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EMPLOYABILITY SKILLS OF UNIVERSITY GRADUATES IN KERALA

Employability is the ability of a person to obtain, maintain, sustain and grow in the job or career. The skills or qualities associated with a person to be employable are called as Employability Skills. Blancke (2000) defines “individual employability as a person’s capacity to offer labour on the basis of his subject-specific competence, the competence to act, and the person’s specific competence”. Employability Skill is the combination of three different skills. They are knowledge skill, application skill and personal skill. Knowledge Skill is various skill components required to make a knowledgeable individual. Application Skill is various individual capability components required to make a person successful in practicing his profession or occupation. Personal Skill is inherent with the personal faculties of an individual which is required to enrich the individual to become a good human being and citizen.

A recent study has been conducted by the Kerala Academy of Social Sciences to assess the level of employability skill possessed by the University graduates in Kerala. They conducted a survey in July 2017 among 1188 degree students across Kerala who are undergoing their final semester degree programmes. The students included in the sample size belong to the main streams of study related to BA, BSc, BCom, BBA and BTech. The sample students were drawn from different colleges affiliated to four affiliating Universities. These Universities are Kannur University, University of Calicut, MG University, Kottayam and University of Kerala, Thiruvananthapuram. The questions asked to the respondents related to the employability skills of the following variables:

- a) Parity of education and employability skills
- b) Knowledge on subject studied
- c) Adequate ability to apply the studied knowledge
- d) Self confidence in personal abilities to perform the job successfully
- e) Ability to get a decent job of the choice and
- f) Preparing well enough to get a job

The summary of the results of the study is depicted below:

- 1. Seventy One percent of the respondents agreed that there is a parity of education obtained by them and their employability skills.
- 2. Seventy Seven percent of the sample graduate students opined that they have good knowledge on the subject they have studied.

3. Seventy Six percent of the University graduates claimed that their ability to apply their subject knowledge in the required context is good.
4. Eighty Six percent seemed confident in their personal abilities to perform the job requirements successfully.
5. Eighty Five percent of the respondents expressed their ability to get a decent job of their choice.
6. The degree students who reported that they are preparing well enough to get a good job was 80.5 percent.

Along with the above percent analysis of the opinion of graduates, mean score analysis has also been employed. The result of mean score is around the theoretical value of 4 in all the variables put for the study. It is in parity with the results of the percent analysis. From the above findings it can be seen that the University graduates in Kerala are confident about their employability skills. Thus it can be concluded that the graduates in Kerala have proficiency in the three dimensional working model of the employability skills construct of subject knowledge skill, application skill and personal skill. Definitely it is a welcome change in the attitude of University Students towards employment and employability skills. They have chosen their degree programme on the basis of their aptitude and attitude. It is also happy to see that the youth are preparing well to get a decent job during the course of their study programme. They are involved in many exposure programmes in order to enrich their personal abilities. They are said to be doing various activities to improve their practical knowledge in order to perform the prospective job successfully. This is a good sign towards the changing life vision of youth in Kerala. ●

Is MGNREGS EMPOWERING OR ABNEGATING WOMEN OF RURAL INDIA?

***Zajo Joseph **Remya Krishnan G.R**

Abstract

Mahatma Gandhi National Rural Employment Guarantee Scheme, the world's largest job guarantee scheme in rural India provides guaranteed employment to unskilled rural labourer thereby assuring livelihood security of rural household. The act also serves as an enforceable legal entitlement of the "right to work". It is framed as a women friendly program and ensures at least 33% women participation, thereby ensuring women empowerment. The present study analyses whether the employment generation is as per the guidelines of the Act and wage payment under this scheme is regular or not. The data collection were from secondary sources .The analysis done showed deviation from the guidelines regarding employments provided against demand and the promptness in payment of wages are extremely poor. Hence one cannot consider the scheme in the current scenario a means of women empowerment.

Keywords: MGNREGS, Women Empowerment, Employment Generation, Wage Payment Delay, Average Person Days

Introduction

The government of India has put forwarded various schemes for the upliftment of the rural population among which, the National Rural Employment Guarantee Act (NREGA) enacted on 25th August 2005 is the most widely accepted and the best program yet, that

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have directly influenced the rural population. The Scheme was introduced in Kerala in the year 2008. NREGA was renamed as MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) in 2010. The objectives of the act include providing guaranteed employment to unskilled rural labourers for 100 days there by assuring livelihood security of rural household. The act also serves as an enforceable legal entitlement of the “right to work”. In a country like India, where manual labour is the only means of livelihood of the majority of population, this act is a “ray of hope” to the rural poor. As per MGNREGS, every adult member of rural household who hold a job card can demand work from Gram Panchayath and is entitled to receive payment for the completed work in a fortnight’s time¹.

MGNREGS is a women friendly program that demands at least 33% women participation². The Act was accepted by the women of rural India whole heartedly, participation and support from women is extensive as evident from the number of women beneficiaries. The act thus serves as an instrument of women empowerment. In the current scenario, post demonetization period of India has witnessed economic instability in various sectors. The present study tries to identify; whether the employment is successfully generated as per the guidelines of the Act and wage payment under this scheme is regular or not.

Objective

To analyse whether the employment is successfully generated as per the guidelines of the Act and wage payment under this scheme is effective or not.

Methodology

The present study is based on secondary data of the details related to the scheme for the last three financial years viz, 2014 – 15, 2015 – 16 and 2016 – 17 of Kerala state in general and Trivandrum in Particular. Data were collected from various published research reports relating to MGNREGS, various related Journals, Newspapers, Economic Review of Kerala State Planning Board and website of Mahatma Gandhi National Rural Employment Guarantee Act. The data thus collected are processed and analysed by using Percentages for comparison.

Analysis and Discussion

The last three financial years’ data of Kerala State were analysed to identify how many households demanded employment and how many of them got it. The percentage of employment provided was calculated. Total number of household who completed 100 days of employment in each selected financial years and average person days completed by the beneficiaries were also calculated. In order to discuss the delay in wage payment,

the percentage showing total delay in wage payment to the total number of transactions also has been expressed.

Table 1.1
Distribution of Number of Household
Demanded Employment and Provided Employment of Kerala State

Districts	2014-15		2015-16		2016-17	
	Demanded	Provided	Demanded	Provided	Demanded	Provided
Alappuzha	134210	125516	142171	136741	145603	140271
Ernakulum	93452	81679	96064	86982	90692	82058
Idukki	107404	98952	109593	103353	115671	108323
Kannur	84889	72275	97789	88286	84806	76247
Kasargod	66928	56720	70290	61936	74980	65625
Kollam	138600	116444	160424	138011	162851	141551
Kottayam	71159	61690	72310	64150	68896	59180
Kozhikode	135003	121914	155091	140034	152313	137110
Malappuram	119937	104265	122360	108611	103090	91758
Palakkad	169524	151285	188388	172020	180496	166017
Pathanamthitta	57920	52327	58371	54119	57103	53086
Thiruvananthapuram	194159	176214	201154	186074	202522	186601
Thrissur	119419	97259	119120	101689	98611	87770
Wayanad	72544	63696	71661	63666	68441	61826
Total	1565148	1380236	1664786	1505672	1606075	1457423

Source: www.nreg.nic.in

The distribution of number of household who demanded employment and those who were provided employment is depicted in table 1.1. The data revealed employment provided is well within the satisfactory limit with an average of 111796.29 demanded against 98588.29 provided in the financial year 2014 – 15, 118913.29 demanded against 107548 provided in 2015 – 16 and 114719.64 against 104101.64 provided in 2016 – 17.

The Percentage of number of households which were provided employment against the number of household which had demanded employment in the last three financial years is depicted in Table 1.2. It is evident that in all districts of Kerala state employment provided is found to be increasing except in Idukki, Kannur, Kasargod and Kottayam districts in the financial year 2016-17. In the case of the above districts employment provided is found to be declining when compared to the other financial years. It can be concluded that although MGNREGS is able to provide employment to beneficiaries, maximum of 90 percent of beneficiaries only got employment, while the Act demands that all those who are registered should be provided with employment.

Table 1.2.

**Percentage of Number of Households Which were Provided
Employment Against the Number of Household
which had Demanded Employment**

Districts	2014-15	2015-16	2016-17
	Provided	Provided	Provided
Alappuzha	93.52	96.18	96.34
Ernakulam	87.40	90.55	90.48
Idukki	92.13	94.31	93.65
Kannur	85.14	90.28	89.91
Kasargod	84.75	88.11	87.52
Kollam	84.01	86.03	86.92
Kottayam	86.70	88.72	85.90
Kozhikode	90.30	90.29	90.02
Malappuram	86.93	88.76	89.01
Palakkad	89.24	91.31	91.98
Pathanamthitta	90.34	92.72	92.97
Thiruvananthapuram	90.76	92.50	92.14
Thrissur	81.44	85.37	89.01
Wayanad	87.80	88.84	90.33
Total	88.18	90.44	90.74

Source: www.nreg.nic.in

Table 1.3

**Distribution of Number of Households Completed 100 Days of
Employment in Trivandrum District**

Financial years	Employment provided	Completed 100 days of employment (in number)	Completed 100 days of employment (in percentage)
2014-15	176214	17862	10.14
2015-16	186074	19874	10.68
2016-17	186601	20883	11.19

Source: www.nreg.nic.in

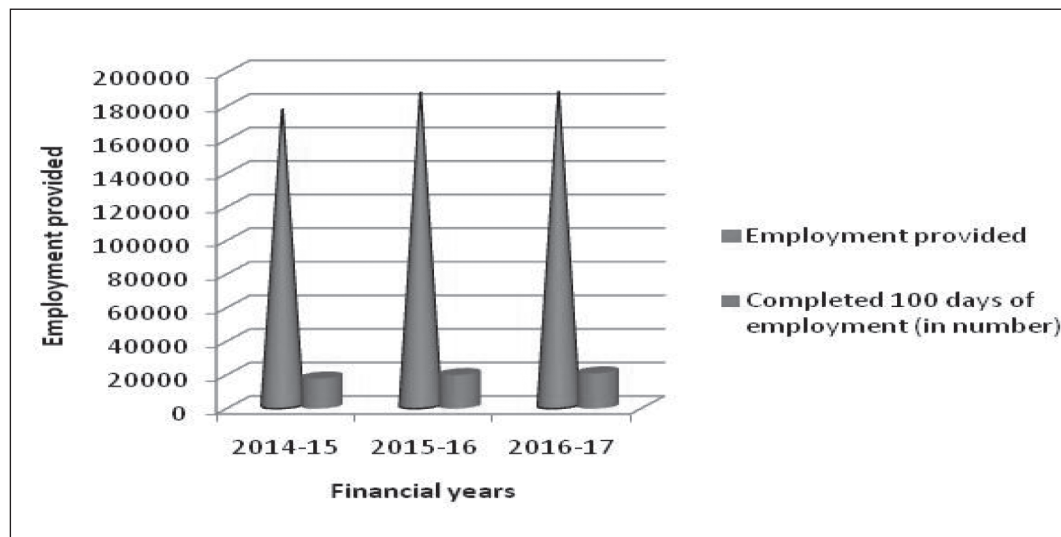


Figure 1.1 Beneficiaries availed 100 days of employment in a year

From table 1.3 it is evident that in Trivandrum district of Kerala state only 10.14 percent achieved 100 days of employment in 2014-15, it is worth mentioning here that there is an increasing trend in the subsequent financial years. The increase which is infinitesimally small is not at all satisfactory because almost above 85 percent beneficiaries were not getting 100 days of employment. Average persons days generated in the three financial years are depicted in Table 1.4. It is indeed very pathetic to say that average person days generated is less than 50 percent in all the three financial years and the least is in the year 2016 – 17.

Table 1.4
Average Person Days Generated in Three Financial Years in Trivandrum

Financial years	Average person days Generated
2014-15	47.20
2015-16	45.16
2016-17	13.82

Source: www.nreg.nic.in

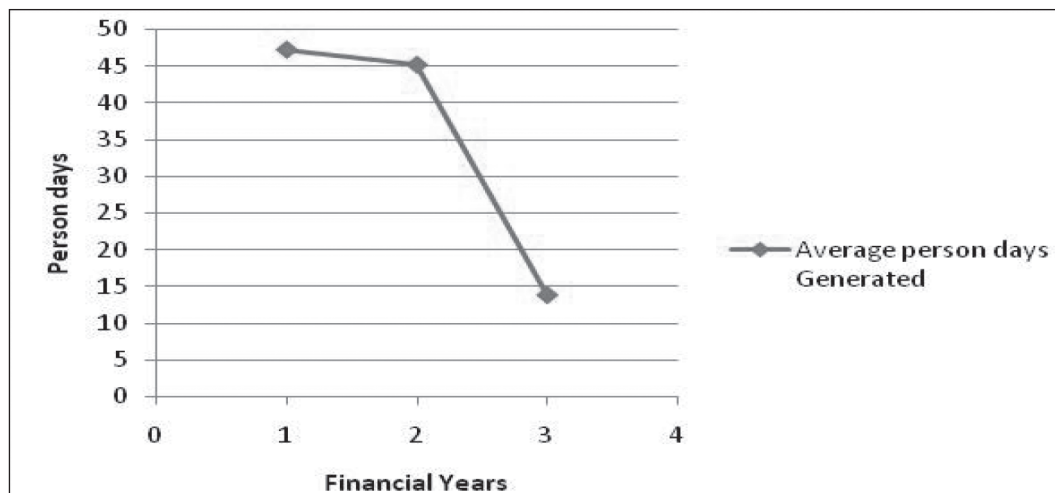


Figure 1.2
Average person days generated

The payment of wages as per the guideline of MGNREG Act is fortnightly. While analysing the data of Trivandrum district, available in MGNREG website, during the financial year 2015-16, in the case of 86.21 per cent of the transactions there where delay in payment of wages. During the subsequent financial year the situation has improved slightly. The data indicates, there exists delay in wage payment which is in contradiction to the guidelines of MGNREGA. (See Table 1.5)

Table 1.5
Delay in Wage Payment

Financial years	Total transactions	Total delayed transactions	Percentage of delayed transactions
2014-15	2165674	1866987	86.21
2015-16	2185257	1846550	84.50
2016-17	2440961	821724	33.66

Source: www.nreg.nic.in

Suggestions and Conclusion

The beneficiaries consist of married, separated, widowed and mostly unemployed female headed family members whose source of income is only MGNREGS. In the rural areas, those who are working as agriculture labourers and casual labourers find it difficult

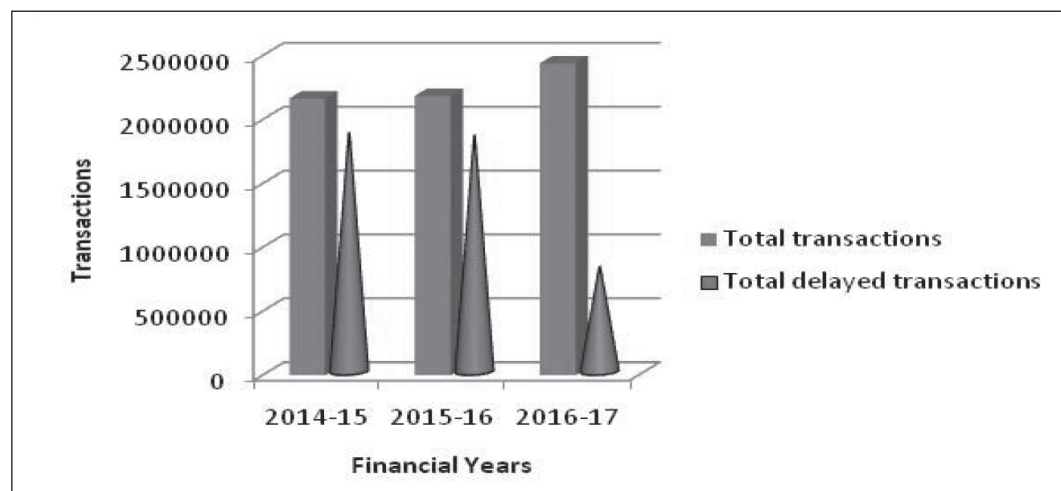


Figure 1.3

Total delayed transactions against total transactions

to meet their day to day expenses. In order to alleviate poverty in rural areas Government of India introduced MGNREGS. Employment opportunities and income generated through participation in this scheme enable rural people to meet their daily expenses and can improve their standard of living to an extent. 'There is something in their hand from nothing' that is the aim behind formation of this employment guarantee scheme. The major beneficiaries of this scheme are 'women'. The scheme was received by the women of rural India as a salvation from being fed up with household chores to the forefront as an individual and as the head of the family. The scheme allows women to gain income from employment opportunity near their house, enhanced social participation and so on³. As the beneficiaries failed to receive the fruits of MGNREGS, they had to resort to other employment for meeting their livelihood expenses, which worsened the situation.

The question, Is MGNREGS empowering or abnegating women of rural India? In the current scenario, MGNREGS is not helping the needy, on the contrary, is a liability. In the past six months, MGNREGS has been pushing its beneficiaries from prosperity towards poverty. The scheme which is perceived to promote women empowerment is now compelling the rural women to take up any available employment opportunity to sustain their family.

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ECOLOGICAL AND ECONOMIC PERTINENCE OF NATIONAL WATERWAY – 3

***Aniziya Jayapalan**

Abstract

The protection and preservation of inland navigation resources has acquired new dimensions in the current perspective of developmental activities. It is perceived as unavoidable in terms of ecological and economic growth. In the modern scenario the utilization of resources on a sustainable basis in order to preserve it for the future generations has become the motto of all developmental process. The inland waterways need to be protected for preserving the biodiversity of nature and promoting the concept of inclusive growth. This is particularly true in the case of Kerala, where she is fortunate enough to have a large number of rivers, backwaters, canals and creeks.

Key words: Sustainable Development, Inclusive growth, Bio-diversity, Ecology

Introduction

Water is an important natural resource that forms the lifeline of the masses. The inland waterways were once the main means of transportation in Kerala before the advent of road transport and railways. As water transport could not compete with the speed of road and rail transport network, it was slowly pushed behind, with the passage of time. In pursuance of the policy of the central government to add new vigor to it, the concept of national waterways was introduced. The third national waterway is the Kollam-Kottappuram

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stretch of West Coast Canal, which is now extended up to Kozhikode. A holistic development of the ecological need of the water resources is emphasized in the new national water policy. It can be made economically viable through the adaptation of wise means and strategies, a move that is gaining strength now a days with the definite aim of restoring its past glory to the extent possible.

Relevance of the Topic

The greed of human beings to overexploit the available resources has resulted in endangering the balance of nature. The ecological destruction caused by human intervention has somewhat reached its peak posing grave threat to the existence of humanity itself. Addressing ecological changes in order to bring back equilibrium in the wise use of resources has acquired new significance in the changing world. The natural resources in the form of rivers, lakes and backwaters need to be protected due to damages caused to environment. The potential of inland water resources in commercial sector is also emphasized, which if utilized, according to the regional perspective could become a boon to the economy. The prospects of national waterway - 3 become relevant in this context.

Aims and Objectives

The present study aims to make an analysis of the role that can be played by the Kollam-Kottappuram national waterway in protecting the bio-diversity of nature and thereby ensuring its sustainability. It also projects the importance of the different areas which could be benefited economically through a clear policy initiative.

Methodology

Both primary and secondary sources are used in the presentation of data. To substantiate the relevant point, analytical method is also used. Basic minimum quality for essential health and hygiene and sustenance of ecology has been described as a pre-emptive need, which must be ensured. Water has been recognized as economic good, over and above pre-emptive need to promote maximization of value of water and its conservation and efficient use¹.

Kerala has been gifted with the most precious boon by nature than any other State in India, i.e., water resources, which can promote the holistic development of her environment in a sustainable manner. It consists chiefly of a series of natural reservoirs formed along the sea coast by the inland drainage penned back by sandy barriers thrown up by the peculiar action of the sea, which are being connected by short lengths of artificial canals.² Her rivers, backwaters and canals provide an uninterrupted means of communication from Thiruvananthapuram on the southern side to Hosdurg in the extreme north of Kerala. This

line of water communication flowing through the entire length of the State is called the West Coast canal. National Waterway No.3 is that part of the West Coast Canal which runs from Kollam to Kottappuram near Kodungallur, a distance of about 205 km, along with the Champakara and Udyogamandal Canals.

In order to develop the inland navigation facilities of the country, the Central Government constituted the Inland Waterways Authority of India in 1986. In the beginning, three important sections of inland navigational channels were declared as National waterways by IWAI. The Ganga-Bhagirathi-Hoogly river system from Allahabad to Haldia at a total distance of 1620 km was declared as National waterway No.1 in 1986. The Dhubri-sadiya stretch of river Brahmaputra became the second National Waterway in 1988. The Kollam-Kottappuram section of the West Coast Canal, along with the Champakkara and Udyogamandal canals, having a total length of 205 km is the National waterway No.3 from 1993 onwards. The Kakinada-Puduchery stretch of canals and the Kaluvally Tank, Bhadrachalam-Rajamundry stretch of river Godavari and Wazirabad-Vijayawada stretch of river Krishna constitute the National Waterway – 4. Its total length is 1095 km. A network of irrigation cum navigation canals link Chennai and Ennore ports in with the Kakinada and Machilipatanam ports in Andhra Pradesh. It was declared as National Waterway No.4 in 2008. The Talcher-Dharma stretch of the Brahmani river, the Geonkhali-Charbatia stretch of the East Coast Canal, the Charbatia-Dharma stretch of the Matai river and the Mangalangadi-Paradip stretch of the Mahanadi river form the National Waterway No.5. The total length of National Waterway - 5 is 623 km.

The importance of connecting the backwaters of Travancore by canals in order to procure, as far as practicable, an uninterrupted line of water communication from Thiruvananthapuram was clearly foreseen and acted upon by one of the energetic Residents, Colonel Munro during the reign of Rani Setu Parvathi Bai.³ The first of the two canals, devised and executed during his administration was that between Channankarai and the Landing place at Thiruvananthapuram. The whole distance was 11 ¼ miles, inclusive of a small strip of backwater at Veli, extending about ¾ of a mile. The work was commenced in 1823 and completed in 1826 at a cost of Rs.1,07,129 including two wooden bridges.⁴ This canal bears the name of Her Highness the Rani of Travancore, which is called *Parvathiputhanar*. North at Channankarai stretches the Anjengo backwaters and the main line of communication runs by Koilthottam to Chirayankeezhu, a distance of twelve miles. The canal from Koilthottam to Nadayara Kayal was completed by 1874. It consists of two tunnels cut through the Varkala barrier reef, a high promontory of land about six miles in breadth, which became necessary to cut through to make this line of water communication complete.

From Nadayara, a Canal runs in north westerly direction for some three miles and meets the backwater at Paravoor. The work of Paravoor canal extending from the backwater called Palikaraya Kayal on the north till the Paravoor on the South, and the Quilon Canal connecting the Paravoor Kayal and Ashtamudi lake on the South was commenced in 1826, and completed in 1829, at the cost of Rs.90,929 including two bridges.⁵

From the Ashtamudi Lake at Kollam, the National Waterway 3 starts. As the name indicates, the lake is formed of eight creeks or mudi⁶ known by different names. It possesses a unique wetland ecosystem, and a large palm shaped water body, second only in size to the Vembanad Lake. From Kollam the water communication continues for some seven miles by the fine open backwaters to Chavara. Then there is a cutting of four miles to the Panmana backwater, a Canal like creek which carries on the line for about thirteen mile to the extensive Kayamkulam backwater.

Kayamkulam Lake is a shallow brackish water lagoon stretching between Panmana and Karthikapally. The lake used to be connected to the sea most of the time except during day season when a bar like formation separates it from the sea. Now the bar has been opened up permanently. The backwater occupies area both in Kollam and Alappuzha districts. Of the total 1,652.33 hectares, 140.58 hectare is in Kollam district and the rest 1,511.75 hectare in Alappuzha district. This may be said to end at Thrikkunnappuzha. Hence natural creeks carry the line into the great backwater called Vembanad Lake.

It is the largest lake in the State and is bordered by the three districts of Alapuzha, Kottayam and Ernakulum. It is situated at the sea level, and is separated from the Arabian Sea by a narrow strip of land, with a width varying from seven miles to something less than half a mile. Canals link the lake to other coastal lakes in the North and South. The lake is fed by ten rivers which flow into it including the six major rivers of Central Kerala, namely, the Anchenkoil, Manimala, Meenachil, Moovattupuzha, Pamba and Periyar. The total area drained by the lake is 15,770 km, which accounts for forty percent of the area of Kerala.

The water communication line continues by the Vembanad lake to the Cochin and from there to Kottappuram, the north of Kodungallur. This is the point where the National Waterway-3 terminates.

The chain of backwaters lying parallel to the coastline plays a decisive role in maintaining the ecological sustenance of nature. They are not mere water channels, but a treasure trove that needs to be protected at any cost. Both the Ashtamudi and Vembanad lakes are home to a variety of fishes and migratory birds, the conservation of which is indispensable for maintaining the ecological balance of nature. The mangroves⁷ on the shores of these backwaters are the life blood of a wide range of species, whose existence is vital in the

protection of many endangered species. The threat to its existence will surely be a great peril to the existence of humanity itself in due course.

More than fifty species of avifauna⁸, wetland dependant birds, insect species (including butterflies, odonates, hymenopterans, orthopterans, hemipterans, coleopterans, etc) and phytoplankton are found in this water bodies. It is also a congenial habitat for all type of marine species, especially penaeid and palaemonid prawns, edible crabs, black clams, etc.

The Vembanad Lake is the largest of the wetland sites in Kerala. The Ramsar convention⁹ has defined wetlands as one of the most productive ecosystems of the world. They are marshy tracts of land either permanently or seasonably immersed in water. It is home to a variety of migratory birds. The Vembanad Lake is home to more than 20,000 water fowls and also an ideal habitat for shrimps.

Another peculiarity of this backwater is that certain regions of them are most suitable for conversion into fish farms. The inland fishing is a major source of livelihood for thousands of people living on the shores of the backwaters.

Hunting and fishing as chief economic activities of the primitive men preceded even agriculture and farming and hence, in the early stages of the progress of the human race, fisheries held a relatively much important place than any other field.¹⁰

For the people of Kerala, fishing was a lucrative occupation from the earliest times. The old Malayalam ballads affords stray proof of the importance of the Travancore fisheries in the past, while the *Valaveeshu* (M), whose date is unsettled, is an ancient Malayalam treatise containing several references to the methods of fishing in vogue there and to the arts and sciences related to fishing. Nature calls for no special efforts to be put forth on the part of the Kerala fisherman so far as inshore fishing is concerned.¹¹

Her vast extent of inland waters gives her a very important place among the maritime States of India. Men with ample local knowledge of the river mouths which open into the backwaters procure sufficient earnings from this venture. The use of fishing nets, immersed in the water is a daily picturesque scene adorning the backwaters which adds to her magnificence and charm. The nets are usually laid in water with its mouth extended between two wooden posts to which it is attached. These posts are permanently fixed. They are called *oonnis*, and the space between two posts, which is the space for a net, is called *oonnipad*. In 1074 M.E, the *Oonnipad* in the various places were numbered and taxed.¹² They were divided into four classes according to the income from each pad and were taxed at the rate of Eight, Six, Four and Two puthans respectively.¹³ It had also been the practice to sell by public auction annually the monopoly of fishing in certain lagoons not previously registered in the name of any individual. The monopoly of fishing in certain inland pools and ponds was also permanently given for a trifling rent to certain individuals,

who held lands in the neighborhood. The Valans (fishermen and boatmen) had to render personal service in owning boats on certain festive occasions. The men were fed on these occasions and were given wages at certain fixed rates. As a further remuneration for their services, the Valans appear to have been allowed to fish free of rent in the backwaters alongside of which they generally used to live.

Sometimes the fishing stakes planted in the backwaters became a menace to navigation. Several complaints were registered to the police about that. Several boats were also capsized in Cochin by their coming across the fishing stakes placed in the river. When that became a regular happening, in 1896 the British Resident of Travancore wrote to the Diwan of Cochin requesting him to arrange for the removal of certain fishing stakes so as to remove all obstacles to navigation.¹⁴ The resident also made a suggestion to the Diwan to compensate, if possible, that fisherman for any case they would suffer an amount of the removal of these fishing stakes. The Cochin Durbar accordingly had the fishing stakes removed in deference to the wishes of the British and with a view to remove all obstacles to free navigation. In 1911, however, the Darbar seeing that the removal of fishing stakes deprived the whole class of fisherman of their means of livelihood, thought of restoring some of the stakes, if possible without endangering in the least the navigation over the backwaters and accordingly a notification was published in the gazette, for putting up to auction certain sites in the backwaters for the purpose of planting fishing stakes.

The following table shows the schedule of the auction sale of fisheries contract:

Taluk	Village	Situation of Stakes	How the stakes are numbered	Register number of the stakes	Rent in Rs.
Karayanur taluk	10 C Mattancheri	Below the church and opposite the public offices	West to East	1 to 30	4
				31 to 50	2
Karayanur taluk	2 C Mulavankot	South-west of Ramanthuruthi	North to South	1 to 20	2
				21 to 40	4

These stakes were also conveyed and mortgaged by their owners like other property and the documents evidencing these transactions or at least some of them have been registered in the Registry Offices of the Travancore State.

Today also this practice of planting fishing stakes in the inland water is a source of livelihood for people in various hinterlands. These inland waters are home to a variety of fishes including the invertebrate prawns which are found in plenty and which fetches huge

commercial value in the form of exports to foreign countries. The development of this lucrative occupation naturally leads to protection of inland water reserves which, in turn, provides habitat to a wide variety of species in water ensuring the process of sustainability. In 1960 the total inland fish production in the State was 62800 tones. After fifty years it has nearly doubled.

The coir retting in the inland water is another source of livelihood to a large section of the population, especially in the Alappuzha region. The practice of coir retting helps to preserve the microorganisms in the water which keeps the water fresh and, in turn, is conducive, to the growth of various types of fishes, algae and phytoplankton.¹

The increase of navigational facilities also reduces the congestion on roads and railways. The consumption of petrol and diesel can be reduced to a great extent when compared to the other two means of transport. This, in turn, brings down the level of pollution in the environment which in now a day's is becoming the major hazard having the capacity to wipe out the existence of the human race. Various studies have also shown that the conveyance charges by water, road and rail varies considerably. If the conveyance charge for 200 miles is Rs.0.80 per ton per mile for railways, it is Rs.0.10.0 per ton per mile by road and only Rs.0.03 per ton per mile by waterways.² It was due to this cheapness and convenience much of the goods were transported along the west coast canal during the earlier period, in spite of the fact that a railway line and a highway run almost parallel to the canal. But now it is in the reverse. Shifting of cargo movement to the waterways helps to reduce the pressure on roads and rails which is highly saturated and this leads to restriction in the level of pollutants in the atmosphere. It will be a great boon to the environment, if it happens so.

In order to protect the water reserves of our country, the awareness of the people regarding its efficient preservation and use should be increased and they should be made more water-minded. There is vast scope to make people water-minded by opening boat clubs, sailing clubs, boat building yards etc and opening centers for attracting tourists. Backwaters such as Veli, Kadinamkulam and Anjengo in Trivandrum district provide ideal facilities for this purpose. The Paravoor and Ashtamudi Lake in Kollam and Vembanad Lake spread over the districts of Alappuzha, Ernakulum and Kottayam also supports the same. In 1958 the Collector of Kottayam suggested this to the Secretary to Government, Public Works Department that the introduction of boat race, swimming race as items of sports in schools and colleges can make students water minded.³ Gradually this will encourage the foundation of boat clubs, sailing clubs etc., among students as well as non-students.

But as most people living by the side of backwater are poor, it might not be possible for them to organize the above said ventures. Cochin appears to be the most suitable place

for starting such clubs. The successful working of such clubs would make people more water minded and would also attract tourists to the backwater. He suggested attractive financial aid to be given for such enterprises. His farsightedness in the case of Kochi proved true in the future, where there are a number of similar clubs functioning.

If the water transport system is developing using all these facilities, it will give boost to the tourism industry. The tourists can travel from Kochi to Alappuzha enjoying the marvelous beauty of the Vembanad Lake and further up to Varkala beach through the Ashtamudi and Paravoor kayals. This will give a tremendous boost to the economic resources of the State.

Conclusion

In short in the development and conservation of this most precious gift of nature, there is ample scope for the holistic development of the ecology and economy in a sustainable manner. If a suitable framework is provided for its pursuance with regard to regional requisites and addressing its shortcomings it can brighten the economic prospects of the State in the future.

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- 5 File No.C-692, Warkallay Barrier Canal, 1868, Directorate of State Archives, Thiruvananthapuram.
- 6 The eight creeks or mudis are Kanjirote, kureepuzha, Thekkumbhagam, Thevally, Kadapuzha, Kandachira, Kundara and Kumbalath.
- 7 Vegetation found in coastal or tropical saline and brackish water.
- 8 Group of birds in a particular region or habitat.
- 9 The international convention of wetlands held at Ramsar city in Iran in 1971. The inter governmental treaty for the protection of wetlands was signed which provided the framework for the conservation and wise use of wetlands. India is a signatory to Ramsar Convention.

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PERCEPTIONS OF POLICYHOLDERS TOWARDS THE MARKETING MIX STRATEGIES OF LIFE INSURANCE BUSINESS IN KERALA

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Abstract

Marketing services, especially, insurance products and services demand expertise and strategic approach due to their characteristics. The marketing decisions as to insurance services are related to their structure (product), price, means of distribution (place), promotion, method of service (process), people, and physical evidence elements. It has become a necessity to employ marketing strategy to survive in the environment due to the multifaceted intervention of competitors, not only as to offering varied products but also as to usage of appropriate promotional measures, enhancing quality of service process and environment, reducing the distance between customer and organisation in delivering products and services, and equipping personnel with professional competency to enlighten customers in the service delivery. The reforms in the insurance sector, ultimately leading to the opening of the sector to private participation and foreign equity, brought in major changes not only in the design of products available in the market but also in the manner in which they are marketed. This called for strategic approaches in the formulation and implementation of marketing decisions.

Keywords: Marketing Mix, Marketing Strategies, Life Insurance, Service Marketing

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Introduction

In the competitive market environment every organisation is compelled to have its special marketing plan (strategy) without which they cannot think even of survival. It will be futile to think of designing marketing strategies without understanding the perceptions of customers on the products and services and marketing efforts of an organisation, the level of awareness, knowledge and satisfaction of customers towards products and services, and the perceptions of agents, who serve as the nerve centre of the distribution system, the marketing strategies, policies, practices and performance of the organisation, and training programmes and problems in the marketing of life insurance products. The change in the environment, to say, removal of restrictions as to entry of private capital in the sector, setting up of regulatory mechanism IRDA, flow of FDI to the sector, etc., enhanced the importance of marketing in the sector. Unlike other financial products, the insurance product is unique in its nature. The role of the agent in convincing the prospective buyer of the need for insurance policy is of prime importance. Marketing refers to increase in customer satisfaction through the introduction of innovative products and services that match the customer expectations. The shift in the marketing practices, with introduction of varied products, promotional measures in convincing the customer, and approach in serving customers, pinpoints the importance of marketing in the insurance sector. The availability of multiple innovative products in the family of financial products, especially in life insurance, necessitates having prudent marketing policy, the absence of which will place the competitors at an advantageous position

Statement of the Problem

Nowadays, strategies are part and parcel of any organisation, especially service firms, due to the characteristic features of the services they offer. In this circumstance, it will be of immense utility to the companies in life insurance business to have a better perception on the customers' and agents' image in relation to the activities of the organisation. This justifies the need for an attempt to evaluate the marketing mix strategies followed by the LIC, ICICI Prudential and Birla Sun Life and their impact on the customer behaviour.

Objectives

1. Analysis on the customer's perception on marketing mix strategies of both public and private life insurance companies.
2. Identifying and analysis the factors that influence the Marketing mix strategies of both Public and Private Life Insurance companies.

Methodology

The present study is descriptive and analytical in nature. The study attempts to identify the level of perception of policyholders on the brand image of products and services of the LIC, ICICI Prudential and Birla Sun Life. The population for the study is the policyholders of the Life Insurance Corporation of India, ICICI Prudential and Birla Sun Life who have subscribed to the individual life insurance policies in Kerala. The population, therefore, comprises all the policyholders who have subscribed to at least one life insurance policy from any of the offices through an agent and have been remitting premium till now.

The formula used is $n = \frac{s^2}{d^2} (1.96)^2$. When 'n' is the sample size, 's' is the estimate of standard deviation, 'd' is the standard error of the estimate of the population parameter, and the value 1.96 is the critical value from normal test at 5 percent level of significance. The calculated sample size of 431 was the maximum among the sample size obtained from responses of all the statements. Hence, the sample size was fixed finally at 450 for policyholders.

The Life Insurance Corporation of India from Public sector, ICICI Prudential and Birla Sun Life from Private sector were selected based on top market share in 2015 as per the survey conducted by business maps of India, 2015. The LIC, ICICI Prudential and Birla Sun Life has 5 divisional offices in same places in Kerala, viz., Thiruvananthapuram, Kottayam, Ernakulam, Thrissur and Kozhikode. A sample size of 450 policyholders was fixed statistically to represent the whole population. Judgement sampling method was applied for the selection of sample policyholders and agents. In the first stage, Kerala was divided into 5 Divisions based on the number of Divisional Offices under the LIC, ICICI Prudential and Birla Sun Life. In the second stage, one district was selected on judgement basis from each Division. In third stage, one main branch office each with highest life insurance policy holders was selected from LIC, ICICI Prudential and Birla Sun Life; and finally, the sample size was allocated proportionate to the number of policyholders and agents in each branch selected from the district.

Product mix strategies with life insurance Companies

The analysis between policyholder's perception on product mix strategies held and the life insurance companies exposes the preference of product variety, user friendly, tax rebate, savings, investment and life cover groups of products towards holding policies of public or private insurance companies.

Loglinear Multinomial Model Goodness-of-Fit Tests

	Value	Df	Sig.
Likelihood Ratio	83.899	20	0.000
Pearson Chi-Square Model: Multinomial	79.625	20	0.000*

Source: Primary data

* Significant at 5 per cent level of significance

The result was found to be not significant with $LR = 83.899$, $\div 2 = 0.000$, $p < 0.05$. Hence the difference explained above was statistically significant. Therefore, it can be concluded that the preference towards holding policies with different product mix strategies varies among public and private life insurance companies.

Price mix strategies with life insurance Companies

To evaluate the statistical significance, if any, of the difference between price mix strategies subscribed and life insurance company ownership, a Loglinear Multinomial Model was used.

Loglinear Multinomial Model Goodness-of-Fit Tests

	Value	Df	Sig.
Likelihood Ratio	15.685	10	0.109
Pearson Chi-Square Model: Multinomial	17.155	10	0.071

Source: Primary data

The result was found to be not significant with $LR = 15.685$, $\div 2 = 0.071$, $p > 0.05$. Hence the difference explained above was not statistically significant. Therefore, it can be concluded that, irrespective of different life insurance companies whether public or private, policyholders have a similar pattern and attitude towards price mix strategies holding life insurance policies.

Place mix strategies with life insurance Companies

To evaluate the statistical significance, if any, of the relationship between the places mix and insurance companies, a Loglinear Multinomial Model was

Loglinear Multinomial test of Goodness-of-Fit

			Value	Df	Sig.
Likelihood Ratio			6.421	5	0.267
Pearson	Chi-Square	Model:	6.587	5	0.253
Multinomial					

Source: Primary data

Since the result was $LR = 6.421$, $\div 2 = 0.253$, $p > 0.05$, the difference explained above was not statistically significant. Therefore it can be concluded that between place mix strategies and the life insurance company's different methods of accessibility and distribution channels was similar in both public and private companies.

Promotion mix strategies with life insurance Companies

To evaluate the statistical significance, if any, of the relationship between the promotions mix and insurance companies, a Loglinear Multinomial Model was used.

Loglinear Multinomial test of Goodness-of-Fit

			Value	Df	Sig.
Likelihood Ratio			3.172	5	0.673
Pearson	Chi-Square	Model:	3.229	5	0.665
Multinomial					

Source: Primary data

The result was found to be not significant with $LR = 3.172$, $\div 2 = 0.665$, $p > 0.05$. Hence the difference explained above was not statistically significant. Therefore it can be concluded that, irrespective of public and private insurance companies, policyholders holding

life insurance policy are equally satisfied in advertisement, sales promotion, direct marketing, and word of mouth in which they hold life policies.

People mix strategies with life insurance Companies

To evaluate the statistical significance, of the difference between the people mix strategies and life insurance companies, a Loglinear Multinomial Model was used.

Loglinear Multinomial test of Goodness-of-Fit

	Value	Df	Sig.
Likelihood Ratio	14.181	4	0.077
Pearson Chi-Square Model: Multinomial	13.092	4	0.075

Source: Primary data

The result was found to be not significant with $LR=14.181, \div 2 = 0.075, p > 0.05$. Hence the difference explained above was not statistically significant. There was no significant difference among the respondents as to people mix strategy and company ownership. Therefore, it may be concluded that people servicing policy of selected policyholders was similar in public and private sector life insurance companies.

Physical evidence dimension strategies with life insurance Companies

To evaluate the statistical significance, of the difference between the physical evidence dimension mix strategies and life insurance companies, a Loglinear Multinomial Model was used

Loglinear Multinomial test of Goodness-of-Fit

	Value	Df	Sig.
Likelihood Ratio	14.267	10	0.658
Pearson Chi-Square Model: Multinomial	14.491	10	0.748

Source: Primary data

The result was found to be not significant with $LR=14.267, \div 2 =0.748, p>0.05$. Hence the difference explained above was not statistically significant. There was no significant difference among the respondents as to physical dimension mix strategies and company ownership. Therefore, it may be concluded that physical dimension mix strategies of selected policyholders was similar in public and private sector life insurance companies.

Process mix strategies with life insurance Companies

To evaluate the statistical significance, of the difference between the process mix strategies and life insurance companies, a Loglinear Multinomial Model was used.

Loglinear Multinomial test of Goodness-of-Fit

	Value	Df	Sig.
Likelihood Ratio	27.395	10	0.908
Pearson Chi-Square Model: Multinomial	27.268	10	0.907

Source: Primary data

Conclusion

It can be concluded that the customers perception on marketing mix strategies of both public and private life insurance companies are found to be similar on the basis of analysis. There does not find any statistical significance in the difference between private and public sector life insurance companies with regard to 7 P's of marketing strategies. If one variable was found higher satisfaction in public sector then another variable may be providing higher satisfaction in the private sector to the policyholders. Therefore it seems that both public sector and private sector in one way or another was adopting better marketing strategies to get a better market share in the life insurance business.

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VANCHIAYER: A FORGOTTEN MARTYR FROM THE SOUTH

***Anjana R.T**

Abstract:

The Tirunelveli District in Tamil Nadu played a prominent role in the anti-colonial struggle. Shencottah was a border Taluk in the erstwhile Travancore State. Prominent nationalists like V.O Chidambaram Pillai and Subramania Siva motivated the people of this region by organizing propaganda tours. As a result of the initiatives of these leaders there was a mass upheaval in the form of riots, popularly known as the Tirunelveli Riots of 1908. In the post - Tirunelveli Riot period, political terrorism began to take deep roots in this district. As a result secret societies were formed in different parts of the district. Nilakanta Brahamachari, the prominent mover in this venture took up the work of spreading the extremist philosophy in the Tirunelveli District. This sustained propaganda work resulted in the assassination of R.W.D.E Ashe, the District Collector of Tirunelveli by Vanchi Ayer. This incident was the first spark of political terrorism in this District. This paper reveals the events leading to the assassination of Ashe and the part played by Vanchi Ayer in this incident.

Keywords: Vanchi Ayer, Tirunelveli Riots, Extremism, Ashe Murder, Nilakanta Brahamachari

Introduction

In March 1908 one Krishna Swami exhorted the people of Karur to follow the Tuticorin example. He also said that the Indian soldiers were very ill-paid and called upon them to take up arms to help their mother land . The 'swarajya', the Telugu weekly edited by T. Prakasam, wrote a very strongly worded editorial against the arrest of Chidambaram

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Pillai. A host of revolutionary journals came into being. Nilakanta Brahmachari had been touring the south along with Shankar Krishna Iyer asking people to adopt swadeshi and plunge into revolutionary activity. In 1909 Shankar Krishna introduced Nilakanta to VanchiIyer.

Nilakanta along with Shankar Krishna left Pondicherry in April 1910 and reached Tenkasi in Tirunelveli District. K.V Arumugam Pillai an accountant in affirm at Tuticorin a promoter of *suryodayam*, a weekly met Nilakanta who was staying in the house of Chidambaram Pillai, Shankar Krishna and K.V.Arumugham Pillai. Nilakanta referred to the miserable economic plight of India and contended that persons like V.O. Chidambaram Pillai Siva tried to do good to the country but the Government punished them. He felt that the efforts so far made by the Extremists by means of preaching, writings and violence had failed to achieve their goal. Nilakanta wanted to organize a rebellion. Nilakanta declared in public that he firmly believe India could attain freedom only by the massacre if the British and that he would fix up a date for the rebellion and inform them¹. Nilakanta preferred dedicated persons for the successful execution of these programs. Nilakanta's speech had the desired effect and several persons agreed to join the New Movement. An oath was drafted on a piece of paper. Each man picked his thumb and affixed his thumb impression in blood. Pooja was offered to Goddess Kali². A little quantity of *kumkum* was then mixed in water. The members drank the solution which Nilakanta claimed as a symbol of the blood of Englishmen and then he administered the oath.³

The members resolved to carry on secret correspondence among themselves and assumed new names. Subbiah Pillai was called Subramaniam and Madasami as Rama Murthi. Towns were also given code names. Pondicherry was to be called Pudur and Ottapidaram as Alagai⁴. Arumugam Pillai enlisted members to the society. He was also made the distributing agent of *Dharmam* paper which served as an organ of the Extremists of Tamil Nadu, Arumugam Pillai took up the work in right earnest and sent copies of the *Dharmam* paper to Chidambaram Chettiar, Balasubbu Pillai, Umayabhagam Pillai, P.N. AyyamperumalNadar, Surya Murti Pillai, Sivagurunatha Pillai, Kantaswamy Pillai and to several others who supported the cause of the Extremists.⁵

Suryodayam was banned by the British Government, Nilakanta was the editor. He decided to form secret societies for propagating the Swadeshi message. In the middle of June 1910, Nilakanta left Pondicherry and visited Cochin, Alleppey and reached Quilon around 20th June 1910. During this time he came to contact with Vanchi, who was employed as a clerk in the Travancore Forest Department at Punalur. Vanchi was introduced to Nilakanta by Shankar Krishna, his brother-in-law. Shankar Krishna and Nilakanta met

HariharaAyer at Allepey . In July 1910, Nilakanta was at Shencottah. Vanchi who had become friendly with Nilakanta by now leased the house of one Sivagaminatha Pillai for five days. There Nilakanta held secret consultations with Vanchi, Dharmaraja Ayer, SavadArunachalam Pillai and Alagappa Pillai.⁶

V.V.S. Aiyer popularly called Maharishi was helped by Mandayam Srinivasachari to secure house in EswaranKoil Street. V.V.S.Aiyer fixed up a house for the meeting of nationalists. A monthly paper *Dharmam* with R.Krishnaswami Ayer as its editor was started. V.V.S.Ayer wrote and distributed pamphlets. He was the author of two notable tracts namely, *A word of Advice to the Aryans* and *The Oath of Admission to the AbhinavBharath Society* both in Tamil.⁷ These pamphlets urged the Indians to join the society and work for the cause of India. Nilakanta contacted Vanchi and Vanchi took three months leave on 9th January 1911. Somasundaram Pillai met Vanchi in the house of Madasami at Ottapidaram. During the course of the conversation, Vanchi told him that the English rule was running the country and it could be stemmed only by killing all whitemen.⁸ He suggested that Mr. Ashe should first be killed as being the head of the district and an officer who had taken a leading part in suppressing the Swadeshi Steam Navigation Company and in the events of 1908.⁹ Vanchi told Somasundaram Pillai that Madasami and Somasundaram Pillai agreed with his suggestions that Ashe should be killed first.

Vanchi left for Pondicherry in 1911 and meet Nilakant and V.V.S. Ayer Nilakanta quarrel with Vanchi, for Vanchi accused him of being a spy and threatened to shut him down. Nilakanta then broke off all relations with the Extremists and left for Benares.^{ss} Vanchi went to Pondicherry again in April 1911 and was given shooting practice by V.V.S. Ayer. He was there for twenty days. After this, Vanchi returned to Tuticorin and attended two meetings in the house of Arunachalam Pillai and Alagappa Pillai in the Tamil month of chitraiie..April-May 1911.¹⁰ Vanchi took a leading part and addressed those assembled on the dual necessity of developing the resource of the country and driving out the English.

Objectives of the study

1. The main objective of this study is to reveal a forgotten martyr from the south.
2. To find out the circumstances that led to the first flash of Extremism in Kerala.

Methodology

This study is an attempt to analyse the role of Vanchi Ayer. Both primary and secondary sources are used in this study. The present study has adopted an analytical cum narrative method based on historical evidence as far as possible.

Analysis and Discussion

Ashe Murder

Ashe, the Collector of the Tirunelveli district, left Tirunelveli Bridge station on 17th June 1911 by train for Maniyachi enroute to Kodaikanal accompanied by his wife. When the train reached Maniyachi station, ashe and his wife alone were sitting in the first class compartment waiting for a Boat Mail from Tuticorin.

At this time Vanchi Ayer and his associate Sankarakrishnan came on platform No.2 and passed between the two boys. Vanchi went up to the first class compartment and his associate stood near the servant's compartment. Vanchi then whipped out a pistol and pointed it at Ashe. Ashe reacted fast and flung his hat to distract the assailant. Simultaneously, a shot ran out Ashe rose shouting and fell down. Passengers who were standing on the platform first mistook sound of the revolver shot as the bursting of a soda water bottle.¹¹

Hearing the commotion, a peon who was standing nearby caught hold of the assassin but Vanchi escaped by pointing out the pistol at the peon. He was chased by a few but they could not stop him as the assassin threatened to shoot them if Ashe they came near. He then entered the latrine and his accomplice escaped. A constable came to the latrine and found the assassin who shot at lying dead with a pistol in his right hand.¹² It was an F.M. repeating revolver and there were no means of identifying the revolver because its number had been filed off.

The body of the assassin was then taken to Tirunelveli Bridge. The body of the assassin was examined by the police. On search, the police found a purse in the coat of the assassin which contained a railway ticket. Beneath the coat was a shirt in which a letter was found. The letter indicated the name of the assassin as Vanchi Ayer. In the letter, Vanchi had pointed out that the English enemies have wrested our country and are destroying the imperishable 'Sanatana Dharma' by trampling it under foot. Every Indian is at the present time endeavoring to drive out the Englishmen, who are the enemy of our country and to establish dharma and liberty. In a country where our Rama, Shivaji, Krishna, Guru Govind, Arjuna and others lived and ruled so as to make dharma thrive, grand preparations are being made with a view to crown George Pancham [George V] a Melcher [foreigner] given to eating the very cow's flesh. The letter spelled out the reasons for the murder clearly. The Home Department informed the Government of Madras that the contents of Vanchi's letter should not be published unless it was absolutely necessary in the interest of justice.¹³

An inquest was held on the body of Vanchi and the postmortem report revealed the fact that the death was due to a bullet wound through the mouth and the bullet lodging in the muscles of the neck after having passed through the spine.¹⁴ The Government announced

a reward of rupees 1000/- for information of the accomplice of Vanchi. A notification issued by the Government stated that Ashe was an officer of marked capacity, sound judgement and broad sympathies and by his death the state has lost a most valuable public servant.

The Government expressed its abhorrence of the tragedy. As a mark of respect, bazaars and other public officers were closed in Tirunelveli. Condolence meetings were held at different parts of the country, all coronation celebrations were cancelled. The Government of Madras recommended to the Government of India, a special pension for the family of late Ashe.

Opinion of the Press

Newspapers were unanimously expressing their views at the murder of the district collector Mr. Ashe.

The Hindu in its subsequent issue dated 19th June 1911 called the murder of Ashe as the most unprovoked outrage and said that the anarchist with this false and traitorous patriotism is a much greater danger to the mass of his countrymen than the ruling class.¹⁵

The Madras Standard remarked that the assassination of Ashe will create horror and deep regret all over the Madras Presidency.¹⁶

The Indian Patriot said that this incident had affected the reputation of the Madras Presidency. The paper also said to the Government that the case should be investigated by a capable officer.¹⁷

The Madras Times which wrote about the Ashe murder stated that Aurobindo Ghose was the leader of the Pondicherry anarchist society and he was responsible for the murder of Ashe. Beside this the paper wrote that Aurobindo continued to direct the movements of the anarchist society from Pondicherry.¹⁸

The West Coast Spectator published from Calicut contended that anarchy and sedition will never regenerate India and expressed the view that no quarter should be given to the anarchists. In its subsequent issue dated in 28th June 1911 expressed that only young and immature youths were the victims of anarchy.¹⁹

The Manorma published from Calicut remarked that we have to remember that each pistol pointed at the life of a British is a volcano bursting upon the Indians themselves and that each drop of British blood spilt takes away with it a good portion of the sympathy of Government towards the people of India.²⁰

The New Weekly said that an anarchist be our kith and kin is an enemy of the society.²¹ *The Malabar Herald* expressed the view that anarchism like the plague found its way into the Madras Presidency.²² *The Travancore Times* observed that indeed it is very sad that our rulers have to make such a valuable sacrifice to rule the country.²³

Conclusion

This paper is based on the sources collected from various archives and the newspapers for the period 1911 to 1912. The Ashe murder case trail generated lot of interest in the Madras Presidency. The government passed stringent legislative measures to curb the activities of the Extremists. The deeds of the Extremists were not applauded openly by the public, they had a soft corner for them. The young men from south also provided that they too could shed their own blood for freedom of motherland. No doubt, the martyrdom of Vanchi Ayer was calculated to produce certain far reaching changes in the political horizons of India.

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GROWTH AND PROSPECTS OF MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA

***Rajasree. P. S**

Abstract

Micro, Small and Medium enterprises (MSMEs) play a leading role in propelling economic growth sustaining livelihood and in promoting equitable regional development. The MSMEs contribute extensively to the country's manufacturing output, employment and exports and is accredited with generating the highest employment growth as well as accounting for a major share of industrial production and exports. The labour intensity of the MSME sector is much higher than that of large enterprises. MSMEs comprise more than 80% of total enterprises in most of the economies. In recent years, the MSME sector has consistently registered higher growth rate compared with the overall industrial sector. MSMEs are complementary to large industries as ancillary units. MSMEs are now exposed to greater opportunities than ever for expansion and diversification across the sectors. Indian market is growing rapidly and Indian entrepreneurs are making remarkable progress in various Industries like Manufacturing, Precision Engineering Design, Food Processing, Pharmaceutical, Textile & Garments, Retail, IT and ITES, Agro and Service sector. In recent years the MSME sector has consistently registered a higher growth rate compared to the overall industrial sector. The present study makes an attempt to evaluate the growth and prospects of the sector.

Keywords: Economic Growth, Regional Development, Industrial Production

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Introduction

MSMEs have been considered universally as an engine of economic growth and a key instrument for promoting equitable development. They have emerged as a vibrant and dynamic sector, and as an engine of growth for the present millennium. The sector has been playing a prominent role in the socio economic development of the country for the past six decades. The sector which forms part of the total industrial sector has direct impact on the growth of the national economy. In fact through the establishment of a more flexible, innovative and competitive structure, the small enterprise sector is being accepted a key to sustainable economic growth. In the context of liberalization as experienced through integration with the global economy in a phased manner, and national and international competitive environment, perspectives and strategies of small and medium enterprises development have undergone a sea change.

The MSME sector is an important pillar of the Indian economy as it contributes greatly to the growth of Indian economy with a vast network of around 30 million units, creating employment of about 70 million, manufacturing more than 6000 products, contributing about 45% to manufacturing output and about 40% of exports, directly and indirectly. This sector, even assumes greater importance now as the country moves towards a faster and inclusive growth agenda. Moreover, it is the MSME sector which can help realize the target of proposed National Manufacturing Policy of raising the share of the manufacturing sector in GDP from 16% at present to 25% by the end of 2022. The present paper is an attempt to focus the present status of the performance of MSMEs in India & highlights the major challenges for the growth of MSMEs and initiatives taken to solve the constraints by both government and institutional level.

Definition of MSMEs

The Government of India has revised the definition, of small scale industries over the years, presently as per the enactment of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 in terms of investment in plant and machinery the definition of micro, small and medium enterprises is as under in Table 1.

Objectives of the study

1. To understand the definition of MSMEs on the bases of investment limits; and
2. To understand the role and performance of MSMEs in Indian economy.

Methodology

The study is confined only with secondary data. Secondary data were collected from various official records and reports. All financial data are compiled from Annual reports of

Table 1.**Micro, Small and Medium Enterprises Development (MSMED) Act, 2006**

Enterprises	Manufacturing	Services
Micro	Upto Rs.25 lakhs	Upto Rs.10 lakhs
Small	Rs.25 lakhs to Rs.5 crores	Rs.10 lakhs to Rs.2 crores
Medium	Rs.5 crores to Rs.10 crores	Rs.2 crores to Rs.5 crores

Source: Ministry of MSME

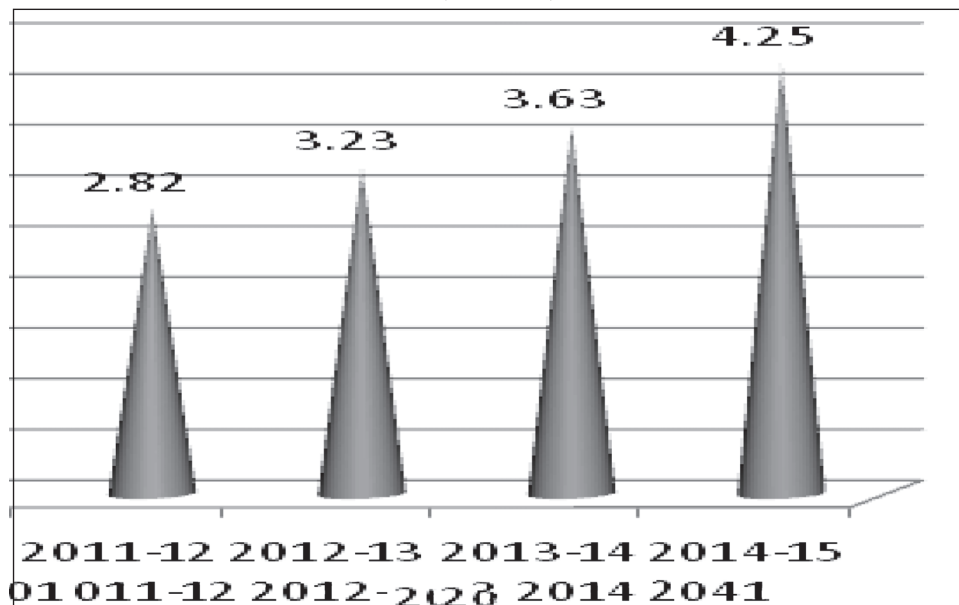
MSMEs, Government of India, different books and periodicals. Further, articles and information available in different journals and magazines are also referred to for compilation of this paper.

Discussion and Analysis

Evaluation of Performance of MSMEs

As per the provisions of the Act, all MSMEs are required to file an Entrepreneurs Memorandum (Part-I) at District Industries Centers (DICs). After commencement of the

Number OF EM-II Filed by the MSME during 2007-08 to 2014-15 (in lakhs)



Source: Annual report 2014-15

project, the entrepreneur concerned is required to file an Entrepreneurs Memorandum (Part-II) [EM (Part-II)]. Prior to enactment of the MSMED Act, 2006 there was a system of registration of small scale industrial units by the DICs. Table No. 2 shows category wise entrepreneurs under Micro, Small and Medium for the last few years ending 2015-16 those who filed their memorandum to DICs.

The chart shows the number of EM-II filed by the MSMEs during 2007-08 to 2014-15. It shows that during 2007-08 the total number of units registered were 1.73 lakhs in 2008-09 it was 1.93 lakhs, 2.13 lakhs in 2009-10, 2.38 lakhs in 2010-11, 2.82 lakhs in 2011-12, 3.23 lakhs in 2012-13, 3.63 lakhs in 2013-14 and 4.25 lakhs in 2014-15. The overall performance shows that the number of units registered under the purview of MSMEs shows an increasing trend as 2014-15 has the highest among all the previous years.

Ownership Pattern of Micro, Small and Medium Enterprises sector

Table 2 deals with the ownership pattern of MSMEs in registered and unregistered sector. The table shows that both in registered and unregistered sector the percentage of registered units is highest in proprietary form of organization. In registered sector about 91.57 per cent and in unregistered sector 94.67 per cent were comes under proprietary form of organization. Among the various forms of organization, cooperatives shows the lowest rate in registered sector and in unregistered sector it was public company.

Table 2:

Ownership Pattern of Micro, Small and Medium Enterprises sector

Type of Organisation	Registered MSME sector		Unregistered MSME sector	
	Enterprises total	% of total	Enterprises total	% of total
Proprietary	14,21,548	91.57	2,32,40,914	94.67
Partnership	63,283	4.08	1,15,207	0.47
Private Company	30,102	1.94	1,06,743	0.43
Public Company	7,346	0.47	66,074	0.27
Cooperatives	4,583	0.30	1,28,945	0.53
Others	25,630	1.65	8,90,422	3.63
Total	15,52,492	100.00	2,45,48,305	100.00

Source: MSME

Performance of MSME, Employment and Investments

Table 3 shows the overall performance of MSMEs in terms of total working enterprises, employment and investment in fixed assets. The data reveals that the total working enterprises of MSMEs shows an increasing trend. The total numbers of enterprises during 2006-07 were 361.76 lakhs and it was increased to 488.46 lakhs during 2013-14. This shows that there is growth trend in the working enterprises.

On the basis of providing employment opportunities also the MSME sector shows a growth pattern. During 2006-07, it is only 805.23 lakhs, but in 2013-14 it was increased to 1114.29 lakhs. This will shows that the MSME sector provides more employment opportunities towards the society.

While evaluating the performance of the sector on the basis of its investment in fixed assets, it also shows a continuous growing trend. During 2006-07 the total investment in fixed assets is only 868543.79 Crores, but in 2013-14, it shows 1363700.54 crores. Thus we can identify that the overall performance of MSMEs in terms of total working enterprises, employment and investment in fixed assets shows a growing trend when compare to the figures in the previous years.

Table 3:
Performance of MSME, Employment and Investments

Sl. No.	Year	Total Working Enterprises (in Lakh)	Employment (in Lakh)	Market Value of Fixed Assets (Rs. In Crore)
1	2006-07	361.76	805.23	868543.79
2	2007-08	377.36	842.00	920459.84
3	2008-09	393.70	880.84	977114.72
4	2009-10	410.80	921.79	1038546.08
5	2010-11	128.73	965.15	1105934.09
6	2011-12	447.64	1011.69	1182757.64
7	2012-13	467.54	1061.40	1268763.67
8	2013-14	188.16	1114.29	1363700.54

Source: MSME Annual Report 2013-14

Contribution of Manufacturing output of MSME in GDP

Table 4 shows the contribution of manufacturing output of MSMEs in GDP. The Gross Value of Output of MSME Manufacturing Sector (In Crores) shows that there is an increase in the total value(1809976) in 2013-13. The contribution of MSMEs in both manufacturing and service sector shows 37.54 per cent. The total contribution inShare of MSME Manufacturing output in total (in percentage) shows 37.33 per cent

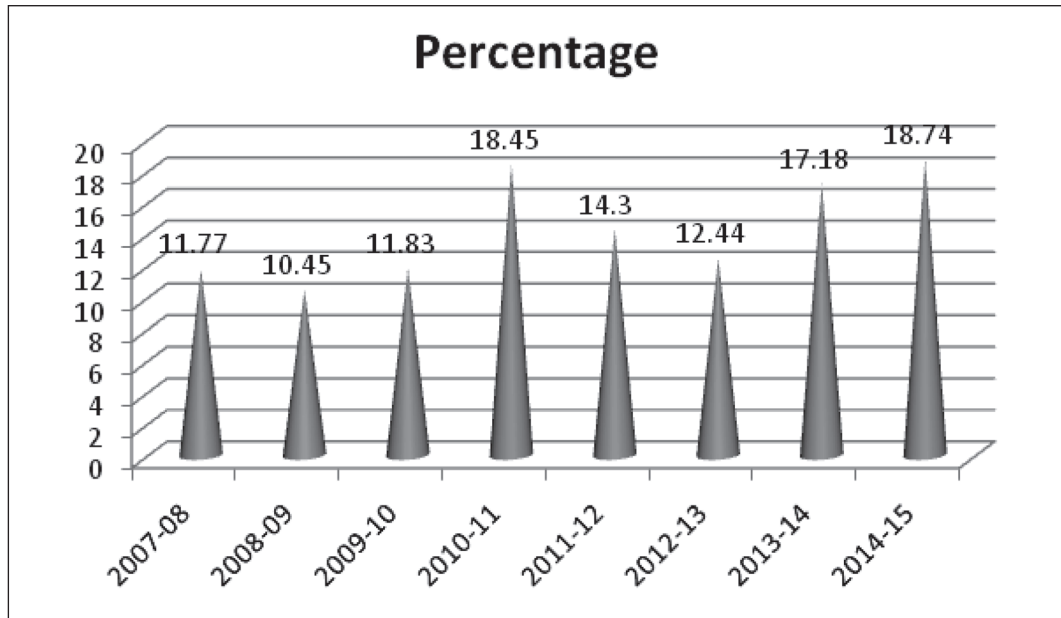
Table 4:
Contribution of Manufacturing output of MSME in GDP

Year	Gross Value of Output of MSME Manufacturing Sector (In Crores)	Share of MSME sector in total GDP (%)			Share of MSME Manufacturing output in total (%)
		Manufactur- ing Sector MSME	Service Sector MSME	Total	
2006-07	1198818	7.73	27.40	35.13	42.02
2007-08	1322777	7.81	27.60	35.41	41.98
2008-09	1375589	7.52	28.60	36.12	40.79
2009-10	1488352	7.45	28.60	36.05	39.63
2010-11	1653622	7.39	29.30	36.69	38.50
2011-12	1788584	7.27	30.70	37.97	37.47
2012-13	1809976	7.04	30.50	37.54	37.33

Source: MSME Annual Report 2013-14

Annual Growth Rate on Preceding Years

MSME has shown constant growth rate around 11% every year till 2010-11. The highest growth in recent time was recorded during 2011-12 (18.45%) whereas during year 2012-13 and 2013-14 growth rate was around 14% and 12%, respectively. But it jumped to 17% in 2014-15. However, recent data for 2015 i.e., from April-September, 2015 shown impressive growth of 18.74%



Conclusion

The overall performance and contribution of small scale industries to Indian economy is described in terms of its absolute growth in units, employment and investment in fixed assets. The MSMEs Development Act of 2006 perhaps is the most crucial of these recent policy changes. The formulation and implementation of policies and programmes/projects/schemes for MSME sector is undertaken by the Ministry with the assistance of its attached and autonomous organizations. The growth of small scale industries can be evaluated on the growth rates of units, employment and output. The small scale sector has grown rapidly over the years. The period of liberalization and the development the MSMEs sector constituted an important segment of our economy. MSMEs are a very important segment in the Indian industrial sector and would continue to play a crucial role in the Indian Economy in the future. A rewarding feature of economic development in India is due to impressive growth of modern MSMEs.

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INFLUENCE OF MAHATMA GANDHI ON THE POLITICAL AGITATIONS IN KERALA: A REVIEW

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Abstract

The land of Kerala was divided into three distinct political units as Travancore, Cochin and Malabar during the period of colonialism. While Travancore and Cochin were princely states under the indirect control of the British, Malabar was part of the British Presidency of Madras since 1800. So the freedom struggle assumed different characteristics. It assumed the national character only with the advent of Mahatma Gandhi in the national scene. Gandhiji made five visits to Kerala and exerted a tremendous influence on the political agitations in the region since his maiden visit in 1920 in relation to the Non cooperation and Khilafat movements. This paper tries to analyse briefly the impact of Gandhiji on the political transformation of Kerala.

Key words: Political Agitations, Gandhian Ideology, Non cooperation and Khilafat Movements, Struggle for Responsible Government

Introduction

Mohandas Karamchand Gandhi who is rightly called ‘Mahatma’, ‘the great soul’, influenced the world with his political ideology based on truth and non-violence. He became the sole leader of Indian National Congress since 1920. No part of India could fully escape the spell of Gandhian influence in one way or the other. Kerala also had played its due role in the country’s freedom struggle and subscribed itself to the influence of Gandhian ideology

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and philosophy during that period. The direct and indirect influence of Gandhiji on the socio-political transformation of Kerala was remarkable.

Objective of the Study

Here the study is concentrated on the political agitations of Kerala until the formation of the State of Kerala. The main objective of the study is to evaluate the role of Mahatma Gandhi and his ideology of truth and nonviolence in the political struggles of Kerala. It is also intended to analyse the various phases of political agitations in Kerala since the advent of Gandhiji into the national scene.

Methodology

This article is prepared on the basis of primary and secondary data. The primary sources used for the study are mainly archival materials and the *Collected Works* of Mahatma Gandhi. The secondary sources are in the form of books, biographies, journal articles, newspapers and unpublished theses. The methodology followed is descriptive and analytical in nature.

Political Background of Kerala

The land of Kerala was comprised of three distinct political units: Malabar, Cochin and Travancore. Malabar was part of Madras Presidency since 1800¹ and was directly under the British control. Travancore and Cochin remained as princely states under the indirect supervision of the British. So the political agitations in each region assumed different features in its particular socio-political background.

Even though the three units of Kerala had their own struggles and agitations of a political character, it remained isolated from the national mainstream till 1920. Though in 1903 the first political meeting of the Indian National Congress was held in Calicut, it could not arouse much interest.² When Gandhiji assumed the leadership of INC in 1919 with the Rowlatt *Satyagraha*, the organization was undergone fundamental changes in its programmes and techniques of agitation. It was revolved around the three concepts: *Satyagraha* (non-violence), *Swaraj* (home rule), and *Sarvodaya* (welfare of all).³ During that time Mahatma Gandhi was familiar among the people of Kerala through his biography written by Swadeshabhimani Ramakrishna Pillai and was published in 1914.⁴

From the very beginning, the writings and speeches of Gandhiji made tremendous impact on the people of Kerala. For the first time, Gandhiji reached Kozhikode on 18th August 1920 and made an inspiring speech before a huge gathering there. He advocated *ahimsa* or non-violence throughout the struggle at any situation. The people of Kerala

accepted Gandhiji's call and rendered all possible support to the Non-co-operation and Khilafat movements.⁵

The Khilafat Non-co-operation movement under the leadership of Gandhiji began to grow in Malabar. The Government adopted a repressive policy against the growing nationalism. Yakub Hassan, K. Madhavan Nair, U. Gopala Menon and P. Moideen Koya were arrested for participating in a public meeting violating prohibitory orders and were sentenced to imprisonment.⁶ The atrocities of the police to suppress the growing national movement led to the Malabar Rebellion during August 1921 and February 1922.⁷ Gandhiji heard about the tragic events in Malabar during his travel by train through the north-eastern states and tried to console the people through his letters and press notes.⁸

Gandhiji condemned violence from the part of rebels and the Government. Gandhiji states the philosophical basis behind non-cooperation as follows: "The method of non-violence implies that when we do not have the capacity to undo an evil, we should keep away from it. This is non-co-operation."⁹ *Satyagraha* is a moral weapon depending on the soul force and applied as a politico-religious means to convert the opponent. Its goal is to overcome evil by good, hatred by love, untruth by truth, and violence by non-violence.¹⁰ He deplored the opinion that Non-co-operation movement was the cause of the rebellion. He accused the Government for allowing the *Mappilas* to attack the Hindus instead of safeguarding them and punishing the *Mappilas* later.¹¹

The princely states were also brought within the ambit of the activities of the Congress in accordance with the decision of the Nagpur session of the INC in 1920. The old Malabar District Congress Committee was expanded into the Kerala Provincial Congress Committee. Of the five Malabar District Political Conferences, the last one held at Manjeri in April 1920 got attention as it witnessed the withdrawal of Annie Besant from Indian politics.¹²

The headquarters of the KPCC was shifted from Calicut to Ernakulum. The third Provincial Conference met at Calicut in April 1927 decided to extend the activities of Congress to Travancore and Cochin.¹³ The fourth Kerala Provincial Conference which held under the presidentship of Pandit Jawaharlal Nehru in May 1928 passed resolutions emphasizing the need for making Kerala a separate province in the future constitutional set up.¹⁴

The post-rebellion period in Malabar saw the birth of political journalism. K.P. Keshava Menon who was the secretary of KPCC felt the need for starting a national paper to popularize the message of the Congress.¹⁵ Thus *Mathrubhumi* was started in 1923 from Calicut and it naturally helped the people to assume political responsibilities.

Salt *Satyagraha* in Kerala

The Kerala Provincial Congress Committee met at Badagara in North Malabar on 9th March 1930 and welcomed the launching of Civil Disobedience Movement.¹⁶ Gandhiji kept informed of the activities in Malabar and directed for non-violence. Mr. K. Kelappan and his first batch of *satyagrahis* reached Payyannur on 21st April. The procession of twenty five volunteers from Travancore led by Captain Ponnara Sreedhar also reached there.¹⁷ As the news of Gandhiji arrest was received on 5th May there was countrywide hartals, strikes, black flag processions and protest meetings. The Government resorted to repressive measures to break up this struggle. As the KPCC was declared illegal by the Government, it was resolved to dissolve the KPCC and to appoint a 'dictator' to be in entire command of the *Satyagraha* in Kerala. Many women also participated in the movement and courted arrest.¹⁸ The Guruvayur *Satyagraha* for temple entry was also read in this regard which was withdrawn after ten months of struggle as per the advice of Gandhiji on 2nd October 1932.¹⁹

Political Developments in Travancore

During the reign of Sree Mulam Thirunal the INC started its activities in Travancore. A Congress committee was formed in Trivandrum in 1919 on the initiative of leaders like Barrister A.K. Pillai and V. Achutha Menon.²⁰ The students' agitation in Travancore in 1922 against the Diwan Raghaviah also was influenced by the Gandhian doctrines.²¹ T.K. Madhavan who attended the Kakinada session of INC in December 1923 had established personal contacts with Gandhiji.

Vaikom *Satyagraha* demanding the opening of approach roads of the temple to the 'avarnas' was started on 30th March 1924 with the blessings of Gandhiji. Gandhiji visited Vaikom on 9th March, 1925 and after discussions with Pitt, the Police Commissioner, finalized the terms of compromise. In accordance with Gandhiji's advice *Satyagraha* was withdrawn on 21st November 1926.²² Gandhiji's subsequent three visits to Kerala in 1927, 1934 and 1937 were also related with constructive programmes like *khadi* propagation and upliftment of Harijans.

The 1937 meeting of the Travancore District Congress Committee held under the presidentship of Pattabhi Sitaramayya had raised a demand to introduce responsible government in the Princely States of Travancore and Cochin.²³ The Haripura session of the INC in February 1938 resolved that independent organizations may be encouraged to carry on internal struggles in the princely states. Gandhiji's view was that the demand made by the people of princely states for responsible government was just and proper. The result was the birth of Travancore State Congress in February 1938 with Pattom Thanu Pillai as President.²⁴ The committee of INC was formally dissolved.

The Diwan Sir C.P. Ramaswami Iyer was extremely hostile to the Travancore State Congress. Even before any organizational work had been done by the Congress he banned all its activities.²⁵ A. Narayana Pillai was arrested on a charge of sedition on 8th January 1938. Leaders like K.P. Nilakanta Pillai, Anne Mascrene and M.R. Madhava Warriar were manhandled. The State Congress submitted a memorandum to the Maharaja on 30 May, 1938 stating their demands and also bringing to his notice the repressive policies of his Diwan.²⁶ The Diwan retaliated by declaring State Congress and its ally All Travancore Youth League as disloyal and subversive bodies. On 26th August 1938, this State Congress started a widespread Civil disobedience movement. Several '*Jathas*' reached Travancore from British India also during this period.²⁷

A delegation of State Congress leaders consisting of E.J. Philipose and G. Ramachandran met Mahatma Gandhi and apprised him of the situation. Gandhiji advised the party to observe strict non-violence and discipline and sent Raj Kumari Amrit Kaur to explore the possibility of a compromise between the authorities and the State Congress.²⁸ However, her efforts failed as both sides assumed rigid postures. Gandhiji advised the leaders to withdraw the memorandum in order to demonstrate that their action was not motivated by any personal malice.²⁹ The senior leaders accepted Gandhiji's advice but the young elements disapproved this action and left the Congress and strengthened the ranks of the Youth League with P. Krishna Pillai as the moving spirit. From 1943 onwards the struggle for responsible movement in Travancore had been taken over by the All Travancore Youth League and the Communist party.

During the Quit India Movement of 1942 the prominent State Congress leaders were behind the prison. The students who met near University College of Thiruvananthapuram passed resolutions in favour of boycotting educational institutions.³⁰ While the Diwan continued repressive measures the agitators followed Gandhian way of protest like fasting, *khadi* propagation and other constructive works. The Quit India movement in Travancore did not develop into a popular movement. The Punnappa Vayalar uprising caused Sir C.P. to relinquish his Diwanship and Travancore was granted responsible government on 4th September 1947.

Political Developments in Cochin

The communal aspects associated with the political movements in Travancore were absent in Cochin. The Cochin State Congress formed under the leadership of T.K Nair in 1936 demanded for the first time a responsible government in Cochin. Next development was the formation of Cochin Congress under Kurur Nilakandan Nambutiripad. On January 26, 1941 a new political organization called the Cochin State Praja Mandal took shape

under V.R. Krishnan Ezhuthachan and S. Nilakanta Iyer who stood for the establishment of responsible government.

During the 'Quit India Movement of 1942' the Praja Mandal organized several meetings and demonstrations in different parts of Cochin State. Then Cochin Diwan A.F.W. Nixon also implemented repressive measures against these agitations. Maharaja's College was closed for an indefinite period. 143 political prisoners were sent to Viyyur central jail. By 1943 November all political prisoners were released from jail.³¹ The Praja Mandal became an organ of the INC and in the subsequent election it won a majority in the legislature. The new Government under Ikkanda Warriar came into being on 20th September, 1948. The new state of Travancore-Cochin came into existence on 1st July, 1949.

During the period following the withdrawal of the Civil Disobedience Movement two distinct groups emerged in the Congress, viz., the Rightists and the Leftists or Gandhians and Militants.³² Gradually ideological differences developed between the leftists who leaned more to socialism and the rightists who were stout champions of Gandhism. It led to the formation of the Congress Socialist Party in 1934. The late Thirties also saw the rise of the Muslim League as an important factor in Malabar politics.

The 'Quit India Movement of 1942' had only its faint echoes in Malabar due to the change in the policies of the Communist party. Under the leadership of Dr. K. B. Menon, a group of followers of Gandhian ideology played their part in the Quit India Movement. It is estimated that about 690 persons were arrested from Malabar for participation in the 'Quit India Movement'.³³ Even after the Indian independence Malabar continued as a district of Madras State. In accordance with the linguistic re-organization of states, the State of Kerala was formed on 1st November 1956 adding the Malabar district with Travancore-Cochin.

Conclusion

It can be seen that Kerala was also under the spell of Gandhian influence during the national struggle for freedom since the advent of Gandhiji to Indian politics. The people of Kerala accepted his exhortation for strict adherence to truth and non-violence in socio-political agitations, barring some exceptions. Millions of people from different strata of society were attracted to the national movement by the influence of Gandhiji. His constructive programmes like *Khadi* movement, village upliftment, removal of untouchability, etc played an important part in strengthening the socio-economic basis of the society in order to prepare them for further political agitations. The Gandhian way of protest based on truth and non-violence can be seen in almost all socio-political agitations of Kerala region since the advent of Gandhiji in 1920.

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THE DETERMINANTS OF CUSTOMER SATISFACTION: A STUDY AMONG PRIVATE BANKS IN MEKELLE TOWN

***Getamesay Worku Mulat**

Abstract

The focus on customer satisfaction in banking industry is becoming extremely prevalent as it is being employed to keep existing customers from switching to other banks and to sell them more services, and to attract customers from non banking community and competitors. Primary data were collected from 200 respondents that were selected from customers of privately owned Banks in Mekelle Town, Ethiopia. To determine the relationship between dependent and independent variables Pearson chi square test was applied. In addition, to find out the relative importance of variables logistic regression model was used. The results of the study reveals that having employees who give customers personal attention, having customers' best interest at heart, owning employees who understand customers specific needs, creating stable relationship with customers, and possessing excellent quality of management, are the variables that are statistically significant and have influence on customer satisfaction.

Key words: Customer Satisfaction, Quality of Management, Customer Relationship, Banking Industry

Introduction

Every business enterprise including banks exists to serve customers. The customer defines the business. Therefore, to satisfy the customer should be the mission and purpose of every business. Commercial banks that perceive the importance of, and do not undervalue customer satisfaction and retention have a dominant place to begin in achieving competitive

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advantage and have major profits to gather (Bazan, 1998). Gilmore (2007) considers that continuous customer-oriented activities could be necessary for amending the implementation of quality in services selling. Customer satisfaction is thought about the essence of success in today's highly competitive world of business. Thus, the significance of customer satisfaction and retention in strategy formulation for a "market oriented" and "customer focused" firm cannot be undervalued (Kohli and Jaworski, 1990). Consequently, customer satisfaction is all the time more changing into a company goal as a progressively more firms attempt for quality in their product and services (Bitner and Hubbert, 1994).

In 1974, when socialism is declared in Ethiopia, the ruling government spread widely its power over the whole economy and nationalized all privately-owned corporations together with banking sector (proclamation N^o.60, 1975). In the subsequent years, the government declared proclamation N^o. 184 of August 2, 1980 to establish one and only commercial bank in Ethiopia. The question how banks attract new customer and protect the prevailing from switching to other banks is not necessary because there is no competition in the banking industry. However, subsequent to the downfall of the military government in 1991 the economic policy was altered including monetary policy reform. Consequently the banking sector of Ethiopia has been reconstructed from a slow moving and state-dominated sector to a way much more active, competitive and profitable business. Several privately-owned banks have come into view that has intensified the competition along with commercial banks. So as to secure competitive advantage and to catch the attention of more and more customers, banks are concentrating in providing superior services to satisfy their customers. The purpose of this study is to give indications for the stakeholders of the banking industry to find out what are the key in determining customer satisfaction to meet their customers' needs and expectations accordingly.

Statement of the Problem

In a hyper-competitive market all commercial banks are confronted with challenges of keeping the prevailing customers from switching to other banks and selling them more services and attracting new customers from the non-banking community and competitors. The maintaining bank's existing customer base is even more essential than the power to capture new customers. One of the justifications is that the cost of attracting a new customer is far over the cost of keeping existing one. In study by Bazan (1998) the cost of attracting a new customer from non-banking community and competitors is five times higher than maintaining an existing customer.

Llosa et al. (1998) argued that the service quality dimensions in SERVQUAL were initially established based on traditional service delivery systems. Nowadays, the highly improved application of information technology by banks has, in different ways, changed

the feature of service delivery. Consequently, it may be right to contain the characteristics related with technology based service delivery options. In addition, the effect of developing stronger relationship with customer on increasing customer satisfaction and retention not studied. In this sense, Reichheld (1996) satisfied customers may find other banks because they expect they might receive better quality service from other banks. Hence, the researcher is motivated to conduct study on the determinants of customer satisfaction considering customers privately owned Banks exist in Mekelle Town, Ethiopia.

Objective

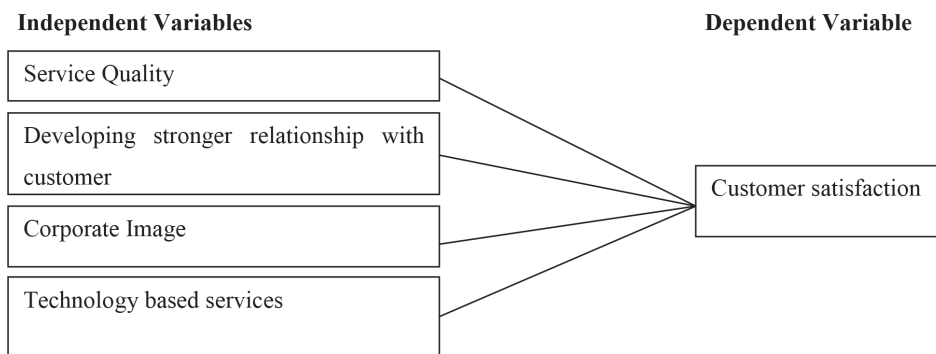
The objective of this study is to investigate the determinants of customer satisfaction in Banking Industry.

Research Methodology

Both primary and secondary data sources were used. The researcher used both quantitative and qualitative approaches. The research design that was used in this study is explanatory design. A cross sectional research, one-time research, was used to examine the present determinants of customer satisfaction. The sampling technique that was applied in this study is quota sampling. The sample size that was considered for the study is 200 subjects. This sample size was adopted from Kibrom (2010), who conducted study in the same area. In this study, closed ended questionnaire design was formulated. A statistical technique of Pearson chi square test was used to test the relationship between dependent and independent variables with the help of STATA version 10 software packages. This study examined the effects of the explanatory variables on the response probability of customers satisfied in the banking services by using logit model.

Theoretical framework

Theoretical framework



The five dimensions of service quality evaluated in this study were tangible, reliability, responsiveness, assurance, and empathy.

Discussion and Analysis

Tangible

Table 1:
Statistical Test Result of Indicators of Tangibles Service Quality Dimension

Attributes	Statistical Results
Have modern-looking equipment	Pearson chi2(4) = 11.7442* Pr = 0.019
Physical facilities are visually appealing	Pearson chi2(3) = 3.8824 Pr = 0.274
Employees are neat looking	Pearson chi2(4) = 12.6762* Pr = 0.013
Materials associated with the services are visually appealing	Pearson chi2(4) = 9.0854 Pr = 0.059

Note: * indicates significant at 5% level

Pearson chi square test results show that possessing modern-looking equipment ($p=0.019$), and employees are neat looking ($p=0.013$) were statistically significantly associated with customer satisfaction.

Reliability

Table 2:
Statistical Test Result of Indicators of Reliability Service Quality Dimension

Attributes	Statistical Results
Keeping promises of doing something by a certain time	Pearson chi2(4) = 13.4654* Pr = 0.009
Showing sincere interest in solving customers' problem	Pearson chi2(4) = 19.9552* Pr = 0.001
Performing the service right the first time	Pearson chi2(4) = 22.6587* Pr = 0.000
Providing the services at the time it promises to do so,	Pearson chi2(4) = 25.9655* Pr = 0.000
Insisting on error-free records	Pearson chi2(4) = 2.4865 Pr = 0.647

Note: * indicates significance at 5% level

Pearson chi square test results shows that keeping promises of doing something by a certain time ($p=0.009$), showing sincere interest in solving customers' problem ($p=0.001$), performing the service right the first time ($p=0.000$) and providing the services at the time it promises to do so ($p=0.000$) were statistically significantly associated with customer satisfaction.

Responsiveness

Table 3:
Statistical Test Result of Indicators of Responsiveness
Service Quality Dimension

Attributes	Statistical Results
Tell customers exactly when the service will be performed, give prompt service to customers	Pearson chi2(4)=8.6308 Pr = 0.071
Give quick service to customers	Pearson chi2(4)=17.1332* Pr = 0.002
Willing to help customers	Pearson chi2(4) =16.6756* Pr = 0.002
Never too busy to respond to customers requests	Pearson chi2(4) = 7.3019 Pr = 0.121

Note: * indicates significant at 5% level

Pearson chi square test results shows that giving quick service to customers ($p=0.002$) and willing to help customers ($p=0.002$) were associated statistically significantly with customer satisfaction.

Assurance

Table 4:
Statistical Test Result of Indicators of
Assurance Service Quality Dimension

Attributes	Statistical Results
Employees' behaviors instill confidence in customers	Pearson chi2(4)=14.0394* Pr = 0.007
Customers feeling of safety in transaction with the bank	Pearson chi2(4)= 8.5126 Pr = 0.075
Consistently courteous with customers	Pearson chi2(4)=17.0010* Pr = 0.002
Employees knowledge to answer customers' questions	Pearson chi2(4)=6.0380 Pr = 0.196

Note: *indicates significance at 5% level,

Pearson chi square test result shows that employees' behaviors in instilling confidence in customers ($p=0.007$) and employees consistently courteous with customers ($p=0.002$) were associated statistically significantly with customer satisfaction.

Empathy

Table 5:
Statistical Test Result of Indicators of Empathy Service Quality Dimension

Attributes	Statistical Results
giving customers individual attention	Pearson $\chi^2(4)=26.1891^*$ Pr = 0.000
operating hours convenient to customers	Pearson $\chi^2(4)= 1.3148$ Pr = 0.859
having employees who give customers personal attention	Pearson $\chi^2(4)=25.6315^*$ Pr = 0.000
having customers best interests at heart	Pearson $\chi^2(4)=56.7023^*$ Pr = 0.000
employees understanding customers specific needs	Pearson $\chi^2(4)=37.9995^*$ Pr = 0.000

Note: * indicates significant at 5% level

The statistical test result shows that from the five variables of empathy, four are associated statistically significantly with customer satisfaction. These variables are: giving customers individual attention ($p=0.000$), having employees who give customers personal attention ($p=0.000$), having customers' best interests at heart ($p=0.000$), and employees understanding customers' specific needs ($p=0.000$).

As per the result, out of 22 service quality indicators 14 indicators are associated statistically significantly with customer satisfaction. This implies that service quality is associated statistically significantly with customer satisfaction.

1. Technology Based Banking Service Options

Table 6:
Statistical Test Results of Indicators of Technology Based Banking Service Quality

Variables	Statistical results
Ease of use	Pearson $\chi^2(4) = 6.3609$ Pr = 0.174
Conservation of time	Pearson $\chi^2(3) = 1.5625$ Pr = 0.668
Convenient	Pearson $\chi^2(4) = 4.9457$ Pr = 0.293
Privacy	Pearson $\chi^2(4) = 3.7728$ Pr = 0.438
Accuracy	Pearson $\chi^2(4) = 4.7727$ Pr = 0.311

Note: * indicates significant at 5% level

As per the result of Pearson chi square test, all variables of technology based banking service quality were not associated statistically significantly with customer satisfaction. As a consequence, technology based banking service quality is not associated significantly with customer satisfaction.

1. Developing Stronger Relationship with Customers

Table 7:
Statistical Results of Indicators of Strong Relationship with Customers

Variables	Statistical Results
Motivating customers to buy additional banking service	Pearson chi2(4)=6.8934 Pr = 0.142
Creating stable relationship with customers	Pearson chi2(4)=22.0933* Pr = 0.000
Offering high level of financial advice to customers	Pearson chi2(4)=10.1502* Pr = 0.038
Continue dealing with their bank for a long time	Pearson chi2(4)=20.7702* Pr = 0.000
Recommending their bank to their best friends	Pearson chi2(4)=9.5431* Pr = 0.049

Note: * indicates significance at 5% level

Pearson chi square test results show that creating and maintaining stable and long lasting customer relationship with customers ($p=0.000$), offering high level of financial advice to customers ($p=0.038$), continuing dealing with their bank for a long time ($p=0.000$) and recommending their bank to their best friends ($p=0.049$) were associated statistically significantly with customer satisfaction. Hence, creating stronger relationship with customer is associated significantly with customer satisfaction.

1. Building Strong Corporate Image

Table 8:
Statistical result of indicators of corporate image

Indicators	Statistical Results
Innovating new service delivery	Pearson chi2(4) = 6.3046 Pr = 0.178
Doing the business in an ethical way	Pearson chi2(4) = 7.8881 Pr = 0.096
Having excellent quality of management	Pearson chi2(4) = 28.9819* Pr = 0.000
Inspiring customers to feel that their bank would rank first among the other banks	Pearson chi2(4) = 8.3621 Pr = 0.079

Note: * indicates significant at 5% level

Pearson chi square test results show that having excellent quality of management ($p=0.000$) was associated statistically significantly with customer satisfaction. The other

indicators were not associated significantly with customer satisfaction. As a consequence, building strong corporate image is not associated statistically significantly with customer satisfaction.

Logistic Regression

Classical model specification test for multicollinearity, heteroskedasticity and normality were made so that the data meets the assumption underlying the logistic regression model.

The dependent variable, customer satisfaction, is a discrete variable with only two possible outcomes: 1 if a customer satisfied and 0 if a customer dissatisfied.

Table 9:
Logistic Estimation with Robust Error Standard

Variables	dy/dx	Coef.	Std. Err.	Z	P> z
Having modern-looking equipment	.0180407	.672865	.5910347	1.14	0.255
Showing sincere interest in solving customers' problems	-.0061369	-.2888749	.638247	-0.45	0.651
Performing the service right the first time	.0016263	.0733385	.7504402	0.10	0.922
Providing its services at the time it promises to do so	.0254502	.9880564	.6589973	1.50	0.134
Having employees give customers quick service	-.0061473	-.2869388	.7434435	-0.39	0.700
Giving customers individual attention	.0092672	.4175484	.7497208	0.56	0.578
Having employees who give customers personal attention	.0733242	2.694162	.827035	3.26	0.001*
Having customers best interest at heart	.1943668	3.707796	.7867909	4.71	0.000*
Having employees of the bank understand customers specific needs	.0821231	2.335564	.6677002	3.50	0.000*
Creating stable relationship with customers	.0350932	1.347501	.723396	1.86	0.042*
Offering high level of financial advice to customers	.0050521	.2425453	1.034239	0.23	0.815
Innovating new banking service	-.003294	-.1488513	.7257123	-0.21	0.837
Having excellent quality of management	.0503922	1.62982	.8523578	1.91	0.046*
constant		-4.363184	1.054111	-4.14	0.000
Note: * indicates 5% significant level Log pseudo likelihood = -39.678549 Wald chi2(13) = 48.11 Prob > chi2 = 0.0000 Pseudo R2 = 0.4620					

The logistic regression results show that having employees who give customers personal attention has a positive effect, at a significant level of ($p=0.001$), on customer satisfaction. The banks' having customers' best interest at heart is another important variables having

significant positive impact, at a significant level of ($p=0.000$), on customer satisfaction. Owning employees who understand customers' specific needs has a statistically significant at ($p=0.000$) level and positive influence on customer satisfaction. In the same way creating stable relationship with customers by the bank has a statistically significant at ($p=0.042$) level and positive influence on customer satisfaction. Moreover, excellent quality of management is found to have a statistically significant at ($p=0.046$) level and positive influence on customer satisfaction.

Conclusions

Any additional investment on the five dimensions of service quality may increase customer satisfaction. Banks Management should stress on creating strong relationship with customers to increase their customers' satisfaction. Moreover, having employees who give customers personal attention, having customer's best interest at heart, owning employees who understand customers specific needs, creating stable relationship customers, and possessing excellent quality of management, are the variables that are statistically significant and have influence on customer satisfaction.

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SEAFARING AND TRADE: A HISTORICAL READING OF VIZHINJAM IN INDIAN MARITIME HERITAGE

***Sajeev Singh. M.K**

Abstract

Three fourths of earth surface is covered with water and water routes are the arteries of ancient overseas trade. It helps to assimilate the uneven distribution of economic resources. Maritime activities and overseas trade have become an inseparable part in the history of Indian subcontinent, bordering Indian Ocean. An impressive array of seaport development occurred from the earliest times highlighting the growth of overseas trade. For re-constructing the history of India's maritime heritage, Vizhinjam occupies a predominant position. The presence of the naturally gifted sea port and precious commodities attracted the attention of foreigners. The Romans, the Chinese, the Greeks, the Arabs and the Europeans conducted brisk trade with the people of Vizhinjam. As a busy trading centre, Vizhinjam had formidable significance in the trade network of the Indian Ocean region.

Keywords: Seafaring and Trade, Vizhinjam, Indian Maritime Heritage

Introduction

The Indian Peninsula presented a unique environment to the sailor in antiquity. Being a sea faring nation, maritime activities and overseas trade have become an indispensable part of the history of the country. The physical setting of India affected genuine support for maritime activities. In the long coastline of India even from time immemorial, several ports

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flourished. It served as the outlet of India's trade and was the step to attain maritime dominance. Progressive naval activity and overseas interaction through these outlets may be understood through intellectual traditions of writing in different periods. The demarcation of such ports helped to connect inter-continental trade from early times onwards.

Along the Peninsular coast, innumerable ports of ancient origin sprang up which helped the kingdoms of South India to maintain overseas commercial contact with foreign countries. Besides, being the new centre of trade, the ports served as the doors of exchange of culture and civilization. While analyzing the historical antiquity of ports, some were active from very ancient times. At one time the commercial, political and cultural life of the people's was closely indebted to the port. But in course of time some lost their significance after a short span of life. Tamralipti, Kaveri Pattinam has yielded substantial link pertaining to Indo-Roman trade.

Kerala coast or the Malabar Coast is located on the western coast of India and extends from Kasaragod in the north and is considered to be of recent origin. Kerala gifted with perennial rivers and backwaters in the low lands, added by the extensive coast line constitute vital eco systems of fresh water and marine aquatic wealth. Kerala coast is dotted with numerous ports of major and minor ports that traces its antiquity to very ancient times. Kollam, Cochin, Alleppey, Thankasseri, Muziris, Vizhinjam were notable among them. Vizhinjam, now the centre of emerging National Sea Port is a place having so much of historical antiquity.

Relevance of the Study

Being the major trading port of ancient Kerala, it opened the doors of the spice pockets of Kerala to the foreigners. The presence of the naturally gifted sea port and precious commodities attracted the attention of foreigners. From that time onwards mapping Vizhinjam in the maritime heritage tradition of India is possible. It underwent the custody and care of various dynasties with the passage of time. They patronized it, developed it and nourished it. On the eve of Indian independence it was offered a minor port status. Now the harbour and adjacent territories of Vizhinjam is developing into a Major Port. Developing an International Seaport like Vizhinjam appears to be a great blessing for Kerala State. The natural depth of sea water and nearness to the International Shipping Channel make Vizhinjam a promising candidate to become a world class port.

Objectives of the study

Different aspects of historical knowledge are closely related to geography. The physical setting of a region has enormous influence in creating the economic structure and even culture itself. The present study attempts to analyse the maritime heritage of Vizhinjam. The

port witnessed many ups and downs in the consecutive periods. Recent Archaeological excavations conducted at Vizhinjam unearthed many valuable information regarding the past glory of Vizhinjam. An attempt has been made to analyse the material aspects of Vizhinjam and how the sea port town maintained exchange relations with foreign countries. In the subsequent periods it was possible to build up a connecting link in the maritime trade of Indian Ocean with Vizhinjam.

Methodology

The articles prepared on the basis of both archival and secondary sources. Methodology applied in the study is mainly historical, analytical and argumentative. An attempt is made to link the historical antiquity of Vizhinjam with recent excavations conducted there to place Vizhinjam as a busy trade hub in the maritime network of the country.

History of Vizhinjam

For re-constructing the history of India's maritime heritage, Vizhinjam occupies a predominant position. Vizhinjam is a flourishing village situated 15 kms south of Thiruvananthapuram district of Kerala State. It is one major among the trading ports of ancient Kerala.¹ Vizhinjam was recorded as one of the earliest centers of trade in Travancore State.²

The two characteristic physiographic horizons of Vizhinjam are the coastline and undulating lateritic hillocks with geneses boulders. The sea near to Vizhinjam gains more natural depth and connected the region to a flourishing natural harbor Vizhinjam hosts a strategic location in the global maritime map of South India. Archaeological excavations conducted by the Department of Archaeology, University of Kerala at Vizhinjam have unearthed the elusive remains beneath the earth. Tracing out the archaeological assemblage shows cultural affiliation to early, medieval and modern history of the sea port town. The possibilities of applying new trends of historical archaeology enable to link different aspects of culture, material life and polity of the region. Archaeological site of Vizhinjam measures about 25 hectares in size.³ It offers rich remains and relics of foreign contact.

In the ancient period Vizhinjam was a part of ancient Tamilakam. Vizhinjam, included in the Neytal Tinai, one among the Five Tinai's existed in ancient Tamilakam. They are together called *Ainthinais*. The transition from tribal economy to an economy based on iron technology led to the emergence of new social formations.⁴ Later, when the Ay dynasty was founded, they replaced Vizhinjam as the nucleus of trade. They ruled over an intensive territory in South Kerala, before the rise of Venad as a political power. They converted Vizhinjam as a fortified settlement. By utilizing the possibilities of Vizhinjam they evolved a link with Indian Ocean maritime network.

In the subsequent years Vizhinjam became the target of attack by Pandya and Chola rulers. Nakkirar in his work *Iraniar Akapporul* describes the heroic conquest of Vizhinjam by Arikesari Maravarman, the Pandian ruler and the capture of Vizhinjam.⁵ The *Kazhukumalai* Inscription of Maran Chandyan, the Pandyan ruler illustrates the details of his expedition to Vizhinjam in his 23rd regnal year.⁶ The Chola monarchs also rallied their forces to conquer Vizhinjam and the southern territories. It is to be noted that in his 8th regnal year Raja Raja I commenced the conquest of Pandyan territories and captured Nanchilnadu and attacked Vizhinjam.⁷ The fight between the Cholas and Cheras for southern territories often led to bitter fighting and heavy loss of men and material. It was at that time that Rajendra Chola attacked Vizhinjam and renamed it as *Rajendra Chozha Pattanam*.⁸ It was only in the 14th century when Venad entered, Veera Kerala Varma was able to liberate Vizhinjam from Pandyan and Chola domination. From that time onwards Venad rulers paid special attention to the growth of maritime trade of Vizhinjam. Advent of the Europeans exposed the maritime trade significance of Vizhinjam. The Portuguese, the Dutch, the English – all competed each other for the control of Vizhinjam. In 1729 AD when Marthanda Varma formed Travancore State, Vizhinjam became a part and parcel of Travancore.

In the language based reorganization of the States in 1956 AD, Vizhinjam became a part of the modern State of Kerala. Vizhinjam was incorporated in to Trivandrum district. After the formation of the State, Vizhinjam was afforded Minor Port status in 1997. Now the harbor and adjacent areas are developing into a major port. The overall development of Vizhinjam as an International port is really a boon to the State. The natural water depth around 24m with in a nautical mile from the coast is a specialty found at Vizhinam, as it is very close to the International Shipping route. In the maritime net work of oceanic trade, Vizhinjam has access to UK, West Asia and Far East.

Material Milieu of Vizhinjam

Archaeological excavations conducted at Vizhinjam during 2010 –to 2013 unveiled trade connections of Vizhinjam with foreign countries. It had trade relations with foreign countries from very ancient times onwards. In ancient days the Assyrians, the Babylonians, the Phoenicians, the Romans, the Greeks and the Chinese entered into commercial contact with Kerala.⁹ The exchange relations maintained by Vizhinjam had ups and downs in various periods. With the Roman conquest of Egypt in the middle of the 1st century BC, the Romans actively entered in the field of spice trade and Arab monopoly break up.¹⁰ The discovery of Roman gold coins from different parts of South India testified the brisk trade with Rome. The germs and pearls of the Kerala coast were high attractions of Roman women.¹¹ The Greeks the Romans had extensive commercial contact with Kerala. In the first century

AD, Hippalus, a Greek Navigator discovered a direct sea route to the pepper bearing country of Malabar from Cape Fartak in Arabia.¹² As far as the foreign traders were concerned the pioneers of spice trade were the Phoenicians. The Phoenicians visited the coast of Malabar in search of ivory, sandalwood and spices.¹³ Main items of export at that time included pepper, pearls, ivory, arecanuts, diamonds, tortoise, shells etc. It is recorded that King Solomon of Israel sent ships to the east in every 3 years to collect spices. The anonymous author of Periplus of Eritrean Sea mentioned about this busy trade hub on the west coast. And in their records, the place name '*Ophir*' is well indicated and this *Ophir* is identified by some scholars as Poovar and the boundary of Vizhinjam extended upto Poovar at that time. Long distance sailors of passed through the Indian Ocean find Vizhinjam as a safe resting place and capable to load cargoes without much difficulty. Arabs were also the vanguards of the early spice traders of Kerala.¹⁴ Arab ships anchored at Southern ports of ancient Kerala to load spices and other articles. Chinese trading posts were identified in Kerala, mainly at Quilon. The Chinese traders imported fishing net, Chinese pots, silk etc and purchased pepper, ginger, turmeric etc.

Foreign ships anchored at Vizhinjam mainly in search of pepper, the most valuable among the spices. The soil in the coastal areas of Vizhinjam is suitable for the cultivation of pepper. Its value was very high and was the staple article of business. Foreigners used pepper for their medicinal aphrodisiac, prophylactic and preservative effects. The price of two pound of pepper can meet the expenses of a man a month.¹⁵ Large quantities of pepper were taken from the interiors of southern coast on the back of bullock and as head loads from the place called Vizhinjam.¹⁶

Besides pepper, the soil of the region is mostly suited to coconut cultivation. It extensively prevailed in and around Vizhinjam. Coconut grow in plenty in the region between Kannur and Vizhinjam in the south.¹⁷ Copra, Coconut oil, Coir products were the other items of trade at Vizhinjam. Other than these ginger, cardamom, areca nut, tobacco, turmeric etc produced bulkily in the lofty hill ranges were brought to the sea-shore Vizhinjam for shipping.

Sea products were also another valuable item of trade. As Vizhinjam was a part of Neytal tinai, the fisher folk constituted the major community of Vizhinjam. Sangham works reflected Vizhinjam and its prosperous trade in sea products. Pearl industry flourished much and a description of that can be obtained from Kulothunga Cholan's *Pillai Tamil*. Pearl fishing, industry in the Vizhinjam coast could not have encouraged all of a sudden during the days of Kulothunga, but on the other land, it would have had a tradition. Pearl is one of the finest gems and the nature's perfection of beauty and splendor.¹⁸ A number of species of mollusks can be seen throughout the coastal strip of Kerala including Vizhinjam. It includes pearl oysters, window pane oysters, edible oysters, fresh water mussel's abalones,

chanks, top shells, turban shells etc.¹⁹ Different varieties of pearl exported from Vizhinjam. The pearl were fisheries at Vizhinjam have mostly pearls formed in some of the pearl oyster species, which were valued high due to their excellent shape and quality. Thus in the ancient world Vizhinjam was reckoned as center of well-known pearl fisheries. Besides pearls, fishing industry provides an important part of man's food supply. Even now the habitation settlements of fisher folk community was scattered throughout the coastal villages. Prosperous pepper cultivation, existence of pearl fisheries and the possibilities of a natural port enhanced the commercial significance of Vizhinjam.

Recent archaeological excavations brought immense light on the brisk trade maintained by the Ay Cheras with the foreign countries. Rich remains of foreign contact were obtained including Roulette Ware, Roman Amphora Shreds and Torpedo sherds, Turquoise Glazed Pottery, Chinese Ceramics and European Ceramics. Likewise stone beads, terracotta beads, lead object, iron objects, glass bangles, bottle fragments, crucibles and other artifacts were obtained from the site. Pottery findings collected from Vizhinjam included amphora shreds in bulk quantity.²⁰ Recent interpretations proved that the pottery shreds obtained from Vizhinjam include Celadon Ware, Blue on White Chinese porcelain, and the turquoise bluish green Sarssanian Islamic Ceramics²¹

Archeological excavations at Vizhinjam during 2010-11, 11-12 in filed seasons yielded 276 Turquoise Glazed Ware shreds. Most of the shreds were mere fragmentary and its maximum size varied from 0 to 11 cm. Chinese Porcelain Shreds recovered from Vizhinjam indicate signs of backer system. The Chinese wares include plain white variety, blue on white, celadon and pale yellow crackled wares with blue paintings.²²

Arrival of the Europeans marked a new epoch in the maritime trade of Vizhinjam. The establishment of Indo-European trade led to commercial rivalry between the European nations. Each of the European trading company maintained close contact with Vizhinjam, as the disunited local rulers enabled the foreign rulers to have s strong footing in the Kerala coast.²³ The first European power which established trade relation with Vizhinjam was the Dutch. The Dutch erected a factory at Vizhinjam located in a large village of the coastal area inhabited by native Christians and Maupoolayas.²⁴ Later the Portuguese held their survey over Vizhinjam and they destroyed the Dutch Factory at Vizhinjam.²⁵

Vizhinjam was the seat of action in connection with trade by the British. Arrival of Captain Pring at Vizhinjam was the beginning of large scale trade with Kerala. With his arrival in 1618, the English East India Company possessed strong intension to secure them trading settlements on the Kerala coast and a more active participation in Pepper trade. In the Kerala coast, they gave unflinching assistance to the local traders, and secured the permission of the King of Venad to build a factory at Vizhinjam.²⁶ The English established a trading settlement at Vizhinjam in 1644 A.D.²⁷ It was a milestone, from where the English

penetrated throughout Kerala and eventually became the virtual rulers. Through Vizhinjam port, Pepper was exported in large quantity.

The foundation of the modern Travancore under Marthanda Varma further enhances the export from Vizhinjam. Travancore rulers understood the possibilities of Vizhinjam as a trade hub, protected and patronized it. The bulk hilly products from Tinnevely and adjacent areas were transported to Vizhinjam through Karamana and Neyyar rivers. In 1744, the King made a visit to the port region to ensure the safe shipping of pepper and other articles from there. In 1764, the Travancore Government granted permission to the Company to erect a Flag staff at Vizhinjam.

Along with the English, the Danish merchants also engaged in trade activities. Recodes testify the fact that Danish ships anchored at Kovalam near Vizhinjam on 1st March 1772 AD, Jaaode Kacia, the English linguist at Vizhinjam reported to the Company chief about the presence of a Danish ship with the intension of transaction of business in pepper and coir.²⁸ Towards the beginning of the 19th century maritime trade activities were enhanced. The existence of a fair sea route between the west coast of India and other countries had clear and authentic evidences. Vizhinjam in the subsequent years had turned out a major exporting centre of variety of articles to other parts of the world.

Maritime trade of Vizhinjam was not only connected to foreign countries, but also with Bombay and Calcutta.²⁹ It is reported that in the year 1896, about 10 ships anchored at Vizhinjam to load cargoes.³⁰ The Travancore Administration Report for the year 1932-33 clearly stated that even during the days of Great Depression, the maritime trade of Vizhinjam was not much affected.³¹ Now efforts are being made to make Vizhinjam an International Sea port. The proposed project will result in the enhancement of the economy of the region. It will contribute the substantial positive impact on the socio- economic profile of the region, both in terms of overall employment and in skill development of the local workforce.

Conclusion

Water routes were the arteries of ancient overseas trade and it helped to assimilate the uneven distribution of economic resources. Throughout the world a cultural intercourse was created through oceanic trade. Due to the insufficient road net work and land passages, water route was mostly preferred. Indian Ocean has from the earliest times supported the location of an impressive array of sea-port development. The development of foreign trade during the early centuries of Christian era led to the establishment of several port cities. Trade activities, between South India and the Arab and Mediterranean countries on the west were known to have existed at least from the beginning of the Christian era. The numerous ports that spread across the coastal strips were the centers of brisk trade. Vizhinjam, well-known sea port town possess much historical antiquity and maritime heritage.

The strategic position of Vizhinjam coupled with the presence of a natural harbor attracted the attention of traders and merchants from time immemorial. The Romans, the Chinese, the Greeks, the Arabs and the Europeans conducted brisk trade with the people of Vizhinjam. As a trading centre, Vizhinjam had formidable significance in the trade network of the Indian Ocean region. The availability of Pepper, Ginger and Cardamom led to an inflow of foreign traders to the coastal belt. The patronage of the Ay kings upheld the status and glory of Vizhinjam as a flourishing port. Flourishing trade and richness led to continuous raids of other South Indian dynasties. Later Venad, Travancore rulers paid special attention to foster import and export trade of Vizhinjam. Arrival of the Europeans exposed the possibilities of developing Vizhinjam as a World class port. Now it becomes a reality. Completion of Vizhinjam Inter National Sea Port is really a boon to Kerala State.

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A STUDY ON CUSTOMER CARE ACTIVITIES OF MOBILE TELECOM COMPANIES IN KERALA

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Abstract

The development in telecommunication sector of any nation has been treated as one of the primary indicators of socioeconomic development of the nation. It acts as a major catalyst for the economic growth of the nation. The Indian Telecommunication industry witnessed an amazing growth and fast development during the recent years. At present there are nine mobile telecom service providers in Kerala. The only state owned mobile telecommunication service provider operating in Kerala is BSNL. All others are in private sector. They are Bharti Airtel Limited, Vodafone India, Idea Cellular, Reliance Communications Limited, Tata Tele services Limited, Aircel, Sistema and Reliance JIO Info communication Limited. The customer satisfaction is very important in mobile telecom sector as part of customer retention. The study gives an insight about the expected level of customer care activities and service quality of mobile telecommunication services by the customers of Kerala. The study exposes the important factors and its effects related to customer satisfaction of consumers of mobile telecom services. The purpose of this study is to understand the importance of customer care activities in improving customer satisfaction in mobile telecom service providers in Kerala.

Keywords: Mobile Companies, Telecom Service Providers, Customer care, Customer Satisfaction, Service Quality.

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Introduction

The Indian Telecommunication industry witnessed an amazing growth and fast development during the recent past. The telecom market in India was opened to private telecommunication service providers in 1994 through the National Telecom Policy-1994 (NTP-1994). The private . service providers started operating their services in the country in 1994.

In 1999 National Telecom Policy (NTP99) was released. Through Mobile Number Portability (MNP) which launched in our country in January 2011, a mobile telephone customer can change his/her Mobile Service Provider without changing his mobile number and it was another milestone in the history of revolution in the telecom industry in India.

Customer care Activities: Eight Customer care activities are identified in the mobile telecommunication area through literature review. They are Service Provisioning, Providing Quality Network, Fault Clearing, Activities leading to Accessibility of Products, Activities related with Tariff, Activities related with promotional offers, VAS related Activities and Activities Ensuring Web Presence.

Service Provisioning: Service Provisioning includes handing over of SIM card to the customers , the activation of SIM and addition of various facilities to the SIM.

Quality Network: Network quality does not happen by accident. It happens after a strong dedication, commitment and hard work. A service operator with a reputation for providing a good-quality network will catch the attention of and retain its subscribers.

Fault Clearing: The service provider has to rectify the fault quickly without compromising to quality. The various faults likely to occur in Mobile Telecommunication Services are Mobile Handset fault, SIM card fault, Network Elements fault and Infrastructure failures.

Product Accessibility through Distribution Channels: Mobile Service Providers use different channels for marketing and sale of their products. They are Customer care Centers of the service providers which are run by the own employees of the service organization , Franchisees and Direct Selling Agents (DSA) .

Activities related with Tariff: Companies may implement variety of pricing strategies to meet their marketing objectives. The decision of the firm on the price of the product or service and the pricing strategy influence the decision of the customer whether to purchase the product or service or not.

Activities related with Offers: Promotional Offers may lead to sales increases, creation of brand equity, new product acceptance, positioning, or creation of a corporate image.

Value Added Services: The customer value is defined as the difference between benefits and cost. Normally customer will purchase the product or service which has the highest

customer value comparing all other similar products or services available in the market. It is not compulsory that the high quality product or service has a high customer value because the cost may be very high. Apart from the customer value offered through the core services further value addition is possible through supplementary services. These services are called Value Added Services (VAS). VAS include devotional applications, Missed call alerts and voicemail box, Mobile advertising and so many.

Web Presence: Online presence of the business organization is significantly important nowadays. A website itself can be used to achieve many varieties of marketing strategies to help business growth. It will contribute money saving, time saving and more over added convenience to the customers. Information regarding new products or services, latest tariff details, organization profile, company policies and future plans are available through the website.

Customer Satisfaction in Service Sector

Organizations involved in the service industry must focus on providing superior customer service at each and every level. Employees should demonstrate a comprehensive and precise knowledge of all services offered by the service provider. The service provider has to take every effort to develop a positive and courteous relationship with the customers to promote repeat business and customer loyalty. The conflicts which are likely to arise during customer interactions are to be limited. Employees should demonstrate empathy when dealing with angry or upset customers. The service provider has to go ahead to follow-up on complaints to guarantee the customers that appropriate care is offered to them.

Service Quality

Every customer has a genuine expectation of the service they want to receive. Service quality measures how healthy a service is delivered, in comparison with the customer expectations. Businesses that meet or go beyond the expectations are treated to have better service quality. When assessing the service quality there are five dimensions which are to be considered. They are Tangibility, Reliability, Responsiveness, Assurance and Empathy.

Significance of the Study

Customer being the most important requisite of any business, building relationship with customers in the present scenario is most important activity to be focused by all the business organizations. Some of the significant results of developing a quality relationship are as follows Better Customer perceptiveness, Lead to Customer Satisfaction, Lead to

Customer Loyalty, Lead to Customer Retention, Chances of getting referrals and Growth in revenue. These are possible only with effective customer care activities.

Objectives of the study

1. To study the Customer care Activities provided by Mobile Telecommunication Service Providers in Kerala.
2. To develop a conceptual model on the relationship among Customer care Activities , Service Quality and customer satisfaction in mobile telecommunication services.

Methodology

The study is purely based on primary data collected through questionnaire survey. The secondary data has been collected through research journals, publications and also from certain websites. 270 samples from Urban stratum and 230 samples from rural stratum are collected . Three municipal corporations namely Thiruvananthapuram, Cochin, Calicut and nine Municipalities are randomly selected. Three wards from each of the three municipal corporations and two wards from each of the nine municipalities are selected by lottery method. From each ward ten samples are collected. Hence the 270 samples are collected from the urban stratum. Out of these, 32 samples are rejected due to missing of data. Hence 238 samples representing urban stratum are taken for analysis purpose. Twenty three Gramapanchayaths are randomly selected and one ward from each Gramapanchayath is selected by lottery method. From each ward 10 samples are collected. Hence a total of 230 samples are collected from rural stratum. Out of these samples 45 samples are rejected due to missing of data. Hence 185 samples representing rural stratum are taken for analysis purpose. Hence a total sample of 423 is used for data analysis purpose. The state owned telecom company BSNL and the three major Telecom Service Providers with reference to market share namely Idea and Vodafone and Airtel are selected for the study purpose.

Literature Review

According to P.Farjami, C.Gorg and F.Bell “Service provisioning is currently a challenging issue in offering future telecommunication services efficiently and at the same time in a flexible and user-friendly manner” (Ferjami, Gorg, & Bell, 2000). According to Jae-Hyeon Ahna, , Sang-Pil Hana and Yung-Seop Leeb it usually takes a long time to fix problems such as call quality deterioration or service coverage and those complainants who are unable to tolerate long waiting times may leave (Jae-Hyeon, Sang-Pil, & Yung-Seop, 2006). According to Hsiu-Fen Lin” the analytical results showed that website design, interactivity, information, security responsiveness, and trust affect customer satisfaction” (Lin, 2007). According to Stefan Michel , David Bowen and Robert Johnston

“Customers often want to know - within a reasonable time - not only that their problem has been resolved, but how the failure occurred and what the company is doing to make sure it doesn’t happen again” (Stefan, David, & Robert, 2008). S L Gupta and Arun Mittal argue that Public Sector is more reliable than Private Sector but not so good in the quality and innovativeness when compared with the private sector (Guptha & Arun, 2008) . According to Billi Bai, Rob Law and Ivan Wen “website quality has a direct and positive impact on customer satisfaction and customer satisfaction has a direct and positive impact on purchase intentions” (Billi, Rob, & Ivan, 2008). According to Ying Feng Kuo and shieh Neng Yen “As profit margins gradually decline, and market competition becomes increasingly intensive, 3G telecom operators must provide various mobile value-added services, as well as traditional voice services, to attract new subscribers and retain old ones” (Ying & Shieh, 2009). According to Muhammad Asif Khan “The dimensions of tangible, assurance, responsiveness, empathy, convenience, and network quality found to have positive and statistically significant relationship with mobile phone users’ perceived service quality” (Asif, 2010). According to Olu Ojo “service quality has effect on customer satisfaction and that there is a positive relationship between service quality and customer satisfaction” (Olu, 2010). According to Rajkumar Paulrajan and Harish Rajkumar consumers’ perception in mobile telecommunication sector is extensively varied in accordance with the communication quality, call service, facilities provided, price and customer care extended by the provider (Rajkumar & Harish, 2011). According to Kai Wang and Chien-Liang Lin” information quality, system quality, and service quality serve as important antecedents of perceived ease of use and usefulness among mobile phone subscribers (Kai & Chien, 2012). According to Mohammed M. Almosawi “price plays an important role in the choice criteria for mobile telephone operators in Malaysia” (Almosawi, 2012). Amna Nasir and Hamna Mushtaq argue that customers with high level perception of service quality and service satisfaction normally show repurchase intents and very strong loyalty towards the provider (Amna, Hamna, & Muhammad, 2014). According to Raj Bahadur Sharma “Customer satisfaction depends on customer care services, promotional schemes and service quality” (Raj, 2014). According to Daryl Schoolar “network quality plays a major role in customer satisfaction. Negative network quality also leads to poor word-of-mouth, which hurts growth as well” (Schoolar, 2015). According to Jeroen Meuleman “Pricing strategies will always be changing, because there is always someone who chooses to differentiate by means of pricing (Meoleman, 2015). According to Abiola Akande and Samson Alo “Sales promotion is an important component of an organizations overall marketing strategy along with advertising, public relations, and personal selling” (Abiola & Samson, 2015). According to Archi Dubey and Dr. A.K. Srivastava there is a significant influence of service quality on customer loyalty and customer relationship management in Indian telecom sector “ (Archi & Srivastava, 2016).

Analysis and Discussion

Table 1:
General Statistics for Customer Care Activities.

Customer care Activities	BSNL		IDEA		VODAFONE		AIRTEL	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Service Provisioning	3.4	1.216	4.05	0.896	3.29	0.792	4.32	0.632
Providing Quality Network	3.32	1.161	3.92	1.049	2.94	0.791	4.11	0.730
Fault Clearing	3.32	1.070	4.06	0.933	3.00	0.816	4.11	0.673
Product Accessibility	3.31	1.143	4.04	0.924	3.40	0.764	4.25	0.652
Activities related with Tariff	3.23	1.188	3.63	0.905	3.12	0.836	4.22	0.712
Activities related with Offers	3.15	1.130	3.94	1.096	3.08	0.847	4.09	0.631
VAS related Activities	3.12	1.093	3.74	0.975	2.90	0.816	4.17	0.785
Activities Ensuring Web Presence	3.23	1.144	4.18	0.845	2.89	0.797	4.19	0.599
Total (Customer care Activities)	3.26	---	3.95	---	3.08	---	4.18	---

Service Provisioning: In service Provisioning Activities Airtel is in the first position with a mean score of 4.32 followed by Idea (4.05) , BSNL (3.4) and Vodafone (3.29).

Providing Quality Network: In Providing Quality Network Airtel is in the first position with a mean score of 4.11 followed by Idea (3.92) , BSNL (3.32) and Vodafone (2.94).

Fault Clearing: In Fault Clearing Airtel is in the first position with a mean score of 4.11 followed by Idea (4.06) , BSNL (3.32) and Vodafone (3.00).

Product Accessibility: In Product Accessibility Airtel is in the first position with a mean score of 4.25 followed by Idea (4.04) , Vodafone (3.40) and BSNL (3.31).

Activities related with Tariff: In Activities related with Tariff Airtel is in the first position with a mean score of 4.22 followed by Idea (3.63) , BSNL (3.23) and Vodafone (3.12).

Activities related with Offers: In Activities related with Offers Airtel is in the first position with a mean score of 4.09 followed by Idea (3.94) , BSNL (3.15) and Vodafone (3.08).

VAS related Activities: In VAS related Activities Airtel is in the first position with a mean score of 4.09 followed by Idea (3.94) , BSNL (3.15) and Vodafone (3.08).

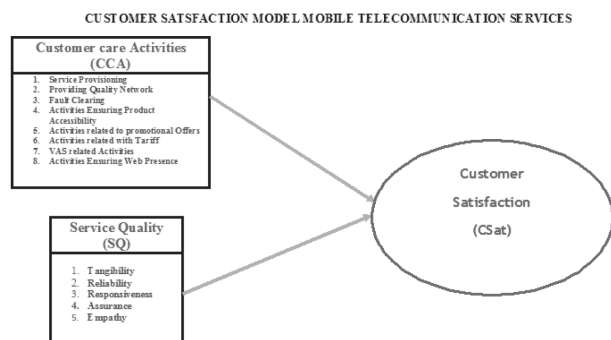
Activities Ensuring Web Presence : In Activities Ensuring Web Presence Airtel is in the first position with a mean score of 4.19 followed by Idea (4.18) , BSNL (3.23) and Vodafone (2.89).

From the table it can be concluded that with reference to the customer care activities offered by different Mobile Telecommunication Service Providers in Kerala , Airtel is in the first position with a mean score of 4.18 followed by Idea (3.95) , BSNL (3.26) and Vodafone (3.08).

Findings

1. The Customer care Activities provided by Mobile Telecommunication Service Providers in Kerala are in a better positions.
2. There is significant difference in customer care activities offered by BSNL and private Mobile Telecommunication Service Providers in Kerala.

Validated Customer Satisfaction Model



Conclusion and Suggestions

The Customer care Activities of Bharti Airtel and Idea Cellular Limited are in better positions in the state of Kerala. But the Customer care Activities of BSNL requires enhancement. The following suggestions are submitted in this regard.

Service Provisioning Activities.

The Service Provisioning Activities of BSNL requires enhancement. The Customer care Centres (CSC) of BSNL are to equipped with adequate number of knowledgeable and efficient staff. Sufficient training is to be imparted periodically to all the the Customer care Centre staff regarding Service Provisioning so that the employees can learn and update new developments in the field of Service Provisioning .

Providing Quality Network.

The activities related with providing Quality Network of BSNL requires much more improvement. There are mainly two types of poor Network Quality. They are no coverage issues and low coverage issues. If the issue is of no coverage it can be due to the absence of a mobile tower at a particular place or it can be due to the absence or fault of certain resources in the existing mobile tower. If the issue is of low coverage it can be due to the absence or fault of certain resources in the existing mobile tower. Hence availability of adequate material resources including mobile towers and adequate skilled manpower are to be ensured by BSNL. Utmost importance is to be given by BSNL to find early and effective solution to poor Network Quality.

Fault Clearing Activities.

The Activities related with Fault Clearing of BSNL requires enhancement . Apart from empowering its employees by imparting technical training to them BSNL also has to utilise maximum the assistance of equipment vendors who have designed and manufactured the network elements, MSC,IN etc.

Activities related with Product Accessibility.

The Activities related with the Product Accessibility of BSNL requires enhancement. The retailer outlets of BSNL are to be increased in number. The commission and incentives to the channel partners needs to be paid without any delay. The promotion materials are to be distributed to the retailer shops and DSAs as per their requirements.

Activities related with Tariff

The activities related with Tariff of BSNL requires enhancement. BSNL has to limit the number of Tariff plans as there are a big number of tariff plans available in the mobile

telecommunication services of BSNL at present. Customer awareness programmes on Tariff Plans need to be conducted in a periodic manner so that the customers can select the most suitable tariff plan for them.

Activities related with Promotional Offers

Private Telecom Mobile Service providers offer new mobile connections with free SIM and a package of voice calls and data initially free. This strategy can be implemented by BSNL also when it faces acute competition from the private mobile telcos.

Activities related with Value Added Services

BSNL has to incorporate useful VAS to its customers. BSNL has to introduce a mechanism to ensure that none of the customers are provided or charged with Value Added Services without the consent of the customers.

Activities related with the Web Presence

The activities related with the Web Presence of BSNL requires enhancement. BSNL has to update its Website on a daily basis.

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LOCATING THE EARLY STRUGGLES FOR PUBLIC SPHERE IN KERALA

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Abstract

As a rule, human beings always strive to achieve a significant role or position in the public sphere. In fact, man is always craving for fame, publicity, position and social status. It is his role in the public sphere that determines his value in society. In other words, it is this 'public' role that measures the social identity of an individual. However, looking back at Kerala society in the past, one finds that this did not prevail since at that time, being a part of the public was not an easy task and the doors to a public position were always managed by 'caste agendas' based on chaturvarnya. In fact the vast majority of Kerala's society was not considered to be a part of the 'public' domain and people in this category were considered the 'private' property of others. They were always sidelined by the rules of untouchability, unapproachability, unseeability, etc. They were denied access to public roads, public places, public walls, public tanks, etc. They were deprived everything relating to the public sphere. In order to gain access to a public existence, the untouchables (who formed the majority of Kerala's society) waged many struggles, and their struggles form a brilliant chapter in the history of Kerala.

Key words: Chaturvarnya, Avarnas, Savannas, Public Sphere, Depressed Classes, Processions.

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Introduction

The struggles for the public sphere in Southern Kerala were initiated by Ayyankali, the unquestioned champion of the depressed classes. Later on the baton was handed over to many and hence many leaders took up the issue sensitively and sincerely. As a result many attempts were made by different socio-religious leaders and institutions. But after several decades of serious research, the role played by the leaders like Sadananda Guru, Bodhananda Swamikal etc did not receive the attention they deserve. The struggles like the on at Pullat, Koorkanchery and Triprayar deserve special mention as they were the pioneering one in the respective terrains. Without mentioning their efforts the story of the struggles for public sphere in Kerala will remain incomplete.

Objectives of the Study

The main objective is to trace out the early struggles for public sphere in Kerala. The study also attempts to analyze the influence of these struggles in the society of Kerala. Further it also analyses the role of these struggles as a curtain raiser to the major struggles of Kerala.

Methodology

Analytical and descriptive methodology is used in this article, following the theoretical lines of public sphere. Kerala witnessed many struggles in the 19th and 20th centuries for the purpose of gaining political, social and economic concessions and rights. Among them the early struggles that were fought for gaining access to public places deserve special mention. The Villuvandi Samaram, Chaliyar Riot, Koorkanchery riot, the Pullat riot etc are some among them. The paper article attempts to analyse them one by one.

Villuvandi Samaram or Bullock – cart strike – 1893

The Pulayas form a major category among the Avarnas. They were denied many civic liberties or civic rights in the traditional Kerala society. One of the most severe issues affected them was the denial of access to public roads. Ayyankali, the unquestioned champion of the depressed classes, decided to challenge this. To implement his plan of action, he purchased two white bullocks and a cart. The purchase of a bullock cart by a Pulaya was itself a punishable offence in those days¹. He tied brass bells around the necks of the bullocks and entered the public road in the cart. He garbed himself in the fashion of a Caste Hindu, with the 703 mulmul dhoti, wrapped angavasthra around his shoulders, banian and a thalappavu (turban of some sort)². The Savarnas were horrified to see this. They tried to stop him by hurling stones and stumps at him, but nothing affected Ayyankali and nothing stopped his cart. He drove the cart up and down the streets of Venganoor.

On his way back, he was blocked by the Savarnas. At that instant, Ayyankali pulled out a dagger and told them that anyone who stopped him would 'get the benefit' of this sharp weapon³. Alarmed at this, everyone cleared the place and thus Ayyankali snatched (exercised) the civil liberty which had been so far denied to the untouchables.

Chaliyar Riot (1898)

Even though Ayyankali returned home unharmed after the Villuvandi samaram, he knew that he could not bring about all the changes the Pulayas desired on his own. His achievement was only persona; and because of his only sheer might. This was not the ultimate remedy he sought. This was not the ultimate remedy he sought. What he wanted was the elimination of the existing system which denied the backward classes their rights and privileges. For that a joint effort by many people was needed to claim their rights. To achieve this, he organised the Pulaya youths and trained them in martial arts. This group was known as Ayyankalipada⁴. Though he had won for himself the civil liberty of walking through the roads, which earned him the leadership of the Pulayas, this was not enough. The ordinary Pulayas had to get that right and only then would it become a convention. Hence, he assembled his men and decided to walk through the public roads. He organised a pedestrian march on the public road leading to Aralummodu market place⁵ (Puthanchantha). The route of the march was from Venganoor to Aralummodu. When the march reached Chaliyam Street, a group of Savarnas blocked their way and committed acts of violence⁶. Trained by Ayyankali, the Pulayas gave a fitting reply to the attack by the Savarnas and gained the upper hand. This incident provided inspiration to the Pulayas and at many places like Kazhakootam, Kaniyapuram, Venganoor, Olathanni etc., they conducted similar marches and gained the right to walk through the public roads⁷.

Brahma Nishta Sangham

The efforts for the opening of public roads to the Avarnas were further continued by the Brahma Nishta Sangham. It was established by a Nair Saint, Sadananda Swami in 1904. The main intention of this Sangham was to prevent the progress of Christianity among the Avarnas and to keep the oppressed people within the Hindu fold. Srivananda Swami asked the caste Hindus to avoid discrimination against the lower castes⁸. Because of its pro-lower caste perspective, soon it gained some progress and a number of Pulayas became the members of the Sangham. It also fought for the rights of the Avarnas, especially the right to walk through the public roads. On a Vijayadesami day, the Swami, along with his followers, walked through the public roads of Trivandrum, which had been till then prohibited to the Avarnas. They used a strategy to prevent the Savarnas from attacking them; they carried a picture of the Maharaja⁹. If the Savarnas prevented the march, that could be treated as treason. Thus Sadananda Swami gained the right to walk through the

roads for the Avarnas. Ayyankali co-operated with the Sangham and started a branch of it. The Sangham and Srivananda Swami played a vital role in shaping the social leader in Ayyankali¹⁰.

Dharmabhada Sangham or Rahasya Sangham

This was an organization established by Bodhananda Swamikal who was a close associate of Sree Narayana Guru. He was more famous as the proclaimed successor of Guru. His centre of activity was the erstwhile State of Cochin. He was responsible for the formation of many organisations and institutions such as the Sree Narayana Bhakti Paripalana Yogam, Cochin National Bank and Cochin Ezhava Samajam (which later became the Cochin S.N.D.P Yogam)¹¹. He simultaneously waged a crusade against untouchability as well by conducting many interlining sessions and inter- caste marriages.

What earned Bodhananda Swamikal more fame was his radical organisation known as Dharma or Rahasya Sangham¹². This organisation was established with the aim to destroy untouchability using fist force. For that, he collected a brigade of young and daring Ezhava youth. They were not gathered together under one banner, but arranged into bands of 12 or 18 and given special secret classes of the plans of action. Each one was duty bound to take an oath separately and the oath ran like this: “I am not above and below in caste to anyone, I will never give way or ask anyone to leave in the name of caste. I will not tolerate those who ask others to leave because of their caste. I will even sacrifice my life to oppose such matters.”¹³

Swamikal gave special instructions to the members of his brigade. Their plan of action was to attack those Savarnas who asked others to leave public roads and places on the basis of the so-called caste rules. What’s more important was that they insisted on those Savarnas to take an oath never to repeat this, ever in their life¹⁴. Some Savarnas dared to challenge this in court. But those who were going to file cases were also handled properly, on their way to the courts. On rare occasions, if a case was filed, Bodhananda Swamikal arranged for leading advocates to represent his case. This list of advocates includes Manchery Rama Iyer, Manchery Krishna Iyer etc¹⁵. His activities definitely brought about great changes in the public sphere. When people began to challenge the established patterns of social behavior, changes began to occur, one by one.

The Pullat Incident 1914

As earlier mentioned, Pullat is a place lying east of modern Thiruvalla region. This place witnessed a major riot for the right of education. The same region witnessed a move for the right to use public places. The leader of the untouchables was Vallikkara Chothi¹⁶. The Pulayas and other untouchables wished to use the public road in front of the famous

taravad of those times, Mathiram Pallikkal. Sensing the move that the Avarnas were planning, the Savarnas organised themselves to block it. However, in this area, the Avarnas had a great ally, the Brethren Church missionary, Noyal¹⁷. With a pointed gun in his hands, Noyal led the movement along with other Pulaya leaders. All the opposition melted away and the Avarnas used the public roads that had been a monopoly of the Savarnas for centuries. This was followed by many confrontations, but gradually the intensity died down and the Avarnas got the right to walk through the public roads.

The Riot of Nedumangad Market - 1912

As in the case of public roads, the Avarnas were not given permission to enter the markets in Trivandrum and the surroundings regions. This was most evident in Nedumangad. If the Avarnas wanted to sell their products in the market, they had to place it outside the market and wait at a distance¹⁸. If somebody needed that product, they would take it and pay a price which was always very low. The poor Avarnas had no right to question this or bargain as he could not approach the buyer. This practice had been prevailing for years¹⁹. On hearing about it, Ayyankali and his band arrived at Nedumangad and entered the market. This was followed by a confrontation between the Avarnas and Savarnas. The result was that, from that day onwards, the Avarnas gained permission to enter the market and got the right to get the maximum price for their products²⁰. Inspired by the Nedumangad incident, the people of Aralummodu, Neyyattinkara, Udiyankulangara, Dhanuvachapuram, Marayamttam, etc plotted similar riots and they all gained their respective rights²¹. In all the cases, the leading parties were the Pulayas and the force behind them was Ayyankali. Thus, the Avarnas snatched their right of the public sphere using force.

The Skirmishes of Triprayar, Koorkanchery and Kanimangalam

These skirmishes were not directly related to the struggles for public places as mentioned earlier; mentioned, rather they were intended to remove certain restrictions put on the Avarnas in certain situations. For instance, during temple festivities like the Pooram, Purappad and Parayezhunnallippu (in Cochin State), the presence of the Avarnas nearby were undesirable to the Savarnas²². So when the processions were moving along the public roads, the Avarnas who resided alongside the roads were forced to leave their houses and nearby areas²³.

Such discrimination was intolerable and Bodhananda Swamikal decided to stop this humiliation. He entrusted the Dharma Bhada Sangham with the task of dealing with the situation. Thus when the processions were going on, the bands of Rahasya Sangham stood along the roads, causing the 'so-called' pollution²⁴. This led to skirmishes at many places like Triprayar, Koorkanchery, Kanimangalam etc. However, before the determined efforts of the Dharma Sangham, all the strategies of the Savarnas failed and this was a

moral victory the army. This was a curtain raiser, which was soon followed by similar incidents in Cheloor, Arattupuzha etc. and the result was that as the years went by, such inhuman practices gradually dried up²⁵.

Paura Prakshobhanam

Similar to the skirmishes mentioned above, this one is related to the procession of the Koodalamanikkam temple in Irinjalakkuda. Here also, the Avarnas were not permitted to be on or near the roads, while the procession was on its way. Here, the rule was so strict and severe that even a toddy tapper who was doing his work on top of the coconut tree had to climb down and clear the place without 'polluting' the scene²⁶. Subsequently, a popular movement was launched against this injustice under the leadership of Puthezhathu Raman Menon, Ikkanda Warriar, etc. and the practice finally came to an end²⁷.

Conclusion

Even though these early struggles seem to be isolated, the impacts left by them are phenomenal. The depressed classes realized their strength for the first time in the history of Kerala and they grasped the power of unity by organizing themselves. These struggles shook away their inhibitions and prepared them to challenge the 'system' which was against them. These struggles paved the way for further struggles with larger goals. It is worthy to be noted that the temple entry movements, Vaikom Satyagraha and the like are the continuation of these struggles. Hence the role played by these early struggles for the 'public sphere' of Kerala was unique.

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IMPLEMENTATION, EFFECTIVENESS, PROBLEMS IN FUNCTIONING OF SEXUAL HARASSMENT AGAINST WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT 2013

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Abstract

Sexual harassment at workplace is age old problem confronted by women all over the world. Struggles against sexual harassment at workplace have a long history in India. But Indian judicial system recognised sexual harassment as problem of women only in the 1990s. Supreme Court in its famous Vishakha guidelines of 1997 initiated the first legal measure against sexual harassment at workplace. Vishaka guidelines even though passed in 1997 remained as guidelines for the past sixteen years until the new Sexual Harassment against women at workplace(Prevention, Prohibition, Redressal) Act 2013 was passed. The objective of this paper is to find out how far the Sexual Harassment Act 2013 was implemented and effective in the workplace of Kerala. To conduct the study researcher selected offices under government of Kerala as workplaces and the research was carried out through interview of heads of different departments using structured interview schedule.

Key words: Sexual Harassment at Workplace, Vishakha Guidelines, Sexual Harassment Act 2013

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Introduction

Violence against women is pervasive all over the world starting from home to workplace and it has shown an ever increasing trend. Sexual harassment at workplace is one of such issue which is increasing day by day both in unorganised and organised sectors. Women have entered into the workforce, especially organised workplace much later than men and for this reason workplaces have been conceived as male domains. But today women have entered in to almost all the spheres of work, thus challenging the male domination.

This shift created some disturbances in the workplaces and some of these disturbances took their expression in sexual harassment cases. Although women have been subjected to sexual demands to keep their jobs for centuries, the term sexual harassment was coined in the US only recently. Catherine MacKinnon (1979)¹*Sexual harassment of working women; - A case of sexual Discrimination* provided the first basis upon which workplace sexual harassment could be challenged legally as a form of discrimination based on gender². The Beijing Platform for Action(PFA)³ which was adopted at the United Nation's Fourth World Conference on Women in Beijing in 1995, calls on governments, the international community and civil society to take strategic action in twelve critical areas of violence against women; specifically Sexual Harassment at workplace.

Vishakha guidelines were the first legal measure to curb the menace of sexual harassment in India. Supreme Court of India passed the Vishakha guidelines in 1997 in connection with the case of Bhanwari Devi⁴ Vs the state of Rajasthan. After a long gap of 16 years Government of India enacted Sexual harassment against women at workplace (Prevention, Prohibition, and Redressal) Act 2013, thus providing the first firm legal measure to protect the interest of women in the workplaces of India⁵. The act is applicable to all women working both in organised or unorganised sector, whether drawing salary honorarium or working in voluntary capacity.

Definition of sexual harassment as per the Act

“Sexual Harassment” includes anyone or more of the following unwelcome acts or behaviour (whether directly or by implication), namely:

1. Physical contact or advances;
2. A demand or request for sexual favours;
3. Making sexually coloured remarks;
4. Showing pornography;
5. Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature

The Act consider employer as the responsible person for the implementation of the act. The act defines employer as the head of the department, organisation, undertaking, establishment, enterprise, institution, office, branch or unit or such other officer as the appropriate government or local authority specify by a notification. India is facing the problem of increasing cases of sexual harassment at workplace that despite numerous laws in place to tackle the menace. Sexual harassment at workplace hampers women's constitutional and fundamental rights to equality, justice and dignity. In India, many allegations of sexual harassment have cropped up in the very year in which a law to prevent such harassment at the workplace was enacted. This clearly reveals that laws are not enough to stop violence against women. The case of the editor of Tehelka, Tarun Tejpal, the allegations by law interns against two retired Supreme Court judges in the recent past, and scores of others that followed in private and public workplaces have, for the first time, brought the topic of workplace sexual harassment on to the wider debating platforms of the country. The available studies show the need for preventing sexual harassment at workplace to protect the rights Indian working women.

In an opinion poll titled 'Sexual Harassment at Workplaces in India 2011-2012' released by Oxfam India⁶, over 17 percent of the working women have faced sexual harassment at the workplace. Majority of the women did not resort to any formal action against the perpetrator for the reason of 'fear of losing the job' and 'absence of any complaint mechanisms at the workplace'. The study said that the reasons stated for not taking any action by the women despite the harassment were fear of losing the job, absence of any complaints mechanism at the workplace, fear of getting stigmatized and not aware of redress mechanism.

Kerala is one of the few states in India where indicators of women empowerment are high. But high rate of crime against women both at home and workplace is one of the contradictory features of the state. Cases of sexual harassment at workplace have also been reported in Kerala in the past. Different studies show that Vishakha guidelines were not properly implemented in the workplaces of Kerala. Women constitute more than half of the population in Kerala, therefore protecting the interest of the women means protecting the society of Kerala. So it is relevant to study the implementation of the Sexual Harassment Act 2013, which is passed for the protection of women at workplace.

Research Methodology

The objective of this paper is to find out how far the Sexual Harassment Act 2013 was implemented, its effectiveness and what are the major problems in the functioning of this Act at workplace. To conduct the study researcher selected offices under government of Kerala. To collect the data researcher interviewed heads of different department using

structured interview schedule. They were selected for the study because; each employer or head of the departments are the responsible person for the implementation of the act.

Observation and Findings

Based on the interviews researcher understood the fact that there exists lacunae in the implementation of the act. Even though employers are responsible for the implementation of the act, most of them turned a blind eye towards it or implemented it partially. The act stresses on three pronged strategy; Prevention, Prohibition and Redressal to tackle the problem of sexual harassment at workplace.

The chapter VI of the act makes it the duty of the employer to provide a safe working environment to women by preventing and prohibiting sexual harassment at workplace. It is also the duty of the employer to display at any conspicuous place in the workplace the penal consequences of sexual harassment and the order constituting Internal Complaint Committees (here after referred as ICC). But it was found that the above mentioned duties are seldom done by the employers. Based on this Sexual Harassment Act 2013 advocate that each Head of the Departments have to do several duties such as constituting the ICC, display of definition of sexual harassment, other details of sexual harassment and the nature of punishment in the notice board of his/ her office. Here the researcher found the constitution of ICCs were the only thing each offices could do till this time and no single offices could be found as the details of sexual harassment exhibited in those offices. Therefore lack of clear awareness regarding the various provisions of the act was common among all the respondents. Most of them think that constituting an ICC is the only one responsibility. Section 19 of the act envisages that the employer is also responsible with the duty of organising workshops and awareness programme at regular intervals for sensitizing the employees with the provisions of the act. Unfortunately none of the employers have clear perception about this provision and none of them organised such classes. Most of the employers pointed out the lack of available funds for conducting such classes. Even though the act made provision for transfer of funds from government for the maintenance of the ICC, none of the departments received such grants. This provision under section 19 of the act is important because gender sensitisation is the least promoted activity in our society. As the 'power inequalities' is often the most cited reason for sexual harassment cases, training and sensitization of employees become important. It will help to create awareness among women employees about their rights at the workplace and will encourage them to speak loud about their experiences. It is imperative that the employer issue a strong policy from the top authorities against sexual harassment taking a zero tolerance approach.

The Act 2013 provides a Redressal mechanism to the aggrieved women in the form of Internal Compliant Committee. Section 4 of the act directs the employer to set up an

ICC at each offices or branch of any organization employing at least 10 employees and employer failing to constitute an ICC is punishable with fine which may extend to rupees fifty thousand. The government is in turn required to set up a 'Local Complaints Committees' at district level to investigate complaints regarding sexual harassment from establishments where the ICC has not been constituted on account of the establishment having less than 10 employees or if the complaint is against the employer. The ICC consists of the following members nominated by the employer;

- (a) A presiding officer who shall be a woman employed at a senior level at workplace from amongst the employees.
- (b) Not less than two members from amongst employees preferably committed to the cause of women or who have had an experience in social work or have legal knowledge.
- (c) One member from amongst non-governmental organizations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment.

During the study it was found that all the employers have constituted ICC but most of them appear only in paper. Responsibility of the employer ends at the nomination of members to the committee. Most of the employers never found time to monitor the functioning and activities of the committee. They assigned these duties to the chairperson of the committee and inquiry only for annual reports. There was a low turnout of the cases in all the committees and this can be attributed to the improper functioning of the committees. The act emphasis that it is essential to conduct training programmes to sensitise/ train members of the ICC to recognise sexual harassment, deal with it, when occurs and prevent it. This part of the act is very relevant, training programmes and orientation classes are the best way to communicate to employees about the relevance of the act and its implementation. Through these techniques gender sensitisation will become easy and ICC is the best forum to communicate employees what behaviour is acceptable and what is not, in a non-threatening atmosphere of mutual learning. Most of the time women did not report sexual harassment cases due to the fear of further consequences. Traditional patriarchal power structure that even extends to workplace usually prevents women from reporting and they tolerate such incidence. Here lies the importance of gender sensitisation programmes so that women does not feel guilty and report sexual harassment. Women should be made aware of their rights and their importance at workplace. There should be speedy redressal and an increase in the conviction rate so that more harassment cases got reported.

Employers also mentioned about the reporting of false complaints to the committee. Even though the act envisages providing protection to women, section 14 of the act prescribes punishments for false or malicious complaints. However, it categorically mentioned that if

the complaint cannot be substantiated, then it will not attract any repercussions under this provision. It means that if woman is not able to substantiate her complaint for one or other reason she will be punished. Here comes the influence of workplace politics and power imbalances. If the harasser is the superior he can influence the procedure of the committee and thereby manipulate the complaint. The provision itself conveys the fear of punishment and it will restrict women from complaining against the harasser. However no disciplinary actions were taken against women who reported false complaints to the committee. When asked about the method through which these complaints were proved false, employers were unable to explain the procedures properly.

Here comes another problem, unawareness regarding the procedure for enquiry of cases makes it difficult for most of the employers to monitor the activities of the committee. The committee has to conduct time bound enquiry, completed within a period of 90 days. During the pendency of the inquiry the aggrieved women has the right to seek her transfer or transfer of the respondent. It is mandatory for the ICC to provide a report be made available to the concerned parties. Further, it is mandatory for the employer to act upon the recommendation within 30 days of receipt of the inquiry report.

The study found that in most of the cases reported to the committee, conciliation was the primary option and employers reported that in most cases women demanded conciliation. Section 10(1) which provides for the Committee to make an attempt to resolve the complaint through conciliation proceedings undertaken at the victim's request and proceed to make inquiry only if a settlement is not reached. The provision raise a question mark on the dignity of women, indicating that it is normal that she makes adjustment with her harasser. It is inconceivable and illogical why a sexually harassed woman would like to reconcile with her offender. But here in reality women demand conciliation and here we can see the dynamics of power inequality that operates at workplace.

It is found that most of the women fear the stigma of sexual harassment; because society has a tendency to victimize the victim. Usually women themselves blamed for their harassment, this is why they usually tries to compromise with their harassers. The traditional patriarchal structure has limited the chances of women's excellence, workplaces also comes under its supervision. In these circumstances women need maximum support from the legal system to win her chances. If implemented properly in all the workplaces (organised & unorganised) Sexual Harassment Act 2013 can lead the way.

Conclusion

Sexual harassment at workplace is a serious and sensitive issue to handle with. Absence of laws is not a reason for increased violence against women, what matters is the effective implementation and application of such laws. The act considers employer as the responsible

person for the implementation. Employers can fulfil this duty by just being active and more vigilant for signs of a problem. They can act as role models by their accessibility to employees, to be good listeners, to be objective and consistent, and to respond quickly and with sensitivity to complaints. It is important that employers know about the laws, policies, and procedures governing sexual harassment so they can fulfil their responsibilities, protect their organizations from stigma of sexual harassment and provide a respectful work environment for all. The employer also has some limitations, as he cannot always monitor the behaviour of his employees. But through the effective implementation of the act he can create an environment safe for women to be in.

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PERCEPTION OF INVESTORS ON DEPOSITORY PARTICIPANTS' SERVICES IN KERALA – AN ANALYSIS

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Abstract

Investment in stock market is increasing day by day due to the decreasing trend in the returns from other investment avenues, particularly banks. In Kerala also, the situation is not different. In order to participate in stock market, the investors are required to open an account called 'demat account' with the Depository Participants. Through opening an account with them, the investors have to avail the various services offered by the Depository participants. The present study is made to evaluate the level of awareness of demat account holders about the various services offered by the depository participants and their preferences.

Key words: Depository Participants, Depository, Beneficial Owners Account, Stock Market, Demat Account

Introduction

In the past, Indian stock market was plagued with inefficiencies like long settlement cycles, paper based settlement system and various perils associated with physical securities

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like bad delivery, theft, forgery, mutilation etc. In order to overcome these inefficiencies, the Government of India brought forth the depository system by enacting the Depositories Act in 1996. The depository system aims at replacing the manual system of share transfer, settlement of transactions and physical delivery of shares by a method of simple book entries. The system is envisaged to reduce the total time taken to complete a transaction and ensure greater liquidity.

The main agencies involved in providing depository services are Depository and Depository Participants.

Depository

As per the Depository Act, 1996, “Depository means a company formed and registered under the companies Act, 1956 and which has been granted the certificate of registration under sub- section 1(A) of section 12 of the Securities and Exchange Board of India Act, 1992.”

The Depository Act defines Depository as “an organisation where securities of shareholders are held in the form of electronic accounts in the same way as banks hold money.”

In India, the concept of multiple depositories has been adopted, given the fact that India has the largest number of shareholders in the world. It is reasonable to assume that dematerialization can take place at a faster pace if there are multiple depositories. It also creates a competitive environment which will be responsive to the user’s interest and demands. At present the following two depositories are working in India. They are;

1) National Securities Depository Limited(NSDL)

Pioneering the concept of depositories and ushering in an era of paperless settlement of securities, NSDL was established in August, 1996 as the first depository in India, as a public limited company under the Companies Act, 1956 with the paid up capital of Rs.300 crore. The present ownership of NSDL is structured as UTI (41.9%), IDBI (39.10%), NSE (14.3%) and SBI (4.7%). The other shareholders of NSDL are City Bank, Standard Chartered Bank, HDFC Bank Ltd, HSBC, Dena Bank, Canara Bank and Deutsche Bank.

2) Central Depository Services(India)Limited (CDSL)

Central Depository Services (India) Limited commenced its operation during February 1999. It is promoted jointly by the BSE (65%), Bank of India (10%), State Bank of India (10%), Bank of Baroda (10%) and HDFC (5%). It is

required to have a minimum capital of Rs. 100 crore, out of which Rs 65 crore has been contributed by the BSE.

Depository Participants

A Depository Participant (DP) is an agent of the depository through which it interfaces with the investor. A DP can offer depository services only after it gets proper registration from SEBI. A Depository Participant is also registered with the National Securities Depository Limited (NSDL) and also with the Central Depository Services Limited (CDSL). The financial intermediary who arranges to open and maintain demat account for an investor and who acts as a medium for handling securities through electronic book entries is called a 'Depository Participant'. The DP serves as a link between the shareholders, the company and the depository.

According to Depositories Act 1996, "a participant means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992."

A DP is one with whom an investor needs to open an account to deal in electronic form. The opening of account is similar to the opening of an account with any of the branches of a bank in order to utilise the services of that bank. A depository can be compared to a bank; likewise a DP may be compared to a branch of a bank. In Kerala 17 DPs are registered under CDSL and having registered office in Kerala.

Statement of the problem

The efficient use of a service depends on the proper awareness about the service. Depository participants offer a number of services to their account holders. But the level of usage is restricted to one or two of such services. In this context, the present study is undertaking to evaluate the awareness level of demat account holders about the various services offered by the depository participants.

Objectives of the Study

1. To examine the growth of demat accounts under CDSL DPs in Kerala
2. To examine the preference of investors in various securities
3. To assess the usage level of various DP services

Methodology

The present study is of descriptive in nature and uses both primary and secondary data. The Primary data are collected from 500 investors having demat account in CDSL

registered DPs, using a structured questionnaire. Simple random technique is used for selection of samples. Secondary data is collected from websites of SEBI, NSDL and CDSL, publications and brochures of depository and depository participants and research papers/articles published in various journals/magazines/newspapers. The collected data were processed and analysed using appropriate statistical tools like mean, percentages, standard deviation and inferential statistics like t test and one way ANOVA.

Review of Literature

Sri Ram Khanna, (2004) He observed that demat has never been compulsory even in developed capital market such as U.S. Respondents viewed quick and easy transfer as the top most positive aspect of demat facility and high charges as the most important negative aspect of demat facility followed by complicated system. They suggested that demat charges should be reverted to ad valorem basis to facilitate participation by small investors.

Sanjeev Mehta & Anupam Arora, (2005) viewed that India is one of the very few countries which have achieved the fastest demat. One of the most important reason behind this demat revolution is the support of the regulator i.e. SEBI. The regulator showed the guts and determination to push demat.

Gupta L.C., (2005) revealed that a majority of shareholders of many leading companies in India have remained outside the depository system because of high burden of depository charges on small long-term shareholders. They viewed that the demat system is extremely attractive to speculators, frequent traders and large investors but very burdensome and uneconomical for small long term investors, who have been complaining about this.

Neethu Prakash, (2006) shows the comparative analysis of the performance of NSDL and CDSL showed that NSDL has grown by leaps and bounds during a short span of eight years of its operations. This is because the NSDL is completely mechanised having VSAT locations, latest technology, comprehensive insurance policy, investor protection fund, introduction of innovative concepts etc.

Prashanta Athma & Makarla Ravikanth (2009) observed that countries that have adopted depository system have only one depository and if at all they have two, they are either region specific or the instrument specific. The study found that though the rate of growth in the number of DPs and companies equity live with CDSL is faster, the coverage of investor population by NSDL is 6 times to that of CDSL. The study recommended, though there are two depositories in our country, still there is a scope for the increase in the business as at present.

The literature review revealed that a few studies related to Depository system, Financial Performance of depositories and depository participants were carried out. But no study is focused on the performance of Depository Participants; they are the vital element in the depository system having direct connectivity with the investors and act as the connecting link between the investors and the Depositories. In this context, the present study is made to evaluate the performance of DPs in Kerala.

Analysis and Findings

Personal profile of investors

Age wise classification reveals that investors highly responded belong to 20 to 35 age categories, which represents 52.2 per cent of the total sample respondents. Gender wise classification shows that 75.6 per cent of the demat account holders were male and 24.4 per cent were female. As regards the marital status of the respondents, 44 per cent come under single category. The education wise classifications of the account holders reveal that the majority of the respondents are Graduates. Occupation wise analysis of the demat holders reveals that 44.8 percent of them are come under businessmen category. Income wise classification reveals that 40 percent of the demat account holders earn a monthly income of ₹ 50001 to 100000.

The first objective was to examine the growth of demat accounts, opened under CDSL DPs in Kerala. The status is clearly evident from the below table.

Table.1
Number of Demat Accounts Opened during the year from 2011-2015 in Kerala

No.of Demat Accounts	Location		Location		Location	
	Rural	Annual growth rate (%)	Urban	Annual growth rate (%)	Total	Annual growth rate (%)
2011	68152	-	161763	-	229915	-
2012	75292	10.48	178148	10.13	253440	8.67
2013	81418	8.14	191951	7.75	273369	8.00
2014	100665	23.64	231075	20.38	331740	21.35
2015	116926	16.15	266252	15.22	383178	15.51
Average annual growth rate		14.60		13.37		13.38

Source: CDSL

From the table, it is understood that the growth of demat accounts in Kerala is increasing year by year. The annual average growth rate shows that there is 13.38% growth in the overall demat account from 2011-2015. There is also positive growth rate in the case of region wise increase in the number of demat accounts for the selected period. The average annual growth rates for rural and urban area are 14.60 and 13.37 respectively.

The second objective was to assess the awareness level of demat account holders about various DP services

There are a large number of investment avenues for savers in the stock market. The investor has to choose proper avenues from among them depending on his preference, needs and ability to assume risk. The preference of investors in relation to various securities is presented in the Table 2. 92.6 percent of male and female investors prefer equity shares and the next majority prefers mutual funds.

Table 2.
Preference of investors in various scripts

Gender		Total
	Female	
	113 (92.6)	463 (92.6)
	5 (4.1)	24 (4.8)
	1 (0.8)	2 (0.4)
	2 (1.6)	9 (1.8)
	1 (0.8)	2 (0.4)
	122 (100)	500 (100)

Source: Primary Data

Table 3.
Preference analysis of various securities

Forms of scrips	Levene's Test for equality of Variances		t-test for equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error difference	95% Confidence Interval of the difference	
								Lower	Upper
Equal variance assumed	0.218	0.641	-0.219	498	0.827	-0.017	0.079	-0.173	0.138
Equal variance not assumed			-0.209	189.940	0.835	-0.017	0.083	-0.181	0.147

Source: Primary Data

Note: Figures in bracket present percentage to total.

Table shows that 92.6 percent of male and female investors prefer equity shares and the next majorities prefer mutual funds.

The investors' preferences in various securities are analysed with the help of two sample independent t test. The result of the t test is presented in the Table 3.

The test result reveals that p value is greater than the level of significance, which is 0.05. Therefore the null hypothesis is accepted and the alternative hypothesis rejected. That is, there is no significant difference in the selection of various securities by the male and female investors.

The third objective of the study was to assess the usage level of various DP services.

Depository Participants provide valuable information and assistance to Demat account holders. The primary function of depository is to eliminate or minimize the movement of physical securities in the market. The demat account holders are classified as active and inactive and dormant. Table 4 states the Demat account holders' opinion about usage of various Services performed by DPs.

Table 4.
Services of DPs

Services	Status of Account Holder			
	Active		Inactive & Dormant	
	Score	Rank	Score	Rank
Dematerialisation	706	1	1700	1
Rematerialisation	296	8	747	8
Pledge	367	6	917	6
Stock Lending and Borrowing	297	7	748	7
Account Freezing	153	10	374	10
Corporate Actions	627	3	1479	3
Nomination	292	9	672	9
Transfer	680	2	1663	2
Power of Attorney	390	5	956	5
Settlement of Discrepancies	505	4	1248	4

Source: Primary Data

The table shows that majority of the Demat account holders ranked dematerialization service as the most important one. The second important function performed by DP is the transfer of security. Account freezing was the rarely used service provided by DPs.

The Demat account holders' ranking about different services offered by depository participants was analysed with Wilcoxon-Mann-Whitney test (U test). This is presented in the Table 5.

Table 5.
Services rendered by DPs

Status of account holder	Mean Rank	Sum of Ranks	Z	Asymp. Sig. (2-tailed)
Active Accounts	6.20	62.00	-3.250	0.001
Inactive & Dormant Accounts	14.80	148.00		

Source: Primary Data

Table shows that the p value is 0.001, which is less than 0.05, the assumed level of significance. This means that null hypothesis is rejected in favor of the alternative hypothesis. Therefore test results prove that there is significant difference in the status of account and usage of services offered by DPs to Demat account holders.

Findings of the study

The major findings of the study are:

1. Majority of the respondents belong to 20-35 age category.
2. Gender wise classification shows that majority of the demat account holders are male.
3. As regards the marital status of the respondents, highest percent come under single category.
4. The education wise classifications of the account holders reveal that the majority of the respondents are Graduates.
5. The location wise analysis reveals that majority of the respondents from rural and urban areas are come under businessmen category.

6. Income wise classification reveals that highest percent of the demat account holders earn a monthly income of ₹ 50001 to 100000.
7. The annual average growth rate shows that there is 13.38% growth in the overall demat account from 2011-2015.
8. Majority of male and female investors prefer equity shares and the next majority prefers mutual funds.
9. There is no significant difference in the selection of various securities by the male and female investors.
10. Majority of the Demat account holders ranked dematerialization service as the most important one. The second important function performed by DP is the transfer of security
11. There is significant difference in the status of account and usage of services offered by DPs to Demat account holders

Conclusion and suggestions

The study shows that the number of demat accounts in Kerala is increasing year by year. Majority of the investors prefer demat of equity. Majority of the investors use dematerialisation and transfer services mostly. It shows that despite the number of investment avenues in stock market and many services offered by DPs, the investors concentrated to limited number of services and securities. The DPs and authorities should take necessary steps to make the investors aware about other services and securities and there by widen demat services.

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