Transport office, Education department etc.)

For each service there is a prescribed charge and a delivery time frame (displayed / made available on request by the service seeker). Usually, the submits service seeker his/her application online through the Soochak and has to come back to the Soochanalaya to collect the response received from the concerned Government department. In case the

service sought pertains to a certificate or document (to be given from a government department) then he/she has to collect it by visiting the concerned department or make a request to have it sent through post. The service delivery time is stipulated to be one week, but is seldom adhered to.

The Gyandoot services are managed by 'Gyandoot Samiti' a registered society. "The District Collector is the President of the Samiti. The CEO of Zila Panchayat assists the President as Secretary and the various departmental heads as members of the Samiti. The operational team of Gyandoot Samiti consists of a Project Manager, an Assistant Project Officer, Technical Head (the District Information Officer) and four computer operators." (Centre for Electronic Governance, Indian Institute Ahmadabad; Management, Rural Cybercafés on Intranet, Dhar, Madhya Pradesh, India; A Cost Benefit Evaluation Study).

The stakeholders of Gyandoot services were identified as the Soochaks or the kiosk managers, the village community consisting of users and non-users (including farmers and non- farmers) of the facility. The non-users have been identified as stakeholders for the purposes of this study because it is felt that these poor and marginalized citizens also have a right to participate in all developmental activities of their village; and have been treated as potential users of the facility.

The following services are currently offered at the Gyandoot kiosks:

- Agricultural Information: Prevailing rates of prominent agricultural commodities at auction centres around the country.
- Copies of Land Records: Farmers require these at every cropping season

to obtain loans from banks for purchasing seeds and fertilizers. Major Banks have agreed to accept these kiosk documents.

- Online Registration of Applications: Villagers had to make several visits to the local revenue court to file applications for obtaining income/caste/ domicile certificates. Now, they may send the application from a kiosk and receive notification by e-mail when the application has been processed.
- Online Public Grievance Redress: A complaint can be filed and a reply received via e-mail. These can include complaints regarding drinking water, quality of seed/fertilizer, functioning of schools or village committees, etc.
- Village Auction Site: Allows farmers and villagers to advertise and sell land, agricultural machinery, equipment, and other durable commodities.
- Transparency in government: Updated information regarding beneficiaries of social security pension, beneficiaries of rural development schemes, information regarding government grants given to village committees, public distributions, data on families below the poverty line, etc. are all available on the Intranet.

Some other useful initiatives in this regard are enumerated below:

3) Agricultural Marketing Information Network (AGMARK-NET): AGMARK-NET ensures the farmers with prompt and reliable information about what is happening in the market, what quantities are arriving and what prices are quoted for different commodities considerably improve the decision making capability of the farmers and strengthens their bargaining power. The improved communication system enables the producers to know about probable markets where they can

dispose of their produce more profitably. The traders and consumers can also derive maximum advantage out of their purchases at communication cost. The modernization of market information system, lead to the efficiency in the markets and increased participation of the farmers. This efficiency of the markets and farmers participation in markets is increased. increases the income of the farmers, which in turn, activate them to increase the agricultural production.

- 4) Warana Wired Village: Warana Wired Village Project in Maharashtra is a very recent experiment that provides Internet connections using satellite communication to rural India. This experiment leverages the relative prosperity gained by the region over the past few decades through a Sugar Factory. Spreading over 70 villages, the project attempts to use Web technology for self-improvement development through skills employment generation. The Warana Group of Co-operatives (WGC) is using ICT to streamline operations connected with sugar cane growing and harvesting. It also intended to simplify other business operations of the co-operative.
- 5) Akshava: On 18th November 2002, H.E. The former President of India, Dr. APJ Abdul Kalam, launched Akshaya, initiative powerful enough to transform the lives of 65 lakhs in the state. Under this project, one person from every family in Kerala will be familiarized with the basic use of computer and empowered to access innumerable services that Information and Communication Technology offers. The project involves setting up around 3000 multi purpose community technology centres called Akshaya e-Kendra's across Kerala. Run by private entrepreneurs, each e-kendra set up kilometers within 2-3 of every household, will cater to the

requirements of around 1000-3000 families to make available the power of networking and connectivity to common man. Akshaya is a social and economic catalyst focusing on the various facets of e-learning, e-transaction, e-governance, information and communication.

The project piloted in the district of Malappuram is being replicated all over the state in phases making Kerala the foremost knowledge society in the country and model in development for the whole world.

The Wireless broadband connectivity infrastructure that has established through project Akshaya affords several value added services in the district of Malappuram. Since the this e-Kendra locations of strategically planned and spatially distributed to cater to the people in even the remotest part of the district, they form a powerful network to bring the benefits of all e-governance initiatives to common man.

The e-Kendra's have the potential to provide G2C, G2G, C2C, B2B and G2B services and act as decentralized information access hubs and service delivery points. Collection of utility bills and taxes done through FRIENDS centre is integrated with Akshaya e-Kendra's thereby minimize transaction costed and time to citizens. A variety of corporate services like Business Process Outsourcing, hardware sales services, travel and tour arrangements, multimedia aided training programmes, IT enabled vocational training, product selling and financial services including rural ebanking have been made available to rural population through e-kendra.

6) Drishtee: Drishtee is a software platform for enabling governance, commerce, education and health services. It facilitates communication and information interchange within a localised intranet between villages and a district centre. Drishtee services are delivered via Information Kiosks that are owned by local villagers. Each kiosk, located at a prominent central location in its district, caters to the needs of the surrounding villages. Typically, the kiosks are financed through a Government-sponsored loan scheme. User fees are charged at the kiosks for the services provided. Kiosk owners are trained to operate the Drishtee system and services.

Drishtee Ltd was established following the success of The Gyandoot Project in Dhar, Madhya Pradesh. The Gyandoot project began in December 1999. The goal of Drishtee is to replicate the Gyandoot model throughout India.

7) **Bhoomi Project:** Bhoomi project is an attempt made by Karnataka State Government for Computerization of Land Records. This project is sponsored jointly by Ministry of Rural Development, Government of India and State Government of Karnataka.

Under the Bhoomi E-Governance project all 20 million land records of 6.7 million land owners in 176 taluks of Karnataka have been computerised. This system works with the software called "BHOOMI" designed fully in-house by National Informatics Center, Bangalore.

Important Features of BHOOMI

- This software provides for printing of land records as and when required.
- It incorporates process of online updation to ensure that the RTCs provided to the farmers are in sync with the time.
- All the mutations to the land records database are done on the computer itself so as to ensure that data on computer remain current with time.

- It incorporates the state of the art biologon metrics system from Compaq, which authenticates various users on the Bhoomi software on the basis of fingerprints. This ensures that no body can hack the system by imitating other users.
- This software also has the provision of scanning of original mutation orders of the revenue inspector (who is the authorized person to pass orders in the mutations in the field) and notices served on interested parties. Both documents are scanned to ensure that not only responsibility can be fixed on Officials by showing the original documents signed by them but also to ensure that the intestered parties do not claim in the court that they were not served with the notice before effecting the mutation.
- The software enables the administrators to generate various reports based on type of soil, land holding size, type of crops grown etc. This information would enable administrators to take informed policy decision.

Components of Bhoomi

There are 3 main components in Bhoomi system –

- The computer centre where mutation and updation are done in online fashion. It includes finger print authentication and scanning of important documents to ensure robust and secured system. Most of the components of the Computer Centre are funded under the Central Scheme.
- Land Records kiosk from where the farmers can collect the copy of their record by paying Rs.15. They can also lodge request for mutation to their land records. The Kiosk is fully funded by State Government.

 Touch Screen Kiosk where farmers can see their land related information without anybody's intervention or help.

Benefits of Bhoomi

Farmers: Farmers can quickly get their land records from Kiosks and are protected from harassment and extortion. As against time delay of 3 to 30 days they now get their records in less than 2 minutes. No overhead cost is to be incurred. No application is required to be submitted at the kiosk. The records are authentic and legible. Use biometrics authentication of system for updation of records have freed farmers from the worry of probable manipulation of their records by some times some unscrupulous officials.

Reduction in processing time for mutation: Farmers can lodge application for mutation (change in land title) to their land records at the mutation kiosks, get acknowledgement for the same and can monitor the progress using touch screen kiosks available in some Bhoomi centers. They would then get their updated land record in a fixed time frame without the need of approaching any authority. As against earlier time of 70-200 days, mutation would now require less than 35 days.

Online tracking of mutation status: Farmers can also get the official status report of their request for mutation which would let them know the stage at which their request is pending. This status report would help them in enforcing their right of getting the record mutated in the prescribed time. Easy access to Farm Credit: Online connectivity to banks would ensure farm credit to farmers in less than 5 days as against 25-30 days in manual system.

Ease in case of legal matters: It would be easier for the farmers to pursue land related litigation in the court. Administrators: Ease of maintenance and updation of land records documents. In manual system land records updation used to get delayed by as high as 1-2 years in some cases. Now it would always be in sync with time.

For Financial Institutions, Online Farm credit related activities: Online connectivity to financial institutions would help banks in planning for their farm credit related activities. In manual system they worked on 2 years old data or just guessed the farm sector requirement.

Information availability for Private Sector: Private sector had complained of absence of crop and land data for their planning purpose. Bhoomi data would help supplier of various agricultural Details of irrigated lands and pattern of land holding could be used by private sector for more informed decision making. In manual system such data was just not available.

8) **N-Loque:** n-Loque was launched to fulfill the need for Internet and voice services in every underserved small town and village in India. The potential demand for Internet services in these areas is huge and largely unfulfilled. n-Logue proposes to service this demand throughout the country. n-Loque was established to serve the information and communications needs of people living in small towns and rural areas of India. To rapidly scale its operations, the company employs a three-tiered business model based on the belief that delivery and management of Internet services should devolve to the level of the supply chain that comes closest to the user of the service. This model of operation decentralized draws, in large part, from the success of cable TV operations in India.

At the top level is n-Logue, which provides equipment, training and

support to the LSPs and kiosks, and also takes care of regulatory and connectivity issues. At the second level, n-Logue identifies and partners with a local entrepreneur (also called a Local Service Provider or LSP) in every area it wishes to operate. These LSPs find subscribers, provide services and collect payments. At the bottom level is the village kiosks, which provide services and information aimed at the rural market. With the help of n-Logue, the LSPs recruit the local entrepreneurs who set up the kiosks.

Challenges in the adoption of ICT in Agribusiness:

The basic purpose of ICT is to helps business to cut cost and cycle times, raise efficiency and provide more information, choice and value to consumers. Agriculture sector in India can avoid isolation from mainstream business by gain deploying ICT and thus can advantage. competitive But implementation of ICT in India is not so easy and it suffers due to many barriers such as:

- a) **Haphazard Development**: It is observed that some initiatives have already been made to provide IT based services to rural community. However, duplication of efforts is witnessed as most of the services revolve around limited subjects. Keeping in view the giant task involved, it is necessary to form a coordination mechanism to strive for a concerted effort to support farming community in the country. Such a coordination agency may only have advisory powers such as user interface, broad design, and delivery mechanism of the content, standards for setting up kiosks.
- b) **User Friendliness:** The success of this strategy depends on the ease with which rural population can use the content. This will require intuitive graphics based presentation. Touch screen kiosks are

required to be set up to encourage greater participation

- c) **Local Languages:** Regional language fonts and mechanisms for synchronization of the content provide a challenge that needs to be met with careful planning.
- d) Restriction: Information content based on remote sensing and geographical information systems can provide timely alerts to the farmers and improve the efficiency administration. These applications can have a major impact on the farmers and help them to appreciate the potential of information technology. However, government's map restriction policies often threaten to stifle the optimal utilization of these tools.
- e) **Power Supply:** In most of the rural India, power supply is not available for long hours. This will reduce the usefulness of the intended services. Since almost entire country receives sunshine for most part of the year, it is useful to explore solar power packs for UPS as well as for supply of power. The Ministry of Nonconventional Energy Sources may pay special attention in this area which can be a major contributor to the growth of IT in villages.
- f) **Connectivity:** Despite the phenomenal progress made in the recent years, the connectivity to rural areas still requires to be improved. Reliable connectivity is a prerequisite for a successful penetration of IT into rural areas. Many private ISPs are setting up large networks connecting many major towns and cities. Since some of these networks pass through rural areas, it is possible to provide connectivity to a large number of villages. Several technologies exist that can be utilized for connecting rural areas. Cable network is a possible medium for providing the last mile connectivity to villages.
- g) **Bandwidth:** Even in areas where telephone and other communication services exist, the available bandwidth is a

major constraint. Since internet based rural services require substantial use of graphics, low bandwidth is one of the major limitations in providing effective eservices to farmers. As already stated, networks with high bandwidth are being set up by several companies passing through rural segments which can be utilized. Until this materializes, a two pronged strategy of storing information at the kiosks and providing dynamic information from remote locations can be examined. The graphic oriented content which does not change frequently, such as, demonstration clips for farmers, can be stored on the local drives at the kiosks and arrange for periodic updation of this information over the network during non-peak hours. The dynamic information which changes more frequently can be accessed from remote locations to obtain the latest status.

Dissemination h) **Points:** Mass deployment of information kiosks is critical for effective use of the Internet based content and services. In order to ensure that the information kiosks economically feasible, it is necessary to make the proposition sustainable and viable. This requires a major focus on a viable revenue model for such kiosks. In the new information era, the kiosks should be designed to become electronic super markets that can, in addition to being information sources, handle other services of use to the people living in rural areas.

Conclusion

The Indian farmer and those who are working for their welfare need to be epowered to face the emerging scenario of complete or partial deregulation reduction in government protection, opening up of agricultural markets, fluctuations in agricultural environment and to exploit possible opportunities for exports. The quality of rural life can also be improved by quality of information inputs which provide better decision making abilities. ICT can play a major role in facilitating the process of transformation of rural India to meet these challenges and to remove the fast growing digital devides.

The rapid changes in the field of information technology makes it possible develop and disseminate required electronic services to rural India. The existing bottlenecks in undertaking the tasks need to be addressed immediately. A national strategy needs to be drawn for spearheading IT penetration to rural India. A national coordinating agency with an advisory role can act as a catalyst in the process.

No single institution or organization alone can succeed in the task of e- powering farmers and rural India. At the same time, scattered and half hearted attempts can not be successful in meeting the objective. Industries with major stake in villages, such as fertilizer sector, should come together to provide the initial impetus.

The success of any ICT based service to rural India hinges on evolving a proper revenue model for the dissemination points. The 'clicks & mortar' rural kiosks should be integrated with the 'bricks & mortar' industry to make them sustainable ventures by making them a business gateway to rural India. The information kiosks can draw revenue from the industry by providing and disseminating required services. Once these dissemination points prove to be economically viable, the ICT revolution in rural India will require no crusaders.

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Aiesecstrategicapproachapplicable Toinnovativesmes Of Guadalajarametropolitanarea

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Strategic Management, Competence Management, PYME, AIESEC.

Competency Management

Abstract

This paper shows the successful case of an strategic management model based in competences, used by the organization AIESEC to be implemented in small and medium enterprises located in Guadalajara's metropolitan zone, all this, with the main purpose of improving in those areas where the firm has the opportunity to grow and become more competitive.

Introduction

The use of the strategy dates from ancient times. From one of the earliest studies of the universal rulestorun a war, SunTzu 2012) emphasizes (Galvany, importance of strategic decisions as the key to defeating the enemy without using force. Just as Darwin's natural selection, nowadays, companies face a selection process in which it is necessary to go through a process of evolution at some point, and this evolution is necessary to have something to help them master the market, or in the moreaustere, to survive being profitable.

The current requirementsof analysis, formalization and rigor is raised by the increasing complexity of the company and its environment itself, while requirements of adaptability or flexibility to changes resulting from the high degreeof dynamism and uncertainty which are subject relations between the company and the environment, reconcileinan attempt to innovative approach to management which we know as strategic direction.

The objective of this researchis to analyze how the models are applied to analyze the strategic direction, emphasizing skills management n the operation of the organization.

Association internationale des étudiants en sciences économiques et commerciales (AIESEC, International Association of Students in Economic and Commercial Sciences).

This is an innovative approach applicable to small and medium enterprises in the Guadalajara Metropolitan Area to improve their competitiveness in the market. It is noteworthy that Penrose (1959) mentions in her theory of the firm's growth and the company value creation rather than value appropriation. Herun balanced approach does not focus on rent-seeking, but arowth pattern of optimal the management team of business а (Rugman, and A., 2002), which will be one of the important issues in this investigation.

Background

Over the years it hasgone from an economic revolution to another.

These "revolutions" are based on trends in emerging markets or sudden drastic changes in the conditions under which it performs the processes of production, distribution and /or consumption of goods and services.

Many authors agree that we have a new economic model based on knowledge (Moreno, elayoandVargas2004), today, unlike what happened in the agricultural industrial age or ageinthecurrentknowledge era. Thus. thislooms as the main element of survival andcompetitiveness for a company, so they are being forced to promote this intangiblein order to remain in uncertain environments and increasingly complex due to the accelerated speed that technology and knowledge change (Ronda y Marcané, 2004).

HumanResource Management competency-based (or skills) addresses comprehensively the strategic dimension of business, the human dimension and the behavioral(Mamolar, 2001a, p.21). In order to maintain this constant flow of updated information, it is certainly necessary to carry out a series of activitiest hat help to create, share and implement this knowledge in their respective companies. Given the above, the executive now has realized that certainly for the existence of this processis required the staff intervention of the firm. It has started giving more importance to the human capital of the companyas a key, which is acquiring a strategic differential value and great importance for the growth and development of the company itself (Guerras y Navas, 2008).

About three-quarters of employer s globally have lack of experience, ability or knowledge as the main cause which creates difficulties in filling positions in any firm. Despite the uneven and slow recovery that has been following the economic recession that hit the world and exist in ghigh unemployment in many markets, in international organizations still show disagreements with no access total entt heir firms need in a timely manner (Nelson, Winter, S. 1982).

Returning to the "Penrose effect" (Rugman and A., 2002), indicates the limitstothe growth rate of the company, due to the limitations of management, and the importance of the elements of behavior and learning processes growth there of. Her views on the growth process are noteworthy, especially the enactment of the environment and the discovery of productive opportunities through a dynamic learning process.

It is for this reason that it has been decided to take a strategic management approach based on knowledge management taken by the international organizationAIESEC. AIESECisa youth organization founded in1948 in Europe, non-profit, fully managed by young,

independent, political and а nondiscriminatory.Since1922, AIESEC credited UNESCO as "World Youth Voice". for"International Originallynamed Association of Economic and Commercial Sciences", by its French acronym, today, AIESEC covers different careers and areas of study, so that AIESEC is usedas a proper nameandnotan acronym (AIESEC Internacional, 2011a).

AIESEC is the largest student organization in the world, present in more than113 countries.It is focused on providing a conducive platform to leadership development and provides young people the opportunity to participate international practice, experience leadership and participate in a global learning environment. It also workedwith more than 4,000 companies and countries, organizationsin 113 who preferAIESEC candidates for the added provide value theycan (AIESEC International, 2011a, 2011b).

Departing from this, after Mexico City, Jalisco is these cond place with the highest concentrations of small medium enterprises (SMEs)in the country. More however, one of the major problems facing the SMEs is not having the culture provide continuous learning а environment for human capital, generating that this competitive advantage must be affected in a marketin constant motion. Because of this situation, the case of AIESEC is taken as an object of study that allows highlighting the good strategic management model implemented bv the organization itself. This model can be applied to small medium enterprises (Guadalajara Metropolitan Area) GMA that certainly have potential for obtained an increased competitive advantage by giving their addresses management а approachby competencies.

The Secretary for Small and Medium Enterprises of the Ministry of Economy announced in June of this year, delivering a fund of 100 million pesos to support small and Medium Enterprisesin the stateof Jalisco. This announcement highlighted support the need to entrepreneurs not only with funding but also with training and technical assistance (Ministry of economy2013). Enhancing the above mentioned, is the focus on human capital for growth and consolidation of the firm. The importanceof these governmental programs to support SMEs in the GMA (GMA-SMEs)is that micro, small and medium enterprisesnationwide are representing 98percentof economic country. Therefore, unitsin the isnecessary to generatestrategic support schemes (SE2013).

It was not until1985that the Ministry of Commerce and Industrial Development(SECOFI), now Ministry of Economy, officially established the criteriafor classifying industries according to their sizeand this is howit is currently sorting under the following strata(INEGI 2011):

- a) Micro-Industry: Companies that occupy up to 15 people and net sales value is up to 30million pesosa year.
- b) Small industry: Companies that occupy up to 100 people and net sales remained within the amount of 400 million pesosa year.
- c) Medium Industry: Companies that occupy up to 250 people and the value of its sales did not exceed the amount of one thousand100 million pesosa year.

From this, the course of this research focuses onlyon small and medium enterprises.

Problem Delimitation

Given the issues discussed above, is that it comes to the question: How to improve the competitiveness of SMEs in the metropolitan area of Guadalajara, applying the innovative

model used by AIESEC strategic management with a focus on management skills?

This question will help to channel the good decisions made by the organization AIESEC in its strategic management, toward areas of opportunity for the SMEs in the ZMG. Thus, this strategy aims to counter the decline existing in knowledge and training regarding human capital, and focusing efforts on management by competency that will lead to improve competitiveness in the market.

Assumption

Arriving with the above to a theoretical assumption in the following terms: AIESEC has a strategic management based on competency management that can be implemented by SMEs in the Guadalajara metropolitan area in order to improve their competitiveness in the market orientation, emphasizing the importance of on going training and investment in updating of knowledge for human capital within your company.

Contextual Framework

As it was mentioned above, AIESEC is the worldwide largest international youth organization. It is present in over 113 countries and in the Mexican republic it has local committees distributed as follows in figure 1 below. According to INEGI (2011) the 7.18% of MSMEs are in Jalisco. These economic units are distributed mainly in the fields of manufacturing, trade and services.At national level, Jalisco's MSMEs that have greater weight Mexico are small and medium manufacturing in 2003, representing 13.21% and 9.69% respectively. Besides manufacturing, small businesses happens to be also of some national importance (9.08%). This pattern reflects atraditional economic vocation to these trade and manufacturing sectors.

Besides the above, it was also found that one of the most worrisome problems in



Figure 1: AIESEC México's local entities. Source: AIESEC Internacional (2011a, 2011b).

this industry is that 31%have trouble finding qualified personnel. It is because of this that it is taken these two items: Strategy approach to competence management AIESEC and the SME in the GMA. This research report is concerning the strategic management of SMEs in the GMA (GMA-SMEs).

Method of study

make the development of this research, it was made purely qualitative approach; although it was used statistical data that have helped us to visualize the current status of state economic unit sand their importance while most was only made within tend to have a frame of reference for the dimensions in which we working. This is because the qualitative approach will help to see the objective reality of the study problem. It is not intended in this case, to measure in which waythis strategic management affecting this approach is type competency-based economic units in question.

Theoretical Framework

The theories considered as a precedent for the development of the same investigation are the resource-based theory and the theory of capabilities and transaction costs. These theories help to understand how the SMEs-AIESEC strategy can capitalize on the capabilities of human capital and how it is important to have corporate governance interested in

thecapacity building of its staff rather than on their own gains and benefits.

It has been included the theory of transaction costs, as mentioned Mahoney (2005). The human information processing limitations further are compounded bv the potential for deliberate non-disclosure information, deliberated obfuscation, and performing statements that are not self-believed, all of them as forms of opportunism. These behaviors are very marked in economic units such as SMEs given to the profiles that are regularly driving on management and general levels of human capital, that, given the prevailing trend in the composition of small businesses starting from a family structure, for example.

The firm is then seen as a mechanism to account for bounded rationality, but also to mitigate opportunistic behavior.

Development of the Assumption

AIESEC is working on four different levels of hierarchy. It has an international committee based in the city of Rotterdam, which handles scenarios of a general nature and international, committees by region (Asia, Latin national ...), committees and finally a stepping stone to the local level, which can be focused to a specific college or cities. This research focuses the analysis on the local committee of AIESEC in Guadalajara, its organizational structure and strategic direction.

AIESEC has the following areas where youth can develop leadership skills to carry out all the necessary processes that are necessaryfor the organization and specifically to fulfill the goals of the local committee:

In any of the levels mentioned in figure 2, AIESEC aims to always create change agents who can develop the skills that are an essential part of its strategic management, which are according to

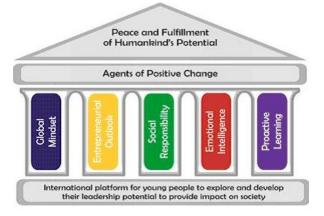
Figure 2: Structure of local committee in Guadalajara.



Source: Own elaboration based on data from AIESEC Internacional (2011a, 2011b)

AIESEC International (2011a, 2011b) the following shown on figure 3 below.

Figure 3: Competencies in AIESEC



Source: AIESEC Internacional (2011a, 2011b).

a) Global minds et

Fostering diversity, openness and respect for different cultures, working effectively with people from different countries than have a culture other than their own, with different lifestyles and skills, making appropriate useof the ideas and views to the achievement of goals.

b) Business Outlook

Develop and implement new ideas, organize and manage resources and opportunities, while engaging influence other people, and increase performance by taking risks and adopting innovative solutions to problems that come to inspire.

c) Social Responsibility

Focusing to give a balanced picture of economy, social welfare and ecological balance, also, worrying about the results not only short term but considering the possible future scenarios for the actions taken.

d) Emotional Intelligence

That refers to direct the emotions and balance them, having the capacity to understand, feel, modify and control their own moods and others.

e) Proactive Learning

Being in continuous improvement, both personally and professionally while also improving the knowledge and skills of others trying different learning methods.

These five competencies outlined above, not only are important to develop for an organization such as AIESEC, but according to the current problem of the lack of sufficiently qualified human capital to manage SMEs in the Guadalajara metropolitan area. AIESEC has an option highly competitive for process improvement in a continuous and constant updating of knowledge in the firm.

Now, for an individual within AIESEC can generate these skills and develop a strategic role within the same organization, it has a global learning system, which for the purposes of this analysis is the core of this research, as through various learning environments is that it achieves a management strategy

based on competency management used in an innovative wayto what has been implemented regularly by micro entrepreneurs.

According to information retrieved from the Ministry of Economy, it can be seen that the biggest problems faced by entrepreneurs to start a micro, small or medium business, are as follows (PROMEXICO 2013)

- a) No profits are reinvested to improve equipment and production techniques.
- b) It's difficult to recruit skilled and trained staff or inability to pay competitive salaries.
- c) The production quality has some shortcomings because quality controls are minimal or non existent.
- d) They cannot absorb the costs of staff training and updating, but when they do, they face the problem of leakage of trained personnel.
- e) Some other problems arising from the lack of organization.

From these problems it can be possible to salvage for the purposes of the research, that there are at least two points of which to give the firm a turn based on competency management. Using a model like the one used currently by AIESEC, will reduce, if not eradicate such problems as the difficulties to recruit trained personnel and the leak once having invested in it. Counting then economic structures of small and medium enterprises in the Guadalajarametropolitan area, it is possible to analyze how these learning environments work for suchfirms.

It is noteworthy that in the interesting case ofAIESEC, it is found a global network of young students and recent graduates who are working even standard hours of working days(in some cases) for a cause that does not generate any profit. Thus, a comparison of this type of model can be implementedfor SMEs located in the aforementioned area of Guadalajara, where the financial remuneration is low or even occasionally also limited. Then it is referred to global learning environments of AIESEC and how come a focus on SMEs in the ZMG according to the problems discussed above.

AIESEC offers a unique global learning environment that helps the membership of its committees to develop and enhance their leadership skills among other skills. Such environments are ranging from online discussions, virtual experiences teamwork, coaching key executives, among others as shown in figure 4.

Figure 4 Global Learning Environment



(AIESEC International, 2011a, 2011b)

a) Individual Discovery

The working staff provides tools to gain a better understanding of what they can achieve on their own, it will increase their performance at work, and increasing self-esteemwill be the same, thus raising their level of satisfaction and loyalty to their job.

b) Team Experiences

The teams are based on the organizational structure of AIESEC, which allows them to have relevant planning which assist the achievement of goals or objectives, within a specified periodof time and constant evaluation and recognition of success.

Peng (2006) mentions in his book"GlobalStrategy", that there is a board of directors that oversees as an intermediary between owners and managers, ratifies strategic decisions and

evaluates, rewards, and if necessary penalize senior managers.The main board features of the its composition, leadership structure and interlocks. It is very importantthat each of the membersof the firm, however small is that economic unit, he or she feels part of a team, and to know that his/herwork contributes to a goa land that work will be recognized. The members of the board will remunerated such recognition with loyalty to their company and join efforts to achieve the objectives. It will be a sit might said colloquially, t "to wear the shirt of the team"and have a sense of belonging that will be reflected in results.

c) Mentoring

AIESEC handles mentoring in the following terms in this field:

Mentoring relationships provide an important source of external feedback-With other members and allies of AIESEC-About the decisions inside and outside AIESEC.We create friendly relations between our stakeholders and powerful networks (AIESEC International2011a, 2011b).

In this case, mentoring could have implications for the GMA-SMEs preparedness projects and technological support, not just financial, offered by the state government periodically and that many entrepreneurs are not aware of it (Secretaría de Economía, 2013a, 2013b).

Even cooperation programs, as *Innocámaras*, a program whose main objective is to contribute to improving the competitiveness of SMEs in the province by integrating the culture of innovation in their business strategies) handled bythe Chamber of Commerceof the State of Jalisco. On this program, successful business entrepreneurs are givingsupport to those through direct coaching or training for better resource management. It is consider edasan option that facilitates the development of new ideas without having to make mistakes like anyone else

has already done (Cámara de Comercio, 2013).

d) Virtual Spaces

The technology certainly is a fundamental part of the business world today.AIESEC has alobal platform(myaiesec.net) which is a unique resources, contact platform of information, forums, news, classifieds and constant promotion of exchange and leadership opportunities, locally, nationally and internationally. Likewise also have major Internet channels such as YouTube, Flickr, and Facebook to stay connected to yourAIESEC friends in all parts of the world.

No doubt, for a company to be competitive today, it is necessary to kept up to date and following the competitive world trends. This is why it is advisable for SMEs ZMG that has one or more of the above resources mentioned to be given a"plus" to their daily activities, thus achieving not only be informed, but likewise it helps the positioning and growth of business.

e) Conferences and Seminars

These conferencesand seminars support the activity of the organization. They becomere-planning or restructuring periods, raises new strategies, share ideas and discuss issues that are likely to affect the performance or achievement of organizational objectives. In addition, the conferences and seminars help to raising the level of motivationand empathy for the values of the organization.

f) Learning Circles

Finally, within AIESEC learning circles features, which are communities aimed to discuss and share information on topics that are common to all members, partners or sponsors. These learning circles, both virtual and physical, are formed by AIESEC members who have a common interest to gain experience, knowledge

and networks in a sector or common theme.

If adopted the latter as an SME strategy for personal and professional growth of personnel and staff, it would be in a work environment that will foster on going collaborative potential growth for the company in question.

Results

The assumptionraised at the beginning of the paper, is found by noting that AIESEC has a strategic management based on competency management in alobal learning environment. These principles of strategic management can implemented by SMEs in the Guadalajara metropolitan area in order to improve their level of competitiveness in the orientation, emphasizing the market importance of ongoing training investment in the upgrade of knowledge for human capital within your companyas was discussed above.

Conclusions

There are as of opportunity in the GMA-SMEs that can be covered by management strategies based on skills,implemented by AIESEC in order to make the same more competitive in today's market.

There were detected as well as programs with little diffusion to support the growth of these economic units inthe metropolitan area of Guadalajara.

One ZMG-SMEs has the opportunity to be more competitive by implementing successful management models based on competencies that do not generate high costs for their business unit and simultaneously drive the development and growth of thesameat high levels.

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Entrepreneurial leadership - Indian initiatives on' green' products

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Keywords

Green, Entrepreneurship, Marketing, Economy

ndian industry may not be the best in technology in comparison to developed **L** countries. But the companies in India do understand the market trends and operate accordingly. The Indian consumer has his own beliefs and attitudes. Recently, the concern about environment has been growing rapidly in many of the developing countries, such as, India, Maldives, Bangladesh, and Sri Lanka etc, who are already threatened by the global warming. In India, the customer has always been used to using minimum resources for a livelihood because of the inherited lifestyle and beliefs and many entrepreneurs have understood started 'green products' marketing. The Indian customer base in rural areas cannot afford many of the luxurious products. This has given rise to various levels of customer differentiation for 'green' and eco- friendly products which are affordable, even in urban areas. There is a need for more entrepreneurs to take the initiative to market green products and there is a world of opportunity in 'green' products

Going Green

The green initiatives by the community, governments and the companies, today represents the world's attitude towards Some of the automobile nature. companies which used to produce gas guzzlers are now getting bankrupt and depends on the government plans to bring them back to life, as it happened with the US auto industry. Earlier they did not envisage the threat that their products pose to the environment and did not raise their R& D levels to address the environmental factors. The developed countries are used to their way of living and would not like to change them. In developing countries, still people use

traditional products and keep the environment safer. In India, many companies are turning towards friendly products, green buildings etc. and marketing them to the changed mindsets of the customers. Today, the customers are well aware of the threat to the environment and they prefer to buy products that are environment friendly. This changes the way in which products were introduced earlier in India and the new environment which is environmentally conscious requires a new range of products.

The Indian Story Of Going Green

Indians always loved being 'green' and now this has been proved beyond doubt. A global survey of 17 countries conducted by the National geographic society and Globe scan, an international opinion research consultancy, after a survey of 17,000 customers said that India not only retained its first position from 2009, but increased its lead over other nations.

Green initiative by a compost plant managed by public/private partnership initiative became the first to get a cheque in India for INR 5 lacs as carbon credit. This unit is situated in Delhi in Okhla industrial estate. There was also a news paper report on the same day that the Delhi secretariat does not buy files, but recycles waste paper and has been doing it for 5 years. The process has been found to be not only eco friendly but also economical reducing the cost of the file. The research report also mentions some interesting points. India's preference for small cars, its low vehicle density, which is at 12 cars per thousand (US has 765 per thousand) and its penchant for fruits, vegetables, and locally grown foods over imports contributes to the score of India being the greenest. The use and throw mentality has not yet set in.

Indian Foods - Ecofriendly

The ecofriendly nature of Indian agricultural products and systems offer a

vast scope for new entrepreneurs to start marketing of ecofriendly green products. India has been known for green products from ancient times.

The meaning of 'satavic' is mentioned in Ayurvedhic literatures about the Indian agriculture. Satavic is a Sanskrit word which means and signifies anything that is pure, positive and beneficial. The term finds considerable usage in ayurvedic texts where body constitutions, foods, personalities, etc. have been divided into three classes - satavic (or satvik or sattvik, signifying positive), rajasic (neutral) and tamasic (negative). - Indian agricultural tradition goes back many thousands of years and a number of agricultural ancient texts (such Vrkshayurveda, literally meaning plant or tree ayurveda) were written in Sanskrit. This means that organic farming has been early concept, very and subsequent use of chemicals etc. have now brought us to the current status where we have to be worried about the earth's Indian farmers were basically organic farmers before the advent of inorganic fertilizers and chemical pesticides. Over time the use of these synthetic inputs has come to the level of causing a concern to the environment and human health. Consequently, it is felt necessary to advocate the use of the ageold practice of organic farming not only to ensure uncontaminated food production but also to sustain the agriculture by keeping the land in a healthy condition. In the recent past, this has become a major concern where the consumers started demanding produce grown organically by not using chemicals. To make organic farming successful, it is essential that ecofriendly technologies, which can maintain or increase the agricultural productivity, have to be developed and made available to the farmers.

The Good News

More than 60 % of India's arable land is under traditional agriculture, where no synthetic inputs are being used, though the common perception is that Indian farmers use lot of insecticides. Although, the products grown under such systems have so far not been defined as organic products officially, but by all mean they are genuine organic products. In view of their wide availability there is an urgent need to ensure premium prices for the these produce grown in regions. Unfortunately, these farmers are so involved in their struggle for survival that they have no time to figure out what is organic and what is not. Many do not understand that organic produce can give These better prices. organic products are sold to the middleman and are being marketed along with other chemically grown products. It is the lack of awareness among the consumers in our country that sometimes the chemically grown products which look healthy and attractive, in spite of having alarmingly high level of pesticide residue fetches higher prices than the poorly looking organic products. There is neither subsidy for organic cultivators or incentives to practice organic cultivation.

Agricultural heritage status by the United Nations for Koraput, Orissa, India

Very few would have even heard the name of the place, known as Koraput. But UNESCO has found that this place deserves an agricultural heritage status.

Green initiatives have a lot to do in preserving age old traditional agriculture systems. The farmers of Koraput are tribal people who have understood climate, diversity, green farming so well that now they figure in the international heritage systems. There were four sites in the world identified and the other three sites are in Peru, China and Philippines. The following headlines on dailies in India talks about recognition of Indian farmers who understand what is 'green' environment friendly

Bhubaneswar: After the famous sun temple of Konark and biodiversity hotspot of Similipal have catapulted Orissa to

world's heritage map, Koraput region has started evoking similar feelings among agriculturists, conservationists and agronomists for its unique blend of biodiversity with cultural wisdom.

Koraput has been identified by Food and Agriculture Organization (FAO) as the global agricultural heritage site, which has been a rare distinction as there are only four agricultural heritage sites in whole world. Others are in Peru, China and Philippines. No other site from India has so far been qualified into the category. Now about applications for 20 sites from different parts of the globe are pending with FAO which is reviewing their agricultural biodiversity. "Koraput will soon be recognized as globally important agriculture heritage site. It will be on the lines of world heritage sites declared by UNESCO," said renowned scientist and father of green revolution Swaminathan addressing consultation on "Effective community management of biodiversity in an era of climate change" here on Saturday.

Executive Director of M. S. Swaminathan Research Foundation (MSSRF) Ajay Parida said, "After Koraput's inclusion in globally important agricultural heritage system, its every biological aspects would be studied in detail and crop varieties would be documented thoroughly.' He said more than 70 per cent of the total population of Koraput belonged to 52 ethnic groups such as Khond, Bhatada, Paroja, Bhumia and Bondas. As per the MSSRF's research, rice is predominant crop in the Jeypore area – both in terms of the land as well as in terms of production. More than 40 per cent of the land is under paddy cultivation.

Koraput region has rich assembly of unique floral and faunal diversity. The genetic repository of the region is of great significance in the global context. The region is a reservoir of rich floristic diversity consisting of about 2500 species of flowering plants, angiosperms, well known gymnosperms and 30 species of

ferns. The Jeypore tract (undivided Koraput district) is conceived by rice researches as center of genetic diversity and secondary center of origin of rice.

Mr. Swaminathan said the recognition would encourage them to carry forward the rich agricultural practices. "The Kalajeera, a lowland scented rice variety, has been conserved by tribal community for years. Now it has become Kalinga Kalajeera. Tribal farming practices in this rich reservoir of biodiversity can help the country feed its millions.

A decade ago, Chandra Pradhani, a Paraja tribal of Nuaguda village in Kundra block of Odisha's Koraput district, used to migrate to neighboring Andhra Pradesh to work at a brick kiln. The 42-year-old no longer does this. Today, he is feted by the nation — he was one of the two tribal honored by Prime farmers Minister Manmohan Singh at the 99th Science Congress in Bhubaneswar. A farmer in Koraput, Pradhani is a natural farmer in every way. As he says, "Earlier we used a lot of chemical fertilizers, now we utilize the cow dung and vermin compost of our ancestors. To protect crops from getting infected, we prepare insecticides using neem leaves and other medicinal plants found in the forest. In this way, for the last few years, our annual yield has risen almost three-fold and profits increased several times over." With an annual income exceeding Rs 50,000, Pradhani can now send his children to school and meet the basic needs of his family. Sridhara Jani of Lima village has a similar story to relate. Helplessly dependent on a fickle monsoon to cultivate his small, four-acre plot — with paddy grown on one acre - life was a constant struggle. Yields were minimal the 1-1.5 quintal food grain harvested couldn't feed his six-member family through the year. The situation is different now.

A heritage bio-reserve

The hard work and traditional agricultural techniques of tribal farmers such as

Pradhani and Jani have helped put Koraput on the world agriculture map. The Food and Agriculture Organization (FAO) of the United Nations recently accorded the district the status of Globally Important Agricultural Heritage System (GIAHS).

Koraput — a highland plateau in the Eastern Ghats — ironically tops the list of poverty-prone and food-insecure districts in Odisha despite its extremely rich biodiversity. According to studies by the Botanical Survey of India and the National Bureau of Plant Genetic Resources, Koraput is a veritable arbour — with 2,500 species of flowering plants, angiosperms, gymnosperms and ferns. Its agrobiodiversity includes 340 landraces (ancient or primitive cultivated varieties of a crop) of paddy, eight species of minor millets, nine species of pulses, five species of oilseeds, three species of fibrous plants and seven species of vegetables.

For Dr M.S. Swaminathan, considered the father of India's green revolution, this ancient reservoir of biodiversity is testament to the wisdom of local farmers. "These farmers are the pride of our nation. Their farming practices are more than 3,000 years old and they have been able to conserve genes, seeds, grains and water, and fight against hunger and food insecurity by using traditional practices," he says.

Tribal farming families have, over several generations, successfully domesticated and conserved rice genetic resources. This tract is famous for the genetic diversity of cultivated rice and is considered the center of origin for the aus ecotype of rice (Oryza sativa). What's more, the landraces of traditional varieties are believed to harbour genes that protect against ecological stress such as lack of water or too much of it — which could help scientists develop improved varieties of rice that are resistant to natural disasters. If only the tribal farming culture which uses traditional methods which are green can be promoted to the urban metros all over the world, we would be

able to solve the problem of food security. This great news for India and can open up a new sector for entrepreneurs to market 'ecofriendly products. However, only a few have realized this as in the examples given below. If all the shop keepers and merchants in India take this type of initiative, there will be more organic agricultural and other green products in the Indian market and there will be a new generation of entrepreneurs making and marketing 'green products'

Eco- friendly Initiatives in a metro, Mumbai, India.

Some of the stores in Mumbai are specializing in eco-friendly products which source their wares directly from the craftsmen dotting the villages of India.

Bombay Paperie

Bombay Paperie at Fort is the one-stop store for all kinds of paper and paper objects. It sources the handmade paper from craftsmen in Daulatabad. "We are the only mill in the country which makes paper entirely by hand," says Kinjal Shah, executive commercial officer (creative), Bombay Paperie. Each paper is made by craftsmen who are descendants of the original paper makers from Samarkhand; which has a rich tradition of paper. making. The paper is made with waste fabric pulp and objects include books, cards, flowers, figures, gift bags, lamps and photo albums. The paper is known for its thinness and strength. The printing on it is done using hand carved wooden blocks by block makers in Ahmedabad (Gujarat). Cards are priced between Rs60 to Rs80, gift bags between Rs35 to Rs85, printed paper at Rs50 and lampshades at Rs450.

Reeth

A search for the perfect fabric led Rita Rebello and her sister Aneela Jasuja to the craftsmen who produce hand woven fabric. Thus started Reeth -- a store selling hand woven cotton silk and khadi kurtas, kaftans, salwars, churidars and dogris. The store, located at Andheri, has a tie up with several NGO's in different states like Gujarat, Rajasthan, Andhra Pradesh and Tamil Nadu and source the fabrics from craftsmen spread across these regions. The price for kurtas begins at Rs400; tops are Rs275 to Rs600 and stretch churidars start from Rs290 onwards.

Navdanya

Navdanya, situated at Andheri, was started as а participatory research founded initiative by scientist environmentalist Dr Vandana Shiva. This food shop sells organic products that are procured from farmers from 16 states in the country. The products include several varieties of rice and wheat, millets, traditional pulses, legumes, oilseeds, virgin oils, natural sweeteners, spices, breakfast cereal, dry fruit and herbal tea. "We believe in fair trade and offer all the farmers a premium over the market price. There is no middleman involved," explains Reetha Balsavar at Navdanya. You can pick up a litchi squash for Rs100 per 500ml bottle, ragi biscuits for Rs75 or vegetable snacks for Rs10.

Fabindia

Fabindia is the one stop shop for anything Indian and eco-friendly. The handloom textiles, cotton fabrics and materials are all handmade with natural materials like cotton and silk and use indigo dye. It provides employment to traditional artisans. It also sells organic food and bodycare products like pickles (Rs 90), palm sugar (Rs40) soap (Rs90), avocado body wash (Rs200) as well as home made pastas which are quite a hit.

Dhoop

Situated at Khar, this store is a haven for eco-friendly kitschy products sourced from various states in India. Its vast array of products include metal ware, stoneware tea sets, beaded throw pillows, a

menagerie of colourful lanterns, jasmine candles, wind chimes, tablemats and runners made from natural fibres like banana, hyacinth and jute. Not to forget the papier mache snakes and ladders board game (Rs480), coconut shell coasters (Rs380) and coir craft (Rs150).

Green and also low cost:

Mitticool: refrigerator and frying pan from clay.

Mr. Manshuk Lal Raghavjibhai Prajapati (born (1965 village wankaner (Gujarat).

He started the journey as a supervisor in roof tiles manufacturing company of Gujarat.

At the year of 1989 he started making tavdi (tawa) from the taraguta mud he got unbelievable response from market. Then he started to develop at 1997 launched mitti cool water filter successfully then after at 2002.He launched mitti cool refrigerator. In 2004 mitti cool (nonstick tawa) 2005 he got award from national and state rural development now he is roaming all over India with his different artistic products. Nowadays he gets orders from abroad and people like to use the natural refrigerator / filter. His aim is to provide all luxurious things to country wide peoples who can't imagine even to afford electronic goods.

The Mitticool Story

In the fateful earthquake of January 2001, Mansukhbhai suffered huge loss, as most of his stock got broken. He distributed the stock that escaped the quake to the quake affected people of Kutch. In February 2001, Sandesh Gujarati Daily had a photo feature on the earthquake where at one place it showed a broken water filter of Mansukhbhai with the caption 'the broken fridge of poor'.

This caption ignited a thought in him to work on a rural fridge that did not need

electricity and could be used by masses. Though he started thinking about it after the Gujarat earthquake of 2001, it was 2002 when he actually started his work. Almost the same time, Mansukhbhai came into the contact of Gujarat Grassroots Innovation Augmentation Network (GIAN), Ahmedabad. After a painstaking journey of three years during which he tested all sorts of soils and fridge designs, he finally came out with Mitticool fridge in 2005. A civil engineer saw the fridge and looking at its applications gave him the order of 100 pieces and an advance of Rs. 2 lakh. This news was also covered by local dailies. Then the success story started Water purifier with natural materials and at low cost.

Tata chemicals introduced a water purifier at a cost of Rs. 1000/- INR with natural filters such as , rice husk ash, infused with cutting -edge technology (silver nano particles) , which enabled the company to introduce this water purifier at a cost never dreamt of . The body has been designed to be in knocked down condition for least costs in transportation. Hindustan lever, a multinational, also reacted with a model that competes with them at a cost of Rs.1200/- (introductory price Rs. 1000/- INR).

Conclusion

The developing countries were ecofriendly in nature by their ancient customs and traditions. The advent of technology and westernization, 'en bloc' have had adverse impact on the environment. developing countries need to retrieve the old practices which are ecofriendly and even challenge the western technology, which driven by Multinationals for profits. The Koraput recognition by a world organization is the first step towards that direction. The developing countries need to realize that they are secure on the food front if they realize their potential. The merchants and traders should recognize green and environment friendly product and promote them. This will also enable them to earn better. At the farm front, the

farmers need to be educated about the marketability of organic and green products so that they can start labeling them at their end, instead of mixing all the produce.

The opportunity for entrepreneurs opens up with the whole world, being worried about climate deterioration and the call for ecofriendly products increasing. Indian entrepreneurs are at an advantage to promote green products to the world.

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Work- Life Balance And Its Impact On Employee Engagement

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Keywords

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he growth in information technology, employee mobility, competitive work environment, and various demographical changes have led to the development of various organizational strategies focusing on attracting, retaining engaging employees. Employee engagement leads to effective goal attainment at individual as well as organizational level. Employees' values, goals, and aspirations when aligned with those of the organization, lead to the achievement of sustainable employee engagement. Work-life balance strategies of an organization can be positioned as an influential factor towards employee commitment and retention. Work-life balance is about living a satisfied life inside and outside paid work, having control over one's time so that it can be achieved. If the employees feel that they are not able to get adequate time for their personal life, they might feel distracted from their work as well, which may have a spill over effect on the organizational effectiveness. This article focuses on the framework conceptual of employee work-life engagement and balance, increasing importance of maintaining work-life balance in the organizations, impact of work-life balance policies on employee engagement and suggesting wavs for the organizations furtherimprovement in their work-life balance policies in order to enhance the employee engagement.

Introduction

Attracting, engaging and retaining employees, is becoming a top priority of organizations across the world. The organizations are focusing on various parameters in order to retain employees and keep them engaged. One of the important drivers for attracting and retaining top talent is providing employees

with an appropriate combination of compensation and benefits. Also, work-life initiatives bv organizations have been identified as a factor leading to attracting and retaining valued employees, providing them job satisfaction, improved levels organizational productivity, lower levels of absenteeism and turnover. As the need for engaging employees has increased, more and more attention is being paid on identifying the factors or drivers of employee engagement. This paper will focus on the concepts of work-life balance, employee engagement, and drivers of employee engagement with a special focus on the impact of work-life balance on employee engagement.

Work-Life Balance- Concept

The concept of work-life balance is based on the belief that the paid work and personal life are complementary elements of one's life and must not be seen as competing priorities. It is defined as an employee's perception that multiple domains of personal time, family care and work are integrated and sustained with a minimum of role conflict. As per thework foundation: work-life balance is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business, and society.

In the past few years, the growth in information technology, competitive work environment, intense pressures and constant deadlines have led to a substantial increase in the performance pressures at the workplace. The need to maintain work-life balance has gained momentum due to growing globalization and the changing nature of work. Also, a rise in the women workforce has led to a tremendous increase in the number of dual career couples, which has further led to an increase in the average income of the families thereby, raising the standards of living. The individuals, irrespective of their demographics are striving not only for better work atmosphere but also improved family and personal life.

Work-life balance concept refers to 'the extent to which individuals are equally involved in- and equally satisfied with their work role and family role (Greenhaus and Singh, 2003, p. 2). Work-life balance refers to the flexible working arrangements that allow both parents and of non-parents to avail working arrangements that provide a balance between work responsibilities personal responsibilities. Work-life balance involves "adjusting work patterns so that everyone, regardless of age, race or gender can find a rhythm that enables them more easily to combine work and their other responsibilities and aspirations" (Pillinger, 2001).

By putting work-life at the heart of an organizational strategy, and reflecting wider social shifts towards a 24X7 society and employee needs, organizations can use work-life balance as a powerful lever for change on a range of levels. Organizations that can catch up with the 21st century, with women being in paid work, and with the fact that a 24X7 life doesn't have to mean 24X7 working, can gain competitive advantage.

But these policies are also about social equity, and future work-life balance debates in organizations need to shift the focus away from proving the business case towards recognizing importance of the social benefits (Jones, 2003). It is important to reveal the benefits that employers can derive from employment policies and practices supporting work-life balance. The work-life balance contributes to employees' job satisfaction, mental health, organizational engagement and commitment, which in turn contributes to higher productivity and lower turnover.

Work-life balance policies are often referred to in practice as 'flexible working', and include the following different ways of working:

- Part-Time Working: A part-time job is a form of employment that carries fewer hours per week than a full-time job. Workers are considered to be part time if they commonly work fewer than 30 or 35 hours per week.
- **Job Sharing:** It is an employment option that lets two people share the responsibilities of one full-time position.
- **Flexitime:** It is a variable work schedule, in contrast to traditional work arrangements requiring employees to work a standard 9am to 5 pm day.
- **Shift Working:** It is an employment practice designed to make use of the 24 hours of the clock. As per International Labour Organization it is a method of organization of working time in which workers succeed one another at the workplace so that the establishment can operate longer than the hours of work of individual workers.
- Annualised Hours: A form of compressed work schedule or reduced hours, in which employees (either full or part-time) work a certain number of hours per year rather than per week. Employees can take advantage of their seasonal interests, by taking certain parts of the year off.
- **Compressed Week:** It enables employees to work full-time in fewer than five days a week. Scheduling can take different forms.
- **Tele-Working / E-Working:** It refers to the use of home computers, telephones, etc., to enable a person to work from home while maintaining contact with colleagues, customers, or a central office.
- Career Breaks: It is a short period of time when employee decides not to work in profession due to some reasons.
- Study Leave: It refers to the leave

allowed by the employer so that the employee can take up further studies.

- **Zero Hours Contracts:** they are the contracts of employment that do not specify the number of hours an employee would be required to work. S/he may be called up for work whenever requirement arises and is paid only for the time when work is being actually done.
- **V-Time:** It refers to voluntary reduced work-time and is a type of alternative work arrangement which allows employees to work fewer hours according to a prearranged schedule, with a corresponding reduction in salary and benefits. After a specified time limit, the employees may return to their full time status.

Employee Engagement- Concept

Employee engagement is a concept that has become increasingly mainstreamed into management thought over the last decade. It is generally seen as an internal state of being – physical, mental and emotional – that brings together earlier concepts of work effort, organizational commitment, job satisfaction and 'flow' (or optimal experience). Typical phrases used in employee engagement writing include discretionary effort, going the extra mile, feeling valued and passion for work.

The CIPD has defined employee engagement as "being positively present during the performance of work by willingly contributing intellectual effort, experiencing positive emotions and meaningful connections to other".

This definition gives three dimensions to employee engagement:

- Intellectual Engagement: thinking hard about the job and how to do it better
- Affective Engagement: feeling positively about doing a good job

• **Social Engagement**: actively taking opportunities to discuss work-related improvements with others at work.

Employee engagement is an employee's intent to stay with the current organization and willingness to do more than what is required on the job.

Figure 1



Source: (Deloitte, 2011)

Elements of Employee Engagement

Engagement is most often demonstrated when people exhibit behaviors associated with speaking positively about the organization (Say), having a desire to be a part of the organization (Stay), and willingness to make extra effort that contributes to organizational success (Strive).

Figure 2



Source: (Aon Hewitt, 2012)

Impact of Employee Engagement on Organizational Performance

In a 2009 meta-analysis (Harter, Schmidt, & Keyes, 2002) examining more than 150 public- and private-sector organizations, findings illustrated a direct link between employee engagement and nine types of performance.

Figure 3



Source: (Deloitte, 2002)

Work-Life Balance And Employee Engagement

Need for Employee Engagement

In today's competitive scenario, employee engagement has emerged as one of the key drivers in determining business success. Engaged employees contribute effectively towards the business strategy, are highly committed to the organization, are more involved, and strive to give their best. Striving to maintain a higher level of employee engagement not contributes toward short-term survival during economic volatility, but is also a for longer-term business key factor performance and better positioning when market conditions become favorable.

The companies that get engagement "right" will enjoy a source of competitive advantage in talent strategy and business results that is hard for others to replicate (Aon Hewitt, 2012). Employees are said to be engaged when they are cognitively vigilant and get connected to other individuals in the organization.

Employee engagement is influenced by the opportunities employees have for personal growth and development, liking towards their work, being excited about their work and support from the organizations for maintaining work-life balance.

Drivers of Employee Engagement

It is important to have valuable insights about the organization's workforce in order to develop appropriate programs with essential engagement levers to enhance the human resources' intent to stay in the organization and willingness to do more. Some of the important drivers of employee engagement are:

a) Career Opportunities

Engagement continues to be first and foremost about employees' career paths. This has been challenging for many organizations that have seen delayed retirements and lower turnover (stagnant career advancement). Nonetheless, companies have significant opportunity to communicate a clear career path, prepare employees for the next role, and provide lateral growth opportunities for key employees. It is important to note that the line manager is typically the owner of this critical engagement driver.

b) Recognitions and Rewards

Employees need feedback and positive reinforcement to consistently go above beyond. Through rewards and recognitions, the management communicates the kind of activities and accomplishments that are valued by the organization. It helps in reinforcing the efforts, outcomes and behaviors as depicted by an individual or a team. The rewards given to the employees invoke a sense of satisfaction and the employees feel engaged in the organization. The rewards and recognitions can be monetary as well as non-monetary such as engaging employees in self-development, providing them training, giving opportunities for growth, friendly career working atmosphere etc.

c) Organizational Reputation

People want to be part of a winning team. Employees want to be a part of organizations that have a reputation as a best employer. This driver is about connecting employees to the company, the mission, and the work beyond

financial business performance, and offering them a value proposition backed by rewards, recognitions, and a kind of work experience that may not be replicated elsewhere easily.

d) Communication

In order to keep the employees engaged, it is important for an organization to maintain consistency and commitment in Effective messages. and engaging communication resonates with the employee in rationally, emotionally, and behaviorally relevant ways. communication from managerial levels about business objectives, upcoming changes in the organization, and what is expected of employees in terms of performance helps to keep the employees connected with the organization. Corporate communications is the primary connection point between the majority of employees and executive leadership. Messages usually break down at the midmanagement or immediate manager level.

e) Employee Involvement

In this current turbulent and competitive environment, organizations require such employees who are creative, innovative, are ready to take initiatives and welcome positive changes in order to cope up with the uncertain environment. The concept of employees' involvement and participation has now evolved into а broader perspective of employee empowerment which refers to the level of freedom and flexibility given to the employees at the workplace without the interference of the top management. When the employees are involved in important decision-making processes of the organization, they get a sense of belongingness which leads to higher levels of employee engagement.

f) Work-Life Balance

Organizations that build and sustain culture valuing a balanced life of their employees, and assisting employees in maintaining the work-life balance will be rewarded with highly engaged employees. When the employees are able to balance their work-life and other aspects of life

well, they feel satisfied and content and thus, are able to contribute positively to the organization.

A study conducted by Aon Hewitt in 2012 identifying trends in global employee engagement has identified following as the key drivers of employee engagement.

Figure 4



Source: Aon Hewitt (2012)

When the management knows and understands the factors that drive employee engagement, they will be able to create suitable conditions for engaging employees and thus, driving higher levels of organizational performance.

Role of Work-Life Balance in Employee Engagement

The priorities of employees have shifted over time from materialistic goals only towards values emphasizing on freedom to express, empowerment at workplace and most importantly maintaining a balance between work and life. Changes in the demographic trends, increased participation of women in the workforce, has led to a need of increased focus on achieving a better work-life balance. In order to engage employees emotionally, cognitively, and physically, the employers need to create an environment wherein the employees are satisfied and content not only with their jobs but also are able to split their time and energy effectively between the work and other important areas of their life. The absence of worklife balance will result in burned out and demotivated employees which is bound to have an adverse impact on the employee engagement. The management is required to understand the balancing needs of the diverse groups of the organization while designing and implementing work-life balance policies and practices in order to such diverse employee engage groups. Work-life initiatives have been identified to be a predictor of attracting and retaining employees (Equal Employment Opportunities Trust, 2007; Konrad & Mangel, 2000). Support for worklife balance has also become a way of enhancing corporate image and attracting retaining talent or best (Sverko, Arambasic & Galesic, 2002).

The employees want to be a part of the organizations that care for their wellbeing. Many family-friendly organizations feel the need for work/ life balance which include recruitment and retention of valuable work force, reduced absenteeism, reduced employee stress, health benefits, job satisfaction, and better life balance (Susi and Jawaharrani, 2011). In order to enhance employee engagement, the organizations need to provide flexible work opportunities to their which may be achieved employees, through following strategies (Aly, 2011):

Figure 5

Providing alternative work options for employees

Recognizing and respecting work life balance as an important trend

Supporting virtual teams to minimize employee stress levels

Following ways may be adopted to accomplish the above strategies:

Allow Employees to Work from Home Once a Week: Being more flexible with employees means exhibiting a high level of trust regardless of where they are working from. Allowing employees to work from home once a week also means that they no longer start off their day with the hassle and stress of a commute and they can work in a comfortable environment.

This helps to strengthen the employeeemployer relationship.

Adopt Emailing Hours: It is more difficult for workers to draw a line between work and home given technologies that provide 7/24 access. In the same way that employees have set working hours (i.e. 9-5) employers should introduce emailing hours and refrain from contacting their staff past a mutually agreed upon time. This will make it easier for employees to create a division between work and home.

Equip Employees with Stress-Relief Tools: Stress is inevitable. Rather than trying to eliminate it, it is important to help employees manage it. Managers and leaders should equip their staff with tools to deal with stressful situations. It means encouraging organization's staff to take a few minutes at the start of each day to walk through a guided meditation or sending them a funny cartoon, video, quote or story to get them laughing and relaxing. What is most important is to show employees that the organization is interested in their wellbeing.

Conclusion

that the engaged employees lead to achieve higher productivity, retention, customer loyalty and profitability. In addition to knowledge about the critical managerial information in organizations related to finances, productivity levels, customer data etc., the managers also need to be aware about the engagement levels in their organization and should work continuously to enhance it further. The organizations should conduct regular employee surveys in their organization in accordance with their strategy, values and human resources. In order to achieve higher levels of employee engagement, it is essential to be aware of its key drivers and to work upon them. The work of the managers and business leaders does not end with the conduct of surveys, rather the results need to be identified and

On the basis of this study, we conclude

analyzed. The real challenge for the organizations lie in embedding the changes in the culture in order to keep the workforce focused and aligned to organizational strategies.

In this paper we have identified various drivers of employee engagement and discussed work-life balance as one of the important factors contributing towards employee engagement. By implementing work-life balance strategies, organizations will be able to attract and retain valuable employees, create a sense of belongingness, instill a level of job satisfaction and motivate them to perform the job to best of their abilities. When employees feel that they are being cared for by the organization, they tend to be more engaged and thus, leading to higher organizational performance.

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The Interactive Consumer is the New Reality: An Experimental Study of Corporate Blogs

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Keywords

Consumer Brand Knowledge, Consumer Brand Sentiment, Corporate Blogs.

economic challenges and pressures for businesses mount, marketing teams are faced with major decisions. While widespread consumer anxiety results in dwindling businesses, marketing budget allocations are hit by cutbacks and marketers face challenge of better performance in a restrained economy.

Investments and organizational objectives have been reframed. While retention of market share appears the biaaest thought, equally important is to continue build the product or service's customer base and avoid losing brand value during constrained times. The need of the hour is to reorganize brand portfolios, rethink spending approaches, generate more fine-grained customer insights, overhaul pricing and segment management and restructure service, and channel strategies. Better brand positioning and appropriate use of technological tools enables shrinking the budgets for marketing resource allocation.

In this context, brand positioning gains importance as a strategic marketing function. It further becomes vital for organizations to recognize the consumer as a significant dimension in evaluating positioning organizational brands. This can be achieved through adoption of appropriate brand management strategies. Our previous studies, as part of our research in the domain of Branding have indicated that building customer centricity in a brand is a significant strategic thought which organizations can explore in the wake of the rising vulnerabilities of brands, in the face of rising consumer empowerment. It creates new opportunities for brand-customer dialogue, knowledge creation, critically, provides a new context in which

the interests of a corporation and those of its customers can be more closely aligned. Our research further shows that Consumer Brand Knowledge is an important contributor in the customer centricity of a brand. In this paper, we explore the use of organizational blogs for increasing consumer brand knowledge.

The collaborative version of the internet, termed Web 2.0, as coined by Tim O'Reilly in 2005, has altered the manner in which information is published, consumed and utilized on the internet resulting in a paradigm shift in the way interactions take place within the organizational workspace as well as between the organization and the external customers. Web 2.0 is a collection of open-source, interactive and user-controlled online applications expanding the experiences, knowledge and market power of the users as participants in business and social processes. Blogging is shaping into a useful organizational tool for brand interaction propagation and with consumers with several corporates having effectively launched Corporate thereby shaping consumer perception, by adding to consumer knowledge about organizations, brands and products. Blogs are no longer a subculture of the Internet; thev have become mainstream a information resource. As blog audiences grow and persist over hundreds of posts, more of the 'back story' is contained in an archive across conversations or throughout the community and more and more is taken for granted as known.

In this paper we analyse the improvement Consumer brand knowledge exposure of the consumer to a corporate blog. A simulated lab environment is created where a set of consumers are exposed to a brand blog for a period of ten minutes. The variation in levels of consumer brand knowledge is calculated. Future scope of work is outlined in measuring the variation in consumer sentiment pertaining to a brand before and after increase in a consumer's knowledge pertaining to а brand.

Subsequently Brand knowledge maps will be developed to measure the results empirically.

In the era of consumer empowerment, the average consumer is faced with numerous product and brand choices. In a fiercely competitive environment, organizations who want to retain their consumers and increase consumer-brand loyalty need to focus on increasing the consumer's knowledge about the brand. Increasing consumer-brand knowledge contributes to increased consumer perceived value in the brand, which is directly linked to greater consumer-brand loyalty.

Introduction

The dictionary meaning of a blog is a frequent, chronological publication of personal thoughts and links. As millions of people use blogs as personal diaries on the internet, they are emerging as collaborative spaces that can be put to multiple uses and have emerged as the latest mode of computer mediated communication (Herring, 1993). This concept has found widespread acceptance in the corporate world with the emergence of 'corporate' or 'organizational' blogs.

These are people who blog in an official or semi-official capacity at a company, or are so affiliated with the company where they work that even though they are not officially spokespeople for the company, they are clearly affiliated and endorsed explicitly or implicitly by the company. Also termed as a hybrid of the personal , 2005), (Smudde thev increasingly being explored by public relations practitioners and feature the insights, assessments, commentary, and other discourse devoted to a single company. Organizational blogs seem to appear at the intersection of personal reflection and professional communication. They have evolved from online and offline modes of communication and have characteristics of professional both personal and communication (Kelleher and Miller,

2006). Posts in blogs are tagged with keywords, allowing for content categorization and also for gaining access to the content through tagging as a theme based classification system. Linking is also an important part of the blogging activity as it deepens the conversational nature of the blogosphere and its sense of immediacy (Anderson, 2007).

An effective blog fosters community and conversation, drives traffic to the product website, and serves as a medium for interaction with consumers thereby shaping consumer perception, eliciting responses, and through a two thought exchange process, aids in fosterina connection with the а consumers. Blogs have a comparative advantage of speedy publication-they have a first mover advantage in socially interpretive frames constructing current events (Kolari, et. al, 2007). Blogs are no longer a subculture of the Internet; have become а mainstream information resource. They further provide a tremendous opportunity for forwardthinking companies and management to have a significant positive impact on their public perception. People who organizational blogs perceive relational organization's maintenance strategies as higher than those who read traditional web content only, thereby making a blog a useful tool for creating and maintaining value laden relationships with current and potential customers. Launching a corporate brand blog is representative of an organizational desire to share information and engage in a conversation. This is especially true when the blog allows visitors to post their own comments.

The informality of communication helps companies build trust, converse with people and even manage public perception by posting suitable responses. The ability of a blog to induce consumer participation by making consumers comment on the posts hosted by the organization creates a dialogue and helps organization achieve consumer engagement. These web based interactions can aid in reducing the level of perceived indifference of a company, and at the same time reinforce a customer purchase decision, by offsetting the feeling of cognitive dissonance (Dwyer, 2007).

While the ability of a blog to achieve higher volumes of engagement in terms of volume of comments is significant, of greater importance is the knowledge capital created through exchange with consumers which can be mined to extract explicit information which can be leveraged by the organization as a decision support system for consumer segmentation and strategy formulation.

The advantage of blogs is that posts and comments are easy to reach and follow due to centralized hosting and generally structured conversation Currently, all major browsers support RSS technology, which enables readers to easily access posts without actually having to visit the blogs. From a blogging perspective, benefits to users are social as well as informational, and that connecting with their community is an important value sought by all types of users and heavy users of the system realize the greatest benefits (Daniel and 2007). Corporate Blogging is primarily about three attributes-Information, relationships and knowledge management. Although there are many different types of corporate blogs, most can be categorized as either Internal or External. For the purpose of this study we focus on External Blogs being used by organizations to build brand relationships with consumers and induce participation and engagement.

Literature Review

The challenges and complexities of the modern marketplace make efficient and effective marketing an imperative. The concept of brand equity has been put forth as a means to focus marketing efforts. The businesses that win in the twenty-first

century will be those that have marketers who successfully build, measure, and manage their brands. Marketing has had two roles in companies.

The first is to influence customer demand using the marketing mix toolkit. The second is to take a leadership role in helping companies develop a stronger focus on customers – to create a customer orientation. Out of several brand aspects, the brand-customer relationship (Aaker, 1995) dimension has been the focal point of this research study.

In this context, we explore the dimension of Customer Relationship Management. CRM advances marketing's mission on both fronts. CRM supports the effort to become more customer focused and enables companies to create and share deep customer insight within and beyond the company.

Properly implemented, this new intimacy will ensure that the right value propositions are created and the right customers are recruited, retained and developed. CRM is an enterprise wide approach to understanding and influencing customer behavior through meaningful communication to improve customer acquisition, customer retention, customer loyalty, and customer profitability.

CRM can be viewed as an application of one-to-one marketing and relationship marketing, responding to an individual customer on the basis of what the customer says and what else is known about that customer (Peppers et. al, 1999). It is a management approach that enables organizations to identify, attract, and increase retention of profitable customers by managing relationships with (Hobby, 1999) and further identifying strategically significant customers (Buttle, 2001).

In the academic community, the terms "relationship marketing" and CRM are often used interchangeably (Parvatiyar, 2002). The heart of marketing is

relationships and nurturing long term relationships should be the goal of marketing practice.

Brand Customer Centricity

Increased competition reduces brand loyalty making the job of the marketers more complex. Further, customers also indifferent become to the marketing messages being thrust upon them. As a result, marketing needs to be more well directed and specific, because whether consumers customers, businesses, do not want more choices. hidden Customers have or preferences which marketers can reveal by building a learning relationship.

An increasing number of organizations have specialized in meeting the increased complexity of the individual needs. As more and more consumers gain access to powerful new media and information tools to compare brands, products and services (Pitt et al., 2002; Hagel and singer, 1999; Wind and Rangaswamy, 2001; Prahalad and Ramaswamy, 2000), organisations in a range of industries are responding by developing advocacy-based strategies and practices (Achrol and Kotler, 1999; Sawhney and Kotler, 2001; Mitchell, 2001: McKenna, 2002; Urban, 2004). As Urban (2004) observes, the strategy behind customer advocacy is simple. By assisting consumers to find and execute their optimum solution in a given market, it will be easier for an organisation to earn their long-term trust, purchases and loyalty.

In the meantime, in the highly competitive climate, developing business maintaining unique product features has become hard and costly. Technical progress does not necessarily assure or sustainable commercial success Products competitive advantages. are like becoming more and more commodities. According to Naomi Klein, author of the much debated book "No Logo", leading companies like Nike, Microsoft and Tommy Hilfiger put brands before products claiming that they no longer produce things, but images of their brands.

What consumers know about a brand will influence their reaction when confronted with brand-related stimuli (e.g. a branded product, a brand user, a category). Managing consumer brand knowledge hence becomes a crucial task for brand mangers (Aaker, 1996; Kapferer, 2004; Keller, 2003). In this context, we explore the concept of a brand, from a consumer's perspective. A brand is the perception of value that a customer believes he receives in purchasing a particular product, service experience from а particular organization.

Consequently, a great brand effectively retains customers while simultaneously attracting new ones. Branding is the process by which companies distinguish their product offerings from competition. Hence it is vital for organizations to healthy and establish а purposeful consumer-brand relationship. This can be achieved by building strong customer centric brands. Companies need to have a thorough understanding of the customer beliefs, behaviors, product or service attributes, and competitors. According to Keller (2003), consumer-brand knowledge can be defined in terms of the personal meaning about a brand stored consumer memory, that is, all descriptive and evaluative brand-related information. Different sources and levels of knowledge such as awareness, attributes, benefits, images, thoughts, feelings, attitudes, and experiences get linked to a brand and its understanding by the consumer. To be effective, a brand needs to resonate with customers (Aaker and Joachimsthaler, 2000).

When brand faces aggressive competition in the marketplace, brand personality and reputation of the brand help it distinguish from competing offerings. This can result in gaining customer loyalty and achieve growth. A strong brand identity that is well understood and experienced by the

customer helps in developing trust which, in turn, results in differentiating the brand from competition.

A company needs to establish a clear and consistent brand identity by linking brand attributes way with the thev communicated which can be easily understood by the customers. The brand can be viewed as a product, a personality, a set of values, and a position it occupies in people's minds. Brand identity is everything the company wants the brand to be seen as.

A brand tries to establish a coherent perception of the company for its different stakeholders and reflects a good corporate reputation in the eyes of the general public (Hatch and Schultz, 2003).

Nevertheless, the single most important public of a brand is its end consumers, who are drowning in the overwhelming abundance of brands and brand communication. Brand identity and image significantly contribute to the degree of customer centricity of a brand.

This is where we draw our research objective-to analyze the improvement in Consumer brand knowledge by exposure of the consumer to a corporate blog. A simulated lab environment is created where a set of consumers are exposed to brand blog for a period of half an hour. We use the methodology of Brand Concept Mapping, whereby a focus group of consumers is asked to create brand concept maps prior to and after the exposure to the blogs. The variation in the consumer brand knowledge, as mapped subsequently, is then, empirically measured.

Consumer Brand Knowledge can be defined in terms of the personal meaning about a brand stored in consumer memory, which is all descriptive and evaluative brand-related information. (Keller, 2003). These refer to a product's characteristics or attributes associated to occupy a greater mind space and a

stronger association thus leveraging the value of the brand in the consumer mind space.

Consumer Brand Sentiment

The brand that makes a connection with the consumer, wins their confidence and their business. Emotionally connecting consumers to a brand is essential. Without it, relationships are not formed, and loyalty can never develop. The consumer has to be touched emotionally more than intellectually today. The key here is to fulfill consumers' desires over their basic needs. That is, to appeal to consumers' emotions over their reasoned, intellectual needs.

Consumer sentiment score will be used for developing a conceptual consumer knowledge map for the respective brands.

Another set of questions (Screen II) was exhibiting the attributes of created brand knowledge. consumer These attributes were elicited as part of our previous research study (Sinha, Ahuja and Medury, 2010). The objective here is to study the sentiment of a consumer with respect to a brand and the impact of variation in CBK levels on consumer sentiment. The respondents will be asked to pick one word for each attribute listed on the screen, before and after exposure to the corporate blog of a product.

Each word pertaining to each attribute under the consumer Brand Knowledge function had a well defined sentiment Score. These words were lifted from sentiwordnet 1.0, a lexical resource used for sentiment mining. Each synset of Wordnet 2.0 is associated with three numerical scores-obj, pos and neg. The pos scores were used for our study. For instance the word 'like' has a score of 0.5. In this paper we describe SENTIWORDNET (version 1.0), a lexical resource in which each synset of WORD-NET (version 2.0) is associated to three numerical scores Obj(s), P os(s) and Neg(s), describing how Objective, Positive, and Negative the terms contained in the synset are.

The assumption that underlies our switch from terms to synsets is that different senses of the same term may have different opinion-related properties. Each of the three scores ranges from 0.0 to 1.0, and their sum is 1.0 for each synset. This means that a synset may have for the nonzero scores all categories, which would indicate that the corresponding terms have, in the sense indicated by the synset, each of the three opinion-related properties only certain degree. The synset SENTIWORDNET is freely available for research purposes, and is endowed with a Web-based graphical user interface.

Screen II will be available to the respondents before and after their exposure to the four blogs for a period of 10 minutes, the variation in the responses of the consumers will be mapped and will subsequently used to develop consumer brand knowledge maps. The brand maps thus drawn can be used by organizations for improving scores. This will find wide range application in the domains of segmentation and effective targeting.

Customer Centricity and the Brand

As part of the previous study, an evaluation grid was developed to extract Brand Customer centricity determinants as a function of the various attributes listed. Six functions of a brand, with respect to a consumer's perspective were identified from the literature review. The following attributes were loaded on to function: Active Engagement, this Advertising and Jingle, Appealing, Attitudinal attachment, Behavioral Loyalty, Believable, Captivating, Cheerful, Empathy, Excitement, Intense, Likeable, Mesmerizing, Sensorial Experience, and Spirited. To build an emotional connection with the brand favorable consumer evaluations needed to be drawn from the brand as they are essential in developing

an emotional connection with the brand, thereby moving it towards greater customer-centricity. Degree of consumer brand knowledge changes with the level of increase in emotional connection. Psychology of users varies as we refer to their perception of what purpose the feature of interactivity serves in the communication of a brand. A corporate blog serves as a touch point between organizations and consumers where a process bidirectional learning can commence between the two entities.

Customer Relationship Success of management endeavors (CRM) organizations depends on their ability to establish and manage interaction with their customers. The greater the latitude of this interaction, the greater the organizational ability to generate and manage knowledge about its customers. A corporate blog helps increase dimension of this interaction by helping customer ask questions, responses, look for information, contact customer service, contact senior organizational executives, portray his viewpoint, and at times access other forums related to the same organization/product/service, while at the same time help the organization capture consumer information as also actionable data to aid customization of offerings.

The Previous Study

A previous study focused on analyzing the improvement in Consumer brand knowledge by exposure of the consumer to a corporate blog. The objective of the study was to demonstrate that Corporate Blogs can be used by organizations for increasing the level of Consumer Brand Knowledge. A focus group of consumers was subjected to a set of blogs. The corporate blogs used for the purpose of the study were HP, ICICI, Levi's and McDonald's.

We calculated the pre and post consumer brand knowledge scores (Table 1), with a focus group of 10 respondents for these blogs. An experiment (Screen 1 and 2) was developed for the purpose.

Subsequently Δ CBK (Table 1) was calculated as the variation between the pre and post Consumer Brand Knowledge levels, divided by the pre level of Consumer Brand Knowledge.

Table 1
Consumer Brand Knowledge Variation

	Н				ICICI				LEVIS				MC DONALD'S			
			Post Score-				Post Score-				Post Score-				Post Score-	
	Pre Score	Post Score	Pre Score	ΔCbk	Pre Score	Post Score	Pre Score	ΔCbk	Pre Score	Post Score	Pre Score	ΔCbk	Pre Score	Post Score	Pre Score	ΔCbk
C1	7.375	10.875	3.5	0.474576271	8	10.75	275	0.34375	8	10.625	2.625	0.328125	7.5	9.625	2.125	0.283333
02	8	10.875	2.875	0.359375	1	10.75	3.75	0.535714286	8	10.375	2.375	0.296875	7.5	11	3.5	0.466667
C3	8	10.75	2.75	0.34375	7.25	10.5	3.25	0.448275862	8.875	10.875	2	0.225352113	7.625	10.75	3.125	0.409836
C4	8	10.625	2.625	0.328125	8	10.25	225	0.28125	8.375	10.625	225	0.268656716	8	10.375	2.375	0.296875
C5	8.375	10.875	25	0.298507463	7.375	11	3.625	0.491525424	8	11	3	0.375	7.625	10.875	3.25	0.42623
C6	7.875	10.375	25	0.317460317	8.5	10.25	1.75	0.205882353	8.5	10.125	1.625	0.191176471	8	10.25	2.25	0.28125
C7	7.625	10.75	3.125	0.409836066	7.25	10.75	3.5	0.482758621	7.375	10.625	3.25	0.440677966	7.375	11	3.625	0.491525
C8	8.5	10.25	1.75	0.205882353	8.125	10	1.875	0.230769231	9.375	10.375	1	0.106666667	8.125	10.25	2.125	0.261538
09	8.5	10	15	0.176470588	8.5	9.625	1.125	0.132352941	8.75	10	125	0.142857143	8.5	9.625	1.125	0.132353
C10	8.75	10.125	1375	0.157142857	7.75	10.25	25	0.322580645	8.625	10.375	1.75	0.202898551	8.375	10.125	1.75	0.208955
			2.45				26375				2.1125				2525	

Methodology of the Study

Experiment Design, Data Collection and analysis

A pre-test was conducted to measure baseline levels of Consumer brand knowledge (CBK) and scores were tabulated. It has been observed that a time lag between pre-test and post-test makes subjects more responsive towards various information avenues that supply similar information. This results in an increase in Consumer brand knowledge (CBK) from sources other than the blog.

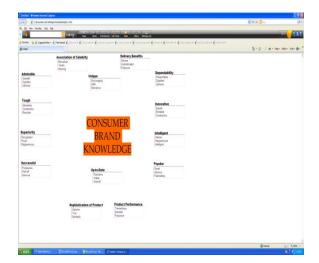
To ensure that the blog is the sole source of information that affects the change, the pre-test is immediately followed by the exposure. Α stimulated experiment which involved a timed exposure to the blog for duration of ten minutes was conducted. There was a focus strona towards maintaining uniformity in human computer interaction factors. The following two screens were developed for the purpose and the results

were subsequently tabulated and analyzed.

SCREEN I



SCREEN II



The above screen was created to map the consumer brand knowledge (pre score) for the given corporate blog. Similar screens were created for the remaining three blogs for the purpose of calculation of the consumer brand knowledge score.

Conclusions

The variation in the consumer sentiment scores is indicative of change in the consumers emotions pertaining to a brand. The cognitive associations between consumer and brand are a function of the consumer's assimilation of knowledge pertaining to the brand and hence it is in the organisation's interest to focus on

areas whereby the consumer knowledge levels can be enhanced.

Implications for Organizations

A higher assimilation of brand related knowledge results in improvement of Consumer sentiment pertaining to the brand. It is in the organizational interest that ways and means are developed to increase the consumer's knowledge with regard to product or brand. Organizations can successfully leverage brand blogs to engage consumers, build a bond with them, and then subsequently increase their knowledge about organization/product/brand. Developing higher levels of blog interactivity will be context. useful in this Subsequent improvements in consumer sentiment pertaining to the brands will result in faster product adoption by the consumers.

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The contribution of networking to innovativeness of the clustered firms: Theory and its relevance

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Keywords

Industrial cluster, Networking, Innovation.

he literature on industry cluster shows that research on industry cluster have moved rapidly from academic to policy formulation. improving the innovativeness of industry clusters, it is required that firms should concentrate on the process of networking cooperation. Recently, however, industrial clusters in India are facing the problem of inefficient internal research and development process, limitation of technological innovation capability, incomprehensive inter firm cooperation and networking process. The present paper focuses on networking innovative activities within the industrial clusters and tries to explore the benefits of contribution of networking in enhancing the innovativeness of the clustered firm.

Introduction

An industry cluster can be defined as group of related firms, industries or suppliers and various institutions located at a particular place. Alfred Marshall gave the first clear description of industry clusters and conducted a study of the Lancashire Cutlery Industry and Sheffield Steel Industry and noted down that there was a tendency among the specialized companies to cluster together in such a that it produced geographic concentration of activities which he called Industrial Districts. Marshall observes how "..... great are the advantages which people following the same skilled trade get from near neighboring to each other...". The agglomeration of similar or related firms generates a number of external economies which lead to decrease in the cost for cluster producers.

However, it was only in 1990's that the interest in concept of clusters was

enlightened when Michael E. Porter conducted a global study of world's most successful businesses and found that firms from one or more nations achieved astonished success in particular industries.

The author explained cluster as a geographic concentration of interconnected companies and institutions in a particular field. Porter (1998) elucidated that clusters include:

- a) Linked industries and other entities such as suppliers of specialized inputs, machinery services and specialized infrastructure.
- b) Distribution channels and customers, manufacturer of complementary products and companies related by skills, technology or common inputs.
- Related institutions such as research organizations, universities, standard setting organization, training entities and others.

Baptista (2000) stated that clusters has existed extraordinary energy in the economic systems throughout the world now a days and the innovation process of member enterprises takes advantage of a cluster innovation networks. Cluster provides a framework for inter firm interaction and knowledge sharing. This concept of information sharing helps in generating and disseminating new ideas and innovation within the firms located in the cluster.

The present study focuses on innovation and networking activities of the firms located in the sports goods cluster at Jalandhar and explore the contribution of social networking in enhancing the innovativeness of the firms located in the cluster.

Theoretical Framework

Hakansson (1987) found three basic concepts within the networks, behavior actors, activities and resources. According

to the author, behavior actors consists not only the individual firms within the cluster but also cover Government agencies, training and education institutions. Activities include exchange of knowledge and information between behavior actors resources within the networks and consists of assets, financial resources and human resources. Hakansson defined network as the flow of information and knowledge between the formal and informal institutions and has the ability to innovate new ideas within the cluster.

Tijssen (1998) defined network as an evolving mutual dependency system based on resource relationship in which their systematic character is the outcome of interaction, processes, procedure and institutionalization. The author defined various activities within the network which involve creation, exchange, combination, absorption, transformation and exploitation of the resources within a wide range of formal and informal resources.

Vicedo et al (2007) analyzed the factors affecting innovativeness of the firms located in the cluster. The research was carried out in Valencia textile cluster of Spain. It was found that the firms could have improved their ability to innovate by establishing relationships with other firms and various external agents. The firms enhanced their productivity by sharing information with other firms located in the cluster.

Bahlmann et al (2008) investigated whether clustering of firms help in innovation of new ideas. The study was conducted in Amsterdam Media cluster. It was found that linkages between the entrepreneurs within cluster helped in the generation of new ideas and knowledge. International events such as trade fairs and conferences increased the interaction between the entrepreneurs and helped in transmission of information.

Chiu (2009) examined the effect of networking on the innovativeness of firms located in the optoelectronics cluster of Southern Taiwan Science Park. The author found that innovativeness of firms which were part of networks was more than the firms which were low in networking. The author suggested that the firm should enhance its network in order to succeed in a cluster.

Mitra (2000) investigated the learning process in innovation and factors affecting the process of innovation among small and medium enterprises (SMEs). It was found that the firms which were a part of cluster were more likely to innovate because of creation of strong network among them. Innovation occurred due to interaction of technologies, people, associations, organization and research institutions.

Keeble and Nachum (2002) conducted a survey in small and medium enterprises engaged in engineering and management consultancies in Central London and South West England to find out the benefits enjoyed by the firms which were a part of cluster and compared them with those which were not part of cluster. It was found that clustered firms learn new things from each other by sharing knowledge and had a global access to the network of clients than the firms which were not a part of the cluster.

Sports Goods Cluster Of Jalandhar

The origin of sports goods Industry of India can be traced back to Sialkot, Pakistan. In 1947, after partition, the entrepreneur belonging to one community decided to shift from Sialkot. The workers belonging to that community also migrated along with the entrepreneurs.

As per the resettlement plan of Government of India, initially these migrants settled in Batala but later on shifted from Batala to Jalandhar. (UNIDO, 2001, p.3). At Jalandhar, the raw material required was easily available. Some of the migrants shifted to Meerut where also the raw material required was available.

Punjab and Meerut have emerged as the leading centers for sports goods manufacture and the only industry which appears to offer some prospects is sports goods industry of Punjab. Meerut is yet to become powerful (Chandra Mohan, 2002). Jalandhar has grown as the major centre of Indian sports goods industry. Meerut in Uttar Pradesh is the second and Gurgaon in Haryana is the third largest cluster of sports goods manufacturing, (NPC, 2009, p.1).

The sports goods cluster of Jalandhar has contributed significantly to the exports of India. It is found that 50 per cent of all India sports goods export is from Jalandhar alone (Annual reports, Sports Goods Export Promotion Council). But it is seen that since last few years, the performance of the cluster has been uneven, while many of the units in some seaments like footballs have done normally well, a lot others have not performed to a satisfactory level in terms of growth, technology up-gradation and manpower development. The cluster faces a number of problems which inhibit its growth and may threaten its existence. The need of the day is to undertake cooperative various initiatives and strategies so that performance of the cluster can be improved.

Database And Methodology

At primary level, the data was collected through a specially designed structured questionnaire. Before designing questionnaire, it was proposed to visit the cluster to understand the present status of cluster. Ten firms were visited, three were exclusively serving domestic market, three were exclusively serving foreign market and four firms were dealing in both domestic market as well as foreign market. The visit provided a lot of information on their production process as well as functioning of the cluster. To have a broader outlook of the cluster, the office bearers of the local associations (SGMEA, SGFI, Sports Forum, AISGI) and support institutions (UNIDO) were also contacted.

This interaction with the firms and associations provided an insight to frame the questionnaire.

The questionnaire consisted of various questions to study the pattern of inter firm cooperation within the cluster and benefits derived from such cooperation. The universe of the study was the sports goods units registered with District Industries Centre, Jalandhar i.e. 734 (As per figures given by District Industries Center, Jalandhar). A sample of 150 units (i.e. 20% of the total population) was taken to represent the universe. Here convenience sampling was used to draw the sample and collect the data from sample. Personal investigation method was applied to collect the data.

Result and Discussion

The element of information sharing is also found in the Jalandhar cluster. Table 1.1 shows the distribution of firms on the basis of sharing of information.

Table 1.1 Information Sharing among the Firms

Information Sharing	No. of Firms	Percentage
Yes	88	58.7
No	51	34
No and not even intention to share	5	3.3
No and never thought about it	6	4
Total	150	100

(Source: Based on Field work)

Table 1.1 depicts that 58.7 per cent of the firms share information with the competitors located in cluster while 41.3 per cent of the firms do not share information. Out of these firms, five firms even do not have the intention to share information and six firms had never thought about sharing information. The

entrepreneurs find themselves in an environment, where constant change is required; there is strong need of interaction among various shareholders located in the cluster. The entrepreneurs experience strong need to analyze the environment, identify possible opportunities and generate ideas.

It is found that the information is shared among the firms at both formal and informal level. At the formal level, various meetings are organized by the industry associations where all the members of discuss industry association related matters. Αt informal level. the entrepreneurs of various firms, who are friends or inmates exchange industry related information with each other.Gulati `firms (1995)stated that relationships with other firms with whom they are interdependent with regard to resources and with similar others with whom they are connected through direct or indirect ties.' Table 1.2 shows the distribution of firms by sharing of information.

Table 1.2 Level of Information Sharing

Level of Information Sharing	No. of Firms	Percentage
Mainly at informal, social level	32	21.3
Mainly at formal, business level	17	11.3
At both formal and informal	39	26
No sharing	62	41.3
Total	150	100

(Source: Based on Field work)

A perusal of table 1.2 reveals that 21.3 per cent of the firms share information at informal level, 11.3 per cent of the firms share only at formal level and 26 per cent

of the firms share information at both levels.

The Jalandhar cluster is not active in cooperating with the competitors. Though firms in cluster share information with the competitors but there is absence of cooperation among them. Table 1.3 shows the distribution of the firms by kind of cooperation with other firms.

Table 1.3
Kind of Cooperation Firms render to the Competitors located in the Cluster

Kind of Cooperation	No. of Firms	Percentage
Sharing of machines	5	3.33
Collective marketing	0	0
Collective purchase of raw material	16	10.67
Development of a new product	6	4
Training of manpower	2	1.33
Sales promotion through trade fairs/ exhibitions	3	2
Share latest information	6	4
Up-gradation of technology	3	2
No cooperation	131	87.33

(Source: Based on Field work)

A perusal of Table 1.3 shows that 87.33 per cent of the firms do not cooperate with the competitors while 10.67 per cent of the firms reported that they purchase raw material along with the competitors. Only four per cent of the firms reported sharing of latest information and development of new product. From the field survey, it is observed that few firms located in Jalandhar cluster cooperate with

the other firms only upto limited extent i.e sharing of machines, training manpower, collective purchase of raw material but firms do not cooperate with regard to marketing related activities. The information obtained out of personal contacts is not shared with the competitors. Every firm considers the information obtained about its client and the export prices as a top secret.

The presence of industry association helps in overcoming the resistance of firms in sharing information. Industry associations are important forums for the firms located in a cluster. In Jalandhar cluster, five industry associations are located. Table 1.4 shows the membership profile of the sample firms.

Table 1.4
Membership Profile of Firms

Membership	No. of Firms	Percentage
Member of	136	90.7
association		
Not member	14	9.3
of association		
Total	150	100

(Source: Based on Field work)

A perusal of Table 1.4 shows that 90.7 per cent of the firms are the members of association while 9.3 per cent of the firms are not member of any association. It is found that some firms are member of more than one association.

The associations are actively working in They provide lot cluster. information to the firms with regard to new technology, innovation etc. These associations act as a mediator between the Government and the cluster. It information provides to the regarding new Government policies and on the other hand, provides information to the Government about the problems and requirement of cluster. The literature on cluster also supports this result. Yamawaki (2001)examined the structure industrial clusters in Japan and found that 'the local trade associations coordinate member firms' activities, facilitate the communication between them and disseminate technological and product information.' Table 1.5 shows the benefits obtained by the firms out of the membership of the association.

Table 1.5
Benefits Obtained by the Firms out of Membership

Benefits of Membership	No. of Firms	Percentage
Information	86	57.3
about new		
technology		
Information	5	3.33
about identity		
and location of		
new customers/		
suppliers		
Information	24	16
about		
trustworthiness		
of customers		
Information	80	53.33
about new		
government		
policies and		
schemes		
Information	95	63.3
about innovation		
Information	30	20
about sales		
promotion		
measures		
Any other	4	2.67
benefits		

(Source: Based on Field work)

A perusal of Table 1.5 depicts that 63.3 per cent of the firms reported that these associations provide information about innovation; 57.3 per cent accepted that these associations provide them information about new technology while 53.33 per cent of the firms reported that they get information about new Government policies and schemes. 63.3 per cent of the firms reported that

knowledge sharing among the members of the industry association helps in keeping upto date with current developments as well as making sense of future development and visionary ideas.

Conclusion

In the present paper, the concept of intercluster knowledge linkage is considered with an aim of conceptual understanding of intra and inters cluster knowledge sharing. The research shows that inter cluster linkages among the entrepreneurs are powerful carriers of new knowledge. The information sharing process involves the exchange of mission, vision and opinion with regard to important development taking place in the industry.

But sharing of information in Jalandhar cluster is limited as the information obtained out of personal contacts is not shared with the competitors. One can not pressurize others to work in collaboration with the competitors but the firms in the cluster can be convinced by providing information about the benefits which they can enjoy by becoming a part of the network. Various seminars, conferences can be organized to provide information regarding benefits of the networks. Apart from it, various associations can enhance the cooperation between the firms. Organizing regular meetings, participation of the cluster in various trade fairs and exhibitions can increase the level of cooperation within the cluster. It is seen that the firms become members of the associations but they do not actively participate in the working of the association. Role of each member of the association should be clearly defined so that each member participates in the working of the association.

It is found that there are too many associations in the cluster. Many firms are member of more than one association. It is advisable that all the associations should be merged to formulate a single association which will cater to the demands of the sports cluster. It can help

in providing a single platform for the cluster as well as Government to discuss issues. Further communication system should be developed by the associations i.e. schedule for meeting should be fixed so that regular interactions between the members can be enhanced. Further, regular meetings should be organized by the associations with the Government to discuss their problems and convince the Government to take remedial action.

It is found that the associations do not have enough staff to work on various issues. The office bearers of the associations are the entrepreneurs who are busy in their normal course of work within their firm and do not have much time for the activities of the cluster. There is an immediate need of the full time professionals to be appointed within the associations for enhancing the activities of association and in turn that of the cluster.

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