

PROBLEMS AND PROSPECTS OF SMALL SCALE ENTERPRISE
IN SOMALI REGIONAL STATE OF ETHIOPIA:
A SURVEY OF SOME SELECTED SMALL SCALE ENTERPRISE IN JIGJIGA CITY

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ABSTRACT

The small-scale industries have a very important and effective role in the developed countries generally and in developing countries especially because it is considered the backbone of their economies. In respect of this, the main purpose of this study is to identify the problems and prospects of small enterprise in Jigjig city. To do this, data were collected from both primary and secondary sources. The empirical studies elicit major problems, which seem to affect performance of SSEs in Jigjig city, which include: inadequate infrastructures, startup capital related problems, poor management practices and political problems are the major challenges affecting small-scale businesses in Somali Regional State, Ethiopia. The researcher suggested that the problems of the SSEs in Somali Regional state are having many centers and hence can only be effectively tackled by a multi-dimensional and concerted approach by all stakeholders i.e. the governments and their agencies, banks, regulatory authorities, tax authorities, the employees of SSEs, multilateral and bilateral agencies and donors.

KEYWORDS

Small Scale, Prospects, Problems, Industries etc.

INTRODUCTION

Small Scale Enterprises (SSEs) contribution in the development of world economy has been significant, both in terms of contribution to GDP and creation of employment opportunities. Several research show that economic growth of any country is closely related with SSEs development and there exists a positive relationship between the relative size of the SSEs sector and economic growth. According to the study made by Wolfenson (2001), the small business sector is recognized as an integral component of economic development and a crucial element in the effort to boost economies. Small-scale businesses are powerful force for economic growth, job creation, and poverty alleviation in developing countries. Small-scale enterprises are the means, which help in rapid economic growth and fast industrialization Saucer (2005).

The current economic reform process ongoing in Somali Regional State, Ethiopia aimed at reducing poverty, unemployment and strengthening of basic institutions and sub sector of the economy. The main objective is to improve and enhance the capacity of small-scale enterprises. Small-scale enterprises are treated as an instrument of economic growth and development.

The aim of this study is to understand the enormous contribution of small-scale enterprises for the economy. This research highlight, makes critical study of the problems of small-scale enterprises, and suggests recommendations that would help to implementation of the best solution to prevent the reoccurrence of such problem.

OBJECTIVES OF STUDY

Following are the Objectives of the Study:

To identify the major problems that faces the small-scale enterprise while operating their business.

To analyze role of Small-scale enterprise for the economy and poverty alleviation in Somali Regional State.

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To suggest policy intervention that helps to mitigate the problems of small-scale enterprise.

RESEARCH QUESTIONS

This research is conducted to find out the solutions to the problems faced by the SSEs in Jigjiga so that they can improve and stabilize their performance and hence fulfill their expected roles in economic development of Somali Regional State, Ethiopia. It sought to solve the following questions:

What are the constraints that lace small-scale enterprise while operating their business?

What is the role of small scale enterprises contributed in the economy and poverty reduction?

Concerned government actors and bodies to facilitate and/or control small-scale enterprise should take what measures.

JUSTIFICATIONS OF THE STUDY

The study is planned to depict the problems of small-scale enterprises. Enterprise is one of the features of economic development and growth. The role of small-scale enterprises in Somali Regional State cannot be overlooked, in the sense that small-scale enterprise has played a vital role in the development of the economy. The study will also serve as a stepping-stone and make the modest contribution for those who are interested to conduct research on small-scale enterprise. In addition to these research work, when successfully completed, will be uniquely relevant in a number of ways. Hence, the problems so identified will help in improve, renovating and stimulating small scale businesses to restore them to their pride of place in reducing crippling poverty, disconcerting high unemployment rate, and economic stagnation.

II. LITERATURE REVIEW

2.1. OVERVIEW OF SMALL-SCALE ENTERPRISES (SSES)

It is a difficult task to define small-scale industry because the meaning and definition of small-scale industry differs from country to country and from one time to another in the same country. It is depending upon the shape and cycle of development, government policy and administrative system of the particular country.

There is no one standard for classifying business enterprises as small or medium scale globally. Each country have a propensity to to derive its own definition based on the role of small-scale industries are anticipated to play in the economy and the program of assistance planned to attain that goal. It may arise from differences in industrial organization at different levels of economic development in parts of the same country (Anamekwe, 2001).

2.2. IMPORTANCE OF SMALL SCALE

The role and importance of small-scale industries is very important in a state like Somali Regional State, Ethiopia, towards poverty eradication, employment generation, rural development and creating regional balance in promotion and growth of various development activities.

This shows the importance of small-scale industries in the economic development of the country. The small-scale industries have been playing an important role in the growth process of economy despite, hard competition from the large sector and not very encouraging support from the government.

2.2.1. EMPLOYMENT GENERATION

The basic problem that is challenging the Somali Regional State economy is increasing pressure of population on the land and the need to create massive employment opportunities. This problem is solved to larger extent by small-scale industries because small-scale industries are labour intensive in character. They generate huge number of



employment opportunities. Employment generation by this sector has shown a phenomenal growth. It is a powerful tool of job creation.

2.2.2. MOBILIZATION OF RESOURCES AND ENTREPRENEURIAL SKILL

Small-scale industries have the capacity to mobilize a huge amount of savings and entrepreneurial skill from rural and semi-urban areas remain untouched from the clutches of large industries and put them into productive use by investing in small-scale units. Small entrepreneurs also improve social welfare of a country by harnessing dormant, previously overlooked talent.

2.2.3. EQUITABLE DISTRIBUTION OF INCOME

Small-scale enterprises are institutions, which provide mechanism to redistribute income, wealth and political power in the society. It is economically positive and without being politically disruptive. Therefore, small-scale industries make sure that there will be equitable distribution of income and wealth in the State. Somali Regional State is considered by more concentration of wealth and income in the organized sector and keeping unorganized sector undeveloped.

2.2.4. BETTER UTILIZATION OF LOCAL RESOURCE

The use of local resource, which involves very small capital to set out the small-scale industry, allows for conversion of nominal resources into productive ventures. Small-scale industries are also known for their creativeness in the utilization of local resources and raw materials that do not require highly developed technology to process.

2.2.5. SUPPORTS THE GROWTH OF LARGE INDUSTRIES

The small-scale industries have vital role in helping large projects and industries. It also helps the planned activity of development work so that it is timely attended. SSEs assist the growth of large industries by providing accessories, components and work in progress goods needed by them. In fact, small industries can breathe vitality into the life of large industries.

2.3. PROBLEMS AND CHALLENGES OF SMALL AND MEDIUM ENTERPRISES

2.3.1. SHORTAGE OF RAW MATERIAL

Procurement of raw materials of required quality, and quantity competitive price is the most serious problem faced by this sector. Though the institutional arrangements regard to the allocation mechanism often work against the interest of these. This is more pronounced in the case of scarce raw materials that have to be imported. Besides, recurrent disruptions in the availability of essential raw materials prevent economic and fuller utilization of productive capacity of small units (Simon Bridge, Ken O'Neil and Stan Cromie, 2003).

2.3.2. INADEQUATE FINANCE

Most of the micro and small enterprises depend on external finance or non-institution. Financial assistance by the various agencies, like financial corporations and commercial bank, often falls much short of their requirements. This is why small and micro enterprises have to approach the unorganized money market at terrible heavy rates of interest or on suppliers' credit on exceedingly unfavorable terms. Private finance ultimately spoils the unit and cause for sickness in the small business (Balu, 2000).

2.3.3. LACK OF MANAGERIAL SKILLS

Small business are owned by one person or small group of people and managed by their owners, who with all management usually with the other little help. Most of small and micro enterprises started without a feasibility report.



Moreover, wherever such reports were prepared, the purpose was to use them as advice to obtain institutional finance than to serve as a plan to make the unit a success.

2.3.4. PROBLEM OF SKILLED MANPOWER

The performance of a small enterprise depends upon the entrepreneur and its employees. The state has shortage of skilled and efficient employees. Due to inefficient labor and unskilled labors, create innumerable problems for the survival of small industries. Non-availability of adequate skilled labor in the rural areas poses problem to small-scale industries.

2.3.5. INADEQUATE CREDIT ASSISTANCE

Timely and sufficient supply of credit facilities is the major problem faced by small-scale industries in the state. This is due to the lack of capital and partially due to weak creditworthiness of the small units in the country.

2.3.6. LACK OF MACHINERY AND EQUIPMENT

Small-scale industries are facing the problem to use modern equipment and machineries in production process in order to compete with large industries. Large number of small units uses traditional and outdated technology and equipment. Lack of proper equipment and technology create a major uncertain block for the growth of small-scale industries.

2.3.7. ABSENCE OF ADEQUATE INFRASTRUCTURE

Somali Regional State, Ethiopian economy is characterized by inadequate infrastructure, which is a major problem for small units to grow. Large number of the small units and industrial estates are in towns and cities. They are having one or more problems such as lack of power supply, water and drainage problem, poor roads, raw materials and marketing problem. Shortage adequate infrastructures affect the quantity, quality and production schedule of the enterprises adversely and ultimately it leads to under-utilization of capacity.

2.4. EMPIRICAL REVIEW

Stephen and Wasiu (2013) have conducted a study and concluded that the modification of traditional industries is one of the major contributions of small-scale industries to the growth and development of the economy. In short, the modern sector has evolved through structural transformation and modernization of the traditional type-cottage or artisan industry. Small-scale industry can be used as a means of transformation from tradition to modern industries.

Fabayo (1989) has observed that one major factor which increases the focus on SMEs is that they are the provider of large number of employment and this makes them important in managing with the problems of unemployment and poverty. Small firms are major source of employment opportunities for workforce: the young, old part-time workers and the cyclically unemployed.

Ibrahim (1986), provide evidence that management skills are very important factors responsible for both the failure and success of businesses. Lichtenstein & Brush (2001) explain that accounting, cash flow, and marketing require management skills but lack of these skills is main cause of failure. Weaknesses in these areas are found to impact on all other areas of the business. A lack of management skills and expertise is a major constraint hindering the progress of the SME sector in Kenya.

A study conducted by Bhavani T. A. (2010) draw the attention that the quality of employment generation by the SSIs and the attitude to increase the employment in short term compromising with quality of employment. The author claims that SSIs generate large number of employment but the quality of employment is very low. Up-gradation of technology would allow the small firms to create better and good quality employment and it would improve remuneration, duration of work hour and skill of the employee. Structural change may reduce the rate of employment generation in the short term but it would ensure high-income employment generation in the long term. Subrahmanya

Bala (2011) observed that globalization affect the exports capacity of the small enterprises. The study concluded that the share of SSI export in total export has increased in protection period but remain more or less remained it during the liberalization period. The policy of increasing competitiveness through inclusion of improved technology, finance, and marketing techniques should be emphasized.

Akampumuza (2007) said that one of the most difficult problems facing by the Nigerian SMEs is lack of education, lack of good advice, high incidence of poverty, high illiteracy levels, inadequate information, disease, poor decision making, lack of lending policies, shortage of skill, lack of efficiency, , poor record keeping. This is why it explains that the problem of small-scale enterprises to borrow from the formal credit market.

Thibault et al. (2002) say that factors influencing business performance could be attributed to personal factors such as demographic variable and business factors such as use of technology, age of business, business structure, amount of financing, operating location, and number of full-time employees. These are the important factors, which is examining the performance of small-scale business operators.

Owualah, (1999) said that an entrepreneur in a small scale business in an attempt to achieve the organizational objective is therefore confronted with bundles of problems such as, lack of access to financial services, inadequate capital and complicated terms and conditions of financial institutions (lack of collateral). Poor financial management, lack of training, inadequate infrastructures, marketing problems, employment and over reliance on relations among others. Njoku (2002) identifies, inconsistencies in government policies is a major problem affecting small and medium scale enterprises.

III. RESEARCH DESIGN AND METHODOLOGIES

This study employs both quantitative and qualitative information. Small Scale Enterprises sector are registered and their numbers are almost known. That is why purposive sampling technique is employs to get better responses from respondents. Since it is practically impossible to study all sectors of small-scale enterprise, therefore, manufacturing and services enterprise were selected by random sampling technique to select samples adopted for this study. Area of study was Jigjig city.

A sample of 100 was selected randomly .In order to cater for those selected respondents who may for one reason or the other, fail to complete and return their questionnaires, a total of one hundred (100) SSEs were chosen as respondents and questionnaires sent to them. The first 88 completed and returned questionnaires were eventually used for the study. All the data are organized in different form of tables and proposed to critically analyze with the help of a number of statistical tools. Percentage Analysis, Average, and Weightage Score are the various statistical tools applied.

IV. RESULTS AND DISCUSSION

4.1 DEMOCRATIC CHARACTERISTICS OF THE RESPONDENTS

Table-1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	51	57.95	57.95	57.95
	Female	37	42.05	42.05	100
	Total	88	100	100	

Sources: Authors Compilation

Table-1 shows Information gathered shows that the answered and returned questionnaires include 88 respondents. 57.95% of the respondents in this study are male; while 42.05% are female. This result indicates those males are more involved in small-scale enterprise operations than female.

Table-2: Age

		Frequency	Percent	Valid Percent	Cumulative Frequency
Valid	18-24	26	29.55	29.55	29.55
	25-30	35	39.77	39.77	69.32
	31-35	20	22.73	22.73	92.05
	36-Above	07	07.95	07.95	100
	Total	88	100	100	

Sources: Authors Compilation

Table-2 shows 29.55% of the respondents are within the age bracket of 18- 24 while thirty nine point seven seven (39.77%) of the respondents are in the 25-30 age bracket. 22.73% of the respondents are in the 31-35 age brackets. 7.95% of the respondent are above 35-age bracket. The information suggest that most of the people investing in small businesses are middle aged and young people who are trying to invest in business in order to become their own boss.

Table-3: Marital Status

		Frequency	Percent	Valid Percent	Cumulative Frequency
Valid	Married	51	57.95	57.95	57.95
	Unmarried	33	37.50	37.50	95.45
	Divorced	04	04.55	04.55	100
	Total	88	100	100	

Sources: Authors Compilation

The marital status of the respondents table 3 shows that 57.95% of the respondents are married and 37.50%, and 4.55%, of them are unmarried and divorced, respectively. Therefore, Married households are mostly engaged in the operators of small-scale business than others. This could be because married people have pressure and responsibility to earn income than unmarried ones.

Table-4: Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	14	15.91	15.91	15.91
	Diploma Holder	27	30.68	30.68	46.59
	Secondary	30	34.09	34.09	80.68
	Degree	17	19.32	19.32	100
		88	100	100	

Sources: Authors Compilation

Table 4 shows that 30.68% of the respondents have diplomas, 15.91% of the respondents are primary 19.32% degrees and 34.09% of the respondents are secondary. The result indicates the operators of small-scale business enterprises in the study area are most well educated. The majority of the respondents have secondary, diplomas and university degrees. Education increases the likelihood of identifying good business opportunities and the chance of the success of the business.

Table-5: Nature of the Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sole Proprietorship	47	53.41	53.41	53.41
	Partnership	31	35.23	35.23	88.64
	Family Owned	07	07.95	07.95	96.59
	Others	03	03.41	03.41	100
	Total	88	100	100	

Sources: Authors Compilation

Table 5 shows that 53.41% of the total respondents engage themselves in sole proprietorship, and 35.23% are in partnerships. These two types accounted for almost 88.64% of the 88 participants. The data further indicates that 7.95% of the respondents engage in family owned businesses, while the remaining 3.41% engaged in other businesses than the one is listed. From the study, it can be concluded that sole proprietorship dominated in the operator of small-scale enterprise in Somali Regional State.

4.2 PROBLEM OF SMALL SCALE ENTERPRISE (SSE)

In the process of survey, it was seen that most of the respondents indicated more than one problem or a combination of several problems. Therefore, it was assumed that it better to use weighted ranks for identifying major problems faced by the respondents of small-scale enterprises.

Table-6: Infrastructure related Problems

S. No.	Major Problems	Number of Respondents	Weight	Total	Rank
1	Poor Infrastructure (Electricity, road, etc.)	39 (44.32)	5	195	I
2	Lack of Business Development Services	24 (27.27)	4	96	II
3	Insufficient and Interrupted Water Supply	13 (14.77)	3	39	III
4	Lack of Sufficient and Quick Transportation Service	7 (7.95)	2	14	IV
5	Lack of Appropriate Dry Waste and Sewerage System	5 (5.68)	1	5	V
	Total	88 (100)		349	

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

Table-7: Startup Capital related Problems

S. No.	Major Problems	Number of Respondents	Weight	Total	Rank
1	High Price of Raw Materials	27 (30.68)	5	135	I
2	Lack of Credit Facilities	20 (22.73)	4	80	II
3	Shortage of Market	17 (19.32)	3	51	III
4	Inadequate Skills	14 (15.91)	2	28	IV
5	Lack of Sufficient Capital	10 (11.36)	1	10	V
	Total	88 (100)		304	

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

Table-8: Management Skills related Problems

S. No.	Major Problems	Number of Respondents	Weight	Total	Rank
1	Poor Organization and Ineffective Communication	25 (28.41)	5	125	I
2	Lack of Strategic Business Planning	19 (21.59)	4	76	II
3	Lack of Low Cost and Accessible Training Facilities	16 (18.18)	3	48	III
4	Lack of Clear Division of Duties and Responsibility among Employees	16 (18.18)	2	32	IV
5	Lack of Well Trained and Experienced Employees	12 (13.64)	1	12	V
	Total	88 (100)		293	

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

Table-9: Political related Problems

S. No.	Major Problems	Number of Respondents	Weight	Total	Rank
1	Bureaucracy in Company Registration and Licensing	24 (27.27)	5	120	I
2	Lack of Accessible Information on Government Regulations that are Relevant to Business	17 (19.32)	4	68	II
3	Lack of Government Support	15 (17.05)	3	45	III
4	The Tax Levied on Business is not Reasonable	13 (14.77)	2	26	IV
5	Political Intervention	19 (21.59)	1	19	V
	Total	88 (100)		278	

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

It is evident from the above tables that major problems with which a majority of respondents confronted were infrastructure related problems, followed by startup capital related problems. Third major issue was management skills related problems. Fourth major problem for small scale enterprises was political related problems. Thus, it is clear that though almost all the small scale enterprises faced all the problems, the intensity of different problems was varying in case of different small scale enterprise.

CONCLUSION, RECOMMENDATION AND FURTHER RESEARCH

CONCLUSION

Small-scale enterprises (SSEs) are generally regarded as the engine of economic growth and equitable development in developing economies like Ethiopia. This is because no nation can achieve a viable economic growth and development without the establishment of Small Scale Enterprise. Therefore, this paper investigates the problems and prospects of small -scale business in Jigjiga city. The study also shows major problem areas facing the operators of small-scale business in Somali Regional State, Ethiopian in the following order of their descending intensity: infrastructure problems; startup capital problems, management skills related problems and political related problems.

RECOMMENDATIONS

The Somali Regional State also has immense potential for expanding enterprises and promoting innovations. Raising per capita income is necessary in economic growth. Small-scale industries will help bridge the gaps in per capita income and reduce the urban and rural disparities. Achieving economic resurgence through small industries is the most recommended solution for fast developing countries like Ethiopia.

The problems of the SSEs in Somali Regional State, Ethiopia are having many centers and hence can only be effectively tackled by a multi-dimensional and concerted approach by all stakeholders i.e. the governments (Federal, State and Local) and their agencies, banks, regulatory authorities, tax authorities, the employees of SSEs, multilateral and bilateral agencies and donors. Following are the major recommendations.

Strengthening the Infrastructure: Establishing a solid infrastructure (electricity, road, business development services, water supply, transportation services and wastage and sewerage services) should be a priority in infrastructure development.

Easy Financing and Credit Tools: In order to solve the startup capital related problems, it is important that they be provided easy and affordable funding opportunities to obtain credit.



Introduction of Training and Skill Development Programmes: It is important to establish training and skill development institutes so that the managerial related problems can be solved.

Minimum Government Interventions: Government interventions should be carefully designed and government should reduce the role of bureaucracy. All information regarding government regulations should be available to all at the same time. Government should reduce the tax on small-scale enterprises.

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RESETTLEMENTS OF DISPLACED TRIBAL: ISSUES AND CHALLENGES: A STUDY IN LALGARH OF WEST BENGAL

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PRELUDE

India is a secular country where people from different caste and creeds are living according to their choice. After independence, though India has shown remarkable progress in science and technology but this development has failed to change the life style and living fashion to certain segments of our population. The tribal people (8%) of total population are peace lover and they live in forests or in the wasteland, their process of life also depends upon the productivity from natural resources. They are recognized as tribal accordingly their rights are protected in our constitution. Though the majority of our population is progressing and their life style has been changed, the condition of the tribals' remains unchanged. Though Government of India initiated adequate steps to the tribal development later it took U turn because of changes in policies for modern development and industrialization process. The scarcity of lands due to mass population has left no other option with the government other than to use the instrument for encroachment of land and using natural resources for the development. Lalgarh in West Bengal is not exception to witness all these episodes. It is located in Binpur1 Subdivision West Midnapore District in West Bengal. 57% of total population are scheduled tribes and they lived in nature in symbiotic relation with ecology and environment and their livelihood security depends upon the production from forests, ponds etc. Deforestation about 4500 acres of land in Salboni for the industrialization process which was felt by these people are insecure for their survival resulted in protests and violence in Lalgarh. The state ruled by the Communist party for three decades; they were miserably defeated in establishing new factory or re-opening of old factories and rising rate of unemployed youths in the State was a promising issue for vote banks which was understood by Marxist late. They were in hurry to start new factory in Singur, Nandigram, Salboni etc., with hope to regain the popularity with ulterior motivation to occupy 13th assembly. However, not only intellectuals but also other marginal segments especially peasants, tribals etc. that was proved in the ballot boxes on June 13 and finally legends were stepped down did not accept this strategy and new light for hope aroused.

Issues

The development model which has been adopted by the state government in Lalgarh where more than 57% of total population are tribal, embedding the new economic policies of liberalization, privatization and globalization in using natural resources, particularly lands, forests and rivers is a serious question for leading their natural life thereby survival. The state government invited industrialist like Jindal and Santosa (Indonesia) for making Special Economic Zone (SEZ) deforesting around 4500 acres of lands and encroached about 500 acres of tribal lands on absence of original landowners, using an instrument, which is a destruction to the environment and has a devastating impact on their health.

The last resources for their survival have been taken away in the name of development project where these people have no role to play; they will remain unemployed due to lack of requisite skills for the modern industries pushed them to the brink of hunger and acute malnutrition. The majority of the people now divested and displaced from their lands. According to Marx in a capitalist society an alienated many lives in an alienated nature, he performs estranged labour, and the product of his labour becomes alien to him. Philip (1991) discussed the land alienation of tribals and its impact on their socio-economic structures starting from the agrarian changes. The Rio de Jenerio (1992) declaration on environment and development by the UN conference proclaims that state should regularize and duly support indigenous people's identity, cultures, interest and enable their participation in the achievement of sustainable development. Roy (1995) suggests that the impact of displacement and other form of deprivation on subaltern women and men, one has to begin by looking at the traditional social structure of subaltern groups. International Labour Organisation (2002) suggested that government must consult with indigenous and tribal people

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within their country on development projects and other activities affecting them.

OBJECTIVES

To determine the rift of stakeholders and people of Lalgah in the process of Industrialization.

To assess the role of State Government.

To examine the livelihood securities of tribal people.

To assess the role played by the tribal community for protecting the natural resources in the way of violation.

To examine the impact of the violence in the affected areas.

METHODOLOGY

Non-participant observation methods were applied for collection of primary data in the tribal community in Lalgah area to ascertain their livelihood condition. Interview guide and a focus group discussion taking 10 people in a group was a useful method to collect the data. Secondary data like Govt. report, newspaper and media reports are also used in this study.

FINDINGS

The underlying hope that the development would finally reach the poor tribals was getting belied day- by- day. There was a wide lag between the needs of the tribals in Lalgah and states own vision of development, which was often dictated by the ruling elites and corporate. All round development of the tribals is the need of the hour. The state, which had the responsibility for providing protection, itself, became an interested party. This movements of tribal people against their forced displacement and the corporate grab of their resources is being sought to be violently crushed by the use of police and security forces and state and corporate funded and armed militias.

Operation Green Hunt in which a huge number of paramilitary forces are being used mostly on the tribals has accentuated the state violence. The militarization of the state has reached a level where schools are occupied by security forces. The police and administrations are also victimizing the local peace loving people other than tribals.

This has led to a total alienation of the people from the state as well as their loss of faith in the government and the security forces resulted in supports from Maoists. Now changes have taken place in the state politics, the new government has come with various promises for these people. The resettlements and rehabilitation in Jangal Mahal are the first priority to them accordingly in the recent past various welfare schemes have been announced with the hope of to regain peace in that area is yet to see. The debt burdened State first need to make the solid economic base to overcome the fiscal deficit. The Jangal mahal people are in a great hope to access their demands in an urgent manner, which may be challenges for new government. The Maoists and communist have a similar ideology but different instruments to apply may also work in stern conditions if the delivery modalities of announced packages belated on due course of time is a serious thought to regain the peace and harmony in that region. \

SUGGESTIONS

Considering the above scenario, the following suggestions may be incorporated in policy formulation:

The path of violation never bring success that message must be communicated to tribal people so that they can understand the message properly with the view to get rid of violent path and to come forward to discuss all their issues in the negotiable table with Govt. authority. All demands may be scrutinized at an appropriate level in the Government organization. An open mind discussions may be highly solicited.

The modality for implementations of the system need to be discussed in presence of all the affected population and channel of supervising the work progress may be strengthened in such a way so that tasks may be completed without any further delay and hindrance. Though Government of Bengal has done much to improve, the quality of life of



Adivasi's offering various schemes but much need to be done. The voice of grass route people should be listened carefully to solve the present issues.

Health and Education is a prime important now-a-days. Breaking down these systems arrest the development of the society and paralyzed the complete systems that need to be attended as an emergency manner. Public-private sector are the main composition in the present world that helps to create more jobs in both public and private sectors with the speedy implementation of the systematic method.

Human Rights Commission must be strong enough to protect the rights of tribal in that region where they are subjected to harass by either the local authorities or common people. The deprivation of tribal groups to benefit a Private company could shake the faith of tribal people in the loss of land, which may have serious consequences for the security, and wellbeing of the people of entire country

CONCLUSION

The reality is that all these struggles represented the genuine interests and aspiration of the lower level people those are oppressed and suppressed by the capitalist / industrialist. Here in Lalgargh the conditions of tribals are no exception. These indigenous people have a unique cultural identity. However, they are getting step motherly treatment from the government without recognizing their indigenous status, neglected them in terms of development and denied their rights and justice. Corruptions, negligence and poor capacity to solve their issues among local politicians and administrators impeded development in the region. Police atrocities on tribal in this region continue to be unabated. Therefore, they feel most vulnerable and have lost their hope in the democracy thereby adoption of the path of violence. Gun battle against these people may not be appropriate to address their genuine issues. The government must understand the ground realities so that appropriate mechanism can be adopted to solve their problems once for all.

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A STUDY ON HRD CLIMATE AND JOB SATISFACTION AMONG THE EMPLOYEES OF PUBLIC AND PRIVATE SECTOR BANKS IN CHENNAI CITY

T. Yasodha³ Dr. J. Jaya Kumar⁴

ABSTRACT

HRD climate helps the employees to obtain the required competencies that would facilitate them to perform their present or future expected roles and aids in developing their capabilities for improved organizational performance. However, the measures of organizational performance are many ranging from financial to behavioral ones', but the researcher has focused only on a single measure, i.e., Job Satisfaction because of dearth in the number of studies exploring this relationship. The present paper endeavours to analyze and determine the affiliation, additional the impact of the HRD Climate, OCTAPACE Culture on Job Satisfaction as an Organizational Performance compute in the select public and private sector banks in Chennai city. Two public sector banks namely State Bank of India and Indian Bank and two private sector banks namely ICICI bank and HDFC bank. The responses are collected from 191 employees from various departments and different hierarchical levels of a public and private sector undertaking located in Chennai city. The study found that the employees are having the positive perception about the HRD climate dimensions. Furthermore, the study established that there is a significant difference between public and private sector banks concerning towards the HRD climate dimensions. The study also reveals that there is a significant correlation between HRD climate dimensions and Job satisfaction of public and private division banks employees in Chennai city.

INTRODUCTION

Globalization dominates the aggressive horizon and involves new markets, new market the s, new products, new mindsets, new competencies and new methods of thinking about the business. A significant challenge for any organization in this era of international competition appears to be 'continued existence and sustainability' amidst cut-throat competition. It is all the time more argued that the organizations, the best talent to meet the challenges would be those that can acquire and utilize valuable, scarce and inimitable resources (**Barney, 1991**). Human resources can fall into this category, mainly, if they are effectively deployed through appropriate human resource practices and management of organizational culture (**Barney and Wright, 1998**). Human resources being one of the essential factors of production, HRD is needed to develop the competencies of individual employees through its a variety of interventions. But with the beginning of the process of globalization and opening up of the Indian economy, there have unexpectedly been significant changes in the prima donna status of the public enterprises. They are now reeling under the threats of privatization. The persistence losses and inefficient working have forced the government to rethink about the revival of or to say goodbye to sick units. This trend is prevailing not only in India but also all over the world. In this context, the public enterprises have to cope up with the challenging emerging environment. They must run fast. They must shed the stigma of being incompetent and being a burden on the national exchequer. The different countries in the world have chosen different strategies, own paths, and management styles to features this challenge. Japan has appeared as the leading nation with the unique style of management-thanks.

Management-thanks to its overwhelming dependence on the make use of-of the significant asset, viz., the human resource. The key to the whole matter of public enterprises in India is also to expand and position our human resources in such a method that organizations turn into strategic. Thus, there is a required to institutionalize the system of human resource development in all public enterprises in order to improve their working as well as to make them operationally more productive. According to **Mahajan**, "human resource is the most vital factor of production

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and labor productivity, a confident, forward-looking, human resource development policy is a sine-qua-non for the efficiency and effectiveness of public sector employees (**Mahajan, 1996**).

HRD as a perception demands a specific and congenial climate to obtain root. It enriches the work life in an organization and aspires to link output with wisdom of personal fulfillment. The HRD involves all management choices and practices that direct, affect or influence the human resource in the organization. In current years the reason for greater emphasis is the belief that employees facilitate an organization to attain its goals and the management and growth of these resources are critical to an organization's success (**Schuler, 1992**).

The success of HRD in any organization depends, largely, on the existence of a favorable HRD Climate. HRD is more personnel-oriented than technology-oriented and believes that participation and communication would bring about more significant commitment, efficiency, and growth of individuals.

REVIEW OF LITERATURE

(**Jain & Jain, 2017**) conducted a study regarding examine the relationship between organizational investments in employee development and the resultant employee behavior. A conceptual framework of interlinkage between HRD climate, HRD systems (such as performance appraisal, employee training, and employee empowerment) and organizational citizenship behavior was developed. The validity of the scales developed for the purpose of the study was tested through the confirmatory factor analysis and the scales were found valid. The representation was tested using structural equation modeling (SEM) on a sample of 306 bank managers in India. The SEM results confirmed the validity of the conceptual framework suggesting that the HRD climate prevailed and HRD systems implemented by the organizations are significantly linked to organizational citizenship behavior.

(**Muduli, 2015**) found that the result does not agree with the HPWS research conducted in Asian countries. Taking clues from the "Black Box" approach, the role of HRD Climate as a mediating factor has been studied. The effects proved that HPWS influences organizational performance through a supportive development environment (HRD climate) based on openness, confrontation, conviction, authenticity, proaction, independence, collaboration and experimentation (OCTAPAC). The Research limitations/implications - Designing and implementing HPWS needs the organization to nurture and develop the suitable HRD climate through the development of an managerial civilization based on OCTAPAC. The Practical implications – the implications for HRD-HPWS practices such as group-based pay, decentralized participative conclusions, the self-managed work teams, social and family events, and assessment based on team goals along with the OCTAPAC culture can significantly supply to the transfer environment by influencing both peer and supervisor. The study significantly contributes to training the motivation by influencing both career and job attitudes, and organizational commitment of trainees. Originality/value - The research is unique in its effort to understand the role HRD climate as intermediating variables to enhance the effectiveness of HPWS. This may add a lot of value in encouraging organizations to establish HRD Climate.

(**Walia, Aggarwal, & Jangra, 2013**) HRD is the process of helping the people to acquire competencies in their workplace. It is the need for every organization to develop its employee's competencies in a planned way continuously and brings into sharp focus the importance of roles, which employees occupy in organizations. The HRD climate is both a means to an end as well as an end in itself. The competition is developing day by day in the Indian banking sector. Therefore, it becomes a necessity for banks to provide a right HRD climate to its human resources to ensure that the HRD climate contributes to the organizations' overall health and self-renewing the capabilities, which in turn, augment the enabling capabilities of individuals, dyads, team, and the entire organization. As per the analysis, both the banks (SBI and BOB) have a reasonably good HRD climate, which is necessary for ensuring the competency, motivation, and development of its employees.

(**Suchitra, 2013**) finds that HRD climate is a contributing/influencing factor to satisfy the different needs of the individuals in together the public and private sector banks. In the modern economy, the HRD climate is of crucial importance to the Indian public sector organizations. The economic development of a country can be achieved through the exploration of natural resources, the availability of physical and financial resources, and international aid.

(Solkhe, 2011) managers were satisfied with the developmental policies of the top management as well as content with their work, and the organization as an entire, i.e., level of job satisfaction was also good. Most importantly the researchers' findings support the existing literature and add to the deficit literature existing which have attempted to discover the relationship between HRD Climate and Job Satisfaction in the Indian situation. It was concluded that there is a vital relationship between job satisfaction and HRDC and any positive change in HRD Climate and its elements will bring about positive changes in Job Satisfaction and in turn impact the Organizational Performance in a positive manner.

OBJECTIVES OF STUDY

- To examine the HRD climate among the employees of public and private sector banks in Chennai city;
- To study whether there is any significant disparity between public and private sector banks concerning towards the HRD climate dimensions, i.e., General Climate, HRD Mechanism and OCTAPAC culture; and
- To find out whether there is a meaningful association between HRD climate dimensions and job satisfaction among the employees of public and private sector banks

STATEMENT OF HYPOTHESIS

There is no Positive HRD Climate among the Employees of Public and Private Sector Banks in Chennai City.

There is no significant disparity between public and private sector banks with respect to HRD climate namely general climate, HRD mechanism, and OCTAPAC culture in Chennai city.

There is no correlation between HRD climate dimensions and job satisfaction among the public and private sector banks in Chennai city.

RESEARCH METHODOLOGY

The present study's core objective is to find out the HRD Climate and Job Satisfaction among the employees of Public and Private Sector Banks in Chennai City. The current study utilized both secondary and primary data. The research conducted in Chennai city, Tamilnadu. 200 employees of public and private sector banks were chosen randomly from various departments of banks. Two banks from the public and two private banks were selected. The public sector banks namely State Bank of India and Indian Bank and the two private sector banks namely ICICI bank and HDFC bank. Each bank 50 questionnaires were distributed altogether 200 questionnaires were distributed. Out of 200 questionnaires distributed only 191 questionnaires were received completed in all respects .Therefore with 95.5% response rate, the researcher has conducted this study. The data was collected for the period of the period of three months from April 2018 to July 2018. The instrument was first tested by doing a pilot study. The value of Cronbach's alpha came to 0.863 during the pilot study; therefore, the same questionnaire was used for the final study keeping in view the high score of reliability and validity of the instrument. All the statements and opinion regarding the respondent's preference towards the naturals beauty salons were based on Likert's five-point range, from strongly agree to disagree strongly. The primary data collected from target respondents are analysed using a descriptive and one-sample t-test, Independent t-test and Karl Pearson correlation analysis. The data were analyzed using the SPSS 21.0 software.

ANALYSIS AND DISCUSSION

Table-1: Demographic Profile

Gender	Frequency	Percent
Male	115	60.2
Female	76	39.8
Total	191	100.0
Age		
Below 30 Years	49	25.7
31-40 Years	61	31.9

41-50 Years	44	23.0
Above 50 Years	37	19.4
Total	191	100.0
Educational Qualification		
Up to HSC	28	14.7
U.G.	91	47.6
P.G.	35	18.3
Professional	37	19.4
Total	191	100.0
Monthly Income		
Below Rs. 25,000	69	36.1
Rs. 25,001 - 50,000	61	31.9
Rs. 50,001 - 75,000	36	18.8
Above Rs. 75,000	25	13.1
Total	191	100.0

Sources: Primary Survey

Table-1 shows the results of percentage analysis of the demographic profile of the respondents. The study results indicate that majority 60.2% of the respondents are male and 39.8% of the respondents are female. Regarding the age classification of respondents, majority 31.9% of the respondents are in the age group between 31-40 years, followed by 25.7% of the respondents are below 30 years, 23% of the respondents are 41-50 years, and 19.4% of the respondents are above 50 years.

As for as educational qualification's concern, 47.6% of the respondents are studied up to undergraduates, followed by 19.4% of the respondents are professionally qualified, 18.3% of the respondents are qualified 14.7% of the respondents are studied up to HSC.

In connection with the monthly income of the respondents, 36.1% of respondents monthly income is less than Rs. 25,000, followed by 31.9% of the respondent's monthly income between Rs. 25,001 – Rs. 50,000, 18.8% of the respondent's monthly income between Rs. 50,001 – 75,000 and 13.1% of the respondents are monthly income above Rs. 75,000.

H₀₁: There is no Positive HRD Climate among the Employees of Public and Private Sector Banks in Chennai City

Table-2: One-Sample t-test for HRD Climate among the Employees of Public and Private Sector Banks in Chennai City

HRD Climate	Public					Private				
	N	Mean	SD	t-value	P-value	N	Mean	SD	t-value	P-value
Overall General Climate	96	3.35	1.142	3.038	0.003**	95	3.92	0.964	9.261	0.000**
Overall HRD Mechanism	96	3.32	1.192	2.654	0.009**	95	3.75	1.185	6.149	0.000**
Overall OCTAPAC culture	96	3.40	1.081	3.589	0.001**	95	3.76	1.099	6.725	0.000**

Sources: Primary Survey

Table 2 shows the results of the one-sample t-test for HRD climate among the Employees of public and private sector banks in the study area. In public sector banks, overall general climate (t-value= 3.038 and P-value= 0.003), overall HRD mechanism (t-value=2.654 and P-value=0.009) and overall OCTAPAC (t-value=3.589 and P-value= 0.001). The P-value of all the dimensions of HRD climate is <0.01 and statistically significant. Hence, it is concluded that there is a positive HRD climate in public sector banks in Chennai city. In private sector banks, all the three dimensions of HRD climate P-values are <0.01. It is concluded that there is a positive HRD climate in private sector banks in Chennai city.

H02: There is no significant distinction between public and private sector banks with respect to HRD climate namely general climate, HRD mechanism, and OCTAPAC culture in Chennai city.

Table-3: Independent t-test for Public and Private Sector Banks and HRD Climate

HRD climate dimensions	Sector	N	Mean	SD	t-value	P-value
Overall General Climate	Public	96	3.35	1.142	3.670	0.000**
	Private	95	3.92	.964		
Overall HRD Mechanism	Public	96	3.32	1.192	2.468	0.014*
	Private	95	3.75	1.185		
Overall OCTAPAC culture	Public	96	3.40	1.081	2.296	0.023*
	Private	95	3.76	1.099		

Sources: Primary Survey

Table 3 reveals the results of the Independent t-test for public and private sector banks with respect to HRD climate namely general climate, HRD mechanism, and OCTAPAC culture in Chennai city. The HRD climate dimension is the overall general climate t-value is 3.670 and P-value 0.000, which is <0.01 and statistically significant. Hence the study concluded that there is an essential difference between public and private sector banks concerning towards the overall general climate. The private sector banks (3.92) overall general climate is better than the public sector banks (3.35). The overall HRD mechanism of public and private sector banks t-value is 2.468 and P-value is 0.014 and statistically significant at 5% level. Therefore it is concluded that there is a significant difference between public and private sector banks concerning towards the overall HRD mechanism. The OCTAPAC culture t-value is 2.296 and P-value 0.023, which is less than 0.5. Hence it is concluded that there is a vital difference between public and private sector banks with respect to OCTAPAC culture in the study area.

H03: There is no correlation between HRD climate dimensions and job satisfaction among the public and private sector banks in Chennai city

Table-4: Karl Pearson Correlation between HRD Climate Dimensions and Job Satisfaction

		Overall General Climate	Overall HRD Mechanism	Overall OCTAPAC Culture	Overall Job Satisfaction
Overall General Climate	Pearson Correlation	1	.637**	.531**	.508**
	Sig. (2-tailed)		.000	.000	.000
	N	191	191	191	191
Overall HRD Mechanism	Pearson Correlation	**	1	**	**
	Sig. (2-tailed)	.000		.000	.000
	N	191	191	191	191
Overall OCTAPAC Culture	Pearson Correlation	.531**	.590**	1	.542**
	Sig. (2-tailed)	.000	.000		.000
	N	191	191	191	191
Overall Job Satisfaction	Pearson Correlation	**	**	**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	191	191	191	191

Sources: Authors Compilation

Note: **Correlation is essential at the 0.01 level (2-tailed).

Table-4 highlights the results of Karl Pearson correlation between HRD climate dimensions and job satisfaction among the employees of public and private division banks in Chennai city. The results indicate that all the dimensions of HRD climate are significantly influencing the job satisfaction among the employees of public and private segment banks in Chennai city.



CONCLUSIONS AND IMPLICATIONS

The early identification of human resource potential and improvement of their skill represent two significant tasks of human resource improvement. It can only be achieved when conducive HRD Climate prevails in the organizations. Thus, overall, the researcher finds the existence of right HRD Climate in the organization according to the perceptions of the employees of public and private sector banks sought through the scale constructed for measuring the same. The employees of public and private division banks had the positive perception about the HRD climate in their working place. The study also found that there is the significant difference between public and private sector banks concerning towards the HRD climate in public and private sector banks. In addition, the study reveals that the dimensions of HRD climate were significantly influencing the job satisfaction among the employees of public and private division banks in Chennai city. The employees are satisfied with the developmental policies of the top management as well as content with their work and the organization as a whole, i.e., level of job satisfaction was also excellent. Most importantly the researchers' findings support the existing literature and add to the deficit literature existing which have endeavored to explore the relationship between HRD Climate and Job Satisfaction among the employees of public and private sector banks in Indian Context. It was concluded that there is a significant relationship between JS and HRDC and any positive change in HRD Climate and its components will bring about positive changes in Job Satisfaction and in turn affect the Organizational Performance in a positive manner.

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