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<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td>eISSN (online)</td>
<td>2584-3028</td>
</tr>
<tr>
<td>Frequency</td>
<td>Annual</td>
</tr>
<tr>
<td>Starting year</td>
<td>2024</td>
</tr>
<tr>
<td>Language</td>
<td>English</td>
</tr>
<tr>
<td>Format</td>
<td>Online</td>
</tr>
<tr>
<td>Scope</td>
<td>Management</td>
</tr>
<tr>
<td>Plagiarism</td>
<td>Less than 25 per cent (through Turnitin)</td>
</tr>
<tr>
<td>Publishing Body</td>
<td>Jain College of MCA &amp; MBA</td>
</tr>
<tr>
<td>Address</td>
<td>R.S. No. 19, Block ‘D’, Near Panchayat Water Tank, Piranwadi, Belagavi, Karnataka – 590014 INDIA.</td>
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</tr>
<tr>
<td>Table of Contents</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>1. Exploring the Relationship between Work Environment and Well-being of</td>
<td></td>
</tr>
<tr>
<td>Medical Representative: A Study in Belagavi City.</td>
<td></td>
</tr>
<tr>
<td>2. Nigerian Civil Servants’ Adoption of Electric Vehicles: Mediating Role of</td>
<td></td>
</tr>
<tr>
<td>Social System Norms in Perspective.</td>
<td></td>
</tr>
<tr>
<td>3. To Examine How the Selected Sugar Industries of Belgavi District are</td>
<td></td>
</tr>
<tr>
<td>Motivating &amp; Enhancing Psychological Capital of their Employees.</td>
<td></td>
</tr>
<tr>
<td>4. Examining the Relationship Between Employee Commitment on Organizational</td>
<td></td>
</tr>
<tr>
<td>Effectiveness.</td>
<td></td>
</tr>
<tr>
<td>5. Application of Green Human Resource Management in Micro, Small and Medium</td>
<td></td>
</tr>
<tr>
<td>Enterprises to Gain Competitive Advantage: A Conceptual Study.</td>
<td></td>
</tr>
<tr>
<td>7. Achieving Sustainability through Optimal Well-Being and Work-Life Balance:</td>
<td></td>
</tr>
<tr>
<td>Entrepreneur's Equation for Success.</td>
<td></td>
</tr>
<tr>
<td>8. Strategies to Overcome Challenges of Knowledge Management.</td>
<td></td>
</tr>
<tr>
<td>10. Consumer Buying Behaviour towards Private Labels in Home Hygiene</td>
<td></td>
</tr>
<tr>
<td>Products Category.</td>
<td></td>
</tr>
<tr>
<td>12. Nurturing Innovation and Creativity for Business Success.</td>
<td></td>
</tr>
</tbody>
</table>
EXPLORING THE RELATIONSHIP BETWEEN WORK ENVIRONMENT AND WELL-BEING OF MEDICAL REPRESENTATIVE: A STUDY IN BELAGAVI CITY.

Dr. Devata D. Gasti*

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ABSTRACT

This study seeks to examine how the work environment impacts the well-being of Medical Representative, which is crucial for the effective provision of healthcare services and the sustainability of the healthcare system. The research will utilize a quantitative research approach to explore the relationship between various factors of the work environment and the well-being of Medical Representative. The independent variable in this study is the work environment, while the dependent variable is the well-being of Medical Representative. The research will involve conducting in-depth interviews with 180 Medical Representative to gain a deeper understanding of their experiences and perceptions regarding how the work environment influences their well-being. To ensure the reliability of the questionnaire designed on a Likert scale, Cronbach's alpha will be applied. The findings of the study will be derived through the use of descriptive statistics and correlation analysis.

Key words: Well-Being, Health Care Personnel, Physical Conditions, Psychosocial Factors, Organizational Support, Career advancement opportunities.

INTRODUCTION

The health and satisfaction of Medical Representatives are paramount for the effective delivery of quality healthcare services and the smooth operation of healthcare organizations. One pivotal factor that can impact their well-being is the working environment in which they operate. This study seeks to explore the influence of the work environment on the well-being of Medical Representatives, considering various facets such as physical conditions, psychosocial elements, and organizational support.

Numerous studies have underscored the importance of the work environment in shaping the well-being of Medical Representatives. For example, Smith et al. (2019) discovered that healthcare professionals working in supportive and positive work environments experienced elevated job satisfaction, lower rates of burnout, and enhanced mental well-being. Similarly, Johnson et al. (2020) illustrated that positive work environments characterized by effective communication, teamwork, and supportive leadership were linked to increased job satisfaction and reduced stress levels among Medical Representatives.

Physical conditions in the work environment play a pivotal role in the well-being of Medical Representatives. Factors like ample lighting, comfortable temperatures, and ergonomically designed workstations contribute to the physical well-being and job satisfaction of healthcare professionals (Allen et al., 2018). Moreover, maintaining a safe and clean work environment with appropriate infection control measures is crucial for safeguarding the health and well-being of Medical Representatives (Gurses et al., 2020).

Psychosocial factors within the work environment can significantly impact the well-being of Medical Representatives. High job demands, such as heavy workloads, time pressure, and emotional demands, can lead to stress, burnout, and decreased job satisfaction (Maslach et al., 2001). Conversely, social support from colleagues, supervisors, and the organization can act as a buffer against stress and promote well-being among Medical Representatives (Leka et al., 2019). Organizational support and policies are critical in creating a positive work environment for Medical Representatives. Adequate staffing levels, professional development opportunities, and recognition are important factors highlighted by Aiken et al. (2017) for enhancing the well-being and job satisfaction of Medical Representatives. Furthermore, a supportive organizational culture that values work-life balance, encourages employee engagement, and provides decision-making autonomy can positively influence the well-being of Medical Representatives (Liu et al., 2019).

Overall, the work environment significantly influences the well-being of Medical Representatives. Physical conditions, psychosocial factors, and organizational support within the work environment play crucial roles in determining the job satisfaction, burnout levels, and overall well-being of healthcare professionals. Understanding these influences can inform the development of interventions and policies that promote a positive work environment, ultimately enhancing the well-being of Medical Representatives and the quality of healthcare delivery.

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

Well-being and Physical Conditions:

Several perspectives and theories can guide the examination of the relationship between well-being and physical conditions. One notable theoretical framework is the bio psychosocial model, introduced by Engel in 1977, which underscores the interaction of biological, psychological, and social factors in shaping health outcomes and well-being. According to this model, physical conditions can influence an individual's psychological and social well-being, and vice versa. Physical conditions may directly impact physical functioning, leading to constraints in daily activities, pain, and discomfort. These physical limitations can subsequently contribute to psychological distress,
diminished quality of life, and overall well-being. Psychological factors, including stress, coping strategies, and beliefs about illness, can also shape the experience and perception of physical conditions, thereby impacting well-being. Additionally, social factors such as social support, socioeconomic status, and healthcare access play a crucial role in shaping both physical and psychological well-being within the context of physical conditions.

Numerous studies have delved into the relationship between well-being and physical conditions, offering valuable insights into the intricate interplay between these factors. For example, in a systematic review of 48 studies, Smith et al. (2018) found consistent evidence linking physical conditions (e.g., chronic pain, cardiovascular diseases, cancer) to diminished psychological well-being and quality of life. The review underscored the bidirectional nature of the relationship, with physical conditions negatively impacting psychological well-being and vice versa. In a longitudinal study by Pressman and Cohen (2005), individuals with higher subjective well-being, as measured through positive affect and life satisfaction, were found to have a reduced risk of developing physical conditions such as cardiovascular diseases and metabolic disorders. This study suggested that psychological well-being may act protectively against the onset of certain physical conditions. Similarly, Steptoe et al. (2013) explored the relationship between well-being and physical health outcomes in a large sample of older adults, revealing that individuals with higher levels of well-being, including positive affect, life satisfaction, and purpose in life, had a reduced risk of developing disabilities and exhibited better physical functioning over time.

Furthermore, Wu et al. (2019) conducted a meta-analysis of studies examining the impact of chronic illness on subjective well-being. The findings indicated that individuals with chronic conditions reported lower levels of subjective well-being compared to those without chronic illness. The analysis also underscored the role of moderating factors such as social support and coping strategies in influencing the relationship between physical conditions and well-being. These studies provide evidence supporting the connection between physical conditions and well-being, emphasizing the bidirectional nature of the relationship. Physical conditions can negatively impact psychological well-being and overall quality of life, while psychological well-being may also exert a protective effect on physical health outcomes.

Hypothesis 1: Well-being is positively influenced by Physical Conditions

Well-being and Psychosocial Factors:
The theoretical framework guiding the exploration of the relationship between well-being and psychosocial factors recognizes the substantial impact of psychological and social determinants on an individual's overall well-being. Well-being encompasses various dimensions, including emotional, psychological, social, and physical well-being, reflecting an individual's state of happiness, satisfaction, and fulfillment in life. Psychosocial factors, encompassing psychological and social determinants, influence individuals' mental health, behavior, and social interactions. The World Health Organization acknowledges that well-being is shaped by a complex interplay of factors, including individual characteristics, social relationships, and environmental conditions.

The bio psychosocial model, proposed by Engel, is a significant theoretical perspective informing the study of well-being and psychosocial factors. Emphasizing the interconnectedness of biological, psychological, and social factors in understanding human health and well-being, this model suggests that individuals' well-being is influenced by a combination of biological processes (e.g., genetics, neurobiology), psychological factors (e.g., cognitive processes, personality traits), and social factors (e.g., social support, socioeconomic status).

Another influential framework is Bandura’s social cognitive theory, highlighting the reciprocal relationship between individuals and their social environment. This theory posits that personal factors (e.g., self-efficacy, beliefs, goals) interact with social factors (e.g., social norms, social support) to influence behavior and well-being outcomes. Psychosocial factors like self-efficacy and social support, according to this framework, can directly impact individuals’ well-being by influencing their thoughts, emotions, and behaviors.

Numerous studies have explored the relationship between well-being and various psychosocial factors, providing insights into how these factors influence individuals' well-being. For instance, social support consistently emerges as a crucial psychosocial factor influencing well-being, with strong social relationships predicting higher subjective well-being and social isolation linked to poorer outcomes.

Positive affect or positive emotions has also been extensively studied in relation to well-being. Experiencing positive emotions, such as joy, gratitude, and contentment, is linked to higher well-being levels, serving as a buffer against stress and enhancing resilience. Psychological factors like self-efficacy and optimism are associated with well-being, with higher self-efficacy related to greater life satisfaction and optimism linked to better psychological well-being and coping abilities. Moreover, psychological well-being itself contributes to overall well-being. Models such as Ryff and Keyes' multidimensional model of psychological well-being highlight the importance of dimensions like self-acceptance, personal growth, and positive relationships in contributing to overall well-being and life satisfaction.

Overall, the theoretical framework and literature review underscore the significance of psychosocial factors in influencing well-being outcomes. Social support, positive affect, self-efficacy, optimism, and psychological well-being are among the key factors consistently associated with higher levels of well-being. Understanding the interplay between these factors can inform interventions and strategies aimed at promoting well-being and enhancing individuals' quality of life.

Hypothesis 2: Well-being is positively influenced by Physical Conditions

Well-being and Organizational Support:
The relationship between well-being and organizational support is grounded in several established theories and concepts, shedding light on how organizational support influences employees' well-being. This framework gives particular attention to perceived support, social
exchange theory, and the job demands-resources model. Perceived support, a critical aspect, refers to employees' subjective perception of the support they receive from their organization, encompassing instrumental, emotional, and informational support. Social exchange theory posits that employees reciprocate organizational support by demonstrating increased commitment, engagement, and well-being. This reciprocal relationship emphasizes the importance of employees' perception of organizational support in fostering their well-being.

According to social exchange theory, individuals engage in a process where they contribute their efforts, skills, and loyalty to the organization in exchange for various resources and support. When employees perceive high levels of organizational support, they are more likely to reciprocate by exhibiting positive work attitudes, heightened job satisfaction, and enhanced well-being. This theory establishes a foundation for understanding the positive association between organizational support and well-being. The job demands-resources (JD-R) model categorizes job characteristics as either demands or resources, influencing employee well-being and performance. Organizational support is viewed as a critical resource in this model, alleviating job demands and providing employees with the necessary resources to cope with stress and maintain well-being. Higher perceived organizational support is linked to lower job stress, increased job satisfaction, and improved well-being in employees. Empirical studies have explored the relationship between well-being and organizational support, offering evidence for the outlined theoretical framework. Eisenberger et al.'s (1986) seminal study, for instance, investigated the impact of perceived organizational support on employee well-being. Results indicated that employees receiving higher levels of organizational support reported greater job satisfaction, reduced job stress, and improved mental health, highlighting the crucial role of perceived support in enhancing employee well-being. Demerouti et al. (2001) explored the relationship between organizational support and employee burnout, finding that higher perceived organizational support correlated with lower burnout levels, acting as a buffer against negative job demands and contributing to employee well-being. Additional studies further emphasize the positive influence of organizational support on various dimensions of well-being. For instance, Rhoades and Eisenberger's (2002) research demonstrated a positive relationship between organizational support and employees' life satisfaction, positive emotions, and psychological well-being.

Hypothesis 3: Well-being is positively influenced by Organizational Support

Well-being and Career advancement opportunities:
The relationship between well-being and career advancement opportunities is underpinned by established theories and concepts, considering how these opportunities impact employees' overall well-being. The framework places importance on job characteristics theory, self-determination theory, and the social cognitive career theory.

Job characteristics theory posits that specific job features, such as skill variety, task identity, task significance, autonomy, and feedback, can influence employees' motivation, satisfaction, and well-being. Career advancement opportunities, encompassing promotions, challenges assignments, and skill development programs, can enhance job characteristics, providing employees with a sense of growth, mastery, and purpose, ultimately leading to improved well-being. Self-determination theory suggests that individuals possess innate psychological needs for autonomy, competence, and relatedness. Career advancement opportunities that allow employees to exercise autonomy, acquire new skills, and establish meaningful connections can fulfill these needs, promoting well-being. When employees perceive that their career advancement aligns with their values, interests, and personal goals, they are more likely to experience higher levels of well-being.

The social cognitive career theory emphasizes the role of career-related beliefs, self-efficacy, and goal setting in career development. According to this theory, career advancement opportunities can enhance employees' self-efficacy beliefs, increase motivation, and positively impact well-being. Access to meaningful career advancement opportunities, coupled with the perception of capability to succeed in those opportunities, is likely to enhance overall well-being. Empirical studies have explored the relationship between well-being and career advancement opportunities, offering evidence for the outlined theoretical framework. For example, a study by Harzer and Ruch (2013) investigated the association between career success (including career advancement) and well-being, revealing a positive relationship between career success and indicators of well-being, such as life satisfaction and positive affect. Similarly, a study by Judge and Watanabe (1993) explored the impact of career advancement opportunities on job satisfaction and well-being, finding that individuals perceiving greater career advancement prospects reported higher levels of job satisfaction and psychological well-being. Other studies, such as the one by Ng and Feldman (2012), have demonstrated a positive relationship between career advancement opportunities and work engagement, a crucial component of well-being. Access to such opportunities motivates, challenges, and satisfies employees, contributing to greater overall well-being.

Hypothesis 4: Well-being is positively influenced by Career advancement opportunities

Conceptual Framework for Assessing the Influence of Work Environment on the Well-being of Medical Representative

RESEARCH METHODOLOGY

In the research conducted in Belagavi City, a quantitative approach was employed to gather information and evaluate the impact of the work environment on the well-being of Medical Representatives. For this purpose, a well-structured questionnaire was devised, focusing on four key factors: Physical Conditions, Psychosocial Factors, Organizational Support, and Career Advancement Opportunities. A random sampling method was utilized to select 180 medical professionals working in various hospitals within Belagavi City. The collected data from the field survey underwent analysis using the SPSS software, with statistical methods, including Cronbach's alpha, employed to assess the internal consistency of the designed 5-point Likert scale. Descriptive statistics
and correlation analyses were conducted to scrutinize the relationships among factors influencing the well-being of healthcare personnel.

**ANALYSIS AND FINDINGS**

**Matrix 1.1 Reliability test**

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<th>Independent Variables</th>
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<tr>
<td>Physical Conditions</td>
<td>8</td>
<td>0.799</td>
</tr>
<tr>
<td>Psychosocial Factors</td>
<td>9</td>
<td>0.789</td>
</tr>
<tr>
<td>Organizational Support</td>
<td>9</td>
<td>0.801</td>
</tr>
<tr>
<td>Career advancement</td>
<td>8</td>
<td>0.799</td>
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**Table 1.2 Descriptive Analysis**

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<tr>
<td>Physical Conditions</td>
<td>4.10</td>
<td>4.45</td>
<td>5–1</td>
<td>0.281</td>
</tr>
<tr>
<td>Psychosocial Factors</td>
<td>4.15</td>
<td>4.29</td>
<td>5–1</td>
<td>0.321</td>
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<tr>
<td>Organizational Support</td>
<td>4.31</td>
<td>4.45</td>
<td>5–1</td>
<td>0.351</td>
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<tr>
<td>Career advancement</td>
<td>4.29</td>
<td>4.21</td>
<td>5–1</td>
<td>0.289</td>
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**Table-1.3. Pearson’s Correlation Analysis**

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<th>Variables</th>
<th>Correlation</th>
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<th>(2)</th>
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<th>(4)</th>
<th>(5)</th>
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<tr>
<td>Well-Being</td>
<td>Correlation</td>
<td>Sig. 2-tailed</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Physical Conditions</td>
<td>Correlation</td>
<td>Sig. 2-tailed</td>
<td>0.656**</td>
<td>(0.000)</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychosocial Factors</td>
<td>Correlation</td>
<td>Sig. 2-tailed</td>
<td>0.576**</td>
<td>(0.002)</td>
<td>0.291*</td>
<td>(0.034)</td>
<td>1</td>
</tr>
<tr>
<td>Organizational Support</td>
<td>Correlation</td>
<td>Sig. 2-tailed</td>
<td>0.215</td>
<td>(0.026)</td>
<td>0.081</td>
<td>(0.341)</td>
<td>0.097</td>
</tr>
<tr>
<td>Career advancement</td>
<td>Correlation</td>
<td>Sig. 2-tailed</td>
<td>0.188</td>
<td>(0.106)</td>
<td>0.012</td>
<td>(0.751)</td>
<td>0.072</td>
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* (Correlation is significant at 0.01 level 2 tailed)  ** (Correlation is significant at 0.05 level 2 tailed)

The median values for these variables are close to the mean values, indicating a roughly symmetrical distribution. The range for all variables is 5–1, suggesting that the response options cover the full spectrum of the variables. The standard deviations (SD) for the variables range from 0.281 to 0.351, indicating relatively low variability in the responses.

**Correlation Analysis:** Well-Being shows a significant negative correlation with Physical Conditions and Psychosocial Factors, indicating that as the conditions and factors improve, well-being tends to decrease. There is a moderate positive correlation between Physical Conditions and Psychosocial Factors, implying that as one improves, the other tends to improve as well. The correlations between Psychosocial Factors and Organizational Support, as well as Organizational Support and Career advancement opportunities, are either weak or non-significant.

In conclusion, the analysed variables demonstrate good internal consistency reliability. The respondents generally rated the variables positively, with low variability in the responses. The analysis indicates a significant negative relationship between well-being and both Physical Conditions and Psychosocial Factors. Additionally, there is a moderate positive correlation between Physical Conditions and Psychosocial Factors. However, the correlations between Psychosocial Factors and Organizational Support, as well as Organizational Support and Career advancement opportunities, are weak or non-significant.

**IMPLICATION AND SUGGESTION**

Based on the analysis of the variables, here are some suggestions and implications for the organization:

**Focus on Improving Physical Conditions and Psychosocial Factors:** Since there is a significant negative correlation between well-being and both Physical Conditions and Psychosocial Factors, it suggests that enhancing these aspects can potentially improve employee well-being. The organization should prioritize creating a conducive physical work environment and fostering positive psychosocial factors such as supportive relationships, work-life balance, and job satisfaction.

**Recognize the Positive Ratings:** The descriptive statistics indicate that respondents generally rated Physical Conditions, Psychosocial Factors, Organizational Support, and Career advancement opportunities positively. This suggests that the organization is performing well in these areas. It is essential for the organization to acknowledge and reinforce these positive aspects to maintain employee satisfaction and engagement.

**Monitor and Address Variability:** Although the variability in the responses, as indicated by the standard deviations, is relatively low, it is still crucial to monitor and address any potential sources of variability. Identifying and addressing areas of high variability can help create a more consistent and predictable work environment, which can contribute to employee well-being and satisfaction.

The provided tables 1.1 to 1.3 present information regarding reliability testing, descriptive statistics, and correlation analysis. Here is a summary and conclusion based on the table values:

**Reliability Testing:** Physical Conditions, Psychosocial Factors, Organizational Support, and Career advancement opportunities all show good internal consistency reliability, as indicated by their Cronbach’s alpha values ranging from 0.789 to 0.801.

**Descriptive Statistics:** The variables of Physical Conditions, Psychosocial Factors, Organizational Support, and Career advancement opportunities have means ranging from 4.10 to 4.31, indicating that, on average, respondents rated these variables relatively positively.

**Implication and Suggestion**

Based on the analysis of the variables, here are some suggestions and implications for the organization:

**Focus on Improving Physical Conditions and Psychosocial Factors:** Since there is a significant negative correlation between well-being and both Physical Conditions and Psychosocial Factors, it suggests that enhancing these aspects can potentially improve employee well-being. The organization should prioritize creating a conducive physical work environment and fostering positive psychosocial factors such as supportive relationships, work-life balance, and job satisfaction.

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**Monitor and Address Variability:** Although the variability in the responses, as indicated by the standard deviations, is relatively low, it is still crucial to monitor and address any potential sources of variability. Identifying and addressing areas of high variability can help create a more consistent and predictable work environment, which can contribute to employee well-being and satisfaction.
Enhance the Relationship between Psychosocial Factors and Organizational Support: The weak or non-significant correlation between Psychosocial Factors and Organizational Support suggests a potential area for improvement. Strengthening the link between these variables can lead to a more supportive organizational culture, better employee relationships, and increased job satisfaction.

Foster Collaboration between Physical Conditions and Psychosocial Factors: The moderate positive correlation between Physical Conditions and Psychosocial Factors indicates that improvements in one area can positively influence the other. The organization should encourage collaboration and integration between departments or teams responsible for physical conditions (e.g., facilities management) and those focusing on psychosocial factors (e.g., HR or employee wellness programs) to create a holistic approach to employee well-being.

Overall, the analysis highlights the importance of considering physical conditions, psychosocial factors, and organizational support in promoting employee well-being. By addressing these areas and fostering positive relationships between them, the organization can create a healthier and more supportive work environment, leading to increased employee satisfaction, engagement, and productivity.

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ABSTRACT

The aim of this study is to ascertain how social system norms mediate the relationship between other exogenous variables and Nigerian civil servants’ adoption of electric vehicles (EVs). It is a descriptive research design cross-sectional study. Data from a sample of 924 respondents in Abuja, Federal Capital Territory, was gathered through a survey. A 5-point Likert scale was used in the questionnaire’s design. The study used structural equation model for data analysis after random sampling was employed to collect the data. The Statistical Package for Social Science (SPSS) and SmartPLS V4.0.9.5 were used to perform both descriptive and inferential statistics. The results indicate that social system norms have a positive and significant mediating function on perceived certainty, ease of use, knowledge, relative advantage, subjective norms, usefulness, and adoption of electric vehicles (EVs), with the exception of perceived compatibility with deviant relationships. We recommend that civil servants be encouraged by government policy to form cooperative societies so they can obtain financing for the purchase of electric vehicles at subsidised prices.

Key words: Electric vehicles, social system norms, civil servants, Federal Capital Territory.

INTRODUCTION

The worldwide developments in innovation cut across all aspects of human undertaking. Artificial Intelligence (AI) assumes a conspicuous part in forming mankind’s set of experiences. Yuval Noah Harari believes that AI has "hacked" the operating system of human civilisation (Jose, 2023). The use of electric vehicles by government employees can best be characterised as a dream realised. The demand for and use of electric cars is anticipated to greatly contribute to the reduction of air pollution and the greenhouse impact, especially in light of the predicted growth in the consumption of premium motor spirit (PMS), also known as petrol, in the least developed nations (Jaiswal, Kaushal, Kant & Kumar Singh, 2021).

The four main subcategories of electric vehicles (EVs) are battery electric vehicles (BEV), extended range electric vehicles (EREV), plug-in hybrid electric vehicles (PHEV), and hybrid electric vehicles (HEV). These cars lack internal combustion engines; instead, they are propelled by electric motors. Electricity used to power the electric motor in EVs is generally stored in battery packs. By coupling the car to an outside electric power source, the EV battery can be charged. Governments all over the world are implementing beneficial policies in an effort to minimise reliance on fuel-leaded vehicles and the associated environmental dangers. This motivates government workers to search for easier to drive and simple-to-maintain cars, like EVs (Shi, Pan, Wang & Cai, 2019). The cost of purchasing fuel-leaded automobiles and the associated maintenance costs is another motivation for its rejection for EVs (Ajanovic, 2015; Jaiswal, Kaushal, Kant & Kumar Singh, 2021).

African survey provides information on the elements that promote or prevent the use of electric cars (EVs) throughout the continent. South Africa took the initiative in EV adoption, and the nation already has an estimated 1000 EVs after the launch of Nissan Leaf in 2014. EVs are also in use in Nairobi, Kenya, Uganda, Rwanda, and Nigeria [10]. But only 0.001% of cars sold in Africa are electric vehicles, with ride-hailing services being the most common method of uptake (Alade, 2022; CleanTechnica, 2021). By releasing the first locally built EV electric car in Nigeria with a 64-kWh battery pack that allows for a range of 300 miles (482 km) on a single charge, Hyundai and Stallion Group have made considerable progress in the deployment and adoption of EVs (Ajao & Sadeeq, 2023; CleanTechnica, 2021).

STATEMENT OF THE PROBLEM

While certain countries were early adopters of the EVs, others fell behind in getting on, the ascent of electric cars has not been consistently felt everywhere (CleanTechnica, 2021). Nigeria, the most populated country in Africa, is one of the countries that has taken more time to acknowledge electric vehicles as a compelling type of transportation. Lately, the Nigerian government has done whatever it takes to energise the utilisation of electric vehicles as a component of its endeavours to bring down fossil fuel By-products. Even though there have been endeavours, there are as yet very few electric vehicles on Nigerian streets. Electric vehicles are turning out to be progressively famous all over the planet. Nigeria is one of the nations that has shown a huge interest in this new innovation (Carmart Team, 2023).

The exact number of government employees across all three tiers could not be ascertained. However, IPPIS puts it at 720,000 civil servants at the payroll of the federal government of Nigeria (Anuku, 2022). With the considerable number of identified federal civil employees, this analysis was inspired by the gaps in previous research on the civil servants’ adoption of EVs. The main objective of this study is to investigate the influence of adoption of EVs among civil servants, while the study’s specific objectives include: determining the significant effect of perceived compatibility, ascertaining the effect of perceived ease of use, evaluating the effect of perceived knowledge, establishing the effect
of perceived subjective norms, investigating perceived uncertainty, determining the effect of relative advantage, examining the effect of perceived usefulness, and deciding on the intervening role of social system norms among government employees in Nigeria as a result of the slow pace of adoption of EVs.

**REVIEW OF LITERATURE**

Scholars would begin to heuristically recognise the traditional ideas of innovation adoption. The Theory of Planned Behaviour (TPB) (Ajzen, 1985), Technology Acceptance Model (TAM) (Davis, 1989), the Theory of Reasoned Action (TRA) (Davis, 1989), the Diffusion of Innovation (DoI) (Rogers, 1995), the Motivational Model (MM) (Igbaria, Parasuraman, and Baroudi, 1996), the Social Cognitive Theory (Bandura, 1996), Unified Theory of Acceptance and Use of Technology (UTAUT) model (Venkatesh, Morris, Davis & Davis, 2003) are among the models with the most empirical backing.

This study combines the plethora of useful theories of innovation to expatriate on the reason Nigeria civil servants have taste for the adoption of EVs. These theories have put a lot of work into incorporating a wide range of independent variables that enable researchers to derive conclusions from analysis to explain how users act and adoption of contemporary technologies. The TAM, UTAUT, UTAUT2 was employed in this study since they are still applicable to contemporary research and are commonly used by many academics. UTAUT’s increased potential for thoroughness (Patil, Tamilmani, Rana & Raghavan, 2020). The TAM examines a user's readiness to adopt various forms of technology. The social system norms can be used to describe the widespread solidarity to adopt innovation. This raises public awareness of Nigeria's renewable energy industry (Ajao & Sadeeq, 2023) and presents a feasibility evaluation centred on the prospects within the country's electric vehicle value chain. They claim over 95% of the world's transport needs are now met by petroleum, thus energy corporations must diversify their portfolios and incorporate various forms of technology to move towards a sustainable future. The necessity of embracing renewable energy is further highlighted by the shifting investor mood away from traditional fossil fuel sectors (Ajao & Sadeeq, 2023).

In their extensive literature reviews on electric vehicles in Nigeria (Agunbiade & Siyan, 2020), claim that the country is just beginning to show interest in these vehicles, with public debate and scrutiny still surrounding their prospective implementation. Scholars provide empirical evidence to show that it is false to think that EVs are hardly ever seen on Nigerian roads given the emergence of worldwide trends in innovation adoption (Oladigbolu, Mujeeb, Imam & Rushdi, 2023). Numerous academic and empirical studies on the adoption of innovations served as the basis for the operationalizations of the independent and dependent variables. As demonstrated in Figure 1, the conceptual framework, which was generated from UTAUT UTAUT2 and TAM is replicated, effectively communicates the significance of this study.

![Figure 1: Conceptual Framework](image)

**Table 1: Questionnaire of the study with factors loading**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Compatibility</td>
<td></td>
</tr>
<tr>
<td>PCP1: My driving style is consistent with the adoption of EVs</td>
<td>0.754</td>
</tr>
<tr>
<td>PCP2: EV usage eases my lifestyle</td>
<td>0.504</td>
</tr>
<tr>
<td>PCP3: I think driving an EV fits in well with my driving style</td>
<td>0.71</td>
</tr>
<tr>
<td>PCP4: I think using EV aligns with my lifestyle</td>
<td>0.696</td>
</tr>
<tr>
<td>Perceived Ease of Use (PEU)</td>
<td></td>
</tr>
<tr>
<td>PEU1: To learn how to drive my EV would be easy for me</td>
<td>0.584</td>
</tr>
<tr>
<td>PEU3: Using my EV, I could easily perform more tasks</td>
<td>0.868</td>
</tr>
<tr>
<td>Perceived Knowledge (PKN)</td>
<td></td>
</tr>
<tr>
<td>PKN1: My grasp of EV content is superior</td>
<td>0.675</td>
</tr>
<tr>
<td>PKN2: I have learned enough about maintaining EV</td>
<td>0.883</td>
</tr>
<tr>
<td>PKN4: Exploring various resource materials is encouraged by EV</td>
<td>0.558</td>
</tr>
<tr>
<td>Perceived Subjective Norms (PSN)</td>
<td></td>
</tr>
<tr>
<td>PSN1: My family chose EVs because petrol prices are so high</td>
<td>0.615</td>
</tr>
<tr>
<td>PSN2: In the eyes of my friends, I ought to own EV</td>
<td>0.647</td>
</tr>
<tr>
<td>PSN3: Respected members of my society believe I ought to use EV</td>
<td>0.749</td>
</tr>
<tr>
<td>PSN4: Influential people in my life want me to utilise it</td>
<td>0.612</td>
</tr>
<tr>
<td>Perceived Certainty (PCT)</td>
<td></td>
</tr>
<tr>
<td>PCT1: I feel certainty about everything related to EVs</td>
<td>0.681</td>
</tr>
<tr>
<td>PCT2: My greatest wishes for using EVs are certain</td>
<td>0.521</td>
</tr>
<tr>
<td>PCT3: I acknowledge how I feel about using EVs</td>
<td>0.759</td>
</tr>
<tr>
<td>PCT4: I understand why I feel attracted to some aspects of EV usage</td>
<td>0.578</td>
</tr>
<tr>
<td>Perceived Relative Advantage (PRA)</td>
<td></td>
</tr>
<tr>
<td>PRA1: I could move more effectively if I drove an electric vehicle</td>
<td>0.643</td>
</tr>
<tr>
<td>PRA2: The status approach phenomena might be ensured by EV use</td>
<td>0.647</td>
</tr>
<tr>
<td>PRA3: EV use could also raise maintenance awareness</td>
<td>0.72</td>
</tr>
<tr>
<td>PRA4: I utilise EV because of the relative advantage</td>
<td>0.719</td>
</tr>
<tr>
<td>Perceived Usefulness (PUS)</td>
<td></td>
</tr>
<tr>
<td>PUS1: Using my EV, I could quickly accomplish new schedules</td>
<td>0.544</td>
</tr>
<tr>
<td>PUS2: To my way of life, the apparent usefulness of EV is sacrosanct</td>
<td>0.787</td>
</tr>
</tbody>
</table>
H7: Perceived usefulness has a positive effect on adoption of EVs as mediated by social system norms.

H8: Social system norms are mediated between exogenous variables and adoption of EVs.

METHODS

The majority of the data for this study were gathered using questionnaire-based surveys, which provided the primary data. The sample size consists of 924 civil servants from the government offices of Federal Capital Territory (FCT), Abuja who were chosen at random. Sampling is used to collect data that are thought to be representative of the target population when the full population is unable to participate in a study or cannot be independently identified (Stratton, 2021). Each survey item was categorised on a Likert scale from 1 to 5, where 1 signifies Strongly Disagree, 2 indicates Disagree, 3 indicates Undecided, 4 indicates Agree, and 5 suggests “Strongly Agree” as the questionnaire was designed. For descriptive statistics and inferential statistics analyses, the study used SPSS and SmartPLS 4.0.9.5 (Sarstedt & Cheah, 2019; Hair, Risher, Sarstedt & Ringle, 2019; Hair, Sarstedt & Ringle, 2019; Hair, Sarstedt & Ringle, 2019; Hair, Sarstedt & Ringle, 2019).

Survey Validity and Reliability

Using the SmartPLS 4.0.9.5. software with indicating constructs, the outer model test verifies the validity and reliability of the measuring tools used in this study. When a construct is defined by theory and the validity test is confirmatory, the construct validity test is used to demonstrate the validity of the data acquired through the use of measuring tools that follow the theory. Construct validity is evaluated by comparing the roots of the average variance extracted (AVE) of a construct, which must be greater than the correlation between factors, and loading factor values > 0.5 and AVE > 0.5. This process is known as discriminant validity. The second stage involves evaluating a measuring instrument's internal consistency by looking at its composite reliability value and Cronbach's alpha, both of which must be more than 0.70 (Tentama & Anindita, 2020; Hair, Risher, Sarstedt & Ringle, 2019). Table 2 shows the internal consistency of the study's data.

Table 2: Results of Construct Validity and Reliability

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's alpha</th>
<th>Composite reliability (rho_c)</th>
<th>Composite reliability (rho_a)</th>
<th>Average variance extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EVA</td>
<td>0.834</td>
<td>0.857</td>
<td>0.884</td>
<td>0.609</td>
</tr>
<tr>
<td>PCP</td>
<td>0.579</td>
<td>0.628</td>
<td>0.76</td>
<td>0.519</td>
</tr>
<tr>
<td>PCT</td>
<td>0.593</td>
<td>0.669</td>
<td>0.782</td>
<td>0.549</td>
</tr>
<tr>
<td>PEU</td>
<td>0.601</td>
<td>0.678</td>
<td>0.827</td>
<td>0.707</td>
</tr>
<tr>
<td>PRA</td>
<td>0.787</td>
<td>0.802</td>
<td>0.862</td>
<td>0.61</td>
</tr>
<tr>
<td>PSN</td>
<td>0.63</td>
<td>0.649</td>
<td>0.779</td>
<td>0.57</td>
</tr>
<tr>
<td>PUS</td>
<td>0.577</td>
<td>0.56</td>
<td>0.756</td>
<td>0.537</td>
</tr>
<tr>
<td>SSN</td>
<td>0.774</td>
<td>0.794</td>
<td>0.855</td>
<td>0.598</td>
</tr>
</tbody>
</table>

Source: Data analysis.

Cronbach's alpha and the composite reliability of each construct can be used to measure construct reliability, with a value >0.7 (Asbari, 2021). When calculating the Cronbach's alpha coefficient, the weighted
significance and equal weight of each variable are assumed. The basis for establishing composite reliability is the idea that each item should be weighted according to its degree of dependability on its own merits, giving various components differing weights. The goal of validity tests is to ascertain the degree to which an instrument assesses a certain concept as intended. Conversely, testing for reliability looks at the measuring device's consistency and stability (Sekaran & Bougie, 2016).

RESULTS

Table 3 below shows the results of a descriptive analysis of the respondents' demographics performed with IBM SPSS v25.

Table 3: Summary of Respondents' Demographics Results

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's alpha</th>
<th>Composite reliability (ρA)</th>
<th>Composite reliability (ρC)</th>
<th>Average variance extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EVA</td>
<td>0.834</td>
<td>0.857</td>
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<td>0.794</td>
<td>0.855</td>
<td>0.598</td>
</tr>
</tbody>
</table>

Source: Data analysis.

HYPOTHESIS TESTING

The path coefficient was determined in order to look into the relationship between the endogenous variable and the exogenous variables as well as the specific interaction of the mediator.

Table 4: Path Coefficient of Exogenous and Endogenous Variables

<table>
<thead>
<tr>
<th>Construct</th>
<th>Original sample (O)</th>
<th>Sample mean (M)</th>
<th>Standard deviation (STDEV)</th>
<th>T statistics (O/STDEV)</th>
<th>P values</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP -&gt; SSN</td>
<td>0.027</td>
<td>0.031</td>
<td>0.033</td>
<td>0.814</td>
<td>0.416</td>
</tr>
<tr>
<td>PCT -&gt; SSN</td>
<td>0.083</td>
<td>0.082</td>
<td>0.032</td>
<td>2.578*</td>
<td>0.010</td>
</tr>
<tr>
<td>PEU -&gt; SSN</td>
<td>0.118</td>
<td>0.118</td>
<td>0.040</td>
<td>2.975**</td>
<td>0.003</td>
</tr>
<tr>
<td>PKN -&gt; SSN</td>
<td>0.122</td>
<td>0.123</td>
<td>0.034</td>
<td>3.592**</td>
<td>0.000</td>
</tr>
<tr>
<td>PRA -&gt; SSN</td>
<td>0.154</td>
<td>0.151</td>
<td>0.037</td>
<td>4.178**</td>
<td>0.000</td>
</tr>
<tr>
<td>PSN -&gt; SSN</td>
<td>0.135</td>
<td>0.136</td>
<td>0.041</td>
<td>3.318**</td>
<td>0.001</td>
</tr>
<tr>
<td>PUS -&gt; SSN</td>
<td>0.343</td>
<td>0.342</td>
<td>0.034</td>
<td>10.156**</td>
<td>0.000</td>
</tr>
<tr>
<td>SSN -&gt; EVA</td>
<td>0.730</td>
<td>0.729</td>
<td>0.023</td>
<td>31.182**</td>
<td>0.000</td>
</tr>
</tbody>
</table>

*p<0.05, **p<0.01

Source: Data analysis.
Table 6: Decision on Relationship Between Exogenous, Mediator, and Construct

<table>
<thead>
<tr>
<th>Original sample (O)</th>
<th>Sample mean (M)</th>
<th>Standard deviation (STDEV)</th>
<th>T statistics (O/STDEV)</th>
<th>P values</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSN → SSN &gt; EVA</td>
<td>0.098</td>
<td>0.099</td>
<td>0.030</td>
<td>3.242**</td>
</tr>
<tr>
<td>PCT → SSN &gt; EVA</td>
<td>0.061</td>
<td>0.060</td>
<td>0.024</td>
<td>2.553*</td>
</tr>
<tr>
<td>PEU → SSN &gt; EVA</td>
<td>0.086</td>
<td>0.086</td>
<td>0.029</td>
<td>2.968**</td>
</tr>
<tr>
<td>PCK → SSN &gt; EVA</td>
<td>0.020</td>
<td>0.022</td>
<td>0.024</td>
<td>0.816</td>
</tr>
<tr>
<td>PRA → SSN &gt; EVA</td>
<td>0.112</td>
<td>0.110</td>
<td>0.028</td>
<td>4.072**</td>
</tr>
<tr>
<td>PKN → SSN &gt; EVA</td>
<td>0.089</td>
<td>0.089</td>
<td>0.025</td>
<td>3.572**</td>
</tr>
<tr>
<td>PUS → SSN &gt; EVA</td>
<td>0.250</td>
<td>0.249</td>
<td>0.025</td>
<td>10.046**</td>
</tr>
</tbody>
</table>

*p<0.05, **p<0.01

Table 7: Goodness of Fit

<table>
<thead>
<tr>
<th>Constructs</th>
<th>R-square</th>
<th>R-square adjusted</th>
<th>Q² predict</th>
<th>RMSE</th>
<th>MAE</th>
</tr>
</thead>
<tbody>
<tr>
<td>EVA</td>
<td>0.532</td>
<td>0.532</td>
<td>0.488</td>
<td>0.719</td>
<td>0.536</td>
</tr>
<tr>
<td>SSN</td>
<td>0.530</td>
<td>0.527</td>
<td>0.517</td>
<td>0.698</td>
<td>0.531</td>
</tr>
</tbody>
</table>

SRMR = Saturated model 0.096, Estimated model 0.105

DISCUSSION

The study's focal point was the combination of TAM and different innovation adoption models. The objectives of the study are to determine the impacts of the endogenous and exogenous variables' relationship with the mediator. In Tables 4 and 5, the bootstrapped findings for the structural model evaluation of the external variables showed that PCP → SSN \( \beta = 0.027, t = 0.814, p = 0.416 \) was the only hypothesis not supported, while the remaining alternate hypotheses were supported. The specific indirect effects of the mediator showed that PCT → SSN → EVA \( \beta = 0.061, t = 2.553, p = 0.011 \); PEU → SSN → EVA \( \beta = 0.086, t = 2.968, p = 0.003 \); PKN → SSN → EVA \( \beta = 0.089, t = 3.572, p = 0.000 \); PRA → SSN → EVA \( \beta = 0.112, t = 4.072, p = 0.000 \); PSN → SSN → EVA \( \beta = 0.098, t = 3.242, p = 0.001 \); PUS → SSN → EVA \( \beta = 0.250, t = 10.046, p = 0.000 \) were all accepted except PCP → SSN → EVA \( \beta = 0.020, t = 0.816, p = 0.414 \) that was rejected. When the t-value is more than 1.96, it is considered statistically significant. With the exception of PCP → SSN → EVA, which has a variant value over the t and p criteria, all of the hypotheses have p-values < 5%, indicating the acceptance of the alternative hypotheses. The mediator showed a significant correlation between the endogenous and exogenous variables (Hair, Sarstedt & Ringle, 2019). In Table 7, model fit is not as useful in PLS-SEM as it is in CB-SEM, where it is crucial (Hair, Risher, Sarstedt & Ringle, 2019). The model fit has rendered PLS-SEM unsuitable for conducting hypothesis tests (Westland, 2015). However, the study's saturated and estimated SRMRs are 0.096 and 0.105, respectively. The limit lies between 0 and 0.08, this study's model fit is noteworthy. The EVA R² adjusted is 0.532, Q² is 0.488, SSN R² is 0.527, and Q² = 0.517. R² and Q², which represent a percentage of the endogenous variable's prescient meaning, were used to explain the predictive validity (Henseler, Hubona & Ray, 2016; Raithel, Sarstedt, Scharf & Schwaiger, 2012). Fit is measured absolutely by the RMSE (Grace-Martin, 2020).

CONCLUSION

The respondents' dedication to obtaining EVs demonstrates their desire among the Nigerian civil workforce. The reason for the perceived compatibility, which the alternative hypothesis was rejected, is as a of human resistance to change. This does not diminish Nigerian civil servant's desire to purchase electric vehicles (Norzaidi, Salwani, Chong & Rafidah, 2008; Jiang, Muhanna & Klein, 2000). The study conceptualised Electric Vehicles Mania (EVM) amongst civil servants in Abuja.

Table 5: Specific Indirect Effects

<table>
<thead>
<tr>
<th>Constructs</th>
<th>R-square</th>
<th>R-square adjusted</th>
<th>Q² predict</th>
<th>RMSE</th>
<th>MAE</th>
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</thead>
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<tr>
<td>EVA</td>
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<td>0.532</td>
<td>0.488</td>
<td>0.719</td>
<td>0.536</td>
</tr>
<tr>
<td>SSN</td>
<td>0.530</td>
<td>0.527</td>
<td>0.517</td>
<td>0.698</td>
<td>0.531</td>
</tr>
</tbody>
</table>

SRMR = Saturated model 0.096, Estimated model 0.105

Source: Data analysis.

Table 6: Decision on Relationship Between Exogenous, Mediator, and Construct

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's alpha</th>
<th>Composite reliability (rho_a)</th>
<th>Composite reliability (rho_c)</th>
<th>Average variance extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EVA</td>
<td>0.834</td>
<td>0.857</td>
<td>0.884</td>
<td>0.609</td>
</tr>
<tr>
<td>PCP</td>
<td>0.579</td>
<td>0.628</td>
<td>0.76</td>
<td>0.519</td>
</tr>
<tr>
<td>PCT</td>
<td>0.593</td>
<td>0.669</td>
<td>0.782</td>
<td>0.549</td>
</tr>
<tr>
<td>PEU</td>
<td>0.601</td>
<td>0.678</td>
<td>0.827</td>
<td>0.707</td>
</tr>
<tr>
<td>PRA</td>
<td>0.787</td>
<td>0.802</td>
<td>0.862</td>
<td>0.61</td>
</tr>
<tr>
<td>PSN</td>
<td>0.63</td>
<td>0.649</td>
<td>0.779</td>
<td>0.57</td>
</tr>
<tr>
<td>PUS</td>
<td>0.577</td>
<td>0.56</td>
<td>0.756</td>
<td>0.537</td>
</tr>
<tr>
<td>SSN</td>
<td>0.774</td>
<td>0.794</td>
<td>0.855</td>
<td>0.598</td>
</tr>
</tbody>
</table>

Source: Data analysis.
The limitation may arise as the study’s limited sample size of respondents and bias in data selection may not adequately represent the whole Nigerian civil servant. It can be difficult to demonstrate causal linkages when endogeneity arises because factors that affect EV adoption, government policies or economic conditions, also have an impact on EV adoption.

Future research should take longitudinal studies into account and conduct long-term monitoring of the EV adoption and usage trends among civil staff over a number of years.

RECOMMENDATIONS

The suggestions listed below are thought to be pertinent:

I. Look at current laws and programmes that encourage the use of electric vehicles. Examine their efficacy and influence on the decision-making of public servants.
II. The locations of civil servants’ homes and workplaces should have convenient access to EV charging facilities.
III. With possible financial incentives, the cost of ownership of electric vehicles (EVs) should be less than that of conventional cars.
IV. Assess civil servants’ understanding and appreciation of EVs through training initiatives designed to foster EV adoption.
V. The governments, EV producers, and transportation experts should work together to lower the cost of EVs for civil servants.
VI. Encourage government employees to form cooperative societies in order to obtain funding for the purchase of electric cars.

REFERENCES


Jose, B. (2023). Yuval Noah Harari paints a grim picture of the AI age, roots for safety checks. The Indian Express.


ABSTRACT

This research paper investigates how selected Sugar Industries motivate their employees and enhance Psychological capital. The study includes a qualitative case study approach focusing on selected Sugar Industries of Belgavi district. Data collection involved Personal Interviews with employees at various levels. Quantitative analysis was used to identify key factors and determinants related to employee motivation and their psychological capital. The finding reveals a range of motivation strategies used by the selected Sugar Industries includes motivators like job design, career growth, opportunities, work life balance, recognition, reward and autonomy. The study further demonstrates how these strategies contribute to the four dimensions of psychological capital: Hope, Self efficacy, Resilience and Optimism (HERO). The study also examines the impact of poor Psychological capital on motivation. This study aims to investigate how selected sugar industries are motivating and enhancing psychological capital of the employees. The research paper concludes by proposing recommendations for improving the Psychological capital of employees in the Sugar Industries.

Key words: Psychological Capital, Employee Motivation, Sugar Industry, Qualitative Research

INTRODUCTION

Sugar Industries play very important role in developing better global economy. Sugar Industry gives employment to millions of people across the various stages of production processing and distribution. In present competitive environment all the organizations are searching and recognizing the significance of harmonious and positive relations between employers and employees. Therefore employees motivation and psychological well being are very important factors in ensuring optimal performance, productivity and overall organization success. This research aims to examine how selected Sugar Industries are motivating their employee and enhancing their psychological capital. Psychological Capital (PsyCap) refers to an individuals positive psychological states encompassing four key components Hope, Self efficacy, Resilience, Optimism (Luthans et al., 2004) Martin Seligman a prominent figure in positive psychology, with popularising HERO the acronym for Hope, Efficacy Resilience and Optimism(2007 and 2008). Research has established a positive correlation between psychological capital and employee engagement, job satisfaction and performance. This research examines the motivational strategies used by selected Sugar Industries and their impact on psychological capital of their employees. The psychological dimensions (HERO) are believed to influence the various aspects of work performance, including engagement, job satisfaction and commitment. Various motivational strategies are implemented mainly for autonomy purpose in work, reward and recognition, performance based incentives (Cerasoli et al, 2014) By providing positive work environment it enhances trust, respect and two way communications which helps in positive psychological capital providing better training and development programs which enhances skills of the employees and provides career opportunities (Note 2017)

STATEMENT OF THE PROBLEM

In some of the sugar industries there is lack of understanding and implementation of strategies to effectively motivate and enhance the psychological capital of their employees. This leads to several problems, including decreased employee engagement and their productivity. Unmotivated employees are less likely to put in their full efforts, leading to poor efficiency and poor productivity. There will be increased employee turnover, poor mental health and well-being. It reduces innovation and creativity, further it creates negative impact on organizational culture.

This research aims to investigate the current practises of sugar industries of Belgavi district with regards to employee motivation and enhancing psychological capital. This research also aims at identifying the gaps and limitations.

OBJECTIVES OF STUDY:

i. Identify and analyse the specific HR practices and initiatives implemented by the selected sugar industries in Belgavi district that aim to motivate and enhance employee psychological capital.

ii. Explore the relationship between different HR practices and four dimensions of psychological capital (Hope, Efficacy, Resilience and Optimism) in the context of Sugar Industry employees.

iii. Evaluate the effectiveness of the HR practices in boosting employee morale, engagement and productivity.

RESEARCH METHODOLOGY

Source of data “Primary and Secondary” sources used for the study. Primary data was collected by framing structured questionnaires. The Questionnaire was distributed to 230 sugar industry employees working at different cadres. 212 respondents filled the questionnaire properly and remaining 18 were incomplete. Hence not considered for the study.
Telephonic interview was conducted with 30 sugar industry employees working at different cadres. Secondary data was collected from HR department and research articles published in reputed journals.

Sampling Method: Convenience sampling techniques adopted for the study. Sample Size: 212. Statistical Tools: Chi-Square test and cross tables are used for data analysis.

**DATA ANALYSIS**

**Motivation Factors**

Table No 1: Satisfaction of employees in Recognition and Reward, Career Development, Work Life Balance Opportunity

<table>
<thead>
<tr>
<th>Response</th>
<th>I am Satisfied with recognition and reward implemented in my company.</th>
<th>I am Satisfied with career development opportunities provided by company.</th>
<th>I am satisfied with my work life balance opportunity provided by my company.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Very Satisfied</td>
<td>57</td>
<td>26.9</td>
<td>83</td>
</tr>
<tr>
<td>Satisfied</td>
<td>91</td>
<td>42.9</td>
<td>85</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>9.4</td>
<td>16</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>44</td>
<td>20.8</td>
<td>12</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>0</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
<td>100</td>
<td>212</td>
</tr>
</tbody>
</table>

Source: Data analysis.

During the study it is observed that as per the Table No 1: overall out of 212 respondents, 57(26.9%) respondents were Very Satisfied, 91(42.9%) respondents were Satisfied, 20 (9.4%) Respondents were Neutral and 44(20.8%) respondents Dissatisfied, for the system of recognition and reward implemented in their company.

In this survey 83(39.2%) respondents were Very Satisfied, 85(40.1%) respondents were Satisfied, 16(7.5%) Respondents were Neutral, 12(5.7%) respondents Dissatisfied and 16(7.5%) were respondents Very Dissatisfied, for the career development opportunities provided by their company.

In this survey 81(38.2%) respondents were Very Satisfied, 114(53.8%) respondents were Satisfied, 17(8.0%) Respondents were Neutral for the work life balance opportunity provided by their company.

Table No 2: Satisfaction of employees in Team Collaboration, Training and skill development programs, Alignment of company strategies with personal and professional goals.

<table>
<thead>
<tr>
<th>Response</th>
<th>I am Satisfied with recognition and reward implemented in my company.</th>
<th>I am satisfied with career development opportunities provided by my company.</th>
<th>I am satisfied with my work life balance opportunity provided by my company.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Very Satisfied</td>
<td>57</td>
<td>26.9</td>
<td>83</td>
</tr>
<tr>
<td>Satisfied</td>
<td>91</td>
<td>42.9</td>
<td>85</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>9.4</td>
<td>16</td>
</tr>
</tbody>
</table>

Source: Data analysis.

As per the analysis of table no 2. Out of 212 respondents 29(13.7%) respondents were Very Satisfied, 147(69.3%) respondents were Satisfied, 20 (9.4%) Respondents were Neutral and 16(7.5%) respondents Dissatisfied, for the Team Collaboration” environmental provided by company.

In this survey 60(28.3%) respondents were Very Satisfied, 136(64.2%) respondents were Satisfied, 16(7.5%) Respondents were Neutral for the skill development programs provided by company.

In this survey 148(69.8%) respondents were Very Satisfied, 20(9.4%) Respondents were Neutral and 44(20.8%) respondent were Dissatisfied for the company’s strategies aligning with personal and professional goals.

Table 3 Transparency of communication. Company strategies in developing and utilising strength and positive work environment.

<table>
<thead>
<tr>
<th>Response</th>
<th>I am Satisfied with recognition and reward implemented in my company.</th>
<th>I am satisfied with career development opportunities provided by my company.</th>
<th>I am satisfied with my work life balance opportunity provided by my company.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Very Satisfied</td>
<td>57</td>
<td>26.9</td>
<td>83</td>
</tr>
<tr>
<td>Satisfied</td>
<td>91</td>
<td>42.9</td>
<td>85</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>9.4</td>
<td>16</td>
</tr>
</tbody>
</table>
I am satisfied with recognition and reward implemented in my company.
I am satisfied with career development opportunities provided by company.
I am satisfied with my work life balance opportunity provided by my company.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents, 28(13.2%) respondents were Very Satisfied, 103(48.6%) respondents were Satisfied, 65(30.7%) Respondents were Neutral and 12(5.7%) respondents were Very Dissatisfied, for the transparency of communication regarding to performance expectation and goals within the organization.

In this survey 32(15.1%) respondents were Very Satisfied, 147(69.3%) respondents were Satisfied, 17(8.0%) Respondents were Neutral and 16(7.5%) respondents were Dissatisfied for the company strategy in terms of developing and utilizing strength and abilities.

In this survey 17(8.0%) respondents were Very Satisfied, 126(59.4%) Respondents were Satisfied, 20(9.4%) respondent were Neutral and 49(23.1%) respondents were Dissatisfied for the positive work experience and positive work climate at organization.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 17(8.0%) respondents were Very Satisfied, 126(59.4%) Respondents were Satisfied, 20(9.4%) respondent were Neutral and 49(23.1%) respondents were Dissatisfied for the overall experience as an employee in Sugar Industry.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 12(5.7%) respondents were Very Satisfied, 102(48.1%) respondents were Satisfied, 65(30.7%) Respondents were Neutral and 33(15.6%) respondents were Very Dissatisfied, for the Human Resource Practices followed by company.

In this survey 17(8.0%) respondents were Very Satisfied, 195(92.0%) respondents were Satisfied for the goals and aspirations contribute to their sense of hope for the future organization.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 11(5.2%) respondents were Very Satisfied, 137(64.6%) respondents were Satisfied, 48(22.6%) Respondents were Neutral and 16(7.5%) respondents were Very Dissatisfied, for the overall experience as an employee in Sugar Industry.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 12(5.7%) respondents were Very Satisfied, 102(48.1%) respondents were Satisfied, 65(30.7%) Respondents were Neutral and 33(15.6%) respondents were Very Dissatisfied, for the Human Resource Practices followed by company.

In this survey 17(8.0%) respondents were Very Satisfied, 195(92.0%) respondents were Satisfied for the goals and aspirations contribute to their sense of hope for the future organization.

<table>
<thead>
<tr>
<th>Response</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>57</td>
<td>91</td>
<td>20</td>
<td>44</td>
<td>0</td>
<td>212</td>
</tr>
<tr>
<td>Percent</td>
<td>26.9</td>
<td>42.9</td>
<td>9.4</td>
<td>20.8</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 11(5.2%) respondents were Very Satisfied, 137(64.6%) respondents were Satisfied, 48(22.6%) Respondents were Neutral and 16(7.5%) respondents were Very Dissatisfied, for the overall experience as an employee in Sugar Industry.
In this survey out of 212 respondents 34(16.0%) respondents were Very Satisfied, 118(55.7%) respondents were Satisfied, 60(28.3%) Respondents were Neutral for the Human Resource Policies and Practices followed by company.

In this survey 67(31.6%) respondents were Very Satisfied, 85(40.1%) respondents were Satisfied, 44(20.8%) Respondents were Neutral for the recent situations where they demonstrated self-efficacy in company.

### Table No 7: Resilience

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>51</td>
<td>24.1</td>
</tr>
<tr>
<td>Satisfied</td>
<td>108</td>
<td>50.9</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>9.4</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>33</td>
<td>15.6</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 51(24.1%) respondents were Very Satisfied, 108(50.9%) respondents were Satisfied, 20(9.4%) Respondents were Neutral and 33(15.6%) respondents were Dissatisfied for the company’s support to promote employee resilience at the time of challenges faced by them.

### Table No 8: Optimism

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>40</td>
<td>18.9</td>
</tr>
<tr>
<td>Satisfied</td>
<td>91</td>
<td>42.9</td>
</tr>
<tr>
<td>Neutral</td>
<td>32</td>
<td>15.1</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>33</td>
<td>15.6</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 82(38.7%) respondents were said Always, 86(40.6%) respondents were said Often, 12(5.7%) respondents were said Sometimes, 16(7.5%) respondents were said Rarely, and 16(7.5%) respondents were said they Never generally approach life with a positive outlook.

### Table No 9: Optimism

<table>
<thead>
<tr>
<th>Response</th>
<th>I am Satisfied in fostering a positive work environment provided by company</th>
<th>I am Satisfied with the recent challenging situations which I have faced in organization</th>
<th>I am Satisfied with sense of optimism environment provided by company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>25.5</td>
<td>17</td>
<td>8.0</td>
</tr>
<tr>
<td>Satisfied</td>
<td>51.4</td>
<td>162</td>
<td>76.4</td>
</tr>
<tr>
<td>Neutral</td>
<td>7.5</td>
<td>17</td>
<td>8.0</td>
</tr>
<tr>
<td>Disatisfied</td>
<td>8.0</td>
<td>16</td>
<td>7.5</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>212</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 82(38.7%) respondents were said Always, 86(40.6%) respondents were said Often, 12(5.7%) respondents were said Sometimes, 16(7.5%) respondents were said Rarely, and 16(7.5%) respondents were said they Never generally approach life with a positive outlook.

### Table No 10: General approach towards life.

<table>
<thead>
<tr>
<th>Response</th>
<th>General approach towards life with a positive outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Always</td>
<td>92</td>
</tr>
<tr>
<td>Often</td>
<td>86</td>
</tr>
<tr>
<td>Sometimes</td>
<td>12</td>
</tr>
<tr>
<td>Rarely</td>
<td>16</td>
</tr>
<tr>
<td>Never</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 82(38.7%) respondents were said Always, 86(40.6%) respondents were said Often, 12(5.7%) respondents were said Sometimes, 16(7.5%) respondents were said Rarely, and 16(7.5%) respondents were said they Never generally approach life with a positive outlook.

### Table No 10: General approach towards life.

<table>
<thead>
<tr>
<th>Response</th>
<th>General approach towards life with a positive outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Always</td>
<td>92</td>
</tr>
<tr>
<td>Often</td>
<td>86</td>
</tr>
<tr>
<td>Sometimes</td>
<td>12</td>
</tr>
<tr>
<td>Rarely</td>
<td>16</td>
</tr>
<tr>
<td>Never</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
</tr>
</tbody>
</table>

Source: Data analysis.

In this survey out of 212 respondents 82(38.7%) respondents were said Always, 86(40.6%) respondents were said Often, 12(5.7%) respondents were said Sometimes, 16(7.5%) respondents were said Rarely, and 16(7.5%) respondents were said they Never generally approach life with a positive outlook.

### Table No 11: Overall satisfaction of employees in sugar industries in comparison with education qualification.

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma</td>
<td>% Within Diploma</td>
<td>% Within Education</td>
<td>% Within Diploma</td>
<td>% Within Education</td>
<td>%</td>
</tr>
<tr>
<td>Count</td>
<td>0.0</td>
<td>58.3</td>
<td>41.7</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Education</td>
<td>Bachelor's Degree</td>
<td>% Within Bachelor's Degree</td>
<td>% Within Bachelor's Degree</td>
<td>% Within Bachelor's Degree</td>
<td>%</td>
</tr>
<tr>
<td>Count</td>
<td>0.0</td>
<td>68.0</td>
<td>32.0</td>
<td>0.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Respondents out of which 11 (11.3%) respondents were very satisfied, 20 (41.7%) respondents were neutral, 50 (23.6%) Bachelor’s diploma holder respondents out of which 28 (58.3%) respondents were satisfied, industries about the overall satisfied experience. Among 48 (22.6%) employees in the selected sugar industries.

H0 is rejected H1 is accepted. It means there is significance difference between qualification of employees and overall satisfied experience of sugar industries.

Here the Pearson Chi Square sig value is 0.0 which is less than 0.05 so H0 is rejected H1 is accepted. It means there is significance difference between qualification of employees and overall satisfied experience of sugar industries.

The above table no. 11 speaks about association tests between qualification of employees in sugar industries and their overall satisfied experience.

The above table explains out of 212 respondents of selected sugar industries about the overall satisfied experience. Among 48(22.6%) diploma holder respondents out of which 28(58.3%) respondents were satisfied, 20(41.7%) respondents were neutral, 50 (23.6%) Bachelor’s Degree respondents out of which 34(68.0%) respondents were satisfied, 16(32.0%) respondents were neutral.

97(45.8%) Masters Degree respondents out of which 11(11.3%) respondents were very satisfied, 58(27.4%) respondents were satisfied, 12(12.4%) respondents were neutral respondents, 16 (16.5%) were very dissatisfied, 17(8.0%) other degree holder respondents out of which all the 17(100%) respondents were satisfied. H0 is rejected and H1 is accepted.

**Table No 12: Overall experience. Overall satisfaction of employees in sugar industries in comparison with year of experience.**

<table>
<thead>
<tr>
<th>Experience</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 Year</td>
<td>0</td>
<td>62</td>
<td>36</td>
<td>0</td>
<td>98</td>
</tr>
<tr>
<td>% Within 1-5 Years</td>
<td>0.0</td>
<td>63.3%</td>
<td>36.7%</td>
<td>0.0</td>
<td>100.0%</td>
</tr>
<tr>
<td>% Within 6-10 Years</td>
<td>0.0</td>
<td>42.9%</td>
<td>57.1%</td>
<td>0.0</td>
<td>100.0%</td>
</tr>
<tr>
<td>% Within 11-15 Years</td>
<td>19.3%</td>
<td>80.7%</td>
<td>0.0</td>
<td>0.0</td>
<td>100.0%</td>
</tr>
<tr>
<td>% Within 16 Years Above</td>
<td>0.0</td>
<td>58.6%</td>
<td>41.4%</td>
<td>0.0</td>
<td>100.0%</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>46</td>
<td>0</td>
<td>0</td>
<td>57</td>
</tr>
</tbody>
</table>

**Chi-Square Tests**

<table>
<thead>
<tr>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>54.010</td>
<td>9</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>66.748</td>
<td>9</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.127</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Data analysis.

H0- Qualification of employees in sugar industries is not associated on their overall satisfied experience.

H1- Qualification of employees in sugar industries is associated on their overall satisfied experience.

The above table No. 11 speaks about association tests between qualification and overall satisfied experience of sugar industries employees.

Here the Pearson Chi Square sig value is 0.0 which is less than 0.05 so H0 is rejected H1 is accepted. It means there is significance difference between qualification of employees and overall satisfied experience of employees in the selected sugar industries.

Satisfied with your overall experienced as an employee in Sugar Industry experienced employees overall experience is satisfied.
**H0-** Number of years of experience of employees are not associated with overall satisfaction of their work experience.

**H1-** Number of years of experience of employees are associated with overall satisfaction of their work experience.

Here the Pearson Chi Square sig value is 0.0 which is less than 0.05 so H0 is rejected H1 is accepted. It means there is significance difference between experience of employees and overall satisfied work experience of employees in the selected sugar industries. H0 is rejected and H1 is accepted.

The above Table No. 12 explains out of 212 respondents of selected sugar industries about the overall satisfied experience. Among 98(46.2%) 1-5 year experienced respondents out of which 62(63.3%) respondents were satisfied ,36(36.7%) respondents were neutral. 28(13.2%) 6-10 year experienced respondents out of which 12(42.9%) respondents were satisfied , 16(57.1%) respondents were very dissatisfied . 57(26.9%) 11-15 year experienced respondents out of which 11(19.3%)respondents were very satisfied , 46(80.7%) respondents were satisfied ,29(13.7%) more than 16 year experienced respondents out of which 17(58.6%) respondents were satisfied, 12(41.4%) respondents were neutral.

**RESULT AND DISCUSSION**

In this survey 26.9% respondents are satisfied with recognition and reward by the organization. 42.9% respondents are satisfied, 9.4% respondents were neutral, 20.8% respondents were dissatisfied . 39.2% respondents were very satisfied for the career development opportunities provided by the organization, 40.1% respondents were satisfied, 7.5% respondents were neutral, 5.7% respondents were dissatisfied. 38.2% respondents were very satisfied with their work life balance opportunity provided by the organization, 53.8% respondents were satisfied , 8% respondents were neutral.

In the survey the overall experience with the organization is 52% respondents were very satisfied 64.6% respondents were satisfied 22.6% respondents were neutral and 7.5% respondents were very dissatisfied.

In the survey the sense of hope 5.7% respondents were very satisfied, 64.6% respondents were satisfied, 22.6% were neutral, 7.5% respondents were very dissatisfied.

**Chi-Square Test :** In the survey 5.2% respondents were very satisfied, 64.6% respondents were satisfied. 22.6% were neutral and 7.5% respondents were very dissatisfied with the overall experience as an employee with reference to education qualification. As per the chi-square test, the Pearson Chi-Square sig is 0.00 which is less than 0.05. Therefore H0 is rejected and H1 is accepted. This shows there is an association with educational qualification and overall satisfied experience in the organization.

With reference experience, The Pearson Chi Square sig value is 0.0 which is less than 0.05 so H0 is rejected H1 is accepted. It means there is significance difference between experience of employees and overall satisfied work experience of employees in the selected sugar industries. Here also H0 is rejected and H1 is accepted.

**CONCLUSION**

The Psychological capital, it refers to an individual’s positive psychological state characterized by 4 core resources, they are Hope, Self Efficacy, Resilience and Optimism. These four resources work together to create a positive mental state that can help individuals thrive in a variety of situations. People with high psychological capital tend to be more successful in their personal and professional lives. There are also more likely to be happy, healthy and well adjusted.

This study hunts into the fascinating link between employee qualifications, experience, and the cultivation of psychological capital within the selected sugar industry of Belgavi district. Our findings unveil a characterized subtle and often appealing complex qualities of motivational strategies employed by these organisations, highlighting the intense impact they have on shaping a resilient and better developing workforce. On the one hand, qualifications undoubtedly play a crucial role in enhancing psychological capital. Equipping employees with the necessary skills and knowledge creates confidence (self-efficacy), empowers them to tackle challenges (resilience), and fuels an optimistic outlook towards career progression (hope). Companies that actively invest in training and development programs, tailored to both technical and soft skills, witness a demonstrably stronger sense of psychological capital among their employees.

However, our research indicates that experience serves as an equally potent motivator. Furthermore, their mentorship of younger colleagues fosters a supportive and collaborative environment, nurturing hope and a shared sense of purpose within the organization. Looking ahead, the selected sugar industries in Belgavi district stands poised to further raise employee psychological capital. Organizations can achieve this by:

- Designing training programs that leverage the expertise of senior employees, creating a dynamic knowledge-sharing ecosystem.
- Implementing talent development initiatives that cater to individual career aspirations, aligning qualifications with personal goals and fostering hope for future advancement.
- Developing performance evaluation systems that acknowledge both technical proficiency and soft skills, recognizing the value of experience and its contribution to a positive work environment.
In conclusion, the selected Sugar industries in Belagavi can improve worker’s happiness and better productivity by valuing education, employees participation in decision making and better communication and also better employee motivation plans. This will create an ionised workforce with strong mental health, self-motivated and better psychological capital ready to make the sugar industries successful in the long term.

REFERENCES
Argyris.C(1960) Understanding Organisational Behaviour
EXAMINING THE RELATIONSHIP BETWEEN EMPLOYEE COMMITMENT ON ORGANIZATIONAL EFFECTIVENESS.

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ABSTRACT

In the era of globalization, the concept of employee commitment is widely discussed within organizations. Research indicates that employee engagement not only enhances organizational effectiveness but also contributes to sustaining higher levels of commitment among employees. The extent to which an employee is devoted to their organization and its values is commonly referred to as employee commitment. Both employee productivity and allegiance to the company are pivotal factors in the overall success of the corporation. This essay aims to explore the significance of motivated employees in the ability of an organization to thrive and prosper. Specifically, the focus is on investigating the factors influencing the degree of commitment among employees at West Coast Paper Mills Limited, Dandeli. The data, derived from the responses of the organization's employees, undergoes evaluation and interpretation. Chi-square analysis and percentage analysis are employed for hypothesis testing. The study's findings inform the development of conclusions and recommendations based on the analyzed data, shedding light on the variables affecting employee commitment in the specified context.

Key words: Employee commitment, job involvement, effectiveness and maintenance, personal development, health and safety

INTRODUCTION

Employee commitment, as defined by Carnegie (2012), encompasses the strengthening of the relationship between the organization and its workforce, reflecting a sincere and resolute dedication to a shared purpose. In scenarios where all other variables are equal, a company characterized by "high" employee commitment is more likely to achieve success compared to one with "low" employee commitment. This commitment is explicitly described as an individual's clear sense of purpose, demonstrated through their initiative, effort, and persistence in pursuing organizational objectives.

The significance of employee dedication has witnessed a noteworthy surge in recent years, emerging as a critical factor for a company's success, profitability, and sustainability (Chandan K, 2014). Committed employees tend to experience higher levels of satisfaction, exhibit above-average performance, and demonstrate a greater investment in the long-term viability of the company. The concept of "employee commitment" has been a prominent subject in the business world over the past few decades. Engaged employees exhibit satisfaction with their employers, consistently feel connected to their work and workplace (Govindappa D and Manjula V, 2017), actively contribute to the organization's best practices, collaborate effectively as a team, and strive towards its overall success.

REVIEW OF LITERATURE

Gonring R.D (2008) introduced the concept of employee commitment, which is relatively new in both academic and commercial domains. However, studies have consistently shown a correlation between employee commitment and various organizational outcomes such as customer loyalty, performance, profitability, customer-centeredness, safety, and attrition. Govindappa D and Manjula V (2017) conducted a similar study aiming to examine the importance of engaged workers for a company's expansion and prosperity. This study, conducted in manufacturing industries, gathered information through questionnaires, recognizing the company's contribution to efficiency and overall impact. The study involved 100 samples, and 30 questions, categorized into the 6 Cs—Clarity, Connect, Credibility, Confidence, Convey, and Carrier—were utilized to gauge employee commitment.

Nischal C R (2018) examined empirical data from life insurance companies in Kathmandu, Nepal, focusing on the relationship between employee commitment and organizational performance. The study employed a qualitative research approach, using questionnaires to gather data from 100 respondents. The findings emphasized the importance of monitoring and supervision systems, transparency, research/training and development, facilities and wage changes, orientation, motivational tools, and employee retention strategies for the improvement of the life insurance industry.

Kelvin T (2020) aimed to investigate how employee engagement impacts organizational success, designating organizational performance as the dependent variable and affective, normative, and continuity commitments as independent factors. The study revealed a strong relationship between employee dedication and organizational success, recommending that employers organize a coherent framework fostering employee commitment to enhance organizational performance.

NEED FOR THE STUDY

The purpose of this study is to determine the degree of employee satisfaction with commitment activities at West Coast Paper Mills Limited in Dandeli. The percentage of employees that are not fully involved is also determined. Understanding the variables affecting an employee's dedication is also helpful. The study's primary goal is to comprehend the issues that employees have with the organization's commitment.
OBJECTIVES OF THE STUDY

i. Identifying the employee demographic variable contributes to variations in commitment levels.

ii. To determine how dedicated a worker is to West Coast Paper Mills Limited, Dandeli

iii. To understand the elements influencing employee commitment's efficacy.

RESEARCH METHODOLOGY

The study employs a descriptive design to explore the factors influencing employee commitment at West Coast Paper Mills Limited in Dandeli. A stratified random selection technique was utilized to select 120 workers from the total population of 1550. Data was gathered through secondary sources and structured questionnaires. The analysis incorporates chi-square analysis, the weighted average approach, and percentage analysis. This methodical approach ensures a comprehensive investigation into employee commitment, effectively addressing the study's objectives.

LIMITATIONS OF THE STUDY

The sample size of 120 was confirmed due to scheduling constraints. Ensuring the interviewers could comprehend and accurately record responses within the specified timeframe was a crucial factor in determining this sample size. Some questions posed to respondents resulted in incomplete or inaccurate responses, potentially attributed to the constraints of the data collection schedule.

Table 1. Respondent categorization according to the demographic factors

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Category</th>
<th>No. of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>93</td>
<td>78</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>27</td>
<td>23</td>
</tr>
<tr>
<td>Age</td>
<td>Below 30</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>31-40 years</td>
<td>61</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>41-50 years</td>
<td>44</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Above 50 years</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>71</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>Unmarried</td>
<td>49</td>
<td>49</td>
</tr>
<tr>
<td>Education</td>
<td>Undergraduates</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>Qualification</td>
<td>Postgraduates</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Technical</td>
<td>58</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Schooling</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Monthly Salary</td>
<td>Less than 10000</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>(In Rs.)</td>
<td>11000-20000</td>
<td>42</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>21000-30000</td>
<td>33</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>Above 30000</td>
<td>29</td>
<td>24</td>
</tr>
<tr>
<td>Experience</td>
<td>Up to 5 years</td>
<td>21</td>
<td>18</td>
</tr>
</tbody>
</table>

The demographic analysis of respondents reveals a distribution in which 78% are male, and 23% are female. The age distribution is as follows: below 30 years (10%), 31-40 years (51%), 41-50 years (37%), and above 50 years (3%). In terms of marital status, 51% are married, while 49% are unmarried. In educational terms, 48% have technical backgrounds, 23% are postgraduates, 19% are undergraduates, and 9% have completed schooling as their highest qualification. The monthly salary distribution indicates that 35% earn between 11000-20000 Rs., 28% earn between 21000-30000 Rs., 24% earn above 30000 Rs., and 13% earn less than 10000 Rs. Regarding experience, 37% have 6-10 years of experience, 35% have 11-15 years, 18% have up to 5 years, and 11% have above 15 years of experience.

Table 2. Employee’s Overall Satisfaction Level

<table>
<thead>
<tr>
<th>Opinion</th>
<th>No. of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>69</td>
<td>58</td>
</tr>
<tr>
<td>Neutral</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>TOTAL</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 2 presents the employees' overall satisfaction level. Among the respondents, 23% express a neutral stance, 19% report dissatisfaction, and a majority of 58% express satisfaction. The evaluation involved the participation of the entire sample, comprising 120 respondents, representing 100% of the sample. This data provides a comprehensive overview of employee attitudes and serves as a foundational element for further research to identify the variables influencing job satisfaction.

Chi – Square Analysis

H₀: No significant relationship between Age of the sample respondents and Overall job Satisfaction.

H₁: Significant relationship between Age of the sample respondents and Overall job Satisfaction.

Table | Overall Satisfaction/Age | 21-25 Years | 26-32 Years | 33-40 Years | Above 40 Years | Total |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>8</td>
<td>36</td>
<td>24</td>
<td>0</td>
<td>68</td>
<td></td>
</tr>
<tr>
<td>Neutral</td>
<td>2</td>
<td>16</td>
<td>12</td>
<td>0</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>2</td>
<td>12</td>
<td>4</td>
<td>4</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>64</td>
<td>40</td>
<td>4</td>
<td>120</td>
<td></td>
</tr>
</tbody>
</table>

(Expected frequency)
# Satisfaction/Age

<table>
<thead>
<tr>
<th>Overall Satisfaction/Age</th>
<th>21-25 Years</th>
<th>26-32 Years</th>
<th>33-40 Years</th>
<th>Above 40 Years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>6.7</td>
<td>36.3</td>
<td>22.7</td>
<td>2.3</td>
<td>68</td>
</tr>
<tr>
<td>Neutral</td>
<td>3</td>
<td>16</td>
<td>10</td>
<td>1</td>
<td>30</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>2.3</td>
<td>11.7</td>
<td>7.3</td>
<td>0.7</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>64</td>
<td>40</td>
<td>4</td>
<td>120</td>
</tr>
</tbody>
</table>

# Questions

<table>
<thead>
<tr>
<th>Questions</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opportunities for growth</td>
<td>58</td>
<td>36</td>
<td>24</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Pride in your company</td>
<td>48</td>
<td>48</td>
<td>24</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Field Survey

# Calculated Value vs Tabulated Value

Calculated value = 21.51

Tabulated value = 16.819

Calculated value > Tabulated value

Therefore, H0 is rejected at 5% level of significance.

### Interpretation

The computed value is greater than the table value, according to the chi-square analysis, which means the null hypothesis is rejected. As a result, a noteworthy correlation is noted between the sampled respondents’ age and total job satisfaction.

### Table 3. Weighted Average Method

<table>
<thead>
<tr>
<th>Questions</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feeling valued and appreciated</td>
<td>48</td>
<td>48</td>
<td>24</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Satisfaction with peers</td>
<td>60</td>
<td>46</td>
<td>14</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Satisfaction with supervisors</td>
<td>44</td>
<td>54</td>
<td>20</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Field Survey

### FINDINGS

78% of the respondents are men; over half fall into the 26–32 age range; over 45 percent are postgraduates; one-third of the sample respondents are content with their jobs, and 26 percent of the sample respondents are extremely satisfied. According to the weighted average approach, employee satisfaction with peers is one of the most crucial factors, whereas employee satisfaction with supervisors is the least crucial.

### CONCLUSION

The Management may treat equally for all the employees of the organization. Employee satisfaction level and organization culture should be improved and also concentrate towards the employees’ career growth in West Coast Paper Mills Limited, Dandeli. An attempt was made to study the involvement display by the respondents of the organization. From this study, it was found that most of the people were satisfied with management. It is helped to understand the necessities and
involvement of the employees and hopes to this as a stepping stone for further studies in similar areas.

REFERENCES


APPLICATION OF GREEN HUMAN RESOURCE MANAGEMENT IN MICRO, SMALL AND MEDIUM ENTERPRISES TO GAIN COMPETITIVE ADVANTAGE: A CONCEPTUAL STUDY.

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ABSTRACT

With more than 44.7 million businesses, the small and medium-sized business sector is one of the fastest-growing industries. About 40% of the overall industrial output comes from it. In comparison to other industries, MSME employs a sizable fraction of the workforce and offers enormous employment opportunities. However, the natural environment is negatively impacted by the industrialization's rapid rise. The pace of environmental contamination is rising along with the rate of industrialization. Environmental degradation is the result of this environmental pollution. Environmental degradation indirectly impacts organizational sustainability. Effective management and reduction of pollution are essential to enhance sustainability. Consequently, a decrease in pollution levels can contribute to organizational sustainability, providing a competitive advantage. The implementation of Green Human Resource Management (Green HRM) practices is crucial in controlling pollution resulting from extensive industrialization. Pollution-free technologies, methods, and practices adopted through Green HRM can lower the effluence rate. Examples include transitioning to paperless work, online training and development, and online recruiting and selection. These measures contribute to reducing air, water, and environmental pollution, ultimately boosting organizational sustainability and effectiveness as a competitive advantage. This article aims to investigate the causes of environmental pollution caused by rapid industrialization and suggest solutions, focusing on the effective execution of green HRM practice and the resulting competitive advantage.

Key words: MSMEs, Industrialization, Green HRM, Competitive Advantage, Pollution.

INTRODUCTION

Micro, Small, and Medium-Sized Enterprises (MSMEs) play a significant role in developing countries like India, contributing to around 33% of the GDP as of January 2023. They are a vital part of the Indian economy, supporting regional harmony, providing employment, and contributing to the industrialization of rural and impoverished areas. Despite their economic significance, the growth of MSMEs has raised concerns about environmental pollution.

In the context of MSMEs, Green Human Resource Management (GHRM) practices become crucial. GHRM focuses on integrating environmental considerations into various HR processes, including recruitment, selection, training, development, performance evaluation, rewards, culture, and climate. The selection process in GHRM emphasizes a candidate's potential contribution to the organization's overall sustainability goals, assessing competencies related to sustainable supply chain management, green business practices, and environmental regulations. Additionally, considerations like willingness to work remotely or adopt alternative transportation methods can contribute to reducing the company's carbon impact.

In the current global scenario, where environmental concerns are significant, businesses, especially MSMEs, need to balance economic goals with environmental responsibility. GHRM practices offer a framework for organizations to align their human resource processes with environmental sustainability, contributing to green organizational learning, training, development, performance evaluations, and rewards.

The integration of GHRM practices in MSMEs can contribute to a more sustainable and environmentally conscious business approach. It aligns with the global initiative to “Go Green” and addresses the dual challenges of economic growth and environmental preservation. As businesses seek profits, the emphasis on responsible environmental practices becomes increasingly important, and GHRM provides a comprehensive approach to achieving both economic and environmental goals.

There is a notable lack of focus on addressing environmental impacts in developing nations. Closing this significant gap in research is imperative for future studies, as emphasized by Mousa and Othman in 2020. Organizations worldwide are obligated to take responsibility for environmental management due to the increasing environmental implications, as highlighted by Rondinelli and Berry in 2000. Economists assert that in the case of India, environmental management stands as a paramount concern. The country's economic growth, driven by increasing industrialization, entrepreneurship, and foreign investment, is anticipated to exhaust more resources and contribute to environmental pollution.

Micro, small, and medium-sized enterprises (MSMEs) are responsible for a significant portion of India's pollution load in addition to contributing to over 40% of industrial production and over 45% of exports, according to the Twelfth Five Year Plan. India currently faces hazardous environmental conditions. India has recently experienced a number of natural disasters, including a landslide in Pune (2014), floods in Chennai (2015), a powerful earthquake with magnitudes of 8.2 Richter
in the Himalayan region and 6.7 Richter in Manipur (2016), and a large-scale fire that destroyed forests in Uttarakhand (2016).

Experts attribute one of the primary causes of these catastrophes to the excessive utilization of natural resources. To mitigate further environmental degradation resulting from the overuse of these resources, organizations bear the responsibility to strategize for sustainable development and advocate for environmental growth.

Furthermore, research by Khanna and Anton (2002), Christmann (2000), and Shrivastava (1995) underscores that businesses can reap rewards through the adoption of environmental management strategies. Engaging in pro-environmental activities has demonstrated a positive association with various factors, including employer branding, public image enhancement, expanded marketing opportunities, heightened sales, potential cost savings, and the attainment of a competitive advantage.

Environmental management aligns with the "triple bottom line" accounting philosophy, which encompasses social, environmental, and financial considerations (Elkington, 2006). Advocated by Daily and Huang (2001), Jennings and Zandbergen (1995), and Ramus (2002), this approach aims to strike a balance between organizational growth and the preservation of natural resources for future generations. While environmental sustainability is a key objective, there is no consensus on the methods organizations employ to achieve this.

Research emphasizes that various human activities often contribute to environmental disruptions. Addressing and modifying the causal human behavior can thus be a fundamental strategy for reducing such disruptions (Ones and Dilchert, 2012; Oskamp, 1995, 2000). Notably, while most organizations focus on external environmental development projects, few address internal issues regarding how human behavior affects environmental protection (Davis and Challenger, 2013; Ones and Dilchert, 2012).

Green Human Resource Management (GHRM) encompasses human resource management practices that advance environmental sustainability and the responsible use of resources within commercial enterprises. Key components include the maintenance of intellectual capital and environmentally responsible HRM practices, aiming to enhance productivity, employee engagement, and cost reduction.

Studies on Green Human Resource Management (GHRM) are crucial as a subset of the green management philosophy, examining how human behavior affects environmental management and sustainable development (Jackson and Seo, 2010; O'Donohue and Torugsa, 2016). Opatra and Arulrajah (2014) define GHRM as an organization’s green policies, practices, and procedures that foster environmentally friendly behavior among employees for the benefit of society, the environment, and business. The goal is to develop a workforce that supports green behavior within the organization through various HR practices such as recruiting, performance appraisal, compensation, benefits, and training (Mathapari, 2015).

Green management combines human resources management and environmental management. GHRM, as a specialized area of human resource management, supports ecological harmony and environmental preservation. Engaging in HRM practices in areas like hiring, onboarding, induction, performance appraisals, training and development, and pay and reward administration can assist organizations in reducing their carbon footprint. HR departments play a crucial role in promoting environmental issues by adopting and implementing Green HR policies and practices.

Micro, Small, and Medium Enterprises (MSMEs) have assumed a vital role due to their contributions to exports, innovation, and the national economy. Functioning as auxiliary units supporting larger firms, MSMEs create diverse goods for both domestic and international markets, generating employment opportunities, particularly in countries with high population concentrations like India. As job opportunities expand, the importance of Human Resource Management (HRM) in MSMEs has heightened. However, first-generation business owners in India often lack training and knowledge in resource planning, capital management, and labor management.

Given the significance of MSMEs to national economies and local communities, investigating Human Resource Practices (HRP) within small businesses is crucial. This research will enhance our understanding of how to effectively manage the sector, considering its role as a source of employment, wealth, and other social and relational benefits (Barrett and Mayson 2007; Baron 2003). The focus of this essay is to examine the HR policies and practices adopted by Indian MSMEs.

**LITERATURE REVIEW**

Securing employee support for the implementation of eco-friendly projects stands out as a primary responsibility for human resources professionals (Priya et al., 2014). The pivotal role of human resource management across various stages of an environmental management system was underscored by Jabbour et al. (2010). Ahmad (2015) highlighted the significance of human resources in motivating staff members and promoting eco-friendly behaviors such as carpooling, recycling, and energy conservation. According to a theoretical model developed by Renwick et al. (2013), specific policies in hiring, performance and appraisal management, training and personnel development, employee relations, and reward systems serve as effective tools to garner employee support for a company's environmental strategy.

Bombiak and Marciniuk-Klucsa (2018) emphasize that it is very important to implement the Green Human Resource Management (GHRM) concept, especially for young organizations in the development stage.

Early integration of GHRM provides an opportunity to improve performance by fostering a corporate culture that promotes a green attitude and supports sustainable development. Ullah (2017) conducted a review of existing models of green human resource management and proposed a complete human resource management paradigm based on green practices.

Bombiak's research delved into the hurdles hindering adoption of Green Human Resources Management in Poland, offering insights into the challenges faced in this context as of 2020. On a related note, Ramasamy et al. (2017) directed their focus toward employees, Addressing a spectrum of areas including recruitment, candidate...
assessment, skill enhancement, employee performance oversight, performance evaluation, recognition programs, active employee involvement, and the cultivation of organizational culture.

In the present era, more and more organizations are choosing to recruit and train individuals in a global context as part of their workforce. The Human Resources (HR) division stands to gain significantly from delving into and incorporating the Green Human Resource Management (GHRM) systems currently employed by organizations and various associations (Ber et al., 2020). The paper by Reycheva and Nikolopoulos (2019) focuses on the use of green HRM to create sustainable competitive advantage. A study by D. Renwick and Robertson (2008) explores the interface between environmental management and HRM, provides an overview of process models, and suggests directions for future research on green HRM. At the end of the study, Nath and Goel (2016) recommended further research. Oyedokun (2019) tested the best practice model of GHRM in different organizations and countries and concluded that GHRM and its components can improve the competitiveness of Nigerian manufacturers while reducing costs.

Stojanoska (2016) intends to demonstrate how the notion of green management may be easily integrated into human resource activities in her thesis. Shafaei et al. (2020) conducted study on the causes and implications of green HRM at the organisational level, as well as the individual-level results of green HRM.

Sushma Rani and Dr. K. Mishra (2014) analyzed the literature on green HRM and presented a paradigm for green HRM. They suggest that employers can utilize workers and labor unions to implement Green HRM practices and policies that support and protect employee health and wellness.

The GHRM study provides an overview of current green human resource initiatives such as training, green recruitment, performance evaluation, employee involvement, and pay (Mishra, 2017). The studies collectively find that HRM practices significantly contribute to creating beneficial organizational outcomes, thereby expanding the body of knowledge on sustainable HRM and its connections to these outcomes (Almarzooqi and colleagues, 2019).

It has been asserted that the utilization of Green Human Resource Management (GHRM) practices in the Indian context is notably insufficient (Chaudhary, 2019). This study aims to spotlight specific areas, including performance evaluation, training and development, recruitment and selection, and certain routine operations, where the implementation or lack thereof of green HRM practices can be addressed.

Lather (2017) investigated the interaction of numerous human resource variables influencing environmental performance and discovered no obvious difference in managers’ and non-managers’ opinions. Employee empowerment in the green age and employees’ green values were identified as major elements influencing the association between GHRM and employees by Hameed et al. (2020). Joyce and Vijai (2020) used previously published material to evaluate executive practices of organisations, implying that green organisations are involved in many HR-related activities. Jing Yi Yong Yusliza Mohd. Yusoff (2016) investigated evidence that strategic HR talents influence the application of Green HRM practices in organisations.

GAP OF THE STUDY

After a thorough examination of the literature, it is intended to reach a conclusion about the importance of implementing green HRM policies and practices in the MSME sector in North Karnataka.

OBJECTIVES OF THE STUDY

- To study the effects of green HRM techniques on the MSMEs in Udyamag Belagavi.
- To substantiate the importance of implementing green HRM practices and policies in the MSME sector in North Karnataka.

GREEN HRM AND MSMEs

Small and medium-sized firms are becoming more and more crucial to both the domestic and global economies. A significant portion of the national economy is made up of SMEs. According to these figures, small and medium-sized businesses are crucial to job creation and economic expansion. Small business operations have the potential to contaminate the environment via gases, liquids, and solid waste.

Employees must be knowledgeable about environmental management for SMEs to boost production.

The management of the SME workforce in an ecologically friendly way is accomplished through the use of a tool called Green Human Resource Management. Employees at SMEs need to be aware of the value of environmental management if they are to boost productivity. The goal of Green HRM is to set tactics that have sustainable reduction of adverse environmental effects or enhancement of advantageous environmental effects on corporate performance. The evolution of Human Resource Management (Hrm), encompassing vital functions such as recruitment, screening, training, rewards, and assessment techniques, serves as an illustration of Green Human Resource Management (Green HRM) (Pinzone et al., 2016). Haddock-Millar and colleagues (2016) underscore that the objective of Green HRM is to align organizational environmental management goals with human resources management practices. To successfully adopt Green HRM, senior management must demonstrate a strong commitment by encouraging staff to use comprehensive planning as a guiding concept (Fayyazi et al., 2015).

GREEN HRM PRACTICES AND POLICIES

Green Recruitment:

In the competitive “war for talent,” the recruitment of top personnel remains a primary challenge for Human Resources (HR) professionals...
Green recruiting emerges as a framework wherein the value of the environment is highlighted, becoming a significant aspect of the organization. Drawing in professionals who possess a green-oriented mindset, with awareness of contemporary issues like recycling, safety, and the pursuit of a more sustainable world, becomes more straightforward within this approach.

In Micro, Small, and Medium Enterprises (MSMEs), the hiring process may place additional emphasis on how candidates can contribute to the business's implementation of sustainable initiatives. This involves not only serving as an example but also fostering a workplace culture that is conscious of sustainability (Suswadi et al., 2022). The overarching goal is to identify individuals who not only excel in their roles but also actively support the business's sustainability initiatives, contributing to its transformation into a more environmentally conscious organization (Irawan et al., 2022).

During green recruitment, the personality traits of each applicant should be considered (Dilchert and Ones, 2011). Researchers have developed a scale to measure employee preferences for environmentally friendly behavior, recognizing that an individual's green competencies are crucial for pro-environmental performance (Subramanian et al., 2016). Conversely, candidates are often attracted to businesses labeled as "green" and environmentally friendly. Establishing a reputation as a "green employer" proves to be a successful strategy for attracting new talent (Phillips, 2007; Stringer, 2009; Guerci et al., 2016).

Brekke and Nyborg's (2008) theoretical stance and model describe how environmentally conscious businesses can attract morally responsible workers. They argue that individuals are more inclined to join socially conscious organizations when all other factors are equal. Candidates value environmentally friendly practices employed by the organization, and it was found that a company's environmental commitment positively impacted its brand image (Grolleau et al., 2012).

**Green Performance Management**

Performance management is the process of motivating personnel to enhance their professional competencies to contribute to the superior achievement of organizational objectives and targets. Beyond its impact on global business practices, the green movement plays a noteworthy role in promoting performance management. The central element of performance management is the execution review.

The performance management system serves to measure an employee's current productivity, identify gaps, explore innovative solutions, and establish future targets.

According to Gholami et al. (2016), performance management is one of the most crucial human resource strategies for promoting sustainable development and environmental behavior. Green performance evaluation becomes significant because when a behavior is used as a criterion for evaluating an individual, it is considered to have higher value, subsequently raising efforts to comply with it. Thus, integrating green behaviors into the performance evaluation system encourages employees to adopt environmentally friendly practices.

**Green Training and Development**

Participation in green training and development programs enhances employees' understanding of various perspectives and the significance of the environment. These programs not only facilitate the adoption of defense mechanisms, such as efficient waste management practices within a company but also enhance employees' capacity to handle unique environmental circumstances.

The major purpose of green training and development is to raise employees' environmental knowledge and expertise, encouraging them to take a proactive approach to environmental concerns. Furthermore, this technique intends to teach waste reduction and energy conservation skills (Zoogah, 2011). In emphasizing environmental training, Jabbour et al. (2013) emphasise the relevance of human resource practices. According to a Brazilian study, the systematic manufacture of low-carbon products is important for "environmental training for mitigating climate change" (Saturnino Neto et al., 2014). According to Ji et al. (2011), staff training has both direct and indirect effects on an organization's long-term development.

Perron et al. (2006), through multiple case studies, emphasized the importance of specialized environmental training tailored to an organization's specific needs. They underscored the necessity of employing a reliable tool to assess the effectiveness of the training program. Teixeira et al. (2012) asserted that employee training is indispensable for the successful implementation of an environmental management system and the establishment of an environmentally friendly organizational culture. According to Sarkis et al. (2010), environmental training contributes to enhancing the effectiveness of the environmental management system.

**Green Compensation**

The primary Human Resource Management (HRM) strategies employed to reward employees for their contributions are rewards and compensation. These HR practices are widely used to establish a connection between an individual's performance and that of the organization, emphasizing factors that influence employees' focus and motivation to exert maximum effort in achieving organizational goals. From a Green HRM perspective, rewards and compensation can be viewed as deliberate tools for promoting environmentally friendly activities in workplaces. It is suggested that organizations can foster a green culture by adopting a rewards and pays structure aligned with the principles of Green HRM.

Compensation and reward systems, fundamental human resource procedures, are used to acknowledge and incentivize employees for their work. This system aligns individual objectives with organizational goals, motivating employees to go the extra mile to meet deliverables. The concept of a "green compensation and rewards system" involves linking the outcomes of assessments with incentives and benefits, while performance management systems evaluate green behaviors.

Contemporary businesses provide examples of using green compensation and reward systems to encourage eco-friendly behavior. For instance, a survey by CIPD/KPMG found that 8% of UK businesses rewarded eco-friendly behavior with various awards and cash incentives.
Green Employee Relations

Employee relations in Human Resource Management (HRM) focus on fostering positive relationships between employers and employees, building usefulness through employee motivation and assurance. This area is intricately linked to employee empowerment and support activities and plays a crucial role in preventing and resolving workplace difficulties that may impact work. Good employee relations provide organizations with a strong advantage and access to a flexible resource.

Aligning employees' goals, skills, motivations, and perceptions with green management practices and frameworks, employee participation in green initiatives increases the likelihood of improved environmental management. Since employees are the ones engaged in moral corporate behavior during the organization's daily operations, HR staff needs to advocate for creating a participative workplace where employees feel free to express their opinions on environmental issues.

Achieving green results often depends on employees' willingness to collaborate, as valuable ideas frequently originate from those working in specific locations. According to Quagrainie (2015), "creating an environment in which people have an impact on decisions and actions that affect their jobs" defines "green employee involvement." Research by Markey et al. (2016) suggests that employee participation in organizational decision-making significantly influences the likelihood of reducing emissions in the workplace.

Green Initiatives

Every region strives for economic growth to provide residents with enhanced livelihood conditions and employment opportunities. It is a fallacy to assume that industries can operate in a completely pollution-free environment. Such an expectation is neither essential nor feasible. It is imperative to use suitable and effective pollution management techniques to reduce the adverse effects on the environment. The necessary technological know-how is available in this regard, often backed by institutional support.

Industries such as thermal power plants, coal mines, cement, sponge iron, steel and ferroalloys, petroleum, and chemicals generate dust, smoke, fumes, and toxic gas emissions. These highly polluting industries have irreparably damaged our ecology and environment, often surpassing the carrying capacity of the environment. They have not only been hazardous but have also impacted industry-specific clusters.

Given the significance of Asian economic development for environmental management, future studies should address a notable gap in Green Human Resource Management (HRM) literature. Two critical components to explore are intellectual property protection and ecologically friendly HR practices. Green human resources encompass all employee touchpoints and interfaces that encourage sustainable practices and raise employee awareness of environmental challenges. Green HRM focuses on understanding how people behave environmentally at work, with the aim of influencing their purchasing behavior in their personal lives.

Green building

Companies worldwide are increasingly opting for green buildings for their workplaces and offices as an alternative to conventional structures. Green buildings, a trend-setting phenomenon, adhere to specified standards for minimizing the exploitation of natural resources utilized in their construction. Energy efficiency, renewable energy, and stormwater management are some additional aspects of green buildings that are linked to green practices.

In recent years, businesses have adopted green buildings at an accelerated rate. Business leaders are recognizing the value of green buildings in addressing environmental issues. Green buildings not only contribute to sustainability but also provide a platform for financial benefits for enterprises due to their low cost of engineering and construction.

Paperless office

While the majority of office work traditionally involved the use of paper, the introduction of Information Technology (IT) has led to a significant reduction in paper usage. Office operations and procedures have undergone transformations with the advent of e-business and technology in education, contributing to the creation of paperless workplaces. This transition entails transforming critical government documents and other paperwork into automated workflows, minimising or eliminating the use of paper.

This approach has a profound impact on diminishing the overall amount of paper used in the workplace, along with the associated costs of tasks like copying, printing, and archiving. Additionally, it significantly reduces the time required to search for paper documents. A final noteworthy benefit is that restricting paper use directly contributes to preventing pollution, conserving natural resources, and minimizing water and energy consumption.

Conservation of energy

Efforts by offices to conserve energy can have a significant impact on the environment. Offices worldwide have implemented various energy-saving techniques to reduce their environmental footprint and provide more efficient and ecologically friendly services. Additionally, HR technologies, such as e-HR, are believed to assist management and staff in tracking their carbon footprints.

Organizations are promoting the use of Energy Star-rated light bulbs and fixtures, which consume at least two-thirds less energy than regular lights and fittings. These initiatives contribute to not only reducing energy consumption but also aligning with sustainability goals for a greener and more environmentally responsible workplace.

Recycling and waste disposal

Recycling is the process of converting waste materials (trash) into new, useful items. Recycling helps to save raw resources that would otherwise be utilised to make new products. Finally, this strategy conserves energy and reduces the amount of waste disposed of in
landfills, improving the environment and air quality. As part of their green initiatives, a lot of organisations are implementing recycling programmes to increase the amount of recycled materials and decrease waste. The classic adage of the three Rs—Reduce, Reuse, and Recycle—is being repeated throughout the corporate sector in an effort to protect the environment.

**GHRM & Sustainable Competitive Advantage**

Green human resource management (GHRM), according to Ramasamy et al. (2017), is critical for achieving environmental sustainability. GHRM is still a relatively new phenomenon in many organisations, particularly in developing nations. Despite work still to be done, several businesses have already embraced green policies and integrated them into their human resource management (HRM) procedures. Some organizations are incorporating ecological techniques into their hiring processes (Guerci et al., 2015), aiming to find workers who prioritize environmental concerns. Environmentally friendly HRM practices, as noted by Beri (Beri et al., 2020), contribute to enhancing environmental services.

In the face of rapid changes and developments, organizations need to be proactive and innovative in this dynamic process. Globalization's pursuit of quality and competitiveness, coupled with the evolving environmental landscape, compels enterprises to adapt or update their organizational structures, operational methods, and implementations. In this context, human resources emerge as the primary engine for business expansion and growth, underscoring the importance of human resource management. Human resources, acting as the driving force behind change and innovations in businesses, also play a crucial role in the company's economic, social, and environmental sustainability (Ebru Aykan, 2017).

Activities conducted by organizations across different nations contribute to the acquisition of biological human resources. These activities have the potential to influence and change green efficiency, green attitudes and mentalities, and green human resource capabilities within the framework of sustainable human resource management. Consequently, incorporating green practices into daily operations using human resource management (HRM) characteristics becomes crucial.

A company gains a competitive edge when it can outperform its rivals in terms of client attraction, sales growth, profit improvement, and employee and customer retention. Therefore, integrating green practices into HRM not only aligns with sustainability goals but also enhances the overall performance and competitiveness of the organization.

There are three basic categories in which sustainability competitive advantage can be categorized:

- **Focus advantage:** This company specialises in a specific market segment and provides a service tailored specifically to that audience.
- **Value advantage:** The ability of a company to differentiate its offerings and be viewed as giving higher value is referred to as a value advantage.
- **Cost advantage:** It has low prices.

Many small businesses, due to their size and limited resources, may struggle to compete on pricing alone and lack the market share to cater to every customer. To compete successfully, these businesses must focus on building long-term competitive advantages by providing greater value to a specific market segment.

Implementing a green Human Resource Management (HRM) strategy enables organizations to enhance access to environmental management and protection, human resource practices, and legal compliance. Traditionally, Green HR initiatives have concentrated on enhancing process efficiency, reducing environmental impact, and rejuvenating HR systems, products, and practices to improve efficiency and cut costs. This includes measures such as electronic files, teleconferencing, virtual interviewing, ride-sharing, job-sharing, recycling, teleworking, online training, and creating more energy-efficient offices. With the growing awareness of environmental issues in society, more companies are integrating green initiatives into their everyday operations, aiming to boost sustainability by implementing eco-friendly HR strategies that increase efficiencies, cut costs, and encourage employee participation.

Reycheva and Nikolopoulou (2019) conducted a study to evaluate how Danish construction companies apply Green HRM methods to obtain a sustainable competitive advantage. The study explores the relationship between Green HRM practices, competitive advantage, and environmental sustainability. The study contends that businesses can maximize their competitive advantage by combining environmental management and human resource management. The effectiveness of an environmental plan relies on developing green capabilities, making it crucial for businesses to invest in human capital to gain a sustained competitive advantage.

**DISCUSSION**

By adopting the above-mentioned points, the businesses in MSMEs will benefit from green HRM in a number of ways, including:

i. Improved methods for retaining personnel.

ii. Enhancement of the public's perception of the business.

iii. Increased productivity.

iv. Overall cost reduction as the organization becomes more efficient in the utilization of electricity, water, and manufactured items.

v. Aids in achieving stronger employee commitment and job satisfaction, resulting in higher production.

vi. Creation of a culture where employees care about one another's overall wellbeing.

vii. Small businesses can lower their electricity bills by utilizing technology that is less expensive and more energy-efficient.

viii. Introduction of green initiatives at work can be used to build positive public relations for the company.

The method for applying Green HRM in SMEs can be developed as given below:
a. Recruitment strategy: The commitment to green practices is advanced by incorporating various environmentally conscious factors in the recruitment process for potential employees.

b. Selection strategy: Both the recruitment process and the selection process need to demonstrate some awareness of the green notion.

c. Strategies for training and development: This technique is more focused because it incorporates Green HRM into some of the required training and does comparison research. By using Green HRM, this method seeks to increase business sustainability.

d. Performance evaluation strategy: SMEs include green elements in their performance assessments, recognizing and rewarding employees who contribute to environmental management innovations. The award plan incorporates monetary prizes for SME employees who excel in environmental initiatives. Additionally, the green job design strategy and analysis ensure that every employee's job description incorporates green components.

Micro, Small, and Medium Enterprises (MSMEs) hold a vital position in the national economy, and their contribution to economic progress relies heavily on the quality of their workforce. The implementation of Green Human Resource Management (Green HRM) in MSMEs follows a systematic process, including the hiring process, selection, training and development, performance evaluation, awards, and formulation of job descriptions for the workforce. The effectiveness of these HR practices in MSMEs is contingent upon the integration of green principles, underscoring the significance of environmentally friendly and sustainable practices in human resource management within these enterprises.

**CONCLUSION**

“Reducing emissions” is currently a popular trend (Margaretha & Saragih, 2013), and numerous research studies have been conducted on green processes in administration, bookkeeping, advertising, and human resources (D. W. S. Renwick et al., 2013). The integration of natural administration into human resource (HR) is a persistent demand for green HR (Dutta, 2012; Margaretha & Saragih, 2013). Associations with strong environmental performance aid in improving their reputation overall and making them stand out in the eyes of senior individuals.

From the study's results, it can be inferred that Green Human Resource Management (GHRM) and its elements can help producers gain a competitive advantage while also cutting expenses. The investigation concluded that the method was more significant than the result.

Employee participation in green initiatives should receive managerial attention as the organization assesses and monitors its performance. Through economic and environmental sustainability, green business practices pave the path for an environment with a competitive edge.

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PERSONNEL ENGAGEMENT AND RETENTION IN ORGANIZATIONS: A REVIEW OF LITERATURE.

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ABSTRACT

Employee engagement and retention are vital considerations for organizations seeking to build a motivated and committed workforce that contributes to overall success. This literature review aims to provide a comprehensive analysis of the conceptual frameworks, key determinants, and effective strategies associated with personnel engagement and retention in organizations. By synthesizing existing research, this study offers a deep understanding of the factors that influence personnel engagement and retention, highlights successful strategies, and identifies avenues for future research. The review employs a systematic approach, encompassing an extensive search of scholarly articles, books, and relevant publications. The literature search focuses on studies investigating personnel engagement and retention, examining theoretical perspectives and empirical evidence. Through the extraction and analysis of key themes and findings, common patterns, factors, and strategies associated with personnel engagement and retention are identified. The review emphasizes the multidimensional nature of personnel engagement, incorporating emotional, cognitive, and behavioural aspects. Various theoretical frameworks, such as the Job Demands-Resources model, the Social Exchange Theory, and the Self-Determination Theory, have been utilized to understand the antecedents and outcomes of personnel engagement. Factors such as job satisfaction, organizational culture, leadership styles, career development opportunities, and work-life balance emerge as significant determinants of personnel engagement. Furthermore, the review identifies effective strategies that organizations can employ to foster personnel engagement and enhance retention. Organizations that prioritize personnel engagement and retention are more likely to experience higher job satisfaction, improved productivity, and reduced turnover rates. While the literature emphasizes the importance of personnel engagement and retention, it also reveals gaps and areas for future research. Practical implications stemming from this review underscore the significance of adopting a holistic approach to personnel engagement and retention. Employee engagement initiatives should be integrated into talent management strategies, with an emphasis on continuous feedback, coaching, and mentoring.

Key words: Personnel engagement, employee retention, organizational culture.

INTRODUCTION

Employers frequently do their hardest to boost employee engagement and retention by using tactics that target these two important variables. One of the most important steps in accomplishing this goal is using personnel management (Agarwal, Datta & Beard, 2012). One of the most effective ways to execute employee engagement and retention strategies is to build a motivated and engaged staff through improved personnel management (Ajzen, 1991). Leading companies frequently include employee engagement and talent management into their fundamental business objectives as a means of stabilising their workforce (Agarwal, Datta & Beard, 2012). Agarwal, Datta, and Beard (2012) define employee engagement as the process of creating an atmosphere at work where employees feel inspired and prepared to perform at their highest level. By working alongside programmes aimed at employee retention, the employee engagement strategy seeks to raise engagement. Employee retention is the capacity of a company to maintain its present workforce through the use of employee engagement as a retention strategy. 2015 Jansen, Sluiter, and Akkerman Employers routinely start employee retention campaigns with the intention of developing and maintaining a work environment where current employees are encouraged to stay with the company. Maintaining current staff reduces training costs and the time and energy required to teach new hires (Akkerman, Sluiter & Jansen, 2015). It is generally acknowledged that contented employees are more driven and productive, even in the face of an uncertain relationship between the two. Engagement has become more important among scholars because engaged workers are more determined, care more about their work, and go above and beyond what is required of them to support the survival of the organisation (Allen, 2015). Employees who are engaged in their work and happy in their careers are expected to lead fulfilling personal lives as well. Moreover, job satisfaction—which is seen as a substitute for one's purported quality of work life—is a critical factor for evaluating an individual's career in its whole.

The modern workplace is characterised by complexity and uncertainty. It takes a positive, happy, and highly adaptive person to survive and perform well in such a demanding work environment. Talent retention is the process of keeping employees with a company for a long time, according to Akkerman, Sluiter, and Jansen (2015). Actually, by helping new hires become competent employees, all companies aim to keep them on board for an extended length of time. It is essential to create and implement strategies that will maintain worker engagement and, consequently, talent retention. Given the foregoing, the purpose of this study is to look into employee engagement and talent retention.

Objective

The present investigation aims to:

a. Identify employees retention and engagement inside the organisation, as well as evaluate its importance.

b. To use a literature study to examine the variables that may have an impact on an employee's degree of engagement and retention.
Methodology

In order to summarise the findings and identify a unique phenomena, the current study examined earlier research on employee engagement and retention. This study acts as a guide; the first stage was to find and select pertinent material. An overview of the literature selection procedure is provided below, with details on (a) where the articles were identified, (b) when the study was conducted, (c) who handled the search, (d) how the literature was retrieved, (e) the total number of articles chosen, and (f) the rationale behind the papers that were chosen.

60 research papers were consulted in order to gather pertinent data for this study from various sources, including Google Scholar, Emerald, Springer, Elsevier, ProQuest Education Journals, Taylor & Francis, Scopus Psyc INFO, and Psyc ARTICLES. The investigator sought to gather a maximum number of pertinent articles. The above-mentioned scope of the July 2016 research study. Peer-reviewed research articles published in English were included in this analysis to provide a clear picture of the subject. The current study's review of the literature method is an appropriate research strategy for characterising and combining the body of existing literature on a particular topic.

Literature Review

According to Konard (2016), employee engagement is a multifaceted notion that includes behavioural, affective, and cognitive aspects. Employee engagement is not a brand-new idea; numerous organisations and researchers have been researching it for a while, albeit with slightly varied meanings and different language (Lockwood, 2007). The degree of a person's commitment is known as employee engagement (Lockwood, 2007). According to Schaufeli, W. B., Salanova, M., Gonzalez-Roma, V., & Bakker, A. B. (2002) employee involvement is investigated in a study as a driving force behind completing a task successfully. According to May, D.R. Gilson, R.L. and Harter, L.M. (2004) employee engagement is closely related to safe working conditions, work hours, and a positive work environment. As explained by Robinson, D. Perryman S. and Hayday, S. (2004) Engagement, is the expansion of commitment. A study according to Saks, A.M. (2006) went into greater detail on employee engagement and separated it into two categories: engagement with the organisation and engagement with the job. As per Maslach, C., Schaufelli, W.B. and Leiter, M.P. (2001), a "Long-lasting, positively and motivating approach of employees that results in high level of work involvement with passion and dedication" is how the study defines employee engagement. Employers frequently do their hardest to boost employee engagement and retention by using tactics that target these two important variables. One of the most important steps in accomplishing this goal is using personnel management (Agarwal, Datta & Beard, 2012). One of the most effective ways to execute employee engagement and retention strategies is to build a motivated and engaged staff through improved personnel management (Ajzen, 1991). Leading companies frequently include employee engagement and talent management into their fundamental business strategy in order to stabilise their workforce (Agarwal, Datta & Beard, 2012). Agarwal, Datta, and Beard (2012) define employee engagement as the process of creating an atmosphere at work where employees feel inspired and prepared to perform at their highest level.

This implies that having a happy or content worker is not the only aspect of employee engagement. In order to reach your goals, having a really engaged workforce necessitates addressing variables like communication, teamwork, and wellbeing, even if employee happiness is a crucial component of employee engagement (Akkerman, Sluiter & Jansen, 2015). Employee involvement is investigated in a study as a driving force behind completing a task successfully according to Schaufeli, W. B., Salanova, M., Gonzalez-Roma, V., & Bakker, A. B. (2002) . The authors look at Kahn's model, and the model's results confirm that employee engagement is closely related to safe working conditions, work hours, and a positive work environment according to May, D.R. Gilson, R.L. and Harter, L.M. (2004). A positive employee engagement practice encourages the employee retention. Employee retention is the capacity of a company to maintain its present workforce through the use of employee engagement as a retention strategy. As stated by Akkerman, Sluiter, and Jansen Companies (2015) The purpose of employee retention programmes is to create and maintain a culture where current employees feel supported and desire to work with the organisation. The modern workplace is characterised by complexity and uncertainty. It takes a positive, happy, and highly adaptive person to survive and perform well in such a demanding work environment. Talent retention is the process of keeping employees with a company for a long time, according to Akkerman, Sluiter, and Jansen (2015). Actually, by helping new hires become competent employees, all companies aim to keep them on board for an extended length of time. It is essential to create and implement strategies that will maintain worker engagement and, consequently, talent retention.

Although the correlation between employee happiness and productivity is not entirely clear, it is commonly acknowledged that contented employees are more driven and productive. Engagement has gained importance among scholars because motivated employees go above and beyond what is expected of them to support the survival of the company, care more about their work, and are more determined (Allen, 2015). Employees who are engaged in their work and happy in their careers are expected to lead fulfilling personal lives as well. Moreover, job satisfaction—which is seen as a substitute for one's purported quality of work life—is a critical factor for evaluating an individual's career in its whole.

Maintaining current staff reduces training costs and the time and energy required to teach new hires (Akkerman, Sluiter & Jansen, 2015). Remarkably, ninety percent of workers think that having an employee engagement policy would increase their overall welfare. Engaged workers exhibit greater enthusiasm and fascination than disengaged workers.

Employee engagement is a process that is fraught with difficulties. Identifying an employee's knowledge, perspective, and values—as well as their degree of happiness, joy, excitement, and behavioural pattern—is one of these obstacles. Employee disengagement will cause low performance and productivity in organisations where these engagement levels are not clearly assessed and enhanced. Organisations must use
pertinent employee engagement tactics to keep talented individuals on staff in order to minimise the expense of retraining and frequent hiring. It is crucial to assess employee engagement by taking into account their cognitive, emotional, and behavioural engagement.

**Employee Engagement Dimensions**

**Cognitive Engagement**

A cognitive perspective on a person's psychological functions is one that involves information processing. A 2008 study by the employee research consulting firm ISR found that organisations needed to focus equally on both emotive and cognitive employee engagement to drive financial performance. This was particularly true if staff members agreed with the company's plan and knew where it was going. Of the various aspects of engagement that have been proposed, cognitive engagement is the one with the least definition in terms of its extent and, as a result, lacks a corresponding measure in the practical and academic literature. It is described as a concept of alert consciousness, intellectual prudence, and a sense of precisely calibrated observation and curiosity by Konard (2016). Employees who understand how their contributions matter to the organisation or how they affect others are more likely to feel like they belong and are contributing to its strategic goals. Therefore, there are several reasons to believe that matching employees to the organisation's tactical objectives is essential.

**Affective Engagement**

The sensation of having an emotional connection to an organisation, or to something or someone inside it, is referred to as affective engagement (Kahn, 1990). The word “affective” suggests an innate response to stimuli. The basis for a post-cognitive and affective response like liking, disliking, trust, or commitment is a previous cognitive process in which a range of content discriminations are made and features are found, appraised, and weighted for their contributions (Bhantnager, 2007). Kahn placed particular emphasis on the adaptive needs of contemporary businesses and defined engaged workers as individuals who could change with the times, show initiative, and respond to changing conditions. The concept of discretionary effort is tempered by Kahn (1990) and others (Cable & Judge, 1996), who contend that behavioural engagement actually refers to how well workers express themselves watchfully and competently within their roles and are psychologically present (Kahn, 1990), not that going above and beyond what is required.

The behavioural engagement dimension is also informed by academic research carried out in relevant disciplines of organisational behaviour. For instance, social exchange theory clarifies how workers get a “felt obligation” to respond positively with pro-social attitudes and extra-role behaviours, reduced turnover, and increased commitment if they believe their employer values their contribution and is concerned about their well-being.

**Employee Retention**

Employee retention is the capacity of an organisation to hold onto its highly skilled employees (Gorman, 2003). A simple statistic that demonstrates talent retention is one where a company retains 80% of its employees for a predetermined period of time. Nonetheless, a lot of people associate employee retention with the steps companies take to retain their workforce. In this way, retention becomes the strategy rather than the outcome (Gratton, 2004). Gorman (2003) states that keeping useful and contributing personnel on staff and differentiating between high and low performance should be the main goals of retention initiatives. Employee retention is the capacity of an organisation to hold onto its highly skilled employees (Gorman, 2003). A simple statistic that demonstrates talent retention is one where a company retains 80% of its employees for a predetermined period of time. Nonetheless, a lot of people associate employee retention with the steps companies take to retain their workforce. In this way, retention becomes the strategy rather than the outcome (Gratton, 2004). Gorman (2003) states that keeping useful and contributing personnel on staff and differentiating between high and low performance should be the main goals of retention initiatives.

**Components of Employee Retention**

Since employee retention directly affects output, continuity, and general performance, it is a crucial component of an effective organisation. Talent retention lowers hiring and training expenses while simultaneously improving the work environment and morale of staff.
members. The core elements of employee retention and provides insights from various authors and their research in this area:

Competitive Pay and Benefits: Providing competitive pay and benefit packages is one of the cornerstones of employee retention. Fair and market-aligned compensation, in the opinion of Milkovich and Newman (2020), not only draws in top talent but also inspires workers to stay dedicated to the company. Furthermore, employee happiness and retention can be greatly increased by offering a comprehensive benefits package that includes retirement plans, health insurance, and work-life balance efforts (Armstrong & Taylor, 2019).

Opportunities for Career Development and Growth: Workers look for chances to advance their careers. Employers are more likely to keep their staff if they offer frequent performance reviews, training courses, mentorship, and clear career routes (Noe et al., 2020). Further supporting the idea that employees who feel their company cares about their professional development tend to be more satisfied with their jobs and are less likely to quit is research by Holton et al. (2008).

Organisational Culture and happy Work Environment: Strong organisational cultures and happy work environments are essential for retaining employees. Robbins and Judge (2019) propose that an inclusive and supportive work environment promotes employee engagement, commitment, and loyalty. Employee retention and happiness can be greatly increased by fostering a culture that emphasises open communication, teamwork, and work-life balance (Cameron & Quinn, 2019).

Acknowledgment and Incentives: Increasing employee retention requires acknowledging and appreciating their contributions. According to Maslow's 1943 hierarchy of needs theory, people require respect and acknowledgment. Regular feedback, incentives based on achievement, and recognition initiatives can strengthen workers' sense of worth and encourage them to stick with the company (Gallup, 2020).

Work-Life Balance: For employees, striking a healthy work-life balance is becoming more and more important. Employers with telecommuting choices, flexible work schedules, and support for personal obligations typically have greater employee retention rates (Kossek et al., 2014). Employee loyalty to their companies is higher among those who perceive a better work-life balance, according to a 2013 study by Allen et al.

Good Management and Leadership: Maintaining employees requires both management and leadership at their best. A sense of loyalty and dedication can be fostered by leaders who exhibit emotional intelligence, offer advice, and genuinely care about the well-being of their staff, claims Goleman (2000). According to Bass and Riggio (2006), managers that actively encourage their team members, provide them regular feedback, and give them decision-making authority help to increase retention rates.

Employee competitiveness: Since it fosters dedication, motivation, and performance, employee competitiveness is important for employee retention. It is essential to have a competitive work atmosphere that encourages lifelong learning, chances for professional development, and acknowledgment of accomplishments. As per Lawler's (2003) assertion, both individuals and organisations can promote a positive cycle of success by treating their employees fairly and stressing the significance of developing a competitive culture. Through fostering a culture of competition and offering opportunities for professional growth and development, companies can improve their efforts to retain highly motivated and engaged personnel.

A number of fundamental components must be taken into consideration in the complex process of employee retention. A happy work environment, opportunity for professional growth, competitive pay and benefits, work-life balance, rewards and recognition, and capable leadership are all important components that affect employee retention. By giving priority to these components, companies may establish a welcoming and stimulating work environment that encourages employee loyalty, contentment, and long-term dedication.

Employee Satisfaction: Since employee satisfaction affects retention, productivity, and general well-being, it is essential to the success of an organisation. Spector's (1997) research highlights the significance of job satisfaction for employee engagement and motivation. Locke (1976) and Hulin and Judge (2003) conducted studies that demonstrate the relationship between job attributes like feedback and autonomy and worker happiness. Furthermore, Weiss et al. (1967) research highlights the importance of interpersonal connections and organisational support in promoting employee satisfaction. Through comprehensiveness and resolution of the elements that lead to worker contentment, establishments can cultivate a favourable workplace atmosphere that fosters allegiance, efficiency, and comprehensive enterprise prosperity.

Although employee happiness is only one part of the answer, businesses that wish to retain their employees and reduce turnover should take all of these aspects into account. As a matter of fact, there are companies that hold the opinion that happy workers are ones that would do better without them. Satisfaction does not require high performance or commitment. HR policies and procedures meant to boost employee happiness usually demoralise top achievers. Conceptually, employee happiness and engagement are similar, and many people use them interchangeably. Understanding the difference between contentment and engagement is crucial for a firm to make strategic decisions about the development of an engagement culture. Employee satisfaction addresses the basic needs and worries of the workforce.

Employee Turnover: Organisations face a serious problem with employee turnover since it affects morale, expenses, and production. Mobley's (1982) research elucidates the multiple elements that lead to voluntary departure, such as work discontent, inadequate management, and absence of growth prospects. Tett and Meyer's (1993) study highlights the function of organisational commitment in lowering intentions to leave. Furthermore, studies by Hom et al. (2012) and Allen et al. (2010) examine the effect of social exchange relationships and voluntary turnover, respectively, as well as the relationship between work-life balance and turnover. Organisations can reduce employee turnover and hold onto important staff members by implementing measures based on a knowledge of these variables.
Employee engagement and retention: Since employee engagement promotes dedication, output, and satisfaction, it is a vital factor in talent retention. Harter et al. (2002) conducted research that highlights the beneficial correlation between employee engagement and various organisational outcomes, such as reduced rates of employee turnover. Saks (2006) underscores the significance of job features, leadership, and organisational culture in fostering employee engagement. Furthermore, Macey and Schneider's (2008) research highlights the significance of employee empowerment and voice in raising engagement levels. Moreover, research by Kahn (1990) and Schaufeli and Bakker (2004) highlight the importance of autonomy, social support, and meaningful work in promoting employee engagement. In their 2017 study, Bakker and Demerouti examine work engagement as a two-dimensional construct that includes vigour and dedication—two qualities that are critical for retaining talent. Furthermore, studies by Meyer and Allen (1997) provide the idea of organisational commitment—which encompasses continuity, affective, and normative commitment—as a crucial element in keeping skilled workers on staff. The favourable correlation between affective commitment and staff retention is emphasised in the Riketta (2002) study. Organisations can create strategies to improve talent retention by knowing what motivates employee engagement and organisational commitment. Establishing a culture of empowerment and recognition, offering chances for professional progress, and cultivating a friendly work environment are crucial. Using good leadership techniques and encouraging a feeling of purpose in the workplace are other factors that support talent retention and employee engagement.

**THEORETICAL REVIEWS**

Model of Job Demands-Resources (JD-R): According to Bakker and Demerouti (2007), job demands and resources have an impact on employee engagement. Fostering engagement and retention requires striking a balance between demands and resources.

Theory of Social Exchange: This theory highlights how employers and employees have a reciprocal relationship in which workers give their time and effort in exchange for benefits. Engagement and retention are facilitated by this exchange's quality and the sense of organisational support it provides.


**EMPirical review**

The significance of staff retention and how it affects organisational success are emphasised in this study. Baumruk (2014) looked at a number of variables related to hiring, managing, and keeping staff. Customer relations, employee commitment, trust, and repurchase intentions all have an impact on retention. According to Bhatnagar's 2007 research, keeping employees results in higher performance and lower expenses. Employee engagement and motivation are increased when ideas are encouraged and put into practice (Bisht, Chaubey, & Thapliyal, 2016). Retention depends on financial and incentive programmes that encourage emotional commitment (Antony Joe Raja & Anbu Ranjith Kumar, 2016). The significance of career-oriented development programmes in boosting employee commitment was emphasised by Gorman (2003). Plans for communication that are effective and in line with company objectives are essential for fostering employee engagement (Babie, 2010). These results highlight the role that retention strategies play in fostering employee commitment, involvement, and organisational outcomes.

**FINDINGS**

Employee engagement consistently improves organisational performance, which in turn helps retain talent. Conversely, disengaged employees lead to subpar performance, which hurts talent retention. The nature of the job, ease of communication, leadership styles, degree of trust and autonomy in the job, motivation level, level of work involvement, support from the organisation, performance evaluation, quality of work life, degree of involvement in decision making, and opportunity for growth are all highly correlated with employee engagement. The amount of resources available for training and development, organisational culture, leadership quality, employee feedback, and compensation schemes are all considered to have an impact on the length of time that exceptional employees remain employed by a company. Human resource professionals should combine engagement and retention strategies to engage and retain skilled workers for extended periods of time in this highly competitive era. Further theory and practical methods will need to be applied in order to identify the various employee engagement and retention strategies.

**CONCLUSION**

The relationship between employee engagement and retention has been elucidated by empirical research, underscoring the importance of these factors for organisational success. Reduced turnover rates are associated with higher employee engagement, highlighting the necessity of deliberately fostering engagement to increase retention. Resources like growth opportunities and social support lower turnover intentions, while job features like autonomy, variety, and feedback positively impact engagement. The theory of social exchange emphasises the significance of positive interactions and the perception of support from the organisation in improving employee engagement and retention. Encouraging employee engagement and averting disengagement depend on maintaining a positive psychological contract through equitable treatment and meeting expectations. Talent management strategies are essential for maintaining talent and promoting engagement. These strategies include goal alignment, providing challenging work, and offering growth opportunities.

Organisations may enhance retention rates and develop an engaged staff by implementing these scientific findings into their practises and initiatives. Therefore, there is requirement of a persistent competitive advantage, improved performance, for better output.
**FUTURE SCOPE**

Valuable insights into the connection between these elements and organisational success have come from research on employee retention and engagement. Several avenues for future research could build on this foundation to improve our knowledge and guide organisational practices.

Researchers could investigate the dynamics and long-term effects of employee engagement and retention by conducting longitudinal studies. Through the monitoring of employee engagement and retention rates over an extended duration, researchers can discern trends, causal connections, and plausible intervening factors that impact these results. Examining employee retention and engagement in various cultural contexts can shed light on whether these phenomena are context-specific or universal. It is possible to identify cultural factors that influence employee engagement and retention and develop strategies to effectively promote them by comparing engagement and retention practices and outcomes in diverse cultural settings. As technology keeps developing quickly, future studies can look into how it affects employee retention and engagement. This includes researching how automation, digital communication tools, flexible work schedules, and remote work affect employee engagement and retention. It is imperative to comprehend the ways in which technology can be utilised to augment engagement and retention within the dynamic workplace environment. Investigating the connection between work-life balance, employee well-being, engagement, and retention can yield insightful information. Organisations can develop comprehensive strategies that promote employee well-being and satisfaction by researching the effects of work-life balance initiatives, employee wellness programmes, and supportive work environments on engagement and retention. Subsequent investigations may explore the extent to which management and leadership styles contribute to employee engagement and retention. Organisational leaders can benefit from examining the effects of communication styles, performance management systems, leadership behaviours, and recognition and reward systems on engagement and retention. Future research should focus on examining the connection between employee engagement and retention, diversity, and inclusion. Organisations can foster inclusive cultures that respect and encourage workers from a variety of backgrounds by having a thorough understanding of the effects of diverse and inclusive work environments on engagement and retention. Prospective research directions include examining the function of employee voice, empowerment, and participation in engagement and retention. Researching the best ways for companies to create a culture that values worker participation, decision-making, and engagement can help them achieve greater retention and engagement rates.

**REFERENCE**


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ABSTRACT
Entrepreneurship is the impetus behind social and economic advancement, but it also comes with a multitude of hardships that can affect an entrepreneur's general health and work-life equilibrium (WLB). This research explores the complex interactions between these factors and how entrepreneurial success affects organizational sustainability both directly and indirectly. In light of how workplace cultures are changing in the aftermath of the pandemic, this study looks at how entrepreneurs' requirements are changing and how important it is to promote WLB and optimal well-being. A quantitative technique utilizing surveys was used, with 180 entrepreneurs from various industries in North Karnataka participating. The study evaluated the validity and reliability of constructs like Work-Life Balance (WLB), Organizational Sustainability (OSY), Well-Being (WBG), and Entrepreneurial Success (ESS) using Structural Equation Modeling (SEM) analysis, specifically the SmartPLS approach. Significant validity and reliability were shown by the results, confirming the strength of the research approach. Analysis for the current study indicate that WBG, WLB, ESS, and OSY—workplace variables—have substantial correlations with one another. Although there is not a significant direct impact of WBG on OSY, mediation analysis shows that ESS and WLB are important factors in interpreting the relationship. In general, WLB's influence on OSY entirely mediates its favorable impact on OSY, emphasizing the significance of work-life balance in determining entrepreneur satisfaction. Similarly, ESS entirely mediates the association between WBG and OSY, highlighting the importance of employee views in explaining overall outcomes. Moreover, a sequential mediation analysis highlights the complexity of the interactions by indicating that both WLB and ESS influence OSY. Findings shed light on how crucial it is for entrepreneurs to put their health and work-life balance first in order to achieve sustainable success. The paper acknowledges the changing dynamics following the epidemic and suggests promoting supportive work settings. This study highlights the importance of work-life balance, individual well-being, and organizational success in attaining sustainable entrepreneurship. It also adds to our understanding of the complex interactions among these factors.

Key words: Entrepreneurial Success, Organizational Sustainability, Post-pandemic Workplace, Well-Being, Work-Life Balance.

INTRODUCTION
Entrepreneurship plays a crucial role in propelling both economic and social progress by fostering innovation, employment generation, value addition, and overall well-being (Davidsson et al. 1995; Julien and Ramangalahy 2003; Naudé et al. 2014). However, there are a number of demands and problems that come with being an entrepreneur, like high levels of unpredictability, workloads, responsibilities, and competitiveness, which can have an impact on an entrepreneur's performance and quality of life (Ryff 2019; TuranHgil and Farooq 2019). As such, their path may also be arduous, upsetting, and frustrating. An entrepreneur's health and work-life balance might be negatively impacted by the pressure to succeed, the hard hours, and the ongoing uncertainty. It is crucial to comprehend how entrepreneurs can attain work-life balance (WLB) and optimal well-being, as well as how these individual aspects may affect their ability to succeed as entrepreneur and the long-term viability of their organizations.

According to (Ryan and Deci 2001), well-being is a multifaceted concept that includes both hedonic (positive and negative affect, life satisfaction) and eudemonic (psychological and social functioning, self-realization) facets of the human experience. The scientific community is now paying close attention to well-being as a crucial component of societal change and organizational effectiveness (Bardoel, A., et al., 2022). Social advantages can result from human resource strategies that establish a strong link with well-being and work-life balance. With the advent of the post-pandemic era, there is a rare chance to reconsider the kinds of workplace cultures that encourage the adoption of work-life balance initiatives and to create new policies that address the evolving needs of workers with regard to flexibility and mental health support (Bardoel, A., et al., 2022). Considering they can improve an entrepreneur's drive, inventiveness, fortitude, and output, well-being and WLB are seen as important personal outcomes and vital personal resources (Wiklund et al. 2019; Drnovšek et al. 2023). One cannot emphasize how crucial it is to put one's health first before embarking on a business endeavour. An entrepreneur who is robust and in good health is more capable of handling the difficulties presented by the ever-changing business landscape. A study (Baron et al. 2016) discovered a link between entrepreneurs' well-being and their capacity to handle stress and uncertainty. Through investing in their own welfare, entrepreneurs lay the groundwork for long-term prosperity.

The intricate and ever-changing connection among well-being, work-life balance, entrepreneurial achievement, and organizational sustainability has been examined from a number of theoretical angles, including the job demands-resources model (Bakker and Demerouti 2007), self-determination theory (Ryan and Deci 2000), and conservation of resources theory (Hobfoll 1989). How these dimensions interact and influence one another in the context of entrepreneurship, however, remains poorly understood both conceptually and empirically. Therefore, the purpose of this study is to evaluate the effects of WLB and well-being on organizational sustainability and entrepreneurial...
success, both directly and indirectly, as well as the moderating and mediating mechanisms that explain these effects. This will be accomplished by proposing and testing a conceptual framework. A study found that social benefits can result from sustainable HR policies that establish a strong link with work-life balance and well-being. Employers are reevaluating how they implement work-life policies and workplace flexibility to better satisfy the requirements of their employees as a result of the COVID-19 epidemic. There has been a significant shift in the dynamic between businesses and employees, and new opportunities for work-life balance are opening up. The quick adoption of remote working in response to COVID-19 constraints dispelled a common misconception about the viability and efficacy of remote work by demonstrating that leaders, employees, and HR specialists could all function effectively from home (Bardoe et al., 2022).

In this context, attaining work-life balance and optimal well-being is the key to entrepreneurial success. In the long term, entrepreneurs that put their health and work-life balance first are more likely to succeed. "A self-defined, self-determined degree of well-being which is able to achieve or can set as a goal, that allows them to manage multiple responsibilities at work, at home, and in their community" (Waters and Bardoe 2006) is what work-life balance is defined as in a study. It supports family, community, physical, and emotional health without causing grief, stress, or other negative effects. Enhancing work-life balance may have a positive impact on one's physical, emotional, and mental well-being as a whole. Furthermore, the influence of an entrepreneur's welfare surpasses individual perseverance. (Candon et al. 2009) emphasizes how an entrepreneur's emotional health affects the performance and culture of their company. In the entrepreneurial ecosystem, persistent success depends on innovation, teamwork, and a supportive work environment—all of which are enhanced by a pleasant emotional state.

Overall, entrepreneurs have a higher chance of long-term success when they put their health and work-life balance first. Entrepreneurs must attain sustainability through ideal health and a work-life balance in order to prosper over the long term. Entrepreneurs can influence their company, their workforce, and their society in a good way by putting their health and work-life balance first.

**HYPOTHESIS DEVELOPMENT AND CONCEPTUAL FRAMEWORK**

**Work Life Balance (WLB) and Organizational Sustainability (OSY):**

A harmonious and congruent link between work and other facets of life is embodied by work-life balance (Kaliliath and Brough, 2008; Kim, 2014). Both employees and organizations can benefit from it. According to social exchange theory, beliefs of reciprocity and balance serve as the foundation for most relationships (Blau, 1964). Research has indicated that work-life balance might have a noteworthy effect on the sustainability of a business. Bocan et al. (2023) discovered that work-life balance has a considerable impact on employee motivation, contentment, and intention to leave. The findings demonstrated that a healthy balance between work and personal life leads to greater motivation, enhanced performance, lower employee turnover, and satisfaction. (Thilagavathy and Geetha 2021) conducted a thorough analysis of work-life balance and developed an understanding of how it relates to other work-related behaviors. They came to the conclusion that striking a healthy balance between one's personal and professional lives is essential for both individual well-being and the effectiveness of an organization. According to (Allen and Meyer 1990), work-life balance reduces employee intention to leave and increases organizational commitment. Research indicated that workers felt more devoted to their companies when they perceived a better work-life balance.

Work-life balance has a favorable correlation with employee retention, organizational engagement, and job satisfaction (Kaliliath et al., 2019). (Brough, P., et al., 2019) created a new work-life balance (WLB) measure and assessed how well it predicted employee outcomes over time. The results showed the new WLB measure was successful in forecasting employee outcomes including psychological distress, job satisfaction, and intentions to leave the company. (Galvez et al. 2020) distinguished between two organizational culture types: presence-based ecologies and life sustainability ecologies, which either support or impede the efficacy of WLBs. WLB fosters social sustainability by enhancing employees' work-life balance, well-being, empowerment, and organization as a whole. Life sustainability ecologies are characterized by trust, autonomy, and results-oriented management, whereas presence-based ecologies are marked by control, surveillance, and time-oriented management. But work-related stressors like long hours, stiff deadlines, demanding expectations, and competitive settings can provide a challenge to WLB (Lupu, I., & Ruiz-Castro, M. 2021). Overload at work, stress, burnout, and a lower quality of life might result from these circumstances (Maslach, C., 2021). In order to help employees achieve a good work-life balance, firms should establish work-life balance arrangements (WLBAs), such as flexible working hours, telework, part-time work, job sharing, and leave policies. Policies and procedures known as work-life balance agreements (WLBAs) give workers greater freedom, flexibility, and control over their work schedules, locations, and responsibilities (Hill, E. J., 2011).

**H1. Work life balance significantly affects organizational sustainability.**

**Work life Balance (WLB) and Entrepreneurial Success (ESS)**

WLB can improve productivity, creativity, and innovation as well as the well-being of both employers and employees (Allen, T. D., et al. 2013). These phrases do, however, have a strong connection to entrepreneurs. As a result, becoming an entrepreneur is a difficult and demanding professional path that calls for a significant commitment of time, energy, and attention from individuals. In order for them to be able to continue and accomplish above in the long run, it is also crucial to maintain a healthy work-life balance (WLB). The association between satisfaction with work-life balance and business growth is mediated by entrepreneurial well-being, which is more prevalent among entrepreneurs who maintain a healthy work-life balance (Tahir 2022).

Small entrepreneurs that have a better work-life balance are more likely to succeed, and work-life balance has a favorable impact on entrepreneurial success (Kim and Kim 2021; Singh and Singh 2021). Based on their individual preferences, values, and objectives as well as
external circumstances including the type and stage of their business, the sector, and the institutional setting, entrepreneurs manage and create their work-life boundaries (Moradi et al. 2022). A job in entrepreneurship can improve their life. Some people do, however, wonder if it is feasible to manage entrepreneurial enterprises in the competitive atmosphere and maintain some degree of WLB. Additionally, some entrepreneurs put "work" ahead of "family life," demonstrating their passion for what they do and their lack of desire for limits. It is also discovered that WLB is negatively correlated with long hours worked and running a profitable company for an extended length of time (Tahir, R. 2022). Numerous aspects, including as motivation, abilities, money, surroundings, culture, and personality, all have an impact on the success of an entrepreneur. Personal resources are thought to be crucial for the success and well-being of entrepreneurs among these variables (Davidsson et al., 1995; Valliere and Peterson 2009).

Satisfaction with WLB is one of the personal resources that hasn't gotten as much attention in the research. The degree to which an individual thinks that their personal and professional duties are complementary or congruent is referred to as their satisfaction with work-life balance (WLB) (Thilagavathy & Geetha, 2020). Numerous variables, including time allocation, role conflict, role clarity, role overload, role flexibility, work-family integration, work-family conflict, and use of work-family support systems, can be used to gauge satisfaction with work-life balance (Thilagavathy & Geetha 2020). Finally, entrepreneurs who place a higher value on "work" than "life" and demonstrate that they have no need for boundaries because they work everywhere, which leads to a high prevalence of extended workdays. Additionally, the results highlight the common social anomaly of entrepreneurs choosing to remain single, married, or even divorced due to or connected to the establishment and management of their own boundaries (Adisa, T.A., et al. 2019). In general, having a good work-life balance is favorably correlated with entrepreneurs' well-being, which boosts their output, inventiveness, and creativity and contributes to their success as entrepreneurs.

H2. Work life balance significantly affects entrepreneurial success.

**Well-Being (WBG) and organisational sustainability:**

In addition to enhancing physical health and vitality and fostering healthy relationships, wellbeing serves as a natural incentive. Enhancing well-being may also serve as a spur for the organization's success, which could therefore have a favorable impact on the economy (Howell et al., 2016). Achieving organizational sustainability requires effective human relations strategies. Improved attention to the well-being of both employers and employees can lead to a more sustainable firm. Achieving pleasure on its own is not enough to define wellbeing; rather, it involves "the striving for perfection that represents the realization of one's true potential." Six different characteristics or facets are associated to well-being, which is a multifaceted approach: self-acceptance, personal growth, autonomy, environmental mastery, and positive relationships with others. These days, workers spend a significant amount of their lives at work because of the ongoing stress and demands of their jobs (Ryff and Keyes 1995; Sanjay Kumar Singh 2019).

Investing in measures to increase one's well-being is thought to be reasonably cost-effective in the long run. Entrepreneurial enterprises are organizations that constantly create new products or services and are able to change and shape their organizations to attain long-term viability. They frequently exhibit rapid growth in terms of turnover, profits, and employment (Audretsch, 2012). Entrepreneurial organizations are motivated by inventive endeavour and are proactive in identifying market opportunities and demands (Stam & Elfring, 2008). Their focus on and creation of a creative climate that supports creativity, entrepreneurial activity based on creativity, innovation, continuous development, and optimal resource mobilization makes that external orientation possible. Individuals who are driven by a 'felt urge' to differentiate themselves as creative agents of change, economic and social advancement shape and realize these attributes. The human component (as in 'human capital,' people's skill sets, and, crucially, their levels of contentment and well-being) is important in enabling entrepreneurial organizations to have a high effect. As a result, workplace well-being, particularly among entrepreneurs, is not only a vital factor in deciding success, but it also makes the business more sustainable for future growth. According to the study, dysfunctional entrepreneurial organizations foster a culture of stress, anxiety, and negative well-being, which can have a long-term detrimental influence on sustainability and growth (Gopinath, N., & Mitra, J. 2017).

H3. Well-being significantly affects organisational sustainability.

**Well-Being (WBG) and Entrepreneurial Success (ESS)**

Entrepreneurship is a highly dynamic and risky process, which is well positioned to assist the fulfillment of people's basic psychological needs, leading to increased societal well-being (McMullen and Shepherd, 2006). On the other hand, it deals with high levels of stress, extended working hours, high work effort, grief due to project failure, failure, fear, self-doubt, financial loss, unpredictable business environment with short-term negative effects on well-being and long-term entrepreneurial growth (Harris et al., 1999; Monsen and Wayne Boss, 2009). Though their path to success may be riddled with such challenges, entrepreneurs can use a variety of recovery techniques to re-energize. The study discovered that entrepreneurs' well-being has positively connected with both subjective and objective measures of success, and that self-well-being influences this. Well-being is an essential component of having a satisfying and thriving life, and it is inextricably linked to entrepreneurs’ ability to work, maintain positive relationships, and feel positive emotions (Ryff and Singer, 1998; Ryan and Deci, 2000; Diener et al.,).

Entrepreneurial well-being is the experience of satisfaction, positive affect, infrequent negative affect, and psychological functioning in relation to developing, starting, growing, and running an entrepreneurial venture (Wiklund et al. 2019). It is observed that entrepreneurial passion, entrepreneurial self-efficacy, entrepreneurial identity, entrepreneurial mindset, entrepreneurial support, entrepreneurial resources, and entrepreneurial exit, that contribute to entrepreneurial well-being. The relationship between entrepreneurship and well-being has taken one of two approaches to derive well-being, either personal or professional life satisfaction (Benz and Frey, 2008). According to (Shir, N., et al 2018), entrepreneurs feel more well-being than those engaged in non-entrepreneurial jobs; additionally, it is a continual benefit that
entrepreneurs acquire from their job and, if not totally, generate through their efforts. The preceding research demonstrates the adaptability and positive consequences of sustaining well-being all through the entrepreneurial journey.

**H4. Well-being significantly affects entrepreneurial success.**

**Well-being (WBG) significantly affects Work Life Balance (WLB)**

Entrepreneurship is frequently viewed as a desirable alternative to regular employment, but attaining work-life balance as an entrepreneur is much more difficult (Reader 2021). The harmony between work and personal life is referred to as work-life balance. Work-family conflicts, inadequate resources, occupational stress, poor relationships, substance addiction, and other external issues all have a substantial impact on work-life balance (Thilagavathy S., Geetha S.N 2021). Engaging in quality time with friends and family, developing opportunities for personal relaxation and emotional well-being, building resilient interpersonal and supportive networks with peers, obtaining quality childcare and educational resources, and experiencing content with the amount of time and nature of work that one is responsible for are all important components of achieving work-life balance (Vyas & Shrivastava 2017, 195). Work-life convergence Fun and family-friendly activities, counselling, frequent breaks, trust, and confidentiality can all benefit an individual's well-being in a variety of ways (Cvenkel, N. 2020). Individuals’ perceptions and evaluations of their own lives in terms of affective states, psychological functioning, and social functioning are reflected in well-being, which is a crucial aspect in achieving work-life balance. Snyder and Lopez 2002, p. 63. Quality of life, welfare, satisfaction with one's life, living standards, and happiness are all terms that are frequently used collectively with well-being without separating their distinct meanings ((McGillivray, Clarke, & Smyth 2007). Entrepreneurs place a great value on their well-being and take steps to protect it, viewing it as an indicator of their success. When entrepreneurs are discontented and low at well-being, it has serious ramifications not only at individual level but to society, and at global economy, leading to diminished levels of innovation, productivity, and employment creation (Stephan, Rauch, & Hatak 2022). Hence, entrepreneurs focus much on their well-being to have organized work-life to meet their professional requirements.

**H5. Well-being significantly affects work life balance.**

**Entrepreneurial Success (ESS) and Organisational Sustainability (OSY)**

The concept of entrepreneurial success has piqued the interest of business academics worldwide (Baron & Henry 2011). Entrepreneurs may not need to be specialists in every industry, though they must be skilled in enough areas to bring together the many ingredients required to develop a long-term firm (Lazar, 2005). Risk-taking, personal efficiency, opportunity recognition, perseverance, and social skills are key traits connected with entrepreneurship that contribute to entrepreneurial success (Markman & Baron, 2003). It is critical to comprehend how entrepreneurs thrive in uncertain times and what motivates entrepreneurs during difficult times. The endeavor of entrepreneurship is frequently fraught with high stress, numerous barriers, and significant degrees of ambiguity about outcomes (Ligthelm, A 2011). Entrepreneurial decision-making frequently results in errors and misjudgments due to confusing or inadequate information. Entrepreneurs must constantly adapt their aims and methods to stay up with changing circumstances (Adeniran, T.; Johnston, K. 2012; Bullough, A.; Renko, M. 2013). Entrepreneurial endurance, defined as the ability to tolerate and quickly overcome hardship, is a crucial personal trait in the pursuit of entrepreneurial success, as well as one of the major drives. Furthermore, entrepreneurial success is about achieving at both the corporate and individual levels. Resilience in psychological state of mind refers to an individual's ability to cope constructively with disaster and stress, as well as a manner of dealing with change, adversity, or opportunity (Bernard, M.J.; Barbosa, S.D. 2016; Werner, E.E.et al 1971). It can assist the entrepreneur in coping with both internal and external shocks, and it may be an indicator of both entrepreneurial achievement and organizational success in general (Mai and Nguyen 2023). (Adeniran, T.; Johnston, K. 2012) discovered three resilience factors: resourcefulness, optimism, and toughness, with a fourth added by (McAdam and Galloway 2005) learning. Learning is critical to the long-term success of entrepreneurial initiatives and the evolution of organizations (Franco & Haase, 2009; Keith et al., 2016). High growth enterprises are a logical result of innovation. Entrepreneurial success is measured by growth (Mai and Nguyen 2023). The entrepreneurial approach to dealing with obstacles has a considerable positive association with individual and organizational sustainability.

**H6. Entrepreneurial success significantly affects organisational sustainability.**

**Well-Being (WBG), Organisational Sustainability (OSY) and Work Life Balance (WLB).**

Well-being of entrepreneurs can be a force for positive change in society as a whole, through its impact on business growth (Wiklund et al. 2019). Firm growth is one of the most desirable organizational outcomes in entrepreneurship. According to research, keeping a good balance between work and personal life is key in understanding the entrepreneurial ambition to build one's business (Lewis 2008; Marecketti et al. 2006; Khanin et al. 2021). Work-life balance should be a goal for entrepreneurs in this environment, since it represents an essential personal resource that might be exploited in a resource gain spiral to promote firm-level achievements. It also improves an individual's overall well-being (Greenhaus et al. 2003). (Delmar and Wiklund 2008) discovered that entrepreneurs who believe their work does not interfere with or impair the quality of their personal life are more motivated, which has an impact on critical outcomes such as growth and sustainability. A better balance of work and non-work roles might boost entrepreneurs' dedication and motivation to build their company (Eddleston and Powell 2012). As a result, a satisfying balance between work and life leads to increased well-being since balanced individuals have lower levels of stress and greater role ease, both of which are related with greater well-being (Frone et al. 1992; Greenhaus et al. 2003). In general, well-being serves as a bridge between organizational sustainability and work-life balance (Hobfoll et al. 2018).
H7. Well-being significantly affects organisational sustainability through work life balance.

Well-Being (WBG), Organizational Sustainability (OSY) and Entrepreneurial Success (ESS)

Well-being is a more complicated and qualitatively different term that is linked to human potential (Gostoli, S et al 2017). Entrepreneurial well-being is beneficial in this context for understanding the mechanisms by which particular well-being outcomes are achieved through entrepreneurial activity (Abreu, M et al 2019). Such activities are distinguished by their inventiveness and ingenuity. Entrepreneurs with higher levels of creative thinking may find that the daily operation of a start-up firm creates less anxiety and motivation for them, allowing them to better manage their careers and enjoy the pleasure of combining their work and social lives (Chen, M.H. 2018). Entrepreneurial motivation is vital not because it leads to success, but because it leads to stronger and distinctive capabilities, that in turn contributes to entrepreneurial success (Thakur, M. K. T 2013) that positively benefits organizational sustainability.

H8. Well-being significantly affects organisational sustainability through entrepreneurial success.

Serial Mediation Effect of Work Life Balance (WLB) and Entrepreneurial Success (ESS)

Entrepreneurial success is a complicated phenomena that includes both financial and non-financial elements (Glosenberg et al., 2022). Initially, financial/economic metrics are frequently used to measure entrepreneurial performance (Staniewski & Awruk, 2019). Business performance, rate of growth, profits, liquidity, share of the market (Glosenberg et al., 2022), and employee growth rate (Welsh et al., 2023) are examples of such metrics. Meanwhile, it has been argued that measuring "entrepreneurial success" solely by financial (or economic) metrics makes it difficult to accurately reflect the meaning of the term, which should not be constrained in any manner (Cumming et al., 2022).

Entrepreneurial success does not always imply wealth, but also work-life balance (Yu et al., 2022) and well-being. Most individuals think that striking an acceptable equilibrium across work and personal pursuits is critical. Nonetheless, according to a recent survey, more than 80% of those surveyed are dissatisfied with the prevailing balance of their professional and personal lives (Brown, 2005). "Satisfaction and good performance at work and at home with a minimum of role conflict" (Clark, 2000:751) and "a dearth of undesirable levels of conflict between work and non-work demands" (Greenblatt, 2002) are two definitions of "work-life balance." Entrepreneurs who see putting in long hours on the job as vital for establishing themselves and working toward long-term career success frequently create a work-life imbalance (Sturges & Guest, 2004). These career-minded individuals often lose hope as time goes on and their work hours surpass their initial projections. This is because they encounter increasing stress from competing roles in their personal and professional lives (Robert S. D et al., 2007), impedes their well-being resulting a hindrance towards their entrepreneurial success.


RESEARCH METHODOLOGY

The study used a survey instrument and a quantitative approach to gather information from entrepreneurs. The goal of the study was to comprehend how factors interact and what effect they have on achieving sustainability using WBG and optimal WBG. 180 entrepreneurs across North Karnataka industries formed the sample. The study utilised a purposive sample technique to guarantee representation from various industries. According to (Hair et al 2016) SEM analysis using SmartPLS procedure were adopted. The internal consistency and reliability of the measuring scales were evaluated using Cronbach's alpha, composite reliability (roh-a), and composite reliability (roh-c). Heterotrait-Monotrait (HTMT) ratios were examined in order to evaluate the components’ discriminant validity. To further assess discriminant validity, the Fornell-Larcker criterion was used. Hypothesis testing and Mediation analysis were done.

Figure 1: Achieving Organizational Sustainability through Optimal WBG and Work-Life Balance.

ANALYSIS AND DISCUSSION

Table 1: Reliability and Validity Test

<table>
<thead>
<tr>
<th>Construct</th>
<th>Items</th>
<th>Factor</th>
<th>Loading</th>
<th>T-Statistic</th>
<th>CR</th>
<th>AVE</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESS</td>
<td>ESS1</td>
<td>0.846</td>
<td>50.784</td>
<td>0.838</td>
<td>0.901</td>
<td>0.876</td>
<td>0.551</td>
</tr>
<tr>
<td></td>
<td>ESS2</td>
<td>0.863</td>
<td>55.964</td>
<td></td>
<td>0.863</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ESS3</td>
<td>0.818</td>
<td>27.858</td>
<td></td>
<td>0.818</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ESS4</td>
<td>0.790</td>
<td>22.215</td>
<td></td>
<td>0.790</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ESS5</td>
<td>0.603</td>
<td>8.245</td>
<td></td>
<td>0.603</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ESS6</td>
<td>0.436</td>
<td>4.569</td>
<td></td>
<td>0.436</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OSS</td>
<td>OSS1</td>
<td>0.846</td>
<td>45.166</td>
<td>0.820</td>
<td>0.894</td>
<td>0.865</td>
<td>0.523</td>
</tr>
<tr>
<td></td>
<td>OSS2</td>
<td>0.832</td>
<td>36.540</td>
<td></td>
<td>0.832</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OSS3</td>
<td>0.787</td>
<td>19.774</td>
<td></td>
<td>0.787</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OSS4</td>
<td>0.712</td>
<td>11.593</td>
<td></td>
<td>0.712</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OSS5</td>
<td>0.600</td>
<td>7.226</td>
<td></td>
<td>0.600</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OSS6</td>
<td>0.496</td>
<td>5.444</td>
<td></td>
<td>0.496</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBG</td>
<td>WBG1</td>
<td>0.859</td>
<td>30.463</td>
<td>0.851</td>
<td>0.876</td>
<td>0.892</td>
<td>0.625</td>
</tr>
<tr>
<td></td>
<td>WBG2</td>
<td>0.829</td>
<td>35.017</td>
<td></td>
<td>0.829</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table-1 presents the reliability and validity analysis for 4 constructs viz., ESS, OSY, WBG WBG, along with WBG. Items, factor loadings, t-statistic, Cronbach's alpha, Rho-A, the composite reliability, the average variance extracted (AVE), as well as variance inflation factor (VIF) are used to analyze these constructs. The factor loadings for ESS range from 0.436 to 0.863, with associated t-statistics ranging from 4.569 to 55.964. ESS has a Cronbach's alpha of 0.838, showing significant internal consistency. The Rho-A scoring is 0.901, indicating a high level of reliability. The composite reliability considerably 0.876, which is greater than the criterion of 0.7, indicating strong reliability. The AVE is 0.551, signifying that the notion explains 55.1% of the variance in the items. The VIF is 0.846, which is less than the 5 threshold for acceptable discriminant validity.

Table-2 presents the diagonal values in Table 2 (below the diagonal) are square root of AVE values. The correlations amongst latent constructs are represented by the off-diagonal values in the Fornell-Larcker criterion table. Notably, correlations between distinct constructs (for example, ESS and OSY) are typically smaller than the square roots of the AVE for the respective constructs. The correlation between ESS and OSY, for example, is 0.468, which is less than the square roots of AVE for both ESS (0.743) and OSY (0.723). This pattern is also apparent with other build pairs.

Table-2: Discriminant Validity - Fornell-Larcker criterion and HTMT

<table>
<thead>
<tr>
<th>Ratio</th>
<th>ESS</th>
<th>OSY</th>
<th>WBG</th>
<th>WLB</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESS</td>
<td>0.743</td>
<td>0.468</td>
<td>0.523</td>
<td>0.421</td>
</tr>
<tr>
<td>OSY</td>
<td>0.467</td>
<td>0.723</td>
<td>0.415</td>
<td>0.370</td>
</tr>
<tr>
<td>WBG</td>
<td>0.505</td>
<td>0.382</td>
<td>0.791</td>
<td>0.394</td>
</tr>
<tr>
<td>WLB</td>
<td>0.439</td>
<td>0.351</td>
<td>0.355</td>
<td>0.736</td>
</tr>
</tbody>
</table>

Please note: Values below the diagonal are Fornell-Larcker criterion, above the diagonal are HTMT ratio and diagonal are square root of AVE values.

Source: Data analysis.

From the Table-2 (below the diagonal), Fornell-Larcker criterion (1981) is a popular method for determining discriminant validity in SEM. The diagonal values in Table-2 indicate the square root of the extracted average variance (AVE) for each latent construct, whereas the off-diagonal values represent the correlations amongst latent constructs. The square root of AVE for the ESS construct is 0.743, indicating that each of the elements explain 74.3% of the variance in ESS. Similarly, the square roots of AVE for OSY, WBG, and WLB are 0.723, 0.791, and 0.736, respectively. These figures show that each construct's items cover a considerable share of the variance. The correlations between constructs are represented by the off-diagonal values in the Fornell-Larcker criterion table. Notably, correlations between distinct constructs (for example, ESS and OSY) are typically smaller than the square roots of the AVE for the respective constructs. The correlation between ESS and OSY, for example, is 0.468, which is less than the square roots of AVE for both ESS (0.743) and OSY (0.723). This pattern is also apparent with other build pairs.

Table-3: Path coefficient (Direct effects)

| Source: Data analysis. |
|------------------------|-------------------|------------------|------------------|------------------|
| Construct | Items | Factor Loading | t-Statistic | Cronbach's Alpha | Rho-A | CR | AVE | VIF |
| WBG3 | 0.800 | 23.036 | | 0.846 | |
| WBG4 | 0.741 | 16.112 | | 0.791 | |
| WBG5 | 0.714 | 12.247 | | 0.714 | |
| WLB1 | 0.446 | 41.591 | 0.831 | 0.831 | 0.831 | 0.846 | |
| WLB2 | 0.422 | 37.100 | | 0.822 | |
| WLB3 | 0.797 | 21.131 | | 0.797 | |
| WLB4 | 0.770 | 17.408 | | 0.770 | |
| WLB5 | 0.605 | 7.279 | | 0.605 | |
| WLB6 | 0.516 | 5.158 | | 0.516 | |

Source: Data analysis.

The data in Table-4 pertains to a hypothesis testing analysis encompassing four constructs: ESS, OSY, WLB and WBG. The original sample value for the route coefficient from ESS to OSY is 0.314. The standard deviation is 0.088, resulting in a T statistic of 3.824. The T statistic suggests a significant connection (p-value = 0.000) between ESS and OSY. Moving on, the path coefficient from WBG to OSY is 0.400. The standard deviation is 0.000, which results in a T statistic of 6.031. The p-value is 0.000, indicating a very significant relationship between WBG and ESS.

Furthermore, the path coefficient from WBG to OSY is 0.169. The standard deviation is 0.000, and the T statistic is 1.908. The p-value is 0.056, demonstrating that the association connecting WBG and OSY is just moderately significant. Similarly, the path coefficient from WBG to OSY is 0.355. The standard deviation is 0.000, and the T statistic is 6.031. The p-value is 0.000, indicating a very significant relationship between WBG and OSY.

Table-4: Path coefficient (Direct effects)

| Source: Data analysis. |
|------------------------|-------------------|------------------|------------------|------------------|
| Construct | Items | Factor Loading | t-Statistic | Cronbach's Alpha | Rho-A | CR | AVE | VIF |
| WBG | 0.169 | 0.089 | 1.908 | 0.056 |
| WBG | 0.400 | 0.066 | 6.031 | 0.000 |
| WBG | 0.355 | 0.076 | 4.654 | 0.000 |
| WBG | 0.314 | 0.082 | 3.824 | 0.000 |
| WLB | 0.297 | 0.068 | 4.362 | 0.000 |
| WLB | 0.152 | 0.089 | 1.708 | 0.088 |

Source: Data analysis.
WLB is 0.355. The T statistic is 4.654 since the standard deviation is 0.076. The p-value is 0.000, showing that the link between WBG and WLB is very significant. Proceeding on, the path coefficient from WLB to ESS is 0.297. The T statistic is 4.362 and the standard deviation is 0.068. The p-value is 0.000, indicating that there is a very significant relationship between WBG and ESS. Ultimately, the path coefficient from WLB to OSY is 0.152. The standard deviation is 0.089, and the T statistic is 1.708. The p-value is 0.088, showing that the association across WLB with OSY is moderately significant. Overall, in the context of the investigated hypothesis testing, the findings reveal high connections between WBG, WLB, ESS, and OSY.

**Table 5: Specific Indirect effect path coefficient**

<table>
<thead>
<tr>
<th></th>
<th>Original sample (O)</th>
<th>Standard deviation (STDEV)</th>
<th>T statistics (O/STDEV)</th>
<th>P values</th>
</tr>
</thead>
<tbody>
<tr>
<td>WLB -&gt; ESS -&gt; OSY</td>
<td>0.093</td>
<td>0.036</td>
<td>2.567</td>
<td>0.010</td>
</tr>
<tr>
<td>WBG -&gt; ESS -&gt; OSY</td>
<td>0.126</td>
<td>0.042</td>
<td>3.019</td>
<td>0.003</td>
</tr>
<tr>
<td>WBG -&gt; WLB -&gt; OSY</td>
<td>0.054</td>
<td>0.037</td>
<td>1.476</td>
<td>0.140</td>
</tr>
<tr>
<td>WBG -&gt; WLB -&gt; ESS -&gt; OSY</td>
<td>0.033</td>
<td>0.015</td>
<td>2.210</td>
<td>0.027</td>
</tr>
</tbody>
</table>

**Source: Data analysis.**

In mediation analysis, the goal is to understand the process by which one variable influence another through a mediator variable. In this case, the researcher aims to examine the relationships between three variables: WBG (independent variable), ESS (mediator), and OSY (dependent variable), as well as the relationships between WBG, WLB (another mediator), and OSY. The direct effects are the relationships between each pair of variables, and the indirect effects involve the mediators. Hence, to analyse the mediation effects the direct effects are compared with the indirect effects between the constructs. On comparing the direct and the indirect effects from the Table 4 and Table 5, the mediation analysis is as follows.

For the mediation effect analysis, the direct path from WBG to OSY is analysed. WBG positive effect OSY but has a feeble involvement (T = 1.908, p = 0.056). Hence, we conclude there is a positive but insignificant association between WBG and OSY. It suggests that an improvement in WBG will not contribute to OSY, but other factors play a critical role.

The indirect effects show that, WLB influences OSY through the mediation of ESS is significantly with \( \beta = 0.093 \) (T = 2.567, p = 0.010). This suggests that the positive effect of WLB on OSY is fully explained by its impact on WLB (full mediation is present). WBG influences OSY through the mediation of ESS with \( \beta = 0.126 \) (T = 3.019, p = 0.003).

Like the first mediation pathway, this result emphasizes the importance of ESS in explaining the full relationship between WBG and OSY (full mediation is present).

WBG influences OSY through the mediation of Work-Life Balance, although this effect is not statistically significant at \( \beta = 0.054 \) (T = 1.476, p = 0.140). While this effect is positive, it is not statistically significant, suggesting that since the direct pathway from WBG to OSY is insignificant and hence there is no effect directly or through WLB on the path WBG influencing OSY. This proves that WLB has got no effect whatsoever on OSY.

WBG influences OSY through the sequential mediation of WLB and ESS. This result indicates a more complex pathway, highlighting the importance of both individual perceptions of WLB and ESS in influencing OSY with \( \beta = 0.033 \) (T = 2.210, p = 0.027) there is a full mediation existing.

To summarise, most of the effects are statistically significant, suggesting meaningful relationships and are fully mediating the path from WBG to OSY. The findings suggest that both WLB and ESS play important roles in explaining the relationship between WBG to OYS.

**Conclusion**

Entrepreneurs who put their health and work-life balance first have a higher chance of succeeding in the long run. Businesses and governments can use the study's insights to create work-life balance programs and sustainable human resource policies that will improve individual and organizational outcomes. Analysis for the current study indicate that WBG, WLB, ESS, and OSY—workplace variables—have substantial correlations with one another. Although there is not a significant direct impact of WBG on OSY, mediation analysis shows that ESS and WLB are important factors in interpreting the relationship. In general, WLB's influence on ESS entirely mediates its favorable impact on OSY, emphasizing the significance of work-life balance in determining entrepreneur satisfaction. Similarly, ESS entirely mediates the association between WBG and OSY, highlighting the importance of employee views in explaining overall outcomes. Moreover, a sequential mediation analysis highlights the complexity of the interactions by indicating that both WLB and ESS influence OSY. Overall, entrepreneurs should be aware of how WLB and ESS mediate between organizational results and offer insightful advice on how to promote employee happiness and well-being.

**Managerial Implications**

The results of the study have many managerial implications. Work-life balance should be given top priority in organizations since it has a big impact on long-term viability. Supporting workers in striking a good work-life balance can have a favorable long-term impact on the organization's viability. Second, managers ought to stress the significance of well-being programs since there is a direct correlation between the prosperity of businesses and the wellbeing of their entrepreneurs. These specially designed programs for entrepreneurs, can have a significant effect on their physical and emotional well-being, which will eventually help them succeed as entrepreneurs. Third, it is...
imperative to adopt an integrated approach that recognizes the interdependence of work-life balance, well-being, and entrepreneurial success. For optimum effect, initiatives aimed at improving these elements should be carried out in concert with one another.

The report emphasizes how important it is for employees to be happy at work in order to achieve work-life balance. Supervisors ought to think of well-being initiatives as a foundation for encouraging a healthy work-life equilibrium among employees, which will support the long-term viability of the company. It further emphasizes the significance of Entrepreneurial Success (ESS) in mediating the connections among well-being, work-life balance, and organizational sustainability. It is imperative for both employees and entrepreneurs to provide a work environment that is helpful and attends to their emotional and social requirements.

When developing interventions and initiatives, managers had to take a comprehensive approach, acknowledging the intricate nature of the routes. Individualized interventions, catered to the unique requirements of the workforce and entrepreneurial team, might prove to be more efficacious than a universal strategy. Considering the relationship between work-life balance, well-being, and entrepreneurial success, investing in staff training and development is imperative. Providing people with the tools to successfully balance their personal and professional life can enhance success as a whole. Lastly, ongoing observation and assessment are essential. The implementation of methods aimed at evaluating well-being, work-life balance, and entrepreneurial success facilitates continuous modifications, hence ensuring the continued relevance and efficacy of programs.

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STRATEGIES TO OVERCOME CHALLENGES OF KNOWLEDGE MANAGEMENT

Firdouskousar A. Savanur

ABSTRACT

Knowledge management is the new era in the field of management. It is a process, begins with the knowledge creation step and ends with usage of information. If Organization implements Knowledge Management (KM), it will nurture the value of firm and boost the positive attitude of stakeholders. The purpose behind this study is, to understand the challenges faced by the organizations in adopting KM and to suggest strategies to overcome the challenges. In this study, secondary sources of data viz Journals, Articles, Media reports, Web and Magazines are considered. While adopting KM, organization may faced some challenges like Difficulty in planning, Technical issues, Lack of finance, Resist to change etc. Organization can smash these challenges by applying certain strategies like Proper planning, Training program, Appointing a Knowledge manager, Capital reserve, Negotiation programs to encourage the attitude of change and Strong culture etc. Further, Organization should be Optimist, organization will enjoy overwhelming longterm benefits if it implement KM by adopting some crucial strategies.

Key words: Competitive advantage, Knowledge Base, Knowledge Management.

INTRODUCTION

Management is the backbone of every organization. It plays a pivotal role in achieving organization’s vision. Now a days, various types of management come to exist viz Financial Management, Knowledge Management, Change Management, Cross Culture Management, Environmental Management, HRM, Production and operation Management, Risk Management, Technology Management, TQM, Logistics Management, etc. The scope of Management has extended broader.

Knowledge Management is a dynamic part of Management, which nurture the value of organization and boost positive attitude of stakeholders. It is a process, which comprises steps like knowledge Identifying, Creating, organizing, recording, sharing and using of information. Perhaps, it is like using an intangible asset (Knowledge) to appreciate another intangible asset (Goodwill) of an organization. The vital aim of knowledge Management is “to present right information to right people at the right time”. It facilitates the One-on-one concept.

OBJECTIVES

1. To understand the concept of Knowledge management.
2. To know the Challenges faced by the organization in adopting Knowledge management.
3. To suggest Strategies to overcome obstacles of Knowledge management.

METHODOLOGY

This is an exploratory research, where data collected by secondary sources such as Articles, Journals, Media reports, Web and Magazines.

REVIEW OF LITERATURE

1. Dr. Arun Kumar & Uday Kumar (2015), “Knowledge Management: A Review”.
2. Riswanto & D I Sensuse,(2021),”Knowledge management systems development and implementation: A systematic Literature Review”.
3. Himanshu Joshi & Deepak Chawla, (2019),”Knowledge management and its impact on organizational performance in the private sector in India”.

Meaning of Knowledge

Knowledge is a skill acquired by experience. It’s related with the understanding of facts, situation, believing persons and creating awareness of something. It’s keenly correlated with cognition. It is build by Insight.

Meaning of Management

Management is a group of persons, who influence other people of the organization. It has the power obligated decision making. It performs some correlated functions like Planning, Organizing, Directing, Staffing, Coordinating, Reporting, Budgeting and Decision making to achieve personal as well as organizational goals. It accelerates the proper, effective and efficient use of all resources of organization.

Meaning of Knowledge Management

“Knowledge Management is a systematic process of Identifying, Organizing, Recording, Sharing and Applying respective information of organization with the motto of, to meet the organizational objectives”. Knowledge management acts as a key to success, which provides competitive advantage to business. It is facilitated by Human Resources, as it incorporates collaborative work, Creativity, thinking abilities among the employees of organization. It promotes the organization to come forward from the obstacles like, High cost of production, Low productivity, poor customer relationships, and personnel issues etc. Knowledge management is the center of management, it provides information to all types of managements for decision making. It is also known as ‘Knowledge Base’.

To sum up, Knowledge management could foster the following advantages to the organization:

- Gain competitive advantage.
- No more extra customer service cost.
• Easy access of knowledge.
• Builds the sharing attitude among the employees.
• Knowledge/Information is stored in a structured form.

Definition of Knowledge Management
In the words of Peter Drucker [Father of Modern Management]:
“Knowledge Management is the coordination and exploitation of organizational knowledge resources, in order to create benefit and competitive advantage”.

Process of Knowledge Management:
Knowledge management follows series of steps. Those are:

Knowledge Identification / Gathering:
This is the basic step of KM. Primarily, the Knowledge management members should identify the reliable and relevant knowledge to store, it may be explicit (recorded in papers) implicit (created in the minds of employees). The Information which will be useful in future should be identified.

Knowledge Recording / Storing:
Identified Knowledge should be systematically recorded in a proper structure. If knowledge stored appropriately, then only it will possible to share and use in future. Failure in this step, affect the remaining two steps of the process.

Knowledge Sharing / Distributing:
Knowledge sharing is a type of donation. This is eminent part of Knowledge management process, as the stored information is shared by the people. people access needed information to take some decisions.

Knowledge Using / Applying:
The main purpose of KM is to use the stored information. Knowledge has been stored to use in future whenever it is needed. So, organization must apply the stored knowledge whenever the situation will arise.

Challenges of Knowledge Management:
Knowledge management helps to enrich the organization. Meanwhile, Organizations faced some challenges while adopting Knowledge management:

Difficulty in Planning:
Planning before acting is rule, proper planning before implementing Knowledge management is desirable. But the challenge is, if the person involved in planning doesn’t have proper knowledge of knowledge management, organization will face difficulty in planning. An improper planning will leads to wrong way.

Technical Issues:
Implementation of Knowledge management requires Artificial Intelligence(AI) system, and some specific Software like Guru, Help Juice, Scribe, Tettra, Livechat etc. Along with these, it also needs methods like Wik KM cycle, NOMAD, KMS development etc. These thing bear high cost, on other hand, operating and maintenance also a challenge to organization.

Complications in Uploading and updating of data:
Even after successful setting of KMS, another challenge is uploading each and every information of organization. It seems hectic to large organizations since it takes too much time. Another notable problem is updation of data, if organization wants to make changes in the stored data it will become hard to update new information since it includes numerous data.

Barrier of Maintaining Quality:
Organization should store qualitative data instead of quantitative one. Quality is beauty of data. The data stored in the Knowledge management system may gathered from many persons of the organization. If anybody among them shared inaccurate or unauthentic knowledge it might be a problem.

Lack of Finance:
Finance is the lifeblood of every activity. As we come to know that, KM needed specific system, know-how and special software etc. for adopting these, organization requires huge amount of money. Fact is, many developing, underdeveloped, and small scale industries stays back from implementing KM because of finance obstacle.

Barrier of Resistance to Change:
Resistance to change is the frequent problem of Organization. Sometimes, people of organization deny change themselves. They restricts to share, store and access required knowledge through the Knowledge management. KM is majorly related with human resources but people restrain to join hands in implementation of KM, it may be a hurdle to organization.

Problem of Knowledge sharing:
‘Knowledge sharing is also a type of Donation’. But don’t Know why, people of organization suppress themselves from sharing knowledge. Sharing of knowledge doesn’t decrease our knowledge but it will increase others knowledge and helpful to make decisions. If stored information not shared with others it is fruitless of setting KM.

Trouble of Creating Customer service Center:
KM emphasis in strong customer relationships, it entails a customer service center. Organization should assign responsibility of this center to a person, who will keep eye on Frequently Asked Questions (FAQ) of customers, provide Help desk service and assist customers whenever necessary. It should be work actively otherwise it will affect on the image of the firm.

Fails to Usage of information:
Knowledge Usage is last step in the process of KM, and also it is an object. Organization should use stored knowledge as per necessity. Implementing of KM will be worthless if business fails to access and share stored knowledge. The challenge is creating the awareness of accessing information from the KM.
Complication of Weak Culture:
If organization follows Weak culture, it will be a hindrance for implementing KM. Because, it is rigid in nature, where adopting new programs, implementing new policies is a task.

Strategies to overcome Challenges:
Proper Planning:
For successful implementation of KM, organization should prepare a plan after consulting experts and analyzing the problems faced by other organizations, who have already implemented Knowledge management system.

Training:
For smooth holding of Knowledge management system, organization should make arrangements of training programs, to provide the knowledge of KM to the people of organization. It will enhance the contiguity of organization people with the KM.

Policy by Government:
It is desirable, if Government take initiation in framing a policy, which leads to adoption of KM compulsory to all the Organizations, like GST, Trade mark, Labeling etc. It will be synergistic to the nation as well as organizations.

Knowledge Manager:
Organization must appoint a Knowledge Manager. Whole and sole responsibility of KM can be imposed on him. Because of this, it will possible to come forward from the challenges viz upload and update of data, knowledge sharing and usage, and providing customer services problem.

Capital Reserve:
Company must maintain the Capital Reserve to overcome the problem of finance. It will help to get KM as much as early. Maintaining Capital reserve provides many benefits to the business.

Negotiation Programs:
Organization should take the step of arranging Negotiation programs like Group Discussion, to change the attitude of people who resists change. By involving respective persons in negotiation, organization can understand the reasons behind resist, and explain the benefits of change.

Latest Technology:
Organization must try to have a latest updated technology, which leads to gain competitive advantage and to increase productivity with less cost and time. Applying technology welcomes series of advantages to organization.

Motivational programs:
It seems good, if organization conduct Motivational programs to the people of organization in perspective of create awareness of adopting KM, it will empower the value of knowledge management system and firm.

Strong Culture:
Organization follows strong culture it will be helpful. It will give scope for changing the policies, strategies and programs whenever necessary. Flexible nature of organization will increase the efficiency of work, and easy moving towards the objectives of business.

Knowledge Sharing Platform:
Company could generate the platform to create the positive attitude of knowledge sharing among the employees. It will leads to successful implementation of Knowledge management.

After the implementation of KM. Updating system is also necessary. Knowledge manager must update system regularly to enjoy changes. Updating will furnishes new features and many more new options of storing, sharing and accessing knowledge.

CONCLUSION
Based on the above concise study, Knowledge management supplements various advantages to the organization. It enables an organization to be sustain in the competitive line. Knowledge management also an asset, it should be hold very smoothly to increase the value of firm.

Organization should be Optimistic, the challenges faced by the organization might be limited, but it will ensure long-term unlimited benefits in future. Challenges will break down if organization should adhere to implementation of KM. “If you want to shine like a Sun, first bum like a Sun” (words of A.P.J Abdulkalam). Further, today if we sow a seed properly, it will give fruit in future definitely.

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INNOVATIVE MARKETING STRATEGIES FOR AGRICULTURAL PRODUCTS IN BELAGAVI RURAL.

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ABSTRACT

This research explores and evaluates innovative marketing strategies tailored for the unique context of Belagavi Rural's agricultural sector. The study investigates the challenges and opportunities in marketing agricultural products in this specific region, considering factors such as local traditions, consumer preferences, and distribution challenges. By analyzing successful case studies and incorporating insights from key stakeholders, the research aims to identify effective strategies that can enhance the market presence and profitability of agricultural products in Belagavi Rural. The findings of this study contribute valuable insights to marketers, policymakers, and businesses seeking to optimize their approach in rural agricultural markets.

Key words: Agricultural products, Belagavi Rural, Marketing strategies, Rural marketing, Innovation

INTRODUCTION

Rural Marketing in India is on a high rise since the past decade, and major multinational corporations want to tap into this potential market which accounts for 70 percent of the Indian population lives in these areas, there is a shift from urban markets into rural markets the reasons for this shift are many, to name a few – the saturation of the urban markets, sudden uprise in the number of rural consumers increasing at a pace faster than their urban counterpart. (Hakhroo, 2020). The innovative and integrated development of internet technology and agriculture has promoted the modernisation process of the agricultural industry. The internet information technology has made explosive and rapid progress. (Chen, 2021). Villages constitute the integral part of any nation. Rural India is the backbone of Indian economy and it contributes significantly to the economy. More than 70% of the Indian population lives in rural areas and depends directly or indirectly on agriculture and allied activities such as dairy, poultry and pisciculture and with more than the half of the FMCG and durables sales coming from these areas. (Singh, 2023). Marketing of agricultural produce is considered as an integral part of agriculture, since an agriculturist is encouraged to make more investment and to increase production. (Bholane, 2021).

According to recent studies (Smith et al., 2022; Kumar & Patel, 2021), rural markets pose distinct challenges and opportunities that necessitate a nuanced approach to marketing. Belagavi Rural, with its unique cultural nuances and agrarian dynamics, presents a compelling context for investigating the efficacy of novel marketing strategies in the agricultural sector. The success of such strategies depends on a comprehensive understanding of local consumer behavior, distribution channels, and the integration of technological advancements in the traditional agricultural landscape (Jones & Sharma, 2020).

This research seeks to address the gap in existing literature by delving into the specific requirements of agricultural marketing in Belagavi Rural. By analysing and synthesizing data from diverse sources, including market observations, and case studies from comparable regions (Singh et al., 2019), this study aims to provide actionable insights for marketers and policymakers aiming to navigate the intricacies of rural agricultural markets.

RESEARCH OBJECTIVES

1. To Assess the Current State of Agricultural Marketing in Belagavi Rural
2. To Identify Challenges Faced by Farmers in Marketing Agricultural Products.
3. To Examine the Effectiveness of Traditional Marketing Practices
4. To understand the innovative marketing strategies implemented in rural marketing by selected cases

RESEARCH METHODOLOGY

This research mainly focuses on secondary data after comprehensive review of academic articles, books, reports, and other relevant sources. Particular emphasis on studies discussing innovative marketing strategies, challenges faced, and successful implementations in rural agricultural contexts. Publications from reputable journals and academic sources, focusing on agricultural marketing, innovation, and rural development in India.

LITERATURE REVIEW

Agricultural marketing in rural areas plays a pivotal role in the economic development of regions like Belagavi. Various scholars have emphasized the significance of understanding the current state of agricultural marketing to formulate effective strategies (Mishra et al., 2018; Singh & Verma, 2019). In Belagavi Rural, where agriculture is a key economic activity, an assessment of the existing marketing practices is crucial to identify gaps and opportunities for improvement. Studies by Kumar and Sharma (2020) highlight the diverse nature of agricultural markets in rural India, emphasizing the need for context-specific analyses. The agricultural marketing system in Belagavi Rural is likely influenced by factors such as the type of crops grown, the involvement of intermediaries, and the proximity to urban markets. Research findings on the current state of agricultural marketing will provide a foundation for understanding the subsequent objectives.
Farmers in rural areas encounter multifaceted challenges in marketing their agricultural products. Existing literature underscores issues related to inadequate market infrastructure, information asymmetry, and limited access to credit (Sharma & Joshi, 2017; Kumar et al., 2021). In the context of Belagavi Rural, where geographical and infrastructural constraints may exist, identifying and addressing these challenges becomes imperative. Research by Mishra and Patel (2019) suggests that challenges in agricultural marketing are often interconnected, requiring a holistic approach. Understanding the specific challenges faced by farmers in Belagavi Rural will not only contribute to academic knowledge but also provide actionable insights for policymakers and practitioners seeking to enhance the efficiency of the agricultural marketing system.

Traditional marketing practices have long been integral to rural marketing strategies, contributing to the cultural and social fabric of communities (Gupta & Singh, 2018). In Belagavi Rural, where traditional practices are deeply rooted, an examination of their effectiveness becomes essential. Studies by Srinivasan and Venugopal (2020) suggest that traditional methods, such as community fairs and word-of-mouth communication, continue to influence purchasing decisions in rural markets. Understanding the role and impact of traditional marketing practices in Belagavi Rural will provide insights into the dynamics of information dissemination, community engagement, and the potential for synergies between traditional and modern marketing approaches.

Innovation in rural marketing is gaining prominence as technology and globalization reshape market dynamics (Sharma & Singh, 2018). Case studies on innovative marketing strategies in rural contexts offer valuable lessons for regions like Belagavi Rural. Notable cases from diverse agricultural landscapes (Prasad & Reddy, 2022) can provide inspiration and practical insights into the development and implementation of innovative marketing strategies. Research by Gupta and Verma (2019) emphasizes the role of innovation in addressing the evolving needs of rural consumers. By understanding and analysing selected cases, this research aims to draw parallels and distinctions, contributing to the conceptual foundation for devising innovative marketing strategies tailored to the agricultural landscape of Belagavi Rural.

Challenges Faced by Marketers in Marketing Agricultural Products in Rural Markets of Belagavi:

Marketers operating in rural markets encounter a range of challenges that stem from the unique characteristics of these areas. Understanding these challenges is crucial for devising effective marketing strategies that resonate with the local context.

Limited Market Infrastructure: In many rural areas, including Belagavi, the lack of adequate market infrastructure poses a significant challenge for marketers (Singh & Sharma, 2018). Limited storage facilities, transportation options, and market information hinder the smooth flow of agricultural products from farmers to consumers.

Information Asymmetry: Information gaps between marketers and farmers create challenges in decision-making processes (Patel et al., 2020). The lack of timely and accurate information about market demand, pricing trends, and consumer preferences can lead to suboptimal marketing strategies.

Diverse Consumer Preferences: Rural markets often exhibit diverse consumer preferences influenced by cultural, social, and economic factors (Kumar & Mishra, 2019). Marketers in Belagavi Rural must navigate this diversity to tailor their strategies to meet the varied needs and preferences of local consumers.

Limited Access to Credit: Access to credit is a persistent challenge for both farmers and marketers in rural areas (Gupta & Verma, 2017). The limited availability of credit can restrict marketers' ability to invest in infrastructure, technology, and promotional activities.

Influence of Middlemen: The presence of intermediaries in the supply chain can impact the profit margins of both farmers and marketers (Sharma & Gupta, 2021). Negotiating fair deals in the presence of middlemen remains a challenge that marketers need to address.

Seasonal Variability: Agriculture is highly dependent on seasonal factors, leading to fluctuations in the availability and pricing of agricultural products (Reddy & Kumar, 2022). Marketers must contend with these variations and develop strategies to mitigate their impact.

Limited Technological Adoption: Limited technological infrastructure and low levels of digital literacy in rural areas may hinder the adoption of modern marketing tools and techniques (Rao & Singh, 2020). Marketers face the challenge of incorporating technology effectively into their strategies.

Government Regulations and Policies: The regulatory environment, including policies related to agriculture and marketing, can introduce uncertainties for marketers (Sharma et al., 2019). Understanding and complying with government regulations is crucial for successful marketing operations.

Opportunities for Marketers in Marketing Agricultural Products in Rural Markets of Belagavi:

Marketers operating in rural markets, including Belagavi, encounter unique opportunities that arise from the distinct characteristics and dynamics of these areas. Recognizing and capitalizing on these opportunities is vital for devising successful marketing strategies tailored to the local context.

Growing Demand for Organic and Local Products: The increasing awareness of health and environmental concerns has led to a growing demand for organic and locally sourced agricultural products in rural markets (Kumar & Rao, 2018). Marketers in Belagavi have an opportunity to tap into this trend by promoting locally grown and organic produce.

Community Engagement and Relationship Building: Rural markets thrive on strong community ties, and marketers can leverage this by actively engaging with local communities (Sharma et al., 2020). Establishing relationships with farmers and consumers in Belagavi can create a sense of trust and loyalty, fostering long-term market success.
Digitalization and E-Commerce Potential: The increasing penetration of digital technologies presents an opportunity for marketers to explore e-commerce platforms and digital marketing strategies in rural areas (Gupta & Reddy, 2019). Marketers in Belagavi can leverage online channels to reach a broader audience and improve market accessibility.

Government Support and Initiatives: Government initiatives and support programs aimed at rural development and agriculture can provide opportunities for marketers (Patel & Singh, 2021). Understanding and aligning with these programs can enhance the reach and impact of marketing efforts in Belagavi Rural.

Value Addition and Processing Facilities: Establishing value addition and processing facilities in close proximity to rural areas can create opportunities for marketers to enhance the quality and shelf life of agricultural products (Verma et al., 2022). This can lead to improved marketability and higher value realization.

Promotion of Agro-Tourism: The promotion of agro-tourism presents an innovative opportunity for marketers to attract urban consumers to rural markets (Sharma & Patel, 2019). Marketers in Belagavi can collaborate with local tourist authorities to showcase the agrarian lifestyle and promote agricultural products.

Skill Development and Training Programs: Investing in skill development and training programs for local farmers and marketers can enhance the overall competency of the supply chain (Kumar et al., 2020). This creates an opportunity for marketers in Belagavi to contribute to the development of a skilled workforce in the agricultural sector.

Climate-Smart Agriculture Initiatives: Incorporating climate-smart agriculture practices and promoting sustainability can align with global trends and open new markets for agricultural products (Singh & Gupta, 2021). Marketers in Belagavi can position themselves as advocates of sustainable farming practices.

Innovative Marketing Strategies for Agricultural Products in Belagavi:

In the unique context of Belagavi, innovative marketing strategies have emerged to address the challenges and capitalize on the opportunities inherent in the agricultural sector. These strategies reflect a blend of traditional practices and modern approaches, showcasing adaptability to the local environment.

Digital Platforms and E-Marketing: Marketers in Belagavi have embraced digital platforms such as social media, online marketplaces, and mobile applications to connect with a wider audience (Kumar & Reddy, 2020). E-marketing facilitates direct communication between farmers and consumers, enabling efficient product promotion and sales.

Farm-to-Table Initiatives: Farm-to-table initiatives involve establishing direct links between farmers in Belagavi and end consumers, cutting out intermediaries (Sharma et al., 2019). These initiatives focus on promoting the freshness and traceability of agricultural products, fostering consumer trust.

Agro-Tourism and Experiential Marketing: Leveraging the scenic rural landscapes, marketers have explored agro-tourism as a marketing strategy (Patel & Singh, 2018). This approach provides urban consumers with a firsthand experience of farm life, creating a connection between the product and its origin.

Smart Packaging and Branding: Innovative packaging and branding strategies have been implemented to enhance the visual appeal and marketability of agricultural products from Belagavi (Reddy & Gupta, 2021). Smart packaging technologies, such as QR codes for product information, contribute to consumer engagement.

Community-Supported Agriculture (CSA) Programs: Marketers have introduced Community-Supported Agriculture programs, where consumers in Belagavi subscribe to receive regular shipments of fresh produce directly from local farms (Kumar et al., 2019). This model fosters a sense of community and provides a reliable market for farmers.

Mobile Apps for Market Information: The development of mobile applications providing real-time market information has empowered farmers and marketers in Belagavi (Gupta & Sharma, 2017). These apps offer insights into pricing trends, demand forecasts, and market dynamics, enabling informed decision-making.

Sustainable and Organic Certification: The adoption of sustainable and organic certification for agricultural products has gained traction among marketers in Belagavi (Singh & Patel, 2022). This strategy aligns with the growing consumer demand for environmentally friendly and health-conscious products.

Collaborative Marketing Networks: Collaborative marketing networks involve the formation of partnerships between local farmers, cooperatives, and marketers to collectively promote and distribute agricultural products (Verma & Sharma, 2022). This approach enhances market reach and ensures a steady supply chain.

DISCUSSIONS

The discussion aims to delve into the innovative marketing strategies adopted for agricultural products in Belagavi, shedding light on their implications, effectiveness, and potential for sustainable rural development.

Digital Platforms and E-Marketing: The integration of digital platforms and e-marketing in Belagavi's agricultural landscape has demonstrated a transformative impact. By leveraging social media, online marketplaces, and mobile applications, marketers have succeeded in establishing direct connections with consumers. This shift towards e-marketing not only enhances market accessibility but also facilitates efficient communication and transaction processes. As the adoption of digital technologies continues to rise, the potential for further expansion in this direction remains promising.

Farm-to-Table Initiatives: Farm-to-table initiatives have emerged as a powerful strategy to bridge the gap between farmers in Belagavi and end consumers. By eliminating intermediaries, these initiatives emphasize the freshness and traceability of agricultural products. The success of such initiatives indicates a growing consumer preference for transparency in the supply chain and a desire to support local farmers.
This model holds promise for fostering a sense of community and building trust between producers and consumers.

**Agro-Tourism and Experiential Marketing:** The incorporation of agro-tourism as a marketing strategy has not only provided urban consumers with a unique experience but has also contributed to the economic growth of rural areas. By showcasing the agrarian lifestyle and allowing consumers to connect with the source of their food, marketers in Belagavi have created a symbiotic relationship. Agro-tourism holds potential not only for product promotion but also for diversifying the rural economy through tourism-related activities.

**Smart Packaging and Branding:** The adoption of innovative packaging and branding strategies in Belagavi enhances the visual appeal and marketability of agricultural products. Smart packaging technologies, such as QR codes, contribute to consumer engagement and provide valuable information about the product's origin. This not only differentiates products in the market but also aligns with the growing consumer interest in sustainability and transparency.

**Community-Supported Agriculture (CSA) Programs:** Community-Supported Agriculture programs have addressed the dual challenge of securing a market for farmers while providing consumers with a reliable source of fresh produce. This model fosters a sense of community and shared responsibility, creating a direct link between producers and consumers. The success of CSA programs underscores the potential for collaborative models in ensuring the sustainability of agricultural practices.

**Mobile Apps for Market Information:** The development and utilization of mobile applications for real-time market information have empowered farmers and marketers in Belagavi. These apps offer insights into pricing trends, demand forecasts, and market dynamics, enabling informed decision-making. As farmers gain access to timely information, they are better equipped to navigate market fluctuations, resulting in improved overall market efficiency.

**Sustainable and Organic Certification:** The emphasis on sustainable and organic certification aligns with evolving consumer preferences for environmentally friendly and health-conscious products. Marketers in Belagavi have recognized the value of this certification in enhancing the marketability of agricultural products. The commitment to sustainable practices not only contributes to environmental stewardship but also positions products favourably in a market increasingly driven by conscious consumer choices.

**Collaborative Marketing Networks:** Collaborative marketing networks have emerged as a strategy to strengthen the agricultural supply chain in Belagavi. By forming partnerships between local farmers, cooperatives, and marketers, a collaborative approach is taken to promote and distribute agricultural products. This model enhances market reach and ensures a steady supply chain, contributing to the resilience and sustainability of the agricultural ecosystem.

**CONCLUSION**

In conclusion, the innovative marketing strategies employed in Belagavi reflect a dynamic response to the challenges faced in the agricultural sector. These strategies not only address issues such as market accessibility, information asymmetry, and intermediary influence but also tap into emerging trends in consumer behaviour. The success of these strategies suggests that a blend of traditional practices and modern approaches is essential for creating a resilient and thriving agricultural market in Belagavi, with implications for rural development, economic growth, and community well-being. Continued exploration and adaptation of innovative marketing strategies will be crucial for sustaining the momentum and ensuring the long-term viability of the agricultural sector in Belagavi.

**REFERENCE**


CONSUMER BUYING BEHAVIOUR TOWARDS PRIVATE LABELS IN HOME HYGIENE PRODUCTS CATEGORY.

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ABSTRACT

This paper attempts to understand and highlight the buying behaviour of the consumers towards the Private Label (PL) products in Home Hygiene Products (HHP) in Belagavi. The growth of retail sector post globalization encouraged retailers to come out with their own multiple forms of products which are marketed by them but not manufactured. The resultant was the emergence of Private Label products in variety of segments. This paper tends to bring up the attributes of the consumers towards buying these PL products and tries to emphasize their buying behaviour. The current study aims to identify factors of PLs which have an impact on the consumers purchase intentions. The cleaning products and the products with chemical composition which are not for personal use are considered for the study. Consumers buying behaviour was analyzed with their intensions which influenced the purchase. The main motives behind the introduction of PLs were to fulfill customer needs and increase retailers profit share. The research attempts to examine the different factors that influence consumers' purchasing intentions of private label products among the residents at Belagavi area. Five important factors were identified; they are collectivist culture, perceived risk, price, quality and store loyalty. Collectivist culture and perceived risk were found out to be important background factors which affect the other three factors. Furthermore, the result shows that price and quality of private label brands are highly related as most of the target consumers tend to associate expensive with high quality and vice-versa. However, it was also seen that the store image has some effect towards the consumers being loyal (Belagavi residents) in purchasing the Private Labels. Key words Private label brands, manufacturer brands, collectivist culture, perceived risk, price and quality, store loyalty, store image.

Key words: Private label brands, manufacturer brands, collectivist culture, perceived risk, price and quality, store loyalty, store image.

INTRODUCTION

Background of research

Private label is a product which is produced or manufactured by one company for selling under another company’s brand. The companies that sell and control these products are retailers. Private labels are also known as label brands, house brands, store brands or retailer’s brand. Private label products become popular because the price of private label brands is lower than the price of national (manufacturer) brands. Due to the price of the private label products, the popularity of private labels has increased in many countries since nineteenth century (Charkraborty, 2011). In addition, there was an economic downturn in many countries during the middle of nineteenth century. Therefore, consumers became more price conscious (Charkraborty, 2011) and paid more attention on private label brand products.

Nowadays, private labels are more popular especially in the United States and European countries. A study by AC Nielsen (2003) reported that, private label products throughout 36 countries, including both developed and developing countries have a total global market share of 15 percent compared with national (manufacturer) brands. Even though private label products are fast moving and steadily increase their market share throughout the world, they have not been much successful in Asian countries and it takes a lot more for these products to get the value of a brand.

History of Private Labels

Most households still choose to visit a physical store to purchase their goods. On the shelves, they will see a lot of well-known brands, but during the past fifty years competition of the store shelves has emerged in extent. Not only do national brands, the brands manufactured by suppliers, widen their product ranges, but retailers have also started to offer the customers products under their own brand name. According to Kumar & Steenkamp (2007), McGodrick (2002) and Parker & Kim (1997), private label products are retailers’ own products sold under brand names controlled by retailers. In Europe, countries that faced early private label development were United Kingdom, France and Germany (reds. Anselmsson & Johansson 2005). The start for private labels goes back to the 1920’s when, for example companies in the UK, started with their own product labels. The development of private labels led to more companies introducing them on the market, and in the 1960’s private labels were officially introduced (eds. Ezrachi & Bernitz 2009).

Private labels are not a new phenomenon in the FMCG industry, but during the last decade private label strategies have intensified (Kumar & Steenkamp 2007). Establishing private labels is complex, since the products produced must be able to compete with national brands (Ailawadi 2001). Retailers must ensure high or equal quality of the products supposed to substitute national brand products (Hoch 1996; Verhoeof et al. 2002), be sold at significantly lower prices if marketed as discount products or being differentiated and of superior quality, if sold as premium private label (Hoch 1996).

Research Problem

The purpose of this research is to know the possible factors that affect consumer behavior towards private labels purchasing intentions among the Belagavi residents. Therefore, the research question is “What factors affect consumer behavior of Belagavi residents towards private labels in Home Hygiene Products?”
**Strategic question**

In order to provide the recommendation for marketers of private label brands, the authors provide the strategic question which is “What marketing strategies should be considered in order to suit purchasing intentions towards Private Label products of Belagavi residents?”

**Purpose**

This research primarily aims to investigate the purchasing intentions towards private labels of the residents of Belagavi. Moreover, the secondary aim is to investigate the underlying factors that can effectively stimulate consumer behavior of Belagavi residents towards these private labels.

**Literature Review**

**Purchasing intention towards private label brands in collectivist culture**

According to Tajfel (1978) and Tajfel and Turner (1979), people relatively recognize themselves in terms of their social groups. It can be explained that if they have more social commitment to group, they will perceive that the group is an important part of their life. When considering Asian collectivist cultures, it is important to note that the characteristic of group is in contrast to Western individual cultures. De Mooij and Hofstede (2002) stated that people in collectivist culture probably prefer national brands to private label brands. People in individualistic culture have less interpersonal influence. They use their logical sense based on the products’ price, quality, or their own interests so they do not care what other people will think about themselves. Moreover, Wong and Ahuvia (1998) supported that people in collectivist culture are likely to consume more on luxury products and they will tend to buy well known brands which are already accepted. As a result, they may likely believe that the higher price means the higher quality.

Eastern people are considered to have higher uncertainty avoidance (risk-averse) than Western people and this can be related to seeking a product that offers lower risk (Moss & Viten, 2001; Samli, 1995). Batra and Sinha (2000) supported that people who prefer famous or higher price brands will believe that those brands offer higher quality and they are less likely to purchase private label brands. Therefore, the higher consumers perceive risk from using private label brands, the lesser they will interest in buying private label brands. Risk perceived due to the unexpected results from buying and using a product can cause the uncertainty. As a result, consumers may not satisfy with their purchasing goals (Mitchell, 1999).

**Price and quality consciousness**

Nowadays, retailers regularly attempt to introduce private label products with a lower price and the quality is almost the same as national brands (Evans & Berman, 2001). Monroe and Krishnan (1985) stressed that price still can be used to infer quality when considering about brand name. Consumers who believe in price and quality relationship probably depend on brand names and engage in price seeking behavior (Tellis & Gaeth, 1990). According to Hoch and Banerji (1993), the economic recession has an impact on private label brand share and price consciousness consumers. It is because their disposable income decreases and they probably become more price consciousness and turn to buy private label brands because most of private label brands offer a lower price. Therefore, the economic situation may have an impact on price sensitive consumers.

Besides, the private label manufacturer association identifies that, the difference of price between private label brands and national (manufacturer) brands is normally 20 percent (PLMA, 2004). This difference is also significant especially for consumers who are price consciousness. Price conscious consumers will be more likely to develop positive attitudes and have high purchasing intentions towards private label brands (Burton et al, 1998).

Batra and Sinha (2000) revealed that the awareness of quality is important to the acceptance of private label brand usage. It means that, if all brands in the same category provide similar qualities, the private label brands usage level will increase. Richardson et al. (1996) described that people have less interest in buying private label brands if they judge the products by brand and price. However, quality is more important than price in terms of private label brands according to Hoch and Banerji (1993), Sethuraman (1992) and Ailawadi 8 et al. (2001). The risk of buying becomes an issue when considering about price and quality. Consumers will show less interest to buy private label brands if they perceived that the risk is high. Batra and Sinha (2000) have stated that if the risk of buying private label brands is high, then the interest in private label brands would decrease.

From these opinions, we can summarize that the price of private label brands is normally cheaper than the price of national (manufacturer) brands and it is famous among price conscious consumers. However, some consumers think that there is a connection between price and quality. They believe that the cheaper price is an attribute of the lower quality. As a result, people do not usually buy private label brands because it offers a lower price.

**Loyalty**

According to McGoldrick (2002), private label brand manufacturers have faced a long-time problem to create an image of brand loyalty toward private label brands. This is because the number of retailers in the market is increasing hugely. Therefore, it becomes more important for them to keep their existing customers and then turn those customers to be store loyalists. McGoldrick (2002) also argued that one of the most important motives for introducing private label brands is to create competitive advantage over rival chains. Therefore, it can lead to store loyalty. In accordance with Marcel and Rajiv (2000) who stressed that private label brands can create loyalty and the creation of private label products can strengthen consumer loyalty. The loyalty can contribute to repeated purchase according to Kahn and McAlister (1997). Furthermore, retailers intend to make consumers loyal to the store and take advantages from consumers’ loyalty which can lead to continual repurchases. This loyalty can help retailers in acquiring a competitive advantage and obtaining long term profitability. Sirohi (1998) generally
stated that the more frequent the repurchase is, the more existing customers recommend the store to others.

We can summarize that loyalty can create benefit to the store. Store loyalty can create a positive attitude and make people trust the store. Consequently, store loyalty can increase the usage of private label brands because people prefer to shop at the store therefore, they have a chance to see and buy private label brand products.

There are two main elements which are collectivist culture and perceived risk. When we examine collectivist culture in the previous studies, it was found that perceived risk is also connected to collectivist culture. According to Hofstede (2009), people in collectivist culture have high uncertainty avoidance. For instance, people in collectivist culture are likely to purchase well known brand because they want to avoid the risky consequences of unfamiliar products and mistakes from the purchase. Moreover, they also concern about what others will think about them if they purchase private label brands. Collectivist culture and perceived risk influence the other three factors which are price, quality and store loyalty. To exemplify, some people always believe that the higher price reflects the higher quality. Moreover, price and quality of private label brands which are sold by the retailers can create store loyalty. The store loyalty can lead consumer to repurchase the products at the store. Therefore, it is critical step to examine these three elements (price, quality and store loyalty). Because these three elements play an important role to understand consumer behavior towards private label brands. These three elements also have a direct impact on private label brands purchasing intentions.

Consequently, this conceptual framework is used to examine consumer behavior of Belagavi residents towards private label purchasing intentions in order to gain better understanding of their consumer behavior.

METHODOLOGY

Research method

In order to answer research question and come up with the best result, the authors decide to combine the use of both quantitative method and qualitative method to collect the data. The authors use the survey questionnaire as the qualitative method. The interview is used as the qualitative method to support the result from the questionnaire. To clarify, the questionnaire is the main method with the interview’s answers to support and exemplify the results from questionnaires. Ghauri and Gronhaug (2010, p.106) stated that, qualitative method is suitable in studying human behavior. Burns and Bush (2006, p.202) also supported that qualitative method is used for interpreting the data by observing what people think. Therefore, qualitative method can well support the result from large number of respondents from quantitative method. Since the objective of this research is to find what factor is the most important that affects consumer purchasing intentions. Consequently, both of qualitative and quantitative methods are the most appropriate methods in order to answer research question.

Stores considered for the survey

1. D Mart of Avenue supermarkets
2. More of Aditya Birla Group
3. Reliance Fresh
4. Reliance Smart Bazaar
5. Reliance Mall of Reliance Group

HYPOTHESES

Collectivist Culture

H0 There is no significant relationship between collectivist culture and purchasing intentions of Belagavi city consumers towards PL products.

H1 There is a significant relationship between collectivist culture and purchasing intentions of Belagavi city consumers towards PL products.

Perceived Risk

H0 There is no significant relationship between perceived risk and purchasing intentions of Belagavi city consumers towards PL products.

H1 There is a significant relationship between perceived risk and purchasing intentions of Belagavi city consumers towards PL products.

Price Sensitivity

H0 There is no significant relationship between price and purchasing intentions of Belagavi city consumers towards PL products.

H1 There is a significant relationship between price and purchasing intentions of Belagavi city consumers towards PL products.

Quality Perception

H0 There is no significant relationship between quality and purchasing intentions of Belagavi city consumers towards PL products.

H1 There is a significant relationship between quality and purchasing intentions of Belagavi city consumers towards PL products.
**Store Loyalty**

H<sub>0</sub>, There is no significance relationship between store loyalty and purchasing intentions of Belagavi city consumers towards PL products.

H<sub>1</sub>, There is a significance relationship between store loyalty and purchasing intentions of Belagavi city consumers towards PL products.

**DATA COLLECTION**

**Primary Data (Questionnaire)**

In the first process, the primary data in this research were collected from the questionnaire survey. According to Ghauri and Gronhaug (2010, p.119), questionnaire is the most popular data collection method in business studies. Therefore, questionnaire is the most appropriate method for collecting primary data in a quantitative manner. Convenience sampling of relevant population was used to respond to the questionnaires. Also, software tool Microsoft Excel which is generally used as statistical software, to process and formulate the collected data from questionnaires.

**Sampling size determination**

Owing to the largeness of the target population; it was difficult to study the entire population. Therefore, in this study, a particular sample was chosen from a target population. The target population were the people who bought the PL products referring the Home Cleaning section as a Hygiene concern. This target population consisted of 200 respondents who were assessed through questionnaire which was further used to analyze their buying behaviour. These 200 respondents were selected on random basis who visited the organized retail stores for shopping. The study was conducted to examine whether the factors affecting their purchasing intentions are same or different from the original collectivist background and what factors can affect them the most.

Non-probability sampling method was applied, because there is a limitation of time and budget to collect the data. Even though Ghauri and Gronhaug (2010, P. 139) stated that it is impossible to make valid inferences about the population from non-probable samples. Moreover, it is supported by Bryman and Bell (2011, p.190) that “non- probability sampling cannot provide definite findings to be generalization but they could provide a springboard for further research or allow links to be gorges with existing findings in an area”. However, non-probability samples can be used in qualitative research to understand and create explanations (Ghauri & Gronhaug, 2010, p. 139). Therefore, the non-probability samples are used as if they were probability samples due to the limitation period of time. In addition, the use of non-probability sampling can provide findings and results that could be benefit for further research.

Printed version of 200 questionnaires were distributed to the residents of Belagavi were in prominent areas were considered i.e., Tilakwadi, Bhagyanagar, Hindwadi and Channamanagar. Out of the 200 questionnaires distributed, 193 were got back and 3 were incomplete and therefore had to be omitted.

The respondents were selected randomly who were buying House Cleaning products in PLs as a matter of Hygiene consideration. The focus was on the consumers who buy them to be used at their home. Earnings and non-earning individuals are taken in the sample of 200 as the main focus was to assess their behaviour in selection of the PLs. Organized retail outlets were identified and the respondents shopping in these outlets were taken up for research analysis.

**Secondary data**

The secondary data is used in the form of literature review. Secondary data are beneficial to find information to solve our research problem and are used to better understand and explain the problem (Ghauri & Gronhaug, 2010, p. 90). The secondary data have obvious advantages because it can help saving time and money. The use of secondary data is also convenient approach for gaining data by mainly use online databases and marketing research websites such as ACNielsen online. Selected online journals and articles from these databases are used as secondary sources for the research. However, because of large amount and diversification of online data, I had to be more selective in referring the most reliable and relevant data that met the requirements of this topic. Besides, text books and a few case studies were also referred as secondary sources which helped to gain insight for the present research.

**FINDINGS**

**Collectivist culture factor**

<table>
<thead>
<tr>
<th>Question 1</th>
<th>Very unconcerned</th>
<th>Unconcerned</th>
<th>Neither concerned nor unconcerned</th>
<th>Concerned</th>
<th>Very concerned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much are you concerned about what others think about you while buying a private label product?</td>
<td>4</td>
<td>10</td>
<td>112</td>
<td>28</td>
<td>36</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>2.10</td>
<td>5.30</td>
<td>58.90</td>
<td>14.80</td>
<td>18.90</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source From the Analysis)

<table>
<thead>
<tr>
<th>Question 2</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel the sense of belonging when purchasing the same brands that others purchase.</td>
<td>10</td>
<td>31</td>
<td>127</td>
<td>17</td>
<td>5</td>
<td>190</td>
</tr>
</tbody>
</table>
From the questions and tables above, the result for collectivist cultural factor for the respondents can be described as below.

From table 1, most of the respondents (58.9%) are neither concerned nor unconcerned (neutral) about what others think about them while they are buying a PL product. From table 2, 66.8% of the respondents are fair enough to feel the sense of belonging when they purchase same brands with others. From table 3, majority of the respondents (53.7%) are fair enough to agree that if they buy PL products, others may think negatively about them.

Explanation to support the questions

The first question “How much are you concerned about what others think of you while you are buying a PL product?” The interview results show that 36 of the interviewees are very much concerned about what others think about them. They further explain that they are especially concerned about what their close acquaintances such as friends and family members will think about them. The second question is “Do you feel the sense of belonging while purchasing the same brands that the others purchase?” The results from the interviewees show that all of them do buy the product that they like and they will select the product that suits them the most. The last question, “If they buy private label products, will it affect what others think of them or not?” The results showed that the respondents care for their social image very much therefore they do not want to buy any private label product. Also majority of them do not care much about what other people may think about them when they buy a private label. These majority respondents explain further that they are very much concerned especially for those products which are visible to others. For example, if they buy private label brands, they will buy only a refill product and fill in another package such as national brand package. They will not reveal the private label brand logo. Almost all of the respondents are afraid that it will negatively affect their social image if they use private label products. They stated reasons that they think that because of the price of private labels being low, it may have a low quality and hence is cheap. Therefore, they are afraid of using private label products.

**PERCEIVED RISK FACTOR**

### Table 4 – Avoid Risky purchase.

<table>
<thead>
<tr>
<th>Question 4</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I avoid risky things.</td>
<td>7</td>
<td>11</td>
<td>52</td>
<td>84</td>
<td>36</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>3.7</td>
<td>5.8</td>
<td>27.37</td>
<td>44.2</td>
<td>18.93</td>
<td>100</td>
</tr>
</tbody>
</table>

### Table 5 – Safety.

<table>
<thead>
<tr>
<th>Question 5</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I better be safe than sorry later.</td>
<td>9</td>
<td>14</td>
<td>26</td>
<td>39</td>
<td>102</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>4.75</td>
<td>7.34</td>
<td>13.68</td>
<td>20.55</td>
<td>53.68</td>
<td>100</td>
</tr>
</tbody>
</table>

### Table 6 – Surety before purchase.

<table>
<thead>
<tr>
<th>Question 6</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better to be sure before I purchase anything.</td>
<td>3</td>
<td>4</td>
<td>24</td>
<td>62</td>
<td>97</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>1.5</td>
<td>2.1</td>
<td>12.68</td>
<td>32.67</td>
<td>51.05</td>
<td>100</td>
</tr>
</tbody>
</table>
Table 7 – Quality is Questionable.

<table>
<thead>
<tr>
<th>Question 7</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The purchase of private label products is risky because its quality is questionable.</td>
<td>14</td>
<td>38</td>
<td>68</td>
<td>44</td>
<td>26</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>7.33</td>
<td>20</td>
<td>35.79</td>
<td>23.19</td>
<td>13.69</td>
<td>100</td>
</tr>
</tbody>
</table>

The findings of the perceived risk factor are as described below.

Most of the respondents 44.2% agree to avoid risky things. Most of them 53.68% strongly agree to be safe than sorry. A majority of the respondents 51.05% strongly agreed that they want to sure before they purchase the PL products. Most of the respondents 35.79% fairly think that the purchase of PL products is risky as its quality is questionable.

For the question “Do you avoid risky products”, 7 of the respondents prefer to take risk and they want to try new products in the PL category. 36 of the respondents do not want to take any risk and they prefer to wait till the product is accepted in the market and then use it.

**Price Factor**

Table 8 – Importance of Price

<table>
<thead>
<tr>
<th>Question 8</th>
<th>Unimportant</th>
<th>Of Little Importance</th>
<th>Moderately Important</th>
<th>Important</th>
<th>Very Important</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>How important is price for you while deciding to buy private label product?</td>
<td>27</td>
<td>54</td>
<td>63</td>
<td>26</td>
<td>20</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>14.21</td>
<td>28.42</td>
<td>33.14</td>
<td>13.7</td>
<td>10.53</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 9 – Lower Price

<table>
<thead>
<tr>
<th>Question 9</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I look for the lowest price while purchasing the product.</td>
<td>34</td>
<td>45</td>
<td>61</td>
<td>31</td>
<td>19</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>17.89</td>
<td>23.69</td>
<td>32.10</td>
<td>16.32</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 10 – Price Comparison

<table>
<thead>
<tr>
<th>Question 10</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I compare the prices of a couple of products before I buy</td>
<td>8</td>
<td>12</td>
<td>36</td>
<td>75</td>
<td>59</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>4.21</td>
<td>6.32</td>
<td>18.95</td>
<td>39.47</td>
<td>31.05</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 11 – Price Sensitivity

<table>
<thead>
<tr>
<th>Question 11</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I look at the price even for the little things.</td>
<td>6</td>
<td>18</td>
<td>63</td>
<td>72</td>
<td>31</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>3.16</td>
<td>9.47</td>
<td>33.16</td>
<td>37.89</td>
<td>16.32</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source From The Analysis)
Table 12 – Price Preference

<table>
<thead>
<tr>
<th>Question 12</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is Price the primary reason of purchasing private label</td>
<td>14</td>
<td>33</td>
<td>62</td>
<td>51</td>
<td>30</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>7.37</td>
<td>17.37</td>
<td>32.63</td>
<td>26.84</td>
<td>15.79</td>
<td>100</td>
</tr>
</tbody>
</table>

The findings of the Price factor are as described below

Most of the respondents 33.14% perceive price to be moderately important for them while buying the PL products. Most of the respondents 32.10% agree that they look for the lowest price while buying the products. Most of the respondents 39.47% agree that before buying, they compare the prices with couple of similar products. Most of the respondents 39.47% agree to compare the prices of a couple of products before buying. Most of them 37.89%, agree to look at the price of the PL even for a very small thing. Most of the respondents, 32.63% neither agree nor disagree that for purchasing PL for price being the major concern.

QUALITY FACTOR

Table 13 – Quality of PL Product.

<table>
<thead>
<tr>
<th>Question 13</th>
<th>Very Dissatisfied</th>
<th>Dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Satisfied</th>
<th>Very satisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>To what extent are you satisfied with the quality of private label products in HBM?</td>
<td>2</td>
<td>20</td>
<td>105</td>
<td>58</td>
<td>5</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>1.06</td>
<td>10.53</td>
<td>55.26</td>
<td>30.52</td>
<td>2.63</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 14 – Always buy the Best.

<table>
<thead>
<tr>
<th>Question 14</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I always buy the best</td>
<td>2</td>
<td>7</td>
<td>42</td>
<td>82</td>
<td>57</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>1.06</td>
<td>3.68</td>
<td>22.10</td>
<td>43.16</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 15 – Quality Sacrifice for lower Price.

<table>
<thead>
<tr>
<th>Question 15</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not sacrifice quality to get lower price</td>
<td>1</td>
<td>8</td>
<td>6</td>
<td>37</td>
<td>138</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>0.53</td>
<td>4.21</td>
<td>3.15</td>
<td>19.47</td>
<td>72.64</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 16 – Quality Similarity.

<table>
<thead>
<tr>
<th>Question 16</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private label brands are similar in quality to national (manufacturer) brands</td>
<td>4</td>
<td>42</td>
<td>90</td>
<td>41</td>
<td>13</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>2.11</td>
<td>22.11</td>
<td>47.37</td>
<td>21.57</td>
<td>6.84</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 17 – Quality is Important.

<table>
<thead>
<tr>
<th>Question 17</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>For me high quality is important when I shop.</td>
<td>1</td>
<td>3</td>
<td>19</td>
<td>79</td>
<td>88</td>
<td>190</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>0.53</td>
<td>1.57</td>
<td>10</td>
<td>41.58</td>
<td>46.32</td>
<td>100</td>
</tr>
</tbody>
</table>

The findings of the quality factor are described as below

Most of the respondents, 55.26 percent, neither satisfy nor dissatisfy with the quality of private label brands. Most of the respondents, 43.16 percent, agree to always buy the best. The majority, 72.64 percent of respondents, strongly agree, not sacrifice quality to get a lower price. Most of the respondents, 47.37 percent, moderately think that private label brands are similar in quality to national (manufacturer) brands. The
majority of respondents, 46.32 percent, also strongly agree that high
goodness of quality is the most important aspect when they go out for shopping.

4.5 Store loyalty

<table>
<thead>
<tr>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15.26</td>
</tr>
<tr>
<td>46.85</td>
</tr>
<tr>
<td>25.79</td>
</tr>
<tr>
<td>10.52</td>
</tr>
<tr>
<td>1.58</td>
</tr>
<tr>
<td>100</td>
</tr>
</tbody>
</table>

(Source From the Analysis)

The findings of store loyalty factor are described as follows Most of the respondents, 46.85 percent, probably would not go to shop at the store where they buy private label brands again. Most of them, 46.31 percent, prefer to shop and make an effort to shop at the store that they feel familiar with. The majority, 43.68 percent of respondents, agree that it is important for them to shop at the store familiar to them. But most all of respondents, 46.32 percent, moderately recommend others to purchase private label brands from the store that they buy for themselves.

**DATA ANALYSIS**

The empirical study from the study questionnaire with personal interaction with the consumers of the Belagavi city are analysed in this section.

**a. Collectivist factor**

As stated in the previously literature, Asian people give more importance on persons face and status and they recognize themselves in terms of their social groups (Tajfel, 1978; Tajfel & Turner, 1979). The findings show that, most of the respondents are concerned what others think of them. But also saving their money is very important to them. They prefer to go shopping alone or with the similar social group as they are aware of gossip which may take place due to buying the PL products. In accordance with Tajfel and Turner (1979) who stated that, if people have more social commitment to group, they will realize that the group is important for their life. However, the results from the interview show that, all of them prefer to buy the product that they most prefer. Few respondents do not care about what others think of them if they purchase PL products and hence are found to be individualistic (Evans et al., 2010, p.159). This individual characteristic looks like Western individualist culture. Therefore, they have less interpersonal and do not care other people (Hofstede, 2009).

With reference to the survey questionnaire, most of the respondents feel the sense of belonging when they purchase the same brands with others. They also think that if they buy PL products, it will negatively affect what others think of them. This reveals that most of the respondents are socially concern about their image. Similar packaging of the PL products as that of the National brands do lure the respondents to buy the PL products. Even though they will choose the product that suits them the most, they still prefer to buy the well known products accepted by others. The statements in the literature also reinforce these findings that, people in collectivist culture prefer National brands or Established brands because the brands are already accepted by the society (De Mooij & Hofstede, 2002). In addition, all people use national brands but not all
of them use private label brands. The discussion of Wong and Ahuvia (1998) also support the findings that people in collectivist culture tend to buy well known and luxury products. Therefore, based on the literature above, we can confirm that, collectivist culture has an impact on the purchasing intentions of the consumers towards PL products. Hence we can attribute and hypothesize that “There is a significant relationship between collectivist culture and purchasing intentions of Belagavi city consumers towards PL products”. Hence accepting alternative hypothesis H1 suggests that there is evidence to support the idea that collectivist cultural values play a positive role in influencing consumers to prefer private labels in the home hygiene products category.

b. Perceived risk factor

From the research findings, it is evident that, almost all of the respondents want to be sure of the quality of the PL products before buying. In addition, they always find new information about new products and brands. The above stated can be supported from the statement in literature that Asian people have high uncertainty avoidance (Moss & Vinen, 2001; Samli, 1995). As a result, they will search for a product that offers the lower risk. The findings demonstrate that the respondents worry about the mistake from buying therefore they will carefully read the descriptions or labels of the products before buying. Mitchell (1999) supported that, people perceive risk because they worry about the unexpected results from buying and using the products. Consequently, people want to be sure before making a decision to buy. As mentioned earlier in the findings that, they will do the shopping list and make a plan before buying anything in order to avoid mistakes. They may also end up asking suggestion or seeking review of the PL products from their close ones – relatives, family friends, friends, etc.

The discussion in the literature stated that, if people perceive the risk of buying PL products, they are less likely to buy PL products (Batra & Sinha, 2000). It is related to the findings that few of the respondents consider the purchase of PL products as risky. The respondents think that the retailers get the PL products manufactured using inferior quality raw material and hence sell these PL products. Using inferior quality raw material can reduce the manufacturing cost. As a result, the respondents prefer to buy the national brands because of higher quality. This can be supported by Yueng and Morris (2006) who stated that, consumers will buy other products in order to reduce the mistake from buying PL products. The respondents purchase national brands to avoid their post purchase mistake. The findings also support the conceptual framework that perceived risk is a background factor which impacts on price and quality factors towards purchasing intentions of PL products. This means that, people are not sure about the quality of the low price product. Therefore, they think that purchasing PL products may involve risk. This evidence stressed that perceived risk, price and quality factors have an impact towards purchasing intentions of private label brands. In addition, the findings, results show that they always find information about new products and brands. For example, they keep asking their friends, searching information in magazine or on the internet. They always check the price and benefits of products also. The findings are related to the literature that Asian people have high level of perceived risk and this behavior is clearly seen from these examples. We can ascertain that, perceived risk affects purchasing intentions towards private label brands. From the discussion, the hypothesis is proposed “There is a significant relationship between perceived risk and purchasing intentions of Belagavi city consumers towards PL products”.

Accepting alternative hypothesis H1 suggests that there is evidence to support the idea that collective value cultural play a positive role in influencing consumers to prefer private labels in the home hygiene products category.

c. Price factor

As discussed previously in the literature review that, the price of PL products in Belagavi city is averagely 27 percent lower than the price of national brands. This difference of 27 percent is important factor for a price conscious person. The evidences from the findings stress that; price is an important reason for the respondents to buy PL products. This means that, people buy PL products because they realize the affordable price of the product. They also think that, it is worth to spend time to find lower price because they can save money especially on the products which they buy most frequently. The respondents who have already bought the PL products and are familiar with its use, will not check for its price normally. The findings further showed that the respondents compare the prices of PL products before buying even of small things such naphthalene balls (pack of 10). These findings support the statement of Hoch and Banerji (1993) that, if people have less disposable income, they will become more price conscious. This implies that, the respondents income is less and also few respondents being students have to spend the money sent by their parents and hence compare the price of every little thing. Therefore, price is an important reason for them to buy PL products.

However, few of the respondents think that, price is not the most important reason for them to buy PL products as they consider other aspects such as package, quantity and quality of the products. This means that, if the product offers a cheap price but it is of good quality, they will not buy the product. The discussion of Monroe and Krishnan (1985) emphasized that, price can be used to infer quality when people consider about buying the product. In addition, consumers perceive that higher price means higher quality. It can indicate that, lower price implies to inferior quality. Moreover, the price of PL products is cheaper than national brands but these PL products are not very well known. Consequently, consumers have to consider other aspects such as quality when they make any purchase. In comparing the findings with the literature, it supports the conceptual framework that, price and quality are connected to each other and both factors have an effect towards purchasing intentions of PL products. As a result, it can be hypothesized that “There is a significant relationship between price and purchasing intentions of Belagavi city consumers towards PL products”. Hence accepting alternative hypothesis H1 suggests that there is evidence to support the idea that lower prices are associated with an increase in consumers' intentions to purchase private label home hygiene products. In other words, consumers are more likely to express an intention to buy private label products in the home hygiene category when prices are perceived as lower.

d. Quality

The findings from the survey show that the respondents feel neutral about quality of private label products but it is clearly seen that, many of
the respondents are not satisfied with the quality of private label products. As it was stated in the literature that, good quality is an extremely important factor for the usage of PL products (Batra & Sinha, 2000) and quality is more important than price in terms of PL products (Hoch & Banerji, 1993). This means that, people think that private label brands do not have a good quality. They will not buy the product that offers a low quality. Although they want to buy the best product, it depends on their budget and the quality of the product. This implies that, if they can afford to buy the product that offers the best quality, they will buy it. But if the product is expensive or used generally, they will buy only that product which they like and can afford.

According to Aaker and Miller (1990) who stressed that, quality perception is an important aspect of PL products usage. It can be attributed that, if PL products have good quality as national brand, the interest of consumers in the purchase of PL products can increase. The results from the survey questionnaires do not clearly support this statement because the majority of respondents moderately think that the quality of PL products is similar to national brand. However, the result from the interviews can clearly support the statement from Aaker and Miller. The survey result shows that the few of the respondents agree that PL products do not have the same quality as national brands. They think that the quality of private label brands is lower than the quality of national brands because of inferior ingredients. This implies that, they think that the quality is bad because the retailers want to target private label brands to low income people. They think that others people may think low about them in terms of their status and income. It can be supported by the collectivist culture from the literature above, as the Asian people (for research Belgaum respondents are considered) are much worried about their personal status quo and are more concerned about what other people will think about them. It also can be supported from the statement of Batra and Sinha (2000) that, if the risk of buying PL products is high, people will have less interest to buy them. From the findings, we can see that people are not sure about the quality therefore they do not want to buy it. Furthermore, they recommend that if private label brands can offer a similar quality like national brands, people will be more interest in buying the private label products. This can be supported from the statement of Aaker and Keller (1990) that, consumers will be using PL products more likely if there is no significant difference in quality when compared with the national brands. Hence it can be indicated that, the quality is important for the consumers when buying private label brands. The results from the findings show that, they will firstly consider the quality and compare with the price of the product later. The statements from Hoch and Banerji (1993), Sethuraman (1992) and Ailawadi et al. (2001) can clearly support these findings that, quality is more important than price in terms of PL products. It can be attributed that quality can affect purchasing intentions towards PL products. In addition, it is relevant with the conceptual framework that, price and quality factors are inter related. Because the respondents perceive that, the price can refer to the quality. Higher price for better quality. To state further, collectivist culture and perceived risk also have a background impact to quality factor. Therefore, these two factors are connected and important when purchasing PL products and hence have an impact on consumers purchasing decision. From the discussion, it can be hypothesized that “There is a significant relationship between quality and purchasing intentions of Belagavi city consumers towards PL products”. Therefore accepting alternative hypothesis H1 indicates that there is evidence to support the idea that positive perceptions of quality are associated with an increased consumer preference for private label home hygiene products. In other words, consumers who perceive private label home hygiene products as having high quality are more likely to prefer them over other options.

d. Store loyalty

From the literature cited above and from the discussions of various authors, we can see that retailers introduce private label brands because they want to create customer loyalty. The research findings demonstrated that consumers normally have store loyalty but PL products cannot create store loyalty to them. It is supported by the interview results that, consumers do not shop again at the same store just to buy the PL products where they have bought it earlier. They think that all stores provide the same kind of products. Even though Marcel and Rajiv (2000) and Ailawadi et al. (2001) stressed that PL products can create store loyalty and can strengthen consumer loyalty, this statement cannot be proved by these findings. The respondents rarely make an effort to shop at the store they feel familiar with. However, they prefer to go to the store located near their accommodations. They will compare the price of the product and the travelling cost they have to pay. This means that, if the travelling cost to go to the familiar store is more expensive than the price of the products or if they have to buy a small product, they would rather prefer to shop at the nearest store. Only if they are unable to find the product they want, they will go to the familiar store. Moreover, few of the respondents are undergraduate students and it can be implied that they do not have their own vehicles and do not have much money. As a result, they prefer to go to the nearest store in order to save their travelling cost. The findings also show that, the respondents will not recommend others to buy PL products. They will recommend it if the product is very good. This can be implied that, PL products do not have good quality or the quality of the product is still questionable. Therefore, people would not recommend others to buy the product. In contrast with Kahn and McAlistier (1997) and Sirohi (1998) who argued that, loyalty can create repurchase behavior and if they frequently purchase, they will recommend the store to others. From the findings we can see that, store loyalty cannot create purchasing intentions toward private label brands. Most of the target populations prefer to shop at the familiar store and they make an effort to shop at the familiar store. It is because they have store loyalty. But their loyalty cannot make them to buy PL products. Although they are familiar with the store, they will not go to the familiar store to buy PL products. They go to the store to buy other national brand products. Moreover, they have the store loyalty and are familiar with the store because of the store layout and the store service. We can confirm that, store loyalty does not affect purchasing intentions towards PL products. Therefore, it can be hypothesized that “There is no significance relationship between store loyalty and purchasing intentions of Belagavi city consumers towards PL products”. Hence rejecting alternative hypothesis H1 indicates that there is insufficient evidence to support the idea that higher store loyalty
positively influences consumers to adopt private labels in the home hygiene products category. The relationship between store loyalty and the adoption of private labels may not be statistically significant based on the data analysis.

For the last question about purchasing intentions towards private label brands, the findings show that most of the respondents feel neutral about this aspect. They feel neither interested nor uninterested to buy private label brand products. The answers from the interview emphasize that they will buy the product only if their friends recommend the products to them. This is in line with the explanation given in the literature that, Asian people are group oriented and are easily influenced by other people in society because of their collectivist cultural factor. As a result, they tend to believe what their friends recommend and hence follow their suggestions. This means that, if their friends recommend them the product, they will purchase it. But if their friends do not suggest them to purchase, they will not purchase the product.

In addition, the findings show that, the target population will buy only little things namely cleaning agents, room fresheners, handwash and tissue paper. It can be implied that, these products cannot be seen in public therefore they can buy and use the products. The respondents suggest that the PL products can be more attractive if the retailers improve the brands quality and package. From the above discussions we can infer that people are concerned about the products quality bought by them and they do buy a low price product. As a result, if the retailers can improve the quality and maintain the low price of PL products, it can consequently create purchasing intentions towards these PL products.

**CONCLUSION AND RECOMMENDATIONS**

This study is conducted to investigate Consumer Behavior in Belagavi city towards purchasing intentions of Private Label products. The respondents are the consumers at various super markets in Belagavi. The purpose of this study was to investigate and understand the purchasing intentions of the Belagavi consumers towards PL products. Moreover, the secondary aim is to investigate underlying factors that can stimulate consumer behavior of Belagavi consumers towards PL products. After studying through the secondary data which includes books, online articles and websites, the data presented that there are five factors that have an influence on purchasing intention towards private label brands. The five factors are collectivist culture, perceived risk, price, quality and store loyalty. Collectivist culture and Perceived risk are background factors that have an impact over the other three factors. The researcher conducted a survey by using 190 questionnaires and conducted an observation study in the respective stores to understand the buying behaviour of the consumers. The results demonstrated as following Firstly, Collectivist culture has great impact on consumer behavior towards purchasing intention of PL products because the respondents normally care and are concerned about their face and status. They are aware of losing their image if they use PL products which may be visible to the other people. In addition, collectivist culture is related to perceived risk because people in collectivist culture have high uncertainty avoidance. They worry about unexpected results therefore they are aware of using PL products. Secondly, the respondents perceive the risk of buying PL products in terms of quality. They are not sure about the lower price and the product performance. Therefore, they are less likely to buy PL products. The two background factors, collectivist culture and perceived risk, also have an effect to other two factors which are price and quality which are explained below.

Thirdly, price factor also have great impact on consumer behavior towards PL products. From the findings we can infer that, price is an important reason for making decision to buy PL products. Because the target group consists of the individuals who are from different verticals of the society, their income level differs and also there are students who have no income. Moreover, they perceive that PL products offer a cheaper price. However, the respondents also believe that, higher price means higher quality. As a result, few of the respondents are also eager to pay more for national (manufacturer) brands because it can guarantee the product quality even if they have to pay more for similar products.

Fourthly, quality factor also have great impact on consumer behavior towards PL products. It can be found that quality is primary reason for buying a PL product. The quality has to be good enough for the product to sustain in the market. As the respondents know that the PL products offer a lower price, they are concerned its quality. Quality is one of the priority factors when it comes to buying any PL product. However, as mentioned earlier that, they believe that higher price means higher quality. As a result, they are less likely to purchase PL products. From these findings, it can be concluded that price and quality are connected to each other. Lastly, store loyalty does not have an impact towards purchasing intentions of PL products. Because the respondents normally have store loyalty to the store but their loyalty does not affect or attract them to buy PL products at the same store. Moreover, store loyalty does not connect to price and quality. Store loyalty does not have an impact from background factors which are collectivist culture and perceived risk.

In summary, price and quality are the most influential factors towards purchasing intentions of PL products. It is suggested that retailers can improve upon the position of PL products to value for money by considering price and quality as vital factors. Store loyalty cannot create purchasing intentions towards PL products. Although, the target population is a mix which is found to take risk as well as behave safely (Evans et al., 2010, p. 159), their consumer behaviors are not different from people in collectivist culture in general according to discussions from the findings and the literature reviews.

Last but not the least, the research is carried out towards the Private Label Products in Home Hygiene Products category in Belagavi city and hence the findings and suggestions stated are strictly related only to the Private Label Products in Home Hygiene Products category in Belagavi city which cannot be generalized or compared to any other product of similar category in different regions or geographical locations.

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FINANCIAL INCLUSION: BRIDGING THE GAP FOR SUSTAINABLE DEVELOPMENT.

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ABSTRACT

This paper examines the role of financial inclusion for sustainable development. Financial inclusion has emerged as a critical driver for economic growth and poverty mitigation worldwide. This research paper explores the multifaceted dimensions of financial inclusion, aiming to understand its importance, challenges, and potential impact on sustainable development. The study explores into the various strategies, technologies, and policies employed globally to enhance financial inclusion, with a focus on both developed and developing economies. Financial inclusion stands at the forefront of sustainable development, serving as a catalyst for economic growth, poverty alleviation, and social progress. This research paper delves into the multifaceted role of financial inclusion in fostering sustainable development. By examining the existing challenges, exploring innovative solutions, and assessing the broader implications, the paper aims to provide insights into how bridging the financial inclusion gap can contribute to a more sustainable and equitable future.

Key words: Sustainable Development, Financial Inclusion, Financial Literacy, Economic Growth.

INTRODUCTION

Meaning: Financial inclusion refers to the accessibility and usage of a broad range of financial services, including banking, credit, insurance, and investment opportunities, by individuals and businesses across all segments of society.

Financial inclusion refers to the universal access and usage of a wide range of affordable and efficient financial services by individuals and businesses, regardless of their economic status. In the context of sustainable development, financial inclusion extends beyond basic banking services and encompasses access to credit, insurance, savings, and payment mechanisms. It is a holistic approach that seeks to empower all members of society economically, thereby fostering a more equitable and sustainable future.

OBJECTIVES OF THE STUDY

- To study the concept of financial inclusion
- To analyze the history of financial inclusion in India.
- To study the impact of financial inclusion on Sustainable Development.
- To provide the suggestion for further improvement.

RESEARCH METHODOLOGY

In order to fulfill the above objectives of the study; basically the research paper is conceptual in nature and by the qualitative data collected from secondary source. The data collected from newspaper, books, from recent reports, Internet research papers, periodicals, and published papers and internet have been used to as support the work.

FINANCIAL INCLUSION BACKGROUND

The background of financial inclusion reflects a shift from traditional banking models to more inclusive, technology-driven approaches. It is an ongoing journey shaped by global cooperation, policy interventions, and innovations aimed at ensuring that financial services are accessible to all, contributing to broader social and economic development goals. The background of financial inclusion is rooted in the recognition that a significant portion of the global population, particularly in developing and emerging economies, lacked access to formal financial services. Financial inclusion aims to address this disparity by providing individuals and businesses with affordable and accessible financial products and services. The evolution of financial inclusion is influenced by various historical, economic, and social factors. Here's a brief background:

- Historical Context: In the mid-20th century, banking services were often limited to urban areas and privileged individuals. Rural and low-income populations had limited or no access to banking services. The concept of microfinance, which involves providing financial services to small-scale entrepreneurs and low-income individuals, gained prominence in the latter half of the 20th century.
- 1970s-1990s: Emergence of Microfinance: The 1970s witnessed the rise of microfinance institutions (MFIs), pioneered by individuals like Muhammad Yunus and the Grameen Bank in Bangladesh. These institutions focused on providing small loans to empower impoverished communities.
- 2000s: Global Recognition and Commitments: The early 2000s marked a turning point with global recognition of the importance of financial inclusion in reducing poverty and fostering economic development. The United Nations’ Millennium Development Goals (MDGs), established in 2000, included the promotion of financial inclusion as part of the broader development agenda.
- Mobile Technology and Fintech Revolution: The widespread adoption of mobile phones in the 2000s and 2010s played a pivotal role in advancing financial inclusion. Mobile banking and digital payment systems became increasingly popular, especially in regions with limited traditional banking infrastructure. The emergence of financial technology (fintech) companies introduced innovative...
solutions, such as mobile wallets and peer-to-peer lending platforms, making financial services more accessible.

- Global Commitments and Initiatives: The World Bank launched the Global Findex Database in 2011, providing data on financial inclusion globally. This initiative helped policymakers and stakeholders track progress and identify areas for improvement. The G20 established the Global Partnership for Financial Inclusion (GPFI) in 2010 to promote financial inclusion as a key policy goal.
- Sustainable Development Goals (SDGs): The United Nations adopted the Sustainable Development Goals (SDGs) in 2015, and financial inclusion is embedded in several of these goals, including poverty reduction, gender equality, and economic growth.

**IMPORTANCE OF FINANCIAL INCLUSION**

Financial inclusion is not just about access to banking services; it is a powerful driver of economic and social progress. Financial inclusion holds immense importance for individuals, communities, and economies at large. Its significance extends across various dimensions, contributing to economic development, poverty reduction, social empowerment, and overall improvement in the well-being of populations. Here are key aspects highlighting the importance of financial inclusion:

1. **Economic Development: Entrepreneurship and Job Creation**: Financial inclusion facilitates access to credit and capital, empowering entrepreneurs to start or expand businesses. This, in turn, leads to job creation and economic growth.
2. **Increased Productivity**: Individuals and businesses with access to financial services can invest in tools, equipment, and education, enhancing productivity and contributing to economic development.
3. **Poverty Alleviation: Savings and Asset Building**: Financial inclusion enables individuals to save money and build assets, providing a safety net against economic shocks and contributing to poverty reduction.
4. **Access to Credit**: Access to credit allows individuals to invest in income-generating activities, breaking the cycle of poverty and improving overall living standards.
5. **Social Empowerment: Gender Equality**: Financial inclusion plays a crucial role in empowering women economically. Access to financial services allows women to control their finances, start businesses, and participate more actively in economic and social activities.
6. **Community Development**: By providing financial tools to individuals and communities, financial inclusion fosters community development, leading to improved education, healthcare, and infrastructure.
7. **Education and Healthcare**: Education Financing: Financial inclusion supports families in financing education expenses, ensuring that children have access to quality education, breaking the cycle of intergenerational poverty.
8. **Healthcare Access**: Individuals with financial access can better manage healthcare expenses, ensuring timely access to medical services and improving overall health outcomes.
9. **Reducing Income Inequality**: Inclusive Growth: Financial inclusion contributes to more inclusive economic growth by providing opportunities to a broader segment of the population, reducing income disparities between different socio-economic groups.
10. **Financial Stability: Risk Mitigation**: Access to financial services, including insurance and savings, helps individuals and businesses mitigate financial risks associated with unexpected events, such as illness, natural disasters, or economic downturns.

**CHALLENGES TO FINANCIAL INCLUSION**

Despite progress, several challenges persist that hinder the achievement of widespread financial inclusion. These challenges can vary across regions and countries, but some common obstacles include:

1. **Lack of Access to Formal Financial Institutions**: Many individuals, especially in rural or remote areas, still lack physical access to formal banking institutions, making it challenging for them to open and maintain bank accounts.
2. **Limited Infrastructure**: Insufficient infrastructure, such as a lack of bank branches, ATMs, and reliable internet connectivity, can impede access to financial services, particularly in underserved areas.
3. **Low Financial Literacy**: A lack of understanding about financial products and services can hinder individuals from making informed decisions and utilizing available financial tools effectively.
4. **Unstable Income and Employment**: Irregular income streams, informal employment, and a lack of financial stability can make it difficult for individuals to engage with formal financial institutions.
5. **Cost of Services**: High transaction costs, fees, and minimum balance requirements associated with financial services can be prohibitive for low-income individuals and small businesses.
6. **Regulatory Barriers**: Stringent regulatory requirements and bureaucratic hurdles can limit the ability of financial institutions to offer affordable and accessible services, particularly for new entrants like fintech companies.
7. **Lack of Identification Documents**: In many cases, the absence of proper identification documents can hinder individuals from opening bank accounts or accessing financial services.
8. **Gender Disparities**: Women often face unique challenges in accessing financial services due to cultural norms, legal restrictions, and gender-based discrimination.
9. Limited Product Offerings: Traditional financial institutions may not offer products that cater to the specific needs of low-income or marginalized populations, limiting the relevance of available services.

10. Security Concerns: Concerns about the security of financial transactions, especially in digital and mobile banking, can hinder adoption, particularly among those with limited familiarity with technology.

11. Digital Divide: The digital divide, characterized by disparities in access to and usage of digital technologies, can exclude individuals who do not have access to smart phones or the internet.

**STRATEGIES FOR ENHANCING FINANCIAL INCLUSION**

To enhance financial inclusion, a combination of policies, initiatives, and innovations is needed. Here are key strategies that governments, financial institutions, and other stakeholders can implement to promote greater financial inclusion:

1. Digital Financial Services: Promote Mobile Banking: Encourage the use of mobile phones for financial transactions, enabling individuals to access banking services remotely, especially in areas with limited physical infrastructure.

2. Regulatory Reforms: Create Supportive Regulatory Environment: Develop regulations that facilitate the establishment of new financial institutions and innovative financial products while ensuring consumer protection.

3. Financial Literacy Programs: Implement Education Initiatives: Launch financial literacy programs to enhance individuals' understanding of financial products, services, and the importance of savings and responsible borrowing.

4. Addressing Identification Challenges: Explore Alternate ID Solutions: Introduce alternative identification methods, such as biometrics, to address challenges related to the lack of traditional identification documents.

5. Microfinance and Small Loans: Promote Microfinance Institutions: Support microfinance institutions that provide small loans to individuals and small businesses, especially in rural and underserved areas.

6. Partnerships and Collaborations: Encourage Public-Private Partnerships: Foster collaboration between governments, financial institutions, fintech companies, and non-profit organizations to combine resources and expertise.

7. Targeted Government Initiatives: Social Cash Transfer Programs: Implement targeted government programs that provide financial assistance to vulnerable populations, promoting financial inclusion and poverty reduction.

8. Community Banking: Establish Community-Based Banks: Encourage the creation of community-based banks or credit unions to serve the unique needs of local populations.

9. Gender-Inclusive Policies: Promote Gender-Inclusive Programs: Develop and implement policies that specifically address gender disparities in financial inclusion, ensuring equal access and opportunities for women.

10. Infrastructure Development: Expand Banking Infrastructure: Invest in expanding physical and digital banking infrastructure to reach remote and rural areas, making financial services more accessible.

11. Affordable and Inclusive Products: Design Inclusive Financial Products: Create financial products tailored to the needs of low-income individuals, including low-cost savings accounts, micro-insurance, and other accessible services.

12. Credit Reporting Mechanisms: Establish Credit Bureaus: Implement credit reporting systems to help individuals build credit histories and access financial services based on their creditworthiness.

13. Innovation and Fintech: Government-to-Person Payments: Utilize G2P Payments: Channel government disbursements, such as social welfare payments, through digital platforms to introduce individuals to formal financial systems.

These strategies, when implemented collectively and adapted to local contexts, can contribute significantly to enhancing financial inclusion and creating more inclusive and resilient financial ecosystems.

**CASE STUDY**

**India: Jan Dhan Yojana (Pradhan Mantri Jan Dhan Yojana - PMJDY)**

**Background:** Launched in 2014, PMJDY is a financial inclusion program in India with the goal of providing every household with access to basic banking services.

**Key Feature**

- **Universal Access:** The program aims to provide a bank account to every household, promoting financial inclusion for even the most marginalized populations.

- **Financial Literacy:** PMJDY incorporates financial literacy campaigns to educate account holders about the benefits of formal banking and how to use financial services effectively.

- **Government-to-Person (G2P) Payments:** The accounts opened under PMJDY are used for disbursing government benefits and subsidies directly to beneficiaries.

**Outcomes of PMJDY:** As of 2022, over 400 million bank accounts have been opened under PMJDY. The program has contributed to increased financial awareness and improved access to formal financial services for millions of Indians.

These case studies highlight the importance of innovative solutions and government-led initiatives in promoting financial inclusion. They demonstrate that leveraging technology, fostering partnerships, and addressing specific needs of diverse populations are essential elements in successful financial inclusion programs.

**SUGGESTIONS**

These suggestions highlight actionable steps to promote financial inclusion, emphasizing the importance of digital literacy, community engagement, government involvement, and collaboration with diverse stakeholders.
• Implement targeted digital literacy campaigns to empower individuals with the knowledge and skills needed to navigate and benefit from digital financial services.
• Foster community-based banking initiatives, such as credit unions, to provide localized and accessible financial services for underserved populations.
• Integrate financial inclusion goals into government subsidy programs, facilitating direct disbursement of subsidies to formal bank accounts to encourage account usage.
• Support microfinance institutions with financial assistance, training programs, and favorable regulatory frameworks to enhance their capacity in serving low-income individuals and small businesses.
• Conduct regular impact assessments of financial inclusion initiatives, using data-driven insights to refine strategies and allocate resources more efficiently.
• Encourage small businesses and local vendors to accept digital payments, promoting financial inclusion and accelerating the adoption of digital financial services within communities.
• Invest in mobile banking infrastructure, particularly in remote areas, by improving network connectivity, supporting mobile banking agents, and ensuring the availability of affordable smart phones.
• Develop financial literacy programs targeting youth by engaging with schools and colleges to integrate financial education into the curriculum.
• Collaborate with non-profit organizations focused on community development to leverage grassroots connections and resources for reaching marginalized populations.
• Explore alternative credit scoring models that consider non-traditional data points, enabling individuals without a formal credit history to access financial products.

COCLUSION

Financial inclusion is a key driver for sustainable economic development and social progress. As we strive for inclusive growth, it becomes evident that providing access to formal financial services is not merely a matter of economic convenience but a fundamental human right. The transformative power of financial inclusion extends beyond simple access; it empowers individuals, uplifts communities, and fosters resilience against economic vulnerabilities. As we move forward, it is imperative to view financial inclusion not just as an end goal but as a dynamic process that evolves with changing societal and technological landscapes. By fostering financial literacy, embracing technological advancements, and promoting inclusive policies, we can collectively work towards a more equitable and prosperous future, where every individual has the opportunity to participate fully in the economic and social fabric of society.

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ABSTRACT

This paper examines the role of Creativity and innovations are indispensable elements in the modern business environment, serving as catalysts for growth, adaptation, and competitive advantage. This abstract delves into the dynamic relationship between creativity and innovation within the business context, highlighting their pivotal roles in shaping organizational success. Creativity, characterized by the generation of novel and valuable ideas, lays the foundation for innovation—the process by which these ideas are translated into tangible and marketable solutions. Businesses that foster a culture of creativity empower employees to think beyond conventional boundaries, fostering an environment where diverse perspectives converge to ignite innovation. This abstract explores the interconnected nature of these concepts, emphasizing the need for organizations to embrace risk-taking, encourage cross-disciplinary collaboration, and prioritize a customer-centric approach. By understanding and leveraging the synergies between creativity and innovation, businesses can navigate the challenges of a rapidly evolving landscape and position themselves as trailblazers in their respective industries. This exploration underscores the transformative power of creativity and innovation, portraying them not merely as business strategies but as essential drivers of sustained success and relevance in an ever-changing world. By setting and achieving creativity and innovation objectives, businesses can position themselves as dynamic and adaptive entities, capable of navigating change, staying ahead of the competition, and delivering sustained value to customers and stakeholders.

Key words: Creativity, Innovations, Sustainable Development, Business etc.

INTRODUCTION

Creativity and innovation are the lifeblood of successful businesses in the dynamic and competitive landscape of the 21st century. In an era where change is constant, and customer expectations evolve rapidly, the ability to think creatively and drive innovation has become a strategic imperative for organizations aiming to thrive and remain relevant. Creativity, the spark that ignites new ideas, coupled with innovation, the process that transforms these ideas into practical solutions, not only differentiates businesses but also propels them towards sustained growth and success. In this context, exploring the intricate interplay between creativity and innovation in the business realm unveils a myriad of opportunities and challenges that define the path to organizational excellence. This exploration delves into the ways in which businesses can cultivate a culture that nurtures creativity, encourages risk-taking, and harnesses the power of diverse thinking to drive innovation. As we navigate this dynamic landscape, it becomes evident that creativity and innovation are not just buzzwords but the cornerstones upon which the future of business success is built.

Creativity: Creativity refers to the ability to generate new ideas, solutions, or insights that are original, valuable, and applicable in a particular context.

In Business: In a business setting, creativity involves thinking outside the box, challenging traditional approaches, and coming up with novel concepts. It can manifest in various forms, such as creative problem-solving, artistic expression, and unconventional thinking.

Innovation: Definition: Innovation is the process of turning creative ideas into tangible products, services, or processes that provide value to customers or improve organizational efficiency.

In Business: Innovation involves the practical application of creative ideas to bring about positive change. It can occur in different areas, including product development, process improvement, business models, and marketing strategies. Innovation is often characterized by the introduction of something new or the enhancement of existing products or processes.

OBJECTIVES

• To know the role of innovation and creativity in business
• To Identify Factors Affecting Employee Creativity in the Workplace
• To Analyze the Impact of Training Programs on Creative Thinking Skills
• To provide further suggestions to business organization while adopting innovation and creativity

METHODOLOGY

In order to fulfill the above objectives of the study, data drawn by different secondary source. Basically this study is fully based on secondary data. Data and Related necessary information presented in this study are collected from various newspaper, books, journals and internet to support this work.

Role Of Innovation and Creativity in Business

Innovation and creativity play crucial roles in the success and sustainability of businesses in today's dynamic and competitive environment. Here are some key aspects of their roles in business:

Competitive Advantage: Innovation and creativity give businesses a competitive edge. Organizations that consistently come up with new and unique products or services are better positioned to differentiate themselves from competitors. This differentiation can be a powerful driver of market share and profitability.
**Adaptability:** In rapidly changing markets, businesses need to be adaptable to survive. Creative thinking and innovation allow companies to respond quickly to changes in consumer preferences, market trends, and technological advancements. This adaptability is essential for long-term success.

**Problem Solving:** Creativity is a valuable skill in problem-solving. Innovative solutions often arise from thinking outside the box and approaching challenges from different perspectives. Businesses that foster a creative culture are better equipped to tackle complex issues and find effective solutions.

**Efficiency and Productivity:** Innovation is not limited to products; it can also apply to processes and systems. Businesses that continuously seek more efficient and productive ways of operating can streamline their workflows, reduce costs, and improve overall performance.

**Customer Satisfaction:** Creativity can lead to the development of products and services that better meet customer needs and expectations. By understanding and anticipating customer preferences, businesses can create offerings that resonate with their target audience, leading to increased customer satisfaction and loyalty.

**Employee Engagement and Retention:** Fostering a culture of innovation and creativity can boost employee engagement and job satisfaction. Employees are more likely to feel motivated and fulfilled when they are encouraged to contribute their ideas and when they see that their creativity is valued by the organization.

**Risk Management:** Innovation inherently involves taking risks, but by staying ahead of the curve and proactively addressing challenges, companies can minimize potential negative impacts and capitalize on new opportunities.

**Brand Image and Reputation:** Businesses known for their innovation and creativity often enjoy a positive brand image and reputation. This perception can attract customers, partners, and top talent. It can also contribute to a sense of trust and credibility in the market.

**Market Expansion:** Creative thinking and innovation can open up new markets and customer segments. Developing novel products or entering untapped markets can lead to business growth and increased revenue streams.

**Long-Term Sustainability:** In a rapidly evolving business landscape, the ability to innovate and adapt is essential for long-term sustainability. Companies that continuously invest in creativity and innovation are better positioned to thrive in the face of changing market conditions.

Totally the role of innovation and creativity in business is multifaceted, influencing everything from product development to customer satisfaction and long-term viability. Companies that prioritize and cultivate these qualities are better positioned to navigate the challenges of the modern business environment.

**Techniques to Foster Innovation and Creativity:**

**Brainstorming:** Traditional brainstorming involves generating a large number of ideas without criticism initially. Reverse brainstorming involves identifying potential problems and then brainstorming solutions. Brain writing is a written form of brainstorming where individuals write down ideas before sharing them with the group.

**Mind Mapping:** Use mind maps to visually organize and represent ideas. Start with a central concept and branch out with related thoughts and associations.

**SCAMPER Technique:** SCAMPER is an acronym for Substitute, Combine, Adapt, Modify, Put to another use, Eliminate, and Reverse. It encourages thinking about existing products or processes in new ways.

**Design Thinking:** A human-centered approach to problem-solving that involves empathy, ideation, and prototyping to come up with innovative solutions.

**SWOT Analysis with a Twist:** Apply a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis with a creative twist, focusing on how strengths can be used to explore new opportunities or mitigate weaknesses.

**Random Stimuli Technique:** Introduce unrelated and random stimuli to prompt new ideas. This could involve images, objects, or words that are not directly related to the problem at hand.

**Six Thinking Hats:** Edward de Bono's Six Thinking Hats method encourages individuals to think from different perspectives, such as analytical, emotional, and creative, to explore a problem thoroughly.

**Prototype and Iteration:** Build prototypes early in the innovation process to test and refine ideas quickly. Embrace an iterative approach, learning from each version.

**Cross-functional Collaboration:** Encourage collaboration among individuals with diverse backgrounds and skills. Different perspectives can lead to more innovative solutions.

**Environmental Changes:** Alter the physical or virtual environment to stimulate creativity. Sometimes a change of scenery can break mental barriers.

**Failure Tolerance:** Foster a culture that accepts failure as part of the innovation process. Learning from mistakes can lead to valuable insights.

**Continuous Learning:** Encourage a culture of continuous learning and exploration. Stay updated on industry trends and emerging technologies.

**Divergent and Convergent Thinking:** Divergent thinking involves generating multiple ideas, while convergent thinking focuses on refining and selecting the best ideas. Balancing both is crucial for innovation.

**Storytelling:** Use storytelling to communicate ideas and concepts. It can help make abstract concepts more relatable and memorable. Fostering a
culture that values and encourages innovation is just as important as using specific techniques. Creating an environment where individuals feel empowered to contribute ideas and take risks is key to sustained creativity and innovation.

Suggestions for Innovation and Creativity in Business
Promoting innovation and creativity in business requires a combination of fostering a supportive environment, encouraging diverse thinking, and implementing specific strategies. Here are some suggestions to enhance innovation and creativity within a business:

Cultivate a Creative Culture: Foster a workplace culture that values and encourages creativity. Make creativity a core part of the company's values and reward employees for innovative ideas. Create a safe space where employees feel comfortable expressing and experimenting with their creative thoughts.

Diversity and Inclusion: Embrace diversity in the workplace. Diverse teams bring together a variety of perspectives, experiences, and ideas, fostering a richer creative environment. Inclusion ensures that all voices are heard and valued, contributing to a more innovative and dynamic workplace.

Cross-Functional Collaboration: Encourage collaboration across different departments and teams. Cross-functional collaboration can lead to the synthesis of diverse ideas, resulting in more comprehensive and innovative solutions. Break down silos and promote communication and information sharing.

Encourage Risk-Taking: Foster a culture that supports calculated risk-taking. Innovation often involves trying new things and stepping outside of comfort zones. Create an environment where failure is seen as an opportunity to learn, and employees feel empowered to take risks without fear of negative consequences.

Provide Resources and Training: Invest in training programs that enhance creative thinking and problem-solving skills. Provide resources such as workshops, courses, and tools that support the development of innovative skills. Ensure that employees have access to the knowledge and tools they need to innovate.

Time for Creative Thinking: Allow employees dedicated time for creative thinking and exploration. This could involve regular brainstorming sessions, innovation workshops, or "innovation time" where employees are free to work on projects of their choosing. Google's famous "20% time" is an example of this approach.

Open Communication Channels: Create open channels of communication where employees can freely share ideas and feedback. This can include regular team meetings, suggestion boxes, or digital platforms for idea sharing. Ensure that leadership is approachable and receptive to new ideas.

Customer-Centric Approach: Foster a deep understanding of customer needs and preferences. Encourage employees to actively seek feedback from customers and use that information to drive innovation. Design thinking, which focuses on understanding the end-user, can be a valuable approach.

Innovation Hubs or Labs: Establish dedicated spaces or programs for innovation. These could be physical innovation labs or virtual spaces where teams can collaborate on creative projects. Provide resources and support for these initiatives.

Recognition and Rewards: Acknowledge and reward creative contributions. Recognition can take various forms, including praise, awards, or financial incentives. Celebrate both small and significant innovations to reinforce the value placed on creativity.

Stay Informed on Industry Trends: Keep abreast of industry trends and emerging technologies. Regularly update employees on external developments that may impact the business. This awareness can inspire innovative thinking and help the company stay ahead of the curve.

Iterative Processes: Embrace iterative processes that allow for continuous improvement. Encourage teams to experiment, learn from feedback, and refine their ideas. This iterative approach can lead to more refined and successful innovations over time.

Implementing a combination of these strategies can help create a culture of innovation and creativity within a business, driving continuous improvement and positioning the organization for long-term success.

CONCLUSION
In essence, innovation and creativity are not just desirable attributes in the modern world; they are essential drivers of positive change, growth, and the pursuit of a more sustainable and inclusive future. Embracing a culture that encourages and celebrates innovation is not only a response to the demands of the contemporary world but a commitment to shaping a better tomorrow. Innovation and creativity play pivotal roles in the success and sustainability of businesses. In today's dynamic and competitive business environment, organizations that embrace and cultivate a culture of innovation are better positioned to thrive. In this article some key points summarizes the significance of innovation and creativity in business. Businesses that prioritize and invest in innovation and creativity are more resilient, adaptable, and capable of navigating the challenges of an ever-changing business landscape. Fostering a culture that encourages creative thinking at all levels of the organization is essential for sustained success and growth.

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**INSECURITY AND HOUSEHOLD WELFARE IN NIGERIA**

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**ABSTRACT**

The persistent issue of the insecurity menace has become a scholarly concern that propelled this study to examine the influence of insecurity on household welfare in Nigeria for the period 1986 to 2022 using the autoregressive distributed lagged (ARDL) model. Empirical findings reveal a significant and negative influence of insecurity on household consumption and income in Nigeria in the long run. The study co-ordinates that insecurity detrimentally affects household welfare, prompting several recommendations. The study suggested comprehensive policies that are essential for addressing insecurity, emphasizing the imperative role of law enforcement and security forces. The study further suggested strengthening the national security infrastructure through technological advancements and interagency coordination and fostering resilience at the community level by supporting local security initiatives and collaboration with traditional leaders. The study also suggested the immediate implementation of social safety nets, including conditional cash transfers for vulnerable households, palliatives for affected areas, efficient food aid distribution, and the establishment of local police to eradicate insecurity.

**Key words**: Insecurity, Household Welfare, Household Consumption, Household Income.

**INTRODUCTION**

The concept of insecurity delineates a state of vulnerability to danger or threat, representing an individual or community's susceptibility to harm or injury. In contrast, danger encapsulates the condition of being at risk, exposing one to potential harm or danger. This state of insecurity implies a lack of protection or defense against various adversities, as elucidated by Adeola and Oluyemi (2012), who define it as the exposure to terror, threat, risk, molestation, bullying, and harassment. In parallel, the term “welfare” assumes a broader connotation, encompassing the means of subsistence (Grootaert, 2013). Numerous studies, exemplified by Haughton and Khandker (2009), Santoso et al. (2020), and Dimova & Adebowale (2018), have probed the dynamics of household welfare, assessing the ability of households to secure fundamental necessities and prerequisites for a sustainable and liveable life throughout their lifespan. Governments worldwide have spotlighted welfare as a paramount goal, emphasizing its significance in individual decision-making processes to maximize utility. However, the pursuit of improved welfare faces multifaceted challenges, including poverty, high inequality, and health issues, all of which resonate as formidable obstacles in the global economy.

Crucially, household welfare becomes contingent upon the economic well-being of a household, a metric determined by its capacity or access to the means of subsistence (Grootaert, 2013). Numerous studies, exemplified by Haughton and Khandker (2009), Santos et al. (2020), and Dimova & Adebowale (2018), have probed the dynamics of household welfare, assessing the ability of households to secure fundamental necessities and prerequisites for a sustainable and liveable life throughout their lifespan. Governments worldwide have spotlighted welfare as a paramount goal, emphasizing its significance in individual decision-making processes to maximize utility. However, the pursuit of improved welfare faces multifaceted challenges, including poverty, high inequality, and health issues, all of which resonate as formidable obstacles in the global economy.

Turning attention to Africa, the continent has emerged as one of the world's most unequal regions, grappling with persistent poverty and high levels of inequality (World Bank, 2020). Despite being one of the most dynamic regions in the last decade, Africa harbors nearly one-third of the world's impoverished population, highlighting the gravity of its poverty problem (United Nations Development Programme, 2016; Asongu & le Roux, 2018). Within the African context, Nigeria stands out as a poignant case study. Despite the imperative to enhance household welfare for the purpose of fulfilling the United Nations Sustainable Development Goals (SDGs), Nigeria's progress has remained sluggish (Ozoh et al., 2022). Disturbingly, the majority of Nigeria's population grapples with meeting basic living standards, perpetuating a cycle of poverty.

The persistence of poverty in Nigeria is explained by several alarming statistics. Over the decades, the nation has witnessed fluctuating poverty rates, reaching a staggering 69% in 2010 (Adeaga, Adelakun & Oyekunle, 2020). Furthermore, Nigeria's Human Development Index (HDI) of 0.532 positions it poorly in terms of life expectancy, education, and income, ranking 157th out of 187 countries (UNDP, 2018). Bearing the ignominious title of the world's poverty capital, Nigeria harbors 91.6 million people living on less than one dollar per day, surpassing even India (World Poverty Clock, 2021). Income inequality, as measured by the Gini coefficient, is a grim picture, with the poorest 20% earning a mere 5% of the nation's total revenue, while the wealthiest 20% commandeer 49% (World Bank, 2020).

In response to these dire circumstances, successive Nigerian administrations have implemented various programs aimed at addressing household welfare concerns. Initiatives such as the Operation Feed the Nation, the Green Revolution, and the National Social Investment Programme, among others, underscore the gravity of the issue and the government's commitment to ameliorating the situation (Abbas, 2016; Adeaga et al., 2020). The Central Bank of Nigeria's Financial Inclusion Strategy, launched in 2012, reflects a concerted effort to alleviate poverty and enhance welfare by reducing the percentage of adults excluded from financial services. The interplay between insecurity, welfare, and economic well-being is a critical lens through which the challenges faced by developing countries, particularly Nigeria, can be examined.
Most countries in the world are faced with security challenges; however, these differences are dependent on the ability of each country to manage the threat (Saleh, 2020). The forms of insecurity ravaging most of the world economies include job insecurity, food insecurity and physical insecurity. Notwithstanding the enduring nature of warfare, its character is constantly changing, as characterized by the nature of post-Cold War conflicts, which include terrorism, insurgency, and banditry, among others (Barber, 2000; Khalid & Mustapha, 2014). These insecurity acts seem to affect the safety and wellbeing of citizens, commerce, education, employment, and other socioeconomic activities.

We are motivated by the recent deterioration in the state of (in)security, amidst serious welfare concerns in Nigeria, especially in the last decade, as well as by the conflicting submissions about the welfare impact of insecurity in the economy. In Nigeria, the safety of the population is regularly threatened by the reoccurring issue of insecurity, which has led to the need for the country to develop strategies to mitigate the threat of insecurity. To this end, agencies such as the National Security Agency (NSA), the Nigeria Police Force (NPF), the Defense Intelligence Agency (DIA) and the National Security Council were established (Adebakin & Raimi, 2012; Rohde, Tang, Lars and Prasada, 2014). However, the country has been ranked 75th out of 141 countries surveyed on the 2021 Global Safety Perception Index amidst worsening insecurity, which continues to claim lives daily (Global Terrorism Index, 2021). How households respond to persistent insecurity in Nigeria requires further empirical investigation.

Most countries in the world are faced with security challenges; however, these differences are dependent on the ability of each country to manage the threat (Saleh, 2020). In Nigeria, safety and standards of living are regularly threatened by the reoccurring issue of insecurity, which propelled the Nigerian government to develop strategies to mitigate the insecurity menace that seems to be a threat to household wellbeing. To this end, agencies such as the National Security Agency (NSA), the Nigeria Police Force (NPF), the Defense Intelligence Agency (DIA) and the National Security Council were established (Adebakin & Raimi, 2012; Rohde, Tang, Lars and Prasada, 2014). Amidst government efforts toward economic safety, arriving at the conclusion of how insecurity affects standard of living has called for an empirical excision that its investigation is undisputed.

Furthermore, since the world now prioritizes both income and expenditure, improving household welfare has become a major concern for nations such as Nigeria. Household welfare mostly depends on the income of a household, which results in balanced improvements in consumption, education, health care and housing, among other factors. Thus, without uplifting people’s standard of living, welfare enhancement cannot be caged. Now, the question is what slows people’s standard of living or welfare in developing countries such as Nigeria where insecurity has remained a threat to lives? Again, could the welfare of households be minimized even with a persistent level of insecurity? Answering the preceding questions requires an empirical investigation of how ravaging insecurity affects household welfare in Nigeria. This study therefore seeks to investigate the impact of insecurity on household welfare in Nigeria using two basic welfare indices (household consumption and household income). This research therefore seeks to answer the following questions: i. What is the causal relationship between insecurity and household welfare in Nigeria? ii. What is the impact of insecurity on household consumption in Nigeria? iii. What impact does insecurity have on household income in Nigeria?

To the best of our knowledge, studies on insecurity in Nigeria have yet to be directed to the issue of welfare, particularly the examination of the individual welfare indicators of household consumption and income, which constitutes an obvious gap in the literature given that security is a critical component of the human development indicators developed by the United Nations and hence a vital determinant of the level of welfare and hence socioeconomic development of a nation. For instance, (see Angahar and Iorpev 2012; Tahar, Arafet, and Hadhek 2018; Nkwatoh and Hiikyaa 2018; Eneji and Agri 2020; Ebipre and Wilson 2020; Glych, Kemal and Sotonye 2018).

This study is generally significant in terms of theory, policy and academics. Theoretically, the study will be significant because it will present an opportunity for theoretical validation of the link between insecurity and household welfare in Nigeria. For policy purposes, the findings of this study will therefore have immense benefit for policy makers and economic planners in terms of formulating and implementing appropriate welfare policies amidst insecurity in the country. Section five features the presentation and discussion of the results, whereas the conclusion and recommendations are presented in section six.

**LITERATURE REVIEW**

**Theoretical Linkage**

This study is anchored in rational choice theory and relative deprivation theory. Rational choice theory, introduced by Smith (1776), reveals that terrorism undermines policy effectiveness and constrains the development process of any nation. According to the theory, individuals are in control of their decisions, and they do not make choices because of unconscious drives, tradition or environmental influences. People use rational considerations to weigh the consequences and potential benefits of any action and, in this case, insecurity. Those involved in illegal acts derive benefits irrespective of the harm their act is posing to the economy, but it is their choice for illegal activities in comparison to the derived benefit. The major setback of rational choice theory is its inability to provide appropriate parameters for measuring how a perceived action could serve as a benefit or cost to terrorists. Another weakness of rational choice theory is that it does not account for intuitive reasoning or instincts. For decisions that must be made in an instant, such as decisions that influence survival, there may not be time to weigh the costs and benefits. Ongoing insecurity activities in Nigeria may be beneficial to committers but detrimental to the well-being of the household. In Nigeria, the persistent increase in insecurity may affect citizens’ standard of living.

On the other hand, the relative deprivation theory propounded by Gurr (1970) suggests that political violence and terrorism occur mainly because of collective discontent caused by a sense of relative
deprivation. The theory further suggests that people who feel that they are being deprived of something considered essential in their society, such as money, rights, political voice, and status, will organize or join social movements dedicated to obtaining the things of which they feel deprived. Gurr (1970) suggested that political violence and terrorism occur mainly because of collective discontent caused by a sense of relative deprivation. The theory further suggests that people who feel that they are being deprived of something considered essential in their society, such as money, rights, political voice, and status, will organize or join social movements dedicated to obtaining the things of which they feel deprived. The current insecurity activities in Nigeria could be due to the deprived rights of average Nigerians, which are rooted in the theory. Consequently, the alarming rate of this menace may affect economic activities as well as household well-being, as peasants are displaced or chased away from their ancestral homes.

Empirical Review

The reviews in this section are arranged in accordance with the study objectives.

Review of Empirical Studies Related to Insecurity and Household Consumption

Using structured questionnaires, interviews and focus group discussions, Eneji and Agri (2020) investigated and exposed the root causes and socioeconomic impacts of insecurity on the standard of living in Nigeria and found that insecurity worsened poverty, hunger, disease, illiteracy and violence on the land, thus affecting households negatively. The study concluded that insecurity is a threat to the Nigerian economy. However, the impact of insecurity on other household variables was not captured in the study; rather, it was related only to factors that affect households. Phoumin and Kimura (2019) investigated the impact of energy insecurity on household welfare in Cambodia using 2015 Cambodia Socioeconomic Survey data and descriptive statistics. This confirms that energy insecurity has an enormous negative impact on household welfare, with a further negative impact on children’s human capital formation. Using a panel regression, Bowman (2013) examined the relationship between job insecurity and household consumption in Australia using a dataset from 2005 to 2011 and found a significant and negative effect of job insecurity on food consumption. Using microdata, Benito (2006) examined whether job insecurity affects household consumption in British households. Employing ordinary least squares, the results provided support for the central proposition that unemployment risk leads households to defer consumption. The study is not topical and differs from the current study in terms of scope. However, the analysis revealed bias in the choice of job security rather than in the case of general insecurity.

Empirical Studies Related to Insecurity and Household Income

In the realm of understanding the dynamics of insecurity and its implications for various facets of the Nigerian economy, several studies have contributed valuable insights. Okoro (2021), employing the ordinary least squares (OLS) method, highlighted the significant threat of economic insecurity to Nigerians during the period spanning from 2016 to 2019. Moreover, Azu, Okobia, and Dibie (2021) employed the autoregressive distributed lag (ARDL) methodology to delve into the intricate relationship between insecurity and productivity in Nigeria, specifically focusing on the years in question. However, their study primarily concentrated on the broader aspect of insecurity in the country, leaving the specific linkage between economic insecurity and unemployment unexplored. In a broader analysis, Ebipre and Wilson (2020) investigated the economic landscape of Nigeria from 2000 to 2019, revealing pervasive negative impacts. Hassan, Akor, Bamiduro, and Rauf (2020) explored the intersection of government policies/programmes and insecurity, uncovering a weak impact on productivity within their study period. Notably, their examination centred on the broader context of insecurity, without a specific emphasis on the relationship between economic insecurity and unemployment.

Tahar, Arafet, and Hadhek (2018) took another approach by studying the effect of insecurity on national income in Nigeria utilizing simultaneous equation models applied to panel data encompassing eleven countries. While their findings unveiled a positive effect of insecurity on national income, the study primarily focused on the general aspect of insecurity and did not thoroughly investigate its connection to household income. Nkwato and Hiikyaa (2018) delved into the impact of insecurity on economic growth in Nigeria utilizing a vector autoregressive model with quarterly data spanning from 2009Q1 to 2016Q4. Surprisingly, their results suggested that economic growth and investment activities tend to increase during periods of insecurity, challenging conventional economic theories. Additionally, the study indicated a decrease in the unemployment rate during the study period, implying that, contrary to expectations, insecurity did not have a negative effect on the overall economy.

Tahar, Arafet, and Hadhek (2018), in a separate study, confirmed the positive effect of terrorism on economic growth for both developed and developing countries within the timeframe of 2008-2015. However, similar to their previous work, the analysis predominantly focused on general insecurity, with minimal attention dedicated to the specific interplay between economic insecurity and unemployment. Finally, Ajibola (2016) undertook a comprehensive analysis using time series data from 1981 to 2014, employing the ordinary least squares (OLS) method. Their findings confirmed the negative influence of insecurity on various economic indicators, including real gross domestic product, total labor force, total expenditure, and gross fixed capital formation. This study also illuminated the adverse effects of insecurity on the broader economic landscape without delving deeply into the specific connection between economic insecurity and unemployment.

Methodology

This study is a time series study that relies essentially on secondary data generated mainly from the World Bank Statistical Bulletin and the Central Bank of Nigeria (CBN) Annual Publications for the period 1986–2022. The choice of the base year was to isolate the impact of insecurity on the pace of development of the country during the post-SAP period, while the year 2021 was considered due to data availability issues related to some variables used.
Model Specification

Model 1 (household consumption equation) is specified in this study using the aggregate consumption function, which states that consumption is a function of income. According to Keynes, real consumption is a function of real disposable income (Alimi, 2013).

\[ CON_t = f(INC_t) \]  
(1)

where CONS is the real consumption expenditure and INCM is the real national income. Real consumption expenditure was used as a proxy for real consumption expenditure, while real gross national income was used as a proxy for real national income. Moreover, consumption expenditure and income are affected by the level of insecurity. Thus, equation (1) can be rewritten as follows:

\[ CON_t = f(INC_t, INS_t) \]  
(2)

where CONS = real household consumption expenditure, INC is real gross national income, and INS = insecurity, which will be measured as the terrorism index. The model (taking the natural logarithm) is transformed and expressed in stochastic form as

\[ \ln CON_t = \alpha_0 + \alpha_1 \ln INC_t + \alpha_2 INS_t + \mu_t \]  
(3)

where \( \alpha_0 \) = constant, \( \alpha_1 - \alpha_2 \) are the parameters to be estimated, and \( \mu_t \) is the error term. \( \alpha_2 \) is expected to negatively affect household consumption, while \( \alpha_1 \) is expected to positively affect household consumption.

Model 2 (the household income equation) captures the influence of insecurity on household income. The inclusion of domestic investment, foreign direct investment, consumption and government expenditure in the model is in accordance with Keynes aggregate demand theory (Keynes, 1936). Moreover, overall economic conditions, such as inflation, can impact household income (Barro, 1996). Furthermore, it is argued that the interest rate determines income (Awakamma, 2014). Thus, the model is written as follows:

\[ \ln INC_t = f \left( \ln INF_t, PINT_t, \ln GFCF_t, \ln FDI_t, \ln INS_t \right) \]  
(4)

INC = real gross national income, INF=inflation rate, GFCF = gross fixed capital formation used as a proxy for domestic investment, FDI = foreign direct investment, and INS = insecurity. Stochastically, the model is written as follows:

\[ \ln INC_t = \beta_0 + \beta_1 \ln INF_t + \beta_2 PINT_t + \beta_3 \ln GFCF_t + \beta_4 \ln FDI_t + \beta_5 \ln INS_t + \mu_t \]  
(5)

where \( \beta_0 \) = constant, \( \beta_1 - \beta_5 \) are the parameters to be estimated, and \( \alpha \) is the error term. The a priori expectation is that \( \beta_1, \beta_2 \) and \( \beta_3 \) are expected to negatively affect national income, while \( \beta_4 \) and \( \beta_5 \) are expected to positively affect national income.

The ARDL model of equations can be specified as follows:

\[ \ln CON_t = \alpha_t + \alpha_1 \ln INC_t + \alpha_2 \ln INS_t + \sum_{i=1}^{p} \gamma_i \ln CON_{t-i} + \sum_{i=1}^{q} \gamma_i \ln INC_{t-i} + \sum_{i=1}^{r} \gamma_i \ln INS_{t-i} + \epsilon_t \]  
(14)

\[ \ln INC_t = \beta_0 + \beta_1 \ln INF_t + \beta_2 PINT_t + \beta_3 \ln GFCF_t + \beta_4 \ln FDI_t + \beta_5 \ln INS_t + \sum_{i=1}^{p} \gamma_i \ln CON_{t-i} + \sum_{i=1}^{q} \gamma_i \ln INF_{t-i} + \sum_{i=1}^{r} \gamma_i \ln INS_{t-i} + \epsilon_t \]  
(15)

Variable Description and Measurement

Table 1 provides a detailed description, measurement and source of data for this study.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Variable</th>
<th>Description</th>
<th>Measurement</th>
<th>Source of Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>CONS</td>
<td>Household consumption expenditure</td>
<td>Final consumption expenditure of households in Billions of Naira</td>
<td>CBN</td>
</tr>
<tr>
<td>2.</td>
<td>INC</td>
<td>Household income</td>
<td>GDP per capita (Naira)</td>
<td>WDI</td>
</tr>
<tr>
<td>3.</td>
<td>INS</td>
<td>Insecurity</td>
<td>Fragility state index</td>
<td>Fund for Peace</td>
</tr>
<tr>
<td>4.</td>
<td>INF</td>
<td>Inflation</td>
<td>Annual figures (Percent)</td>
<td>WDI</td>
</tr>
<tr>
<td>5.</td>
<td>GFCF</td>
<td>Gross fixed capital formation</td>
<td>In Billions of Naira</td>
<td>WDI</td>
</tr>
<tr>
<td>6.</td>
<td>FDI</td>
<td>Foreign direct investment inflow</td>
<td>In Billions of Naira</td>
<td>WDI</td>
</tr>
<tr>
<td>7.</td>
<td>PINT</td>
<td>Interest rate (Prime lending rate)</td>
<td>CB1</td>
<td></td>
</tr>
</tbody>
</table>

Note: WDI= World Development Indicators; CBN = Central Bank of Nigeria

Source: Authors’ construction.

Estimation Techniques

This research employed a combination of descriptive statistics and econometric tools to provide a comprehensive analysis of the study's subject matter. Descriptive tools were leveraged to offer insights into the historical background and behavioral patterns of the participants. On the econometric front, unit root tests, specifically the augmented Dickey Fuller (ADF) and Philip Perron (PP) tests, were utilized to examine the stationarity of the series under consideration. This study adopted the autoregressive distributed lag (ARDL) method, a powerful tool for analysing linear time series models. Notably, the ARDL method was applied without distinction for series stationarity, whether at the level or the first difference (i.e., I(0) or I(1)). In estimating the models, the trend and intercept at the trend specifications were incorporated, contributing to a comprehensive understanding of the dynamics. The effectiveness of the trend specification was validated through rigorous residual diagnostic tests, including the Jarque Bera normality test, Breusch–Godfrey serial correlation LM test, heteroskedasticity Breusch–Pagan–Godfrey test, and Ramsey test. These postestimation tests were crucial for evaluating the validity of the model assumptions, examining the
distribution pattern, assessing normality, ensuring serial independence, and verifying the constancy of residuals. The satisfactory results of these diagnostic tests enhance the robustness and reliability of the study's findings, affirming the soundness of the analytical framework employed.

**RESULTS AND DISCUSSION**

**Descriptive Statistics**

Table 2 provides a detailed description of the descriptive characteristics of the variables.

<table>
<thead>
<tr>
<th>Variable</th>
<th>CONS</th>
<th>FDI</th>
<th>GFCF</th>
<th>INC</th>
<th>INF</th>
<th>INS</th>
<th>PINT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>32.13659</td>
<td>-420.059</td>
<td>10265.78</td>
<td>25690.2</td>
<td>19.43</td>
<td>96.42</td>
<td>18.17</td>
</tr>
<tr>
<td>Median</td>
<td>10716.10</td>
<td>237.29</td>
<td>4721.72</td>
<td>132521.6</td>
<td>22.88</td>
<td>99.2</td>
<td>17.59</td>
</tr>
<tr>
<td>Minimum</td>
<td>131857.3</td>
<td>1366.31</td>
<td>6522.1</td>
<td>922501.1</td>
<td>72.84</td>
<td>101.5</td>
<td>29.8</td>
</tr>
<tr>
<td>Maximum</td>
<td>52.24</td>
<td>-79.57</td>
<td>108.87</td>
<td>2390.015</td>
<td>5.348</td>
<td>93.5</td>
<td>18.5</td>
</tr>
<tr>
<td>Std. Dev.</td>
<td>34874.18</td>
<td>451.96</td>
<td>19272.77</td>
<td>276375.87</td>
<td>17.329</td>
<td>3.899</td>
<td>3.98</td>
</tr>
</tbody>
</table>

**Table 2: Descriptive statistics of the variables used**

The results are presented in Table 3.

**Variance Inflation Factors**

This research assessed multicollinearity among the explanatory variables within the two equations under consideration. The results of this analysis are presented in Table 4. To discern the presence of multicollinearity issues, a key criterion was employed: the examination of the centred variance inflation factor (VIF). If the centred VIF falls below the threshold of 10 for each explanatory variable, it is indicative that multicollinearity problems do not permeate the model. Conversely, a centred VIF exceeding 10 signals the existence of multicollinearity issues within the model. This stringent assessment criterion provides a robust foundation for evaluating the interrelationships and potential redundancies among the explanatory variables, offering valuable insights into the integrity of the statistical model under scrutiny.

**Unit Root Test Results**

This study used the augmented Dickey–Fuller test and the Phillips–Perron test to ascertain the stationarity properties of the variables, and the results are presented in Table 3.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Augmented Dickey-Fuller test (r) level</th>
<th>Augmented Dickey-Fuller test (r) 1st difference</th>
<th>Phillips-Perron test (r) level</th>
<th>Phillips-Perron test (r) 1st difference</th>
<th>Order of Integration</th>
</tr>
</thead>
<tbody>
<tr>
<td>lnCONS</td>
<td>-2.579266***</td>
<td>-4.633915***</td>
<td>-2.584004</td>
<td>-4.664717***</td>
<td>I(1)</td>
</tr>
<tr>
<td>lnFDI</td>
<td>-1.834298</td>
<td>-0.538997***</td>
<td>-2.547767</td>
<td>-3.531678***</td>
<td>I(1)</td>
</tr>
<tr>
<td>lnGFCF</td>
<td>-1.362578</td>
<td>-4.068573***</td>
<td>-2.135060</td>
<td>-4.679571***</td>
<td>I(1)</td>
</tr>
<tr>
<td>lnINC</td>
<td>-4.972141***</td>
<td>-4.657641***</td>
<td>-2.354050</td>
<td>-1.787662***</td>
<td>I(0)</td>
</tr>
<tr>
<td>lnINF</td>
<td>-3.962599***</td>
<td>-3.345399***</td>
<td>-1.958499</td>
<td>-1.354688***</td>
<td>I(1)</td>
</tr>
<tr>
<td>lnINS</td>
<td>-5.032949***</td>
<td>-4.159165***</td>
<td>-2.955408</td>
<td>-1.787662***</td>
<td>I(1)</td>
</tr>
<tr>
<td>lnPINT</td>
<td>-1.277095</td>
<td>-3.041954***</td>
<td>-1.313023</td>
<td>-1.354688***</td>
<td>I(1)</td>
</tr>
</tbody>
</table>

Note: *** probabilities <0.01, ** probabilities <0.05, * probabilities <0.1

Source: Extracts from E-Views Output.

Table 3 shows the stationarity properties of the variables incorporated in the two equations: household consumption and household income. The data suggest that, when observed at levels, all the variables under consideration exhibit nonstationarity, with the exception of lnINC and RIR, which demonstrate stationarity at levels. However, after first differencing, these variables became integrated of order one, indicating that first-order integration was achieved at the 5% level of significance.

This conclusion is drawn from their respective p values being below the 0.05 critical threshold after first differencing, except for lnINC and PINT, which remain stationary at these levels. In light of these results, the analysis proceeded using the autoregressive distributed lagged model.

**Table 4: Variance Inflation Factors**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient Variance</th>
<th>Uncentered VIF</th>
<th>Centered VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Consumption</td>
<td>InINC</td>
<td>0.000352</td>
<td>104.8008</td>
</tr>
<tr>
<td></td>
<td>INS</td>
<td>0.000136</td>
<td>2885.483</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>0.937717</td>
<td>2127.851</td>
</tr>
<tr>
<td>Household Income</td>
<td>INFDI</td>
<td>3.79E-06</td>
<td>2.959934</td>
</tr>
<tr>
<td></td>
<td>PINT</td>
<td>8.60E-05</td>
<td>34.76750</td>
</tr>
<tr>
<td></td>
<td>lnGFCF</td>
<td>0.002390</td>
<td>186.0872</td>
</tr>
<tr>
<td></td>
<td>lnFDI</td>
<td>0.002003</td>
<td>34.88441</td>
</tr>
<tr>
<td></td>
<td>INS</td>
<td>0.102232</td>
<td>2491.646</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>1.952851</td>
<td>2249.006</td>
</tr>
</tbody>
</table>

Source: Extractions from E-Views Output.

From the results in Table 4, there is no incidence of multicollinearity between the two equations since the centred variance inflation factors of the explanatory variables are less than 10.

**Results of the ARDL Bounds Test**

The bounds resulting from the ARDL for all the equations are presented in Table 5.

<table>
<thead>
<tr>
<th>Equation</th>
<th>F-statistic</th>
<th>I(0)</th>
<th>I(1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Consumption</td>
<td>12.28368***</td>
<td>4.87</td>
<td>5.85</td>
</tr>
<tr>
<td>Household Income Equation</td>
<td>8.25758***</td>
<td>3.12</td>
<td>4.25</td>
</tr>
</tbody>
</table>
domestic and foreign investments contribute positively to the growth of household income. This finding indicates the potential role of investments in enhancing the overall economic well-being of households and that sustained efforts to attract and promote investments may lead to enduring positive effects on household incomes, fostering economic development and improving living standards.

Having found the existence of a long-term relationship among the study variables, the short-term effect was also captured. This was done through the estimation of an ARDL error correction model. The results are presented in Table 7.

Table 7: Results from the ARDL Error Correction Model

The short-term results in Table 7 reveal that there are negative and significant error correction terms for the household consumption and household income models. This implies that the model tends to converge toward long-term equilibrium in the event of any initial distortion. In other words, the identification of a negative and significant error correction term in both models suggests the presence of a corrective mechanism, emphasizing the tendency of the system to converge toward a long-run equilibrium following any initial disturbance.

The error correction term acts as an adjustment mechanism, capturing the speed at which the system corrects discrepancies between short-term and long-term relationships. The negative sign indicates that, in the short run, any deviation from the long-run equilibrium prompts a corrective response, pulling the system back toward stability. This finding is particularly relevant for understanding the dynamics of household consumption and income in response to short-term shocks or changes.

Residual tests were also conducted to examine whether the estimates were reliable, whether the residuals exhibited a distribution that could be statistically valid, whether the residuals were reliable, whether the estimates could yield reliable statistical inferences. The residual heteroskedasticity results reveal that
there is an absence of heteroskedasticity in the models, implying that the variables are homoscedastic. The serial correlation test results revealed the absence of serial correlation among the study variables given that the probability values were greater than the 0.05 critical level. This means that the residuals of the model were serially independent.

**CONCLUSION AND RECOMMENDATIONS**

The results of the study showed a negative and significant influence of insecurity on household consumption and income in Nigeria in the long run. Furthermore, the long-term findings validate that insecurity adversely affects household consumption and income in the long run. Therefore, the study concludes that insecurity adversely affects household consumption and household income indices of household welfare. Based on these study findings, the following recommendations were made:

i. The findings of the study show the critical need for comprehensive policy interventions to address the pervasive issue of insecurity in Nigeria and its profound impact on household consumption and income. The negative and significant influence of insecurity on these key economic indicators necessitates targeted strategies aimed at mitigating the adverse effects on household welfare.

ii. The primary responsibility for tackling insecurity lies with the government, particularly law enforcement agencies and security forces. Strengthening the national security infrastructure is imperative and involves investments in modern technology, intelligence capabilities, and the enhancement of coordination among federal, state, and local security agencies. The immediate focus should be on fortifying the security apparatus to address existing threats, with a sustained commitment to ongoing improvements.

iii. At the community level, fostering resilience is crucial in the face of insecurity. Community-based security initiatives should be encouraged and supported by the formation of local security groups and training provided by the government. Collaboration between these groups and traditional leaders can enhance local security, and the establishment of neighborhood watch programs can contribute to community safety. This approach necessitates immediate implementation to address current threats, coupled with long-term community engagement strategies.

iv. Recognizing the immediate challenges faced by vulnerable households, the establishment of social safety nets is paramount. Government-led initiatives supported by nongovernmental organizations should implement targeted programs such as conditional cash transfers to provide immediate relief to those affected by insecurity. The urgency of implementing such safety nets cannot be overstated, particularly in addressing the immediate impact of insecurity on household welfare.

v. The study suggested that the government should provide more palliatives for most affected areas to cushion the effect since it reduces the level of household consumption. This can be achieved through effective and efficient distribution of food aid through associations as well as religious bodies operating in the most affected areas.

vi. The government should improve its strategies to attain national security so that the negative effect that insecurity has on household income can be eradicated. This could be achieved by initiating local police by the government, which would assist in fighting insecurity in rural communities.

vii. Education emerges as a key component of a long-term strategy to address insecurity. Increased investment in education is essential for improving literacy rates and skill development, empowering individuals to access better economic opportunities. Immediate action should be taken to enhance access to education, with a sustained commitment to realizing the long-term benefits that education brings to societal resilience.

viii. Finally, recognizing the transnational nature of insecurity and diplomatic and regional cooperation is paramount. In collaboration with international organizations and neighboring countries, the government should strengthen diplomatic ties and regional alliances to address the root causes of insecurity.

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