



applications that permit individuals and groups to craft, engage and share either the existing web-related content or the created content (e-mails included). SMT therefore creates virtual social space that aids and encourages various interactions among persons of the world: global networking. Baym et al., (2007)'s study found that because of so many people having busy lives or having friends and relatives in the Diaspora, these sites have helped to keep contact with those individuals that students rarely saw. The social networking is so much in use that the current debate is no longer on whether social networking should play a role in education but has shifted to what social networking tools work best and how to deploy them (Digital Directions, June 16, 2010). Broadly defined, media literacy refers to the ability to access, share, analyze, create, reflect upon, and act with media and digital information. These literacies are at the heart of modern communities.

Every youngster nowadays is interested to chat with friends on social networking sites and mobile applications rather than going out to meet them personally. Social media (Vicki Coleman, 2013) expands our reach more quickly, much further, and at a grander scale through words, pictures, and videos. Social media tools such as Twitter, Facebook, YouTube, and Instagram empower individuals to share their voice in a media-centric model. With communication of information fundamentally changing, the definition of a primary source needs to reflect this change. Considering that Twitter alone generates

over one million tweets daily and that "an estimated 61% of adults and 74% of teens interact with social media sites," it is easy to see that the definition of event reporting is confounded with the instantaneous recording of historical information.

Indeed, some researchers and scholars deem Twitter (James H. Billington, 2010) to be one of the most informative resources available with regard to what's going on locally, nationally, and globally in modern-day culture. Consequently, in 2010 Twitter announced that it was donating its digital archive of public tweets to the Library of Congress. "The Twitter digital archive has extraordinary potential for research into our contemporary way of life."

Social media allows students, faculty, scholars, and the public at-large to communicate and collaborate in ways that disregard institutional boundaries. In September 2012, students in a journalism course at North Carolina Agricultural and Technical State University used mobile devices and social media to cover the Democratic National Convention in Charlotte, North Carolina. The course not only allowed the students to obtain practical work experience but also exposed them to traditional and emerging communication theories and concepts associated with social media in the digital world.

In a recent study of social media sites currently popular among scholars, the most frequently used sites for scholarly work were listservs, non-academic social networks, blogs (read or comment), online document management, media repositories,

and wikis. When respondents were asked to indicate the benefits of using social media among scholars, the following were the top five answers:

1. Keeping up-to-date with topics
2. Following other researchers' work
3. Discovering new ideas or publications
4. Promoting current work/research
5. Making new research contacts

Yet some shy away from social media as a primary source for news, or even as a secondary source for research, because in many instances there is no evidence of credibility to the information. In the past, the integrity of information and research data was a staple for media and researchers alike: evidence and documented sources were needed to print information. In today's Digital Age where social media reigns, such credibility can be suspect. As a result, the mining of social data as a primary data-gathering tool is not without limitations.

Information literacy, a cornerstone for 21st-century education, entails teaching students how to search for information and evaluate its validity, credibility, and usefulness. Given the abundance of information available over the Internet, students as well as educators and researchers want trusted filters. In regard to the filtering of social media information and alleviating the concerns about the credibility of social media information sources, the researcher Semi Shah notes: "It is the realization that

who shares information online is oftentimes more important than what that information is." He explains: "In order for me to read something, I need a social signal to trigger and capture my attention." Hence, he evaluates the authenticity of content in part based on the trust he has in the individual sharing that content.

### **Review of Literature**

Literature survey is the documentation of a comprehensive review of the published and unpublished work from secondary data in the areas of specific interest to the researcher. The library is a rich storage base for secondary data and researchers used to spend several weeks and sometimes months going through books, journals, newspapers, magazines, conference proceedings, government publications to find information on their research topic.

[Trisha Dowerah Baruah \(2012\)](#) communicated a research article "With the world in the midst of a social media revolution, it is more than obvious that social media like Facebook, twitter, Myspace, Skype etc., are used extensively for the purpose of communication. One of the most important advantages of the use of social media is the online sharing of knowledge and information among the different groups of people. This online sharing of information also promotes the increase in the communication skills among the people especially among the learners/students of educational institutions. Online tools and technology has not only mediated communication in countless ways, but that the very ways we communicate and

even the ways we talk and think about communication are changing as a result. Social media have the potential to fundamentally change the character of our social lives, both on an interpersonal and a community level.

Adam Gamoran (2011) elaborated that every day, about 250 million people log in to Facebook. Twitter has 15 million regular users; they send 65 million messages each day. People watch more than 2 billion video clips on YouTube daily. Every hour, users upload an average of 24 hours of video content. Every day, more than 90 percent of college students visit a social networking site. That's a lot of information bombarding students. Trying to keep up with it all can change the way the brain functions. Is this good or bad? Both. WCER researcher Mark Connolly acknowledges that these social media show value in educational settings as long as they are used prudently. Many have pointed to the educational benefits of these media (also called Web 2.0). Social media tools and networking sites encourage students to engage with each other and to express and share their creativity. Connolly suggests an additional benefit: establishing enduring relationships with real people. This means going beyond seeing others simply as peers who trade digital content. For example, connecting with fellow dorm residents through Facebook can help a student overcome the kind of isolation that otherwise might lead her to leave school. A Twitter account can provide a shy student with information about events that facilitates face-to-face encounters with other students. Such personal interactions are vital to

creating and sustaining a sense of belonging. These relationships can be fostered on the community level too. For example, Chicago's DePaul University sponsors a "This is DePaul" contest for students to contribute short YouTube videos that best capture the DePaul experience. In 2009, the winning videos drew nearly 20,000 viewers. Social networking sites also can help students develop leadership skills, from low-level planning and organizing to activities that promote social change and democratic engagement.

### Methodology

The methodologies followed and adopted for understanding the impact of social media on the Society are:

- ✓ Observations
- ✓ Opinion of limited number of respondents

The data collected for the study is secondary data collected from newspapers, articles and journals, etc.

### Objectives of the study

The main objectives of the present study are

- ✚ To understand social media and its historical evolution
- ✚ To elaborate the various classes of social media
- ✚ To identify the current trends in social media and evaluate the future possibilities
- ✚ To understand impact of Social Media on the modern day

society: Advantages and disadvantages

### **An overview of social media**

The term Social media ([Trisha Dowerah Baruah, 2012](#)) 'refers to the use of web-based and mobile technologies to turn communication into an interactive dialogue. In the words of Andreas Kaplan and Michael Haenlein, social media is "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user-generated content." ([Andreas M Kaplan, et.al 2010](#)) Social media is media for social interaction as a superset beyond social communication. Enabled by ubiquitously accessible and scalable communication techniques, social media has substantially changed the way organizations, communities, and individuals communicate. Social media takes on many different forms including magazines, Internet forums, weblogs, social blogs, microblogging, wikis, podcasts, photographs or pictures, video, rating and social bookmarking. By applying a set of theories in the field of media research (social presence, media richness) and social processes (self-presentation, self-disclosure) Kaplan and Haenlein created a classification scheme for different social media types in their Business Horizons article published in 2010. According to [Kaplan and Haenlein](#) there are six different types of social media: collaborative projects (e.g. Wikipedia), blogs and microblogs (e.g. Twitter), content communities (e.g. Youtube), social networking sites (e.g.

Facebook), virtual game worlds (e.g. World of Warcraft) and virtual social worlds (e.g. Second Life). Technologies include: blogs, picture-sharing, vlogs, wall-postings, email, instant messaging, music-sharing, crowdsourcing and voice over IP, to name a few. Many of these social media services can be integrated via social network aggregation platforms.

### **History of social media**

When we think of social media, we generally think of facebook and twitter. However, ([Trisha Dowerah Baruah, 2012](#)) in reality it is more than that. The earliest ways to send messages over long distances were probably both audio and visual. People used to communicate smoke signals by day and beacon fires by night in ancient China, Egypt, and Greece. Drums were used in many parts of the world to extend the range of the human voice for communication as well. The seeds of social media were sown during 550 BC when the regular postal system was established in Iran where horse riders and horse-drawn wagons carried mail. Usually, mail consisted of governmental dispatches and was delivered from one place to another. The 18th and 19th century were breakthrough period where devices like the telegraph (1792), telephone (1890) and radio (1891) ushered in a new era of the sending and receiving messages over long distances. The increasing number of express messages between businesses, financial and legal offices and banks in growing cities, as well as busy street traffic, gave rise to new methods of telegram and letter transportation. The pneumatic post was

introduced to combat the shortcomings of the telegraphic network in Paris. The invention of telephone and radio took the meaning of communication to another level. The 20th century was marked by the growth and development of internet. With the growth and development of internet, there came era of exchange of messages from one person to another digitally or via web. Email, ARPANET, USENET, BBS (Bulletin Board System), IRC (Internet Relay Chat), Listserv, Blogger, Six Degrees, Live journal, Napster were some of the



important sites for social interactions and sharing. The 21st century saw a spurt in the growth of social networking sites by the launching of Friendster, Fotolog, Photobucket, Flickr, Orkut, Facebook, Ning, Digg, Twitter, Net log, Youtube etc. Social media has come a long way since the days of the telegraph and even the more recent days of Internet relay chats (IRC), and it continues to evolve. In the last few years, social media has become a convention of the online landscape. Major social networks and social media websites make changes and improvements on a fairly regular basis, so it's sure to keep evolving in coming years.

### **Social media classification:**

Social media can be classified into the following categories:

**Social networking sites:** A social networking site provides a web-based

platform for building social networks or social relations amongst people, e.g., shared interests or activities. They provide a means to interact over the internet, e-mail and now even the mobile phones. The most popular websites offering social networking currently are MySpace (started in 2003), LinkedIn (started in 2003), Facebook (started in 2004) and Twitter (started in 2006). A social networking site would allow a user to create profiles or personal homepages online and build up a social network. The profile page thus created is like the user's personalized webpage and contains profile information of the user like gender, religion, orientation, interests, place of birth, current location, marital status, books liked etc. The page can be customized as the user wants and include video clips, music files or photos on their page. Also included on the page is a list of friends that form the user's network. Typically, these friends are actual friends, acquaintances, and even strangers, who may have sent a friend request and the user has included them in his/her list.

**Blogs:** A blog (derived from the word weblog) is an online journal where an individual, group, or corporation presents a record of activities, thoughts, or beliefs. There are many websites that allow users to create blogs without paying any fee like Wordpress.com, Blogspot.com, and blogger.com. Anyone can create a blog on these websites and these blogs can be accessed by anyone by typing the web address or URL (Uniform Resource Locator). Another popular sub category of blogs is microblogging. A microblogging

site is like any blog except for it limits the number of words that can be published in one message. Twitter.com is an example of microblogging.

**Content generating and sharing sites:**

These sites serve as sources of information for various topics. Photo-sharing sites like Flickr.com, picasaweb.google.com, Video sharing sites like youtube.com, slide sharing sites like slideshare.com, document sharing sites like docstoc.com etc. all fall under this category. These sites serve as free content for all users of internet. Users can search for content, download and use the content available on these sites without any fee. The content is also generated by the users. This type of user generated content is also known as crowdsourcing. Video and PowerPoint presentation can be shared and uploaded in YouTube and slide share. This is a major advantage to most of the people who are unable to get access to the educational resources.

**User appraisal sites:** User appraisal sites serve as a platform for appraisals of various products and services. Though it is possible for consumers to express their view in any of the medium, user appraisal sites mainly deal with such reviews. Sites like www.mouthshut.com, www.pagalguy.com are prime examples of such websites. These websites serve as a starting point of consumer's decision making model for gathering information about products or services they are contemplating of buying. As such these sites serve as important word of mouth for consumers and a source of expressing post purchase feedback.

**Social media as a tool of communication: Current trends and future possibilities**

Social media offers a variety of avenues through which we can communicate with people. In fact, social media is known to have been used widely in educational field also. Over the last 30 years the nature of communication has undergone a substantial change and it is still changing. Email has had a profound effect on the way people keep in touch. Communications are shorter and more frequent than when letters were the norm and response time has greatly diminished. Instant messaging has created another method of interaction, one where the length of messages is shorter and the style of the interaction is more conversational. Broadcast technologies like Twitter transform these short bursts of communication from one-on-one conversations to little news (or trivial) programs: which we can tune in 'whenever we want an update or have something to say. Online communication tools also have the potential to increase our awareness of the movements of our professional or social contacts. Twitter, for instance, offers us an update of things people we know happen to be doing at a particular point of time. This phenomenon has been referred as social proprioception by [Clive Thompson \(2007\)](#), named after the physical quality of proprioception that tells a creature where its extremities are by the reception of stimuli produced within the organism. Social proprioception tells us where the nodes of our community are and provides a sense of connectedness to and awareness of others

without direct communication. Internet is the third place where people connect with friends, build a sense of togetherness. Increasingly, a computer with an Internet connection is the locus of a range of interactions in a variety of media and a gateway to an array of social spaces for work and play. Social networking sites like Facebook and MySpace and virtual environments like Second Life and World of Warcraft have become online meeting spaces where user's members, residents, or players can interact and express themselves. They offer a way to keep in touch with existing communities that users belong to offline, such as social and professional groups. They also make it possible for people who would not normally communicate more than a few times a year to keep in touch colleagues met at conferences, for instance, or friends met through the online community itself. Sites like YouTube and Flickr represent another forum for online communication that is centered on sharing, preference, and popular culture. Visitors can browse movies (in the case of YouTube) or photos (in the case of Flickr), express personal preferences, add commentary, and upload their own creative work. YouTube is also a repository of popular culture in the form of newscasts, television shows, movies, or music videos that are of current interest. The kind of interaction that occurs on these sites center around shared interests and include not only verbal commentary, but commentary in the form of original or derivative works based on popular pieces. One of the reasons people prefer such form of media is because of the

interactions they can have there, both social and professional. Whether it is as simple as checking back to see what other comments have been added to yours or as involved as attending a workshop or presentation in a virtual world, the nature of the attraction lies in the connections between people that these online spaces afford.

## ADVANTAGES OF SOCIAL NETWORKING

### 1. Worldwide Connectivity

No matter ([Donna Cosmato](#)) if you are searching for that former college roommate, your first grade teacher, or an international friend, there is no easier or faster way to make a connection than via the social network. Although Facebook, Twitter, LinkedIn and MySpace are probably the most well-known social networking communities, there are new websites popping up regularly that are dedicated to allowing people to connect and to interact via the Internet. Through such sites, individuals make new friends or business connections or extend their personal base by connecting and interacting with friends of friends and so forth.



These connections can help one with a variety of things such as:

- Seeking a new job
- Locating assistance
- Getting and giving product and service referrals

- Receiving support from like-minded individuals
- Making or receiving advice on career or personal issues

In many ways, social communities are the virtual equivalent of meeting at the general store or at church socials to exchange news and get updated on friends and families. Snail mail pen pals have been replaced by virtual avatars and private messages sent via the social network.

## 2. Commonality of Interest

When you opt to participate in a social network community, you can pick and choose those individuals whose likes and dislikes are similar to yours and build your network around those commonalities. For instance, if you are a chess aficionado or a book lover, you can find and interact with those who share your interest. Because you are connecting digitally instead of having to physically attend meetings, you have the luxury of joining many more groups and communities. You can meet with your friends anytime you have an Internet connection and whenever you find them online.

## 3. Real-Time Information Sharing

Many social networking sites incorporate an instant messaging feature, which means you can exchange information in real-time via a chat. This is a great feature for teachers to use to facilitate classroom discussions. A study by the [John D. and Catherine T. MacArthur Foundation](#) shows these networks can be used as effective vehicles for students to pursue self-paced online

learning. In addition, the Internet is the ultimate online textbook. Students no longer need to take out six library books at a time. Much of what they need to know they can find online.

School is not the only setting where this type of real-time information sharing can be beneficial. Social networking can provide a tool for managers to utilize in team meetings, for conference organizers to use to update attendees and for business people to use as a means of interacting with clients or prospects.

## 4. Free Advertising

Whether you are non-profit organization who needs to get the word out about your upcoming fundraiser or a business owner marketing a new product or service, there's no better way to get your message in front of millions of people 24/7. The best part is it that you can spread the word through social networking profiles for free. You can promote one product, service or idea or many because you are limited only by the amount of time you wish to invest in the endeavor.

## 5. Increased News Cycle Speed

Social networking has revolutionized the speed of the news cycle. Many news organizations now partner with social networking sites like Twitter, YouTube, and Facebook in order to both collect and share information. One can get a sense of what is going on in the world just by watching trending topics from many of these sites. This has led to the development of a near instantaneous news cycle as millions of

social networking updates rapidly spread news and information.

## **FIVE DISADVANTAGES OF ONLINE SOCIAL MEDIA**

### **1. Face to Face Connections are endangered**

A huge advantage of these social communities has a reverse side effect that is also a big disadvantage of social networking: they reduce or eliminate face-to-face socialization. Because of the autonomy afforded by the virtual world, individuals are free to create a fantasy persona and can pretend to be someone else. It is hard to say no, be rude, or ignore someone when you are looking them in the eye. It's incredibly easy and quick to unfriend or unfollow someone or simply blocks their efforts to make a connection. Just one click of the mouse and your problems are over. Unfortunately, this feature of online socialization cheats people of the opportunity to learn how to resolve conflicts in the world outside the Internet and it could retard or cripple one's social skills developments.

Tweens and teens ([Donna Cosmato](#)) are at higher risk because those years are when they are learning to interact with others or build and maintain relationships. A report from the National shows that of the children in these age groups that use a social network, 41 percent spend their time posting messages. They are not spending this time in face-to-face interactions with their peers or others nor are they developing the necessary social skills for future success.

### **2. Cyberbullying and Crimes against Children**

Use of social networks can expose individuals to harassment or inappropriate contact from others. Unless parents are diligent to filter the Internet content to which their families are exposed, children could be exposed to pornography or other inappropriate content. The Pew Center, in their Cyber bullying report, states that 93 percent of teens aged 12 to 17 use the Internet. Of that 93 percent, 63 percent of them use the Internet daily. Such high usage increases the risk of their being victims of cyber bullying or other cybercrimes.

### **3. Risks of Fraud or Identity Theft**

Whether you like it or not, the information you post on the Internet is available to almost anyone who is clever enough to access it. Most thieves need just a few vital pieces of personal information to make your life a nightmare and if they successfully steal your identity, it could cost you dearly. A report on CNET reveals over 24 million Americans put their personal information at risk by posting it on public sites such as social communities.

### **4. Time Waster**

A [Nielsen report](#) explains that social networking can be a big waste of time that sucks 17 percent of our Internet time down the non-productivity drain. While it is true that some of that time is likely spent in making and maintaining important business, social or professional connections, it is also true that it is easy to become distracted and end up spending valuable time on games, chats or other non-related activities. Dorie

Clark of the Huffington Post reports Facebook users spend about six hours each month on the site, while social networkers spend three times as much time on those communities as they do on other online activities like email.

### **5. Corporate Invasion of Privacy**

Social networking invites major corporations to invade your privacy and sell your personal information. Have you ever posted a comment on Facebook, only to notice an advertisement appear with content related to your post? Facebook projects it will earn \$3.8 billion in revenue in 2011. That's not bad for a free site. If Facebook and other social networking sites don't charge their members, however, how do they make so much money? They do it by selling the ability to specifically target advertisements. On social networking sites, the website isn't the product, its users are. These sites run algorithms that search for keywords, web browsing habits, and other data stored on your computer or social networking profile and provide you with advertisements targeted specifically to you. At the same time, you may be giving the site permission to share your information with outside sources unless you specifically generate settings that disallow them to do so. Participating in applications like Farmville may also be allowing outside vendors access to your private information.

### **Are Social Networks harmful to society or not?**

Because networking in online social communities is still a relatively young

online trend, whether or not social networking is harmful is still unknown. Like any other type of networking or social club with which individuals become involved, it is a good idea to do your homework and make sure that you know what you are getting into. Understand the terms of use, the rules and regulations, and be clear on issues like security and privacy. Take responsibility for your own safety and integrity and never join something just because it is trendy or all your friends are doing it. In evaluating the advantages and disadvantages of social networking, it's best to err on the side of caution and information. After all, the lack of both can have a devastating effect.

### **CONCLUSION:**

Though social media has become a new technology fad, it is having its own advantages and disadvantages. It is a boon to people who look into the positive aspects such as connecting with people who are far, developing research contacts online, increasing web based interactions to make this world a smaller place to live in. On the other hand, social networking sites have turned to be a bane to people who do not understand the ill effects of social media like moving far away from real life relationships, cyber bullying, etc. Hence, social media is a gift in disguise for those who use it after understanding the due limitations it covers. Social media should be only a part of everyone's life but it should not become their life.

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## INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES & HUMANITIES

### CAREGIVER MANAGEMENT IN GUILLAIN-BARRE SYNDROME (GBS) THE INDIAN SCENARIO

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#### ABSTRACT

This article is written for the Indian caregivers i.e family members, friends or relatives of Guillain Barre' Syndrome (GBS) patients. GBS is a rare syndrome. A syndrome is a combination of diseases. Normally a disease affects a particular organ but a syndrome may attack more than one organ. GBS is a syndrome. This disease needs a collective effort of a panel of doctors specialized in various fields like neurology, nephrology, pulmonology, cardiology as per patient requirement. The role of the caregiver is prominent. A caregiver could be a family or a non-family member. Generally a parent, adult child, spouse or nearest kin is a primary care giver. This article highlights the importance of caregiving and training in caregiving. It shows the potential of semi-skilled to highly skilled personnel in improving the human survival rates.

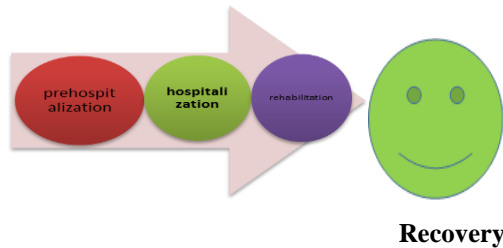
This article is dedicated to those who Suffered GBS and is written with the hope that caregivers and patients benefit from the experiences of other GBS survivors and care givers. This article also marks the importance of management in caregiving.

**Key Words:** Caregiver, GBS, Management in caregiving, Financial management of GBS case by the primary caregiver.

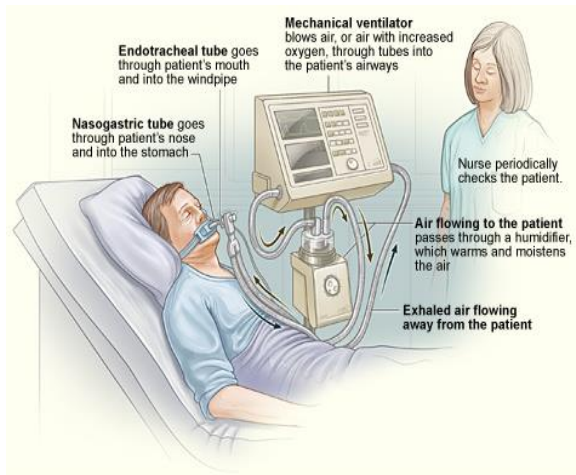
#### GUILLAIN BARRE' SYNDROME

- ❖ Guillain-Barré syndrome (GBS) is a rare disorder in which a person's own immune system damages their nerve cells, causing muscle weakness and sometimes paralysis. GBS can cause symptoms that usually last for a few weeks. Most people recover from GBS, but some people have long-term nerve damage. In very rare cases, people have died of GBS, usually from difficulty in breathing.
- ❖ Causes of GBS are still unknown. 50% of cases occur shortly after a microbial infection (viral or bacterial), some as simple and common as the flu or food poisoning. Sometimes symptoms are not recognized by the patient.
- ❖ Anyone can develop GBS. GBS has been observed in children, adults as well as senior citizens. Both men and women of all ages are equally prone.

GBS is characterized by the rapid onset of numbness, weakness, and often paralysis of the legs, arms, breathing muscles, and face. Paralysis is ascending, meaning that it travels up the limbs from fingers and toes towards the torso. GBS came to public attention briefly when it struck a number of people who received the 1976 swine flu.



### Acute care hospitalization



This stage of GBS is a stage of shock and trauma as a person hale and hearty suddenly finds that he is slowly losing control over his limbs. It is important for the caregiver (who may not be able to believe that the person has a GBS attack) to believe in the doctor and reach the nearest tertiary care hospital, as this disease needs an ICU care. Delay can cause more damage. All financial as well as service sources of help need to be activated immediately. Alert the receiving hospital over the condition of the patient during transit. The speed with which it spreads can range from hours to weeks or months. Being at the right hospital under the right doctor and right medication is very important. GBS is so rare that some of the medical practitioners may also be unaware of

the disease.

A GBS caregiver should get acquainted with this disorder as fast as possible. As caregivers work more than the medicine initially. Initially no medicine can stop the spread of the virus. The virus attacks, spreads, does maximum possible damage, then the disorder slowly gets regulated, then reduced and then the patient recovers. The medication initially helps in regulating the different organs.

The most commonly seen form of GBS is a paralysis beginning at extremities i.e feet or fingers and extending up the torso. It may reach the knees or hip or may go all the way to complete body paralysis. The length of time a patient is paralyzed also varies. A mild case may take only a few weeks while a severe one may take much longer.

Normally this disorder affects peripheral nervous system. The myelin or the nerve covering gets eaten up so the connectivity of nerve cells is lost; as a result muscles get very weak. But the good news is during recovery myelin grows back 1mm per day. As a result life is surely restored. What appears nearly impossible becomes purely possible. The death rate in GBS is abysmally low. It is only the period of suffering which needs to be borne by the patient and cared for by the care giver. The brain and spinal cord are generally not involved.

The primary doctor treating the patient would be a neurologist. Other doctors are consulted as and when needed.

### MANAGEMENT IN CARE GIVING

GBS is a disorder which cannot be handled single handed. Even if it can be handled it is recommended that help from people other than primary care givers is sought. Helpers could be cooks, drivers, housekeepers, tutors for children, physiotherapists, priests etc. Helpers could be family or non-family members who volunteer to help for an extended period. A primary care giver could be spouse, parent, children or nearest kith and kin. It is imperative that a primary caregiver contacts people who have already suffered and survived. It is extremely important to know and meet people “who have been there before” because only they know and understand what it means.

GBS suffering is different from other diseases as the patient suddenly loses control over his or her body which is very scary. Initially it appears to be a sinking boat but it is not really so. Support groups for GBS should be contacted else a network should be created. Networking may involve contacting:

- Patients who survived GBS, they may be a source of hope, courage and motivation,
- caregivers who could assist in personal attention to the patient,
- asking doctors who treat GBS about what could be expected next,
- Physiotherapists who could guide in terms of relaxing the muscular pain suffered by the patient
- Nutritionists who could help in designing protein rich nutrition.
- Educated relatives who could make a comparative study on protein supplements available in the market.

Mere presence of the care giver is reassuring

to the victim. In case GBS is acute and the patient is on ventilation for more than 9 days, Tracheostomy is done to facilitate ventilation.

Being amidst life-saving machinery beeping all the time, feeling extremely weak, losing control over one self, speechless (because of tracheostomy) makes the patient feel hopeless. As a result the primary caregiver’s presence matters most. Special permissions to be by the side of the victim always should be sought (and are granted), in case there is a dearth of a personal nurse. The caregiver must feel free expressing how and what the patient feels to the doctors and nurse. In the given situation the only source of communication by the patient could be eyes or movement of the head. Best way to communicate with the patient is asking multiple questions which may be in the mind of the patient and answering them. Keep them entertained, talking to them, touching them, and cleaning them personally if permitted. Extended stay on bed may cause bed sores. So constant change in patient’s position is mandatory. Muscular pain is very different. External application of ointments does not suffice. Constant massage may give some relief. Family members should take turns and massage continuously unless the patient is sleeping or is under a medical procedure.

Meeting people should be encouraged as it diverts patient’s attention. Focus should be on the disease and not the disorder. GBS takes time to cure but cures almost certainly. The caregiver has to hold fast to the faith that “it’s a passing phase” and reassure the patient at every opportunity. The patient is too weak

for anything so he/she completely depends on the “face value” of the caregiver. The care giver has to be very confident in handling the situation. Ideally the caregiver must be slightly impersonal, cheerful and must have a positive state of mind. The caregivers, doctors, nurses and therapists can and will not leave any stone unturned to ensure patient’s recovery. ICU can be the safest place to be. The care giver’s presence, touch and reassurance work more than medicine. As a result GBS generally ends at a happy note.

The patient should never be kept in darkness about the treatment or affairs at home or at work. This encourages him to fight better. Making the patient take some decisions will make him feel better and “ALIVE”. The caregiver may carry the work and do it in front of the patient. Short visits of visitors are a welcome change in daily routine. Children below 12 years may write letters or entertain through video clips. The objective of this article is to highlight the importance of management in caregiving but it should be realized that the caregiver is an equal human being prone to distress, disease or infection. A caregiver has to be extremely careful with personal health and hygiene. Neither the caregiver nor any other family member should suffer illness. It must be remembered that having two patients at home can be unaffordable. Hence eating on time, resting, taking multivitamin supplement is a good idea. A primary care giver should be alternated by other care givers so that he/she could attend to children at home or other works. Attending to children at home or elderly people at home is also important.

Reassuring them and helping them verbalize their concerns is important. Their health cannot be less important.

Photographs of the patient every week will help in reassuring the patient and family members about the progress in health. Based on the managerial experience of primary care givers it can be said that keeping a personal record of the patient progress with date and time, name of the doctor and nurse attending, readings on the monitors, sugar level, blood pressure, pulse oxygen, Carbon dioxide level, protein level is advisable. Lessons on exercises should be learnt from the physiotherapists, this is not dangerous. On the contrary it is mandatory.

### **CARE GIVER SUPPORT**

It is important to mobilize the patient. It means that he should be moved periodically on the bed; example: turning, giving back rest, moving limbs, changing position frequently. The next stage of mobilization would be making him/ her sit on a chair, moving him/ her around in a wheel chair. It should be remembered that every change is accompanied with anxiety as extended stay on ventilation makes a patient addicted to ventilation. These attempts are to weaning off from ventilation. The patient has an emotional bond with the caregiver and experiences a sense of security in them. As a result the caregiver plays a major role in this collective effort. The caregiver is active, alert and watching over the patient even when the patient is asleep. These are the activities which build trust in the care giver. Watching movies in portable DVDs, listening to music,

reading newspaper or even holding the newspaper for the patient works well.



Brushing teeth daily, cleaning the tongue (to avoid sores on the tongue), bathing (sponge bath), changing clothes, looking good are other motivators. Anger and depression are a common occurrence. Constant reassurance of recovery and prayers help.

It is to be remembered that complications may occur. Urinary tract infection and pulmonary infections are common. They are painful and they mean a delay of another 15 days in recovery. So leaving the ICU as per doctor's advice is a welcome change.

### **REHABILITATION**

This is the happiest phase as the patient steps out of the ICU, meets new people. The physiotherapists are very supportive and encouraging. Exercise reduces anger, depression, improves appetite, strengthens the muscles and leads to recovery. The responsibility of the patient slowly starts shifting from the hospital to the physiotherapist. Chances for relapse are rare but cannot be over ruled. A rehab center is a better place to be as it has lesser chances of infection, it is generally well ventilated with

happier faces to see. The range-of-motion therapy at rehab is gradually replaced by strengthening exercises. Care should be taken to avoid falls. Falling may mean injury, depression and delay in recovery.

**Slowly the patient may be de-ventilated.**



**Patient on T- piece**



**Patient is breathing normally**

This is ideal time to shift to a special room or ward. This is a training period for the care giver to be able to handle the patient all alone when they get back home.

### **RETURNING HOME**

The patient would have progressed to a point where staying in hospital could be dangerous

than moving home. The patient's complete responsibility is on the caregiver. The patient may return home on a wheel chair or a stretcher. By then a proper pathway should have been arranged. This should be made the happiest moment for the patient. Life may not be exactly the same. The change has to be accepted with grace rather than remorse. The caregiver has to be skilled in exhibiting this success. Minor changes may be needed at home before the arrival. They may include extra support rods in the bath room, elevated toilet seat, hand held shower, new trousers with no zip or buttons (elastic may be used instead), chairs with support to rest hands, water bed or air bed, ramp if needed, kitchen with better exhaust etc.

An extremely clean house would also mean disinfected house. Visitors should be restricted at this stage as they could overcrowd. With proper physiotherapy this could be the fastest phase of recovery. Encouraging changes are observed week after week. Panic attacks and false alarms are common even after complete recovery but their rate is as low as one or two per year. Slowly T piece is removed, a plug is used to cover the opening in the throat, and as a result voice is restored. Within 15 days even the plug is removed. Once the plug is removed, it heals, now the life is completely restored. The patient is no longer a patient. He/ she may indulge in daily life like watching T.V, playing with kids, helping children complete homework, mixing dough for chapatti (which is also an exercise for the fingers), walking with support, cycling on a stationary cycle etc. Companies in India don't seem to be large hearted to encourage

them, so ideally taking up voluntary work could be a better option. This builds confidence in the survivor. Also prepares them to face the challenges in the new work front.

Simultaneous physiotherapy is mandatory. Hydrotherapy is also very effective. This can be done in physiotherapy centers equipped with hydrotherapy or in the swimming pool next door. Water in a pool energizes the muscle and the nervous system and the recovery is speeded up. The caregiver may slowly start holding his/her services back as the survivor becomes independent.

#### **FINANCIAL MANAGEMENT OF A GBS CASE BY THE CAREGIVER**

GBS treatment is one of the most expensive and prolonged one. Hospital stay takes about 4 to 5 months in severe cases, recovery takes another 5 to 6 months, totaling to a year. Rehabilitation and return to work may take another year. Roughly the caregiver should be in a position to handle the finances for nearly 2 years. If the patient is the main bread winner it is of a greater concern. If the primary caregiver is a spouse, then going to work when soulmate is on ventilation is far from reality. However the time invested on being beside the patient is worth the person. If the patient is a parent then any hesitation from the caregiver's will make them regret for rest of their life. Be it a parent, child, spouse, kith or kin, the best use of money can be to save a life.

For GBS or any other disease to that matter finances is as important as cure. Investment in advance will help. If the family has planned

their medical insurance, then it should be communicated. The caregiver should get familiarized with all the terms and conditions as quickly as possible. Staying connected with the doctor and the hospital in terms of tentative period of stay and its cost can help. Insurance coverage is usually for intensive care but not for rehabilitation. Negotiating with the insurance agency should not be ruled out. It is to be noted that the caregiver is an equal customer and the agency should do their best for their customer.

Alerting family and friends for financial aid, in advance is mandatory because initially there is no assurance of the cost or duration of stay in hospitalization. At the grass root level financial resources can be enlisted. A list of people who may help or are willing to help should be prepared. They may include siblings, parents, spouse, earning children, company, family friends, colleagues etc.

As a proactive measure every family may be a part of a common family fund. Financial capacity building in advance reduces stress during the period of crisis. Heavy discount from the hospital can be demanded as GBS is a severe case which leaves the survivor with heavy bills and the pain. Hospitals do accept lesser payment in full.

### MY EXPERIENCE AS A CAREGIVER

GBS brought my family together. Like Shakespeare, even I really felt like “all men are like characters of a play”, and there is somebody up there watching us do our role. We could not appreciate the word “routine”

better, before. “Routine”, is a blessing. One is able to work as much better as before.

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		<b>INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES &amp; HUMANITIES</b>		
<b>MARKETING PRACTICES OF PHARMA INDUSTRY IN TELANGANA</b>				
<b>Jatoth Geetha</b>		Siddhartha Engineering College & Technology, Osmania University, Hyderabad, Telangana- 500007		

## ABSTRACT

Every individual suffers with some diseases or the other. Drugs and medicines become important supplements of many lives. This has led to the emergence and rapid development of the pharmaceutical sector. The emergence of a particular disease has led to the emergence of a specific drug. Marketing such drugs and staying in the competition has become a challenge to the pharmaceutical companies. In order to sustain themselves in the competitive world, pharmaceutical companies have started using different marketing strategies like direct and indirect methods. The present study evaluates the present scenario of the marketing practices being followed by the pharmaceutical companies and how they are affecting the sale of drugs.

**Keywords:** Marketing Practices, pharmaceutical industries, Drugs, Telangana.

## INTRODUCTION

Pharmaceutical companies invest billions of dollars annually on marketing drugs they manufacture. They use methods (James Rhee, 2013) such as direct to consumer marketing, physician speakers, representatives and

catered foods while introducing products to a target audience. Today in India, Pharma Industry (Kishore Morthati, A.Arun Kumar, Prof. V. Shekhar, 2014) ranks first of India's science-based industries with wide ranges of capabilities in the complex field of drug manufacture and technology. The industry is estimated to be worth \$4.5 billion, which is growing at 8- 9% annually. It is one of the best and highly organized sectors. The sector specializes in terms of technology, quality and range of medicines manufactured. The product of the industry ranges from simple headache pills to sophisticated antibiotics and



also complex cardiac compounds. Pharma industry promotes the sustainable development in the vital field of medicines by boosting the quality producers and many units have been approved by regulatory authorities in USA and UK. The companies associated with this sector which are international have stimulated, assisted and

spearheaded the dynamic development in the past 53 years and helped to put India on the pharmaceutical map of the world. The Indian Pharma Industry has grown tremendously since 2008-09 in terms of exports. The Indian pharmaceutical industry has grown from a humble Rs.1500 crore turnover in 1980 to approximately Rs 100611 in 2009-10. As the pharma industry is growing at a faster pace, to sustain their position in the market, pharmaceutical companies develop marketing strategies which are essential and effective. These practices have to be evaluated from time to time to keep going further in the competition. The various marketing strategies which are being followed by the pharmaceutical companies are explained as follows:

## MARKETING PRACTICES

### DIRECT MARKETING

**DETAILING:** This marketing approach refers to (Jonathan D. Rock off, 2012) face-to-face promotional activities directed toward physicians and pharmacy directors. Pharmaceutical representatives typically visit doctors to pitch their drugs. Detailing also includes taking doctors out for meals and giving them gifts in the form of medical textbooks. As of 2012, approximately 72,000 pharmaceutical sales representatives were employed in the United States.

**SAMPLES:** Providing free medication samples (M.Y. Peay and E.R. Peay, 1998) to physicians have been shown to cause significant increases in new prescriptions for the promoted drug. Although companies assert that samples benefit indigent patients,

research indicates that most are given to insured patients whose medications are covered. Indeed, patients (C.G. Alexander, J. Zhang, and A. Basu, 2008) who are given samples ultimately have higher prescription costs than those who do not receive them because they are then prescribed the sampled drug rather than its less-expensive generic alternative.

### EDUCATIONAL AND PROMOTIONAL MEETINGS:

Sales representatives invite doctors to meetings during which industry-paid physicians discuss the use of particular drugs. These



speakers are often leaders in their fields, which increases the draw. According to an analysis (Charles Ornstein, Tracy Weber, and Dan Nguyen, 2012) by Pro Publica, an independent investigative news organization, eight pharmaceutical companies provided more than \$220 million in speaker payments to physicians in 2010. The companies (Charles Ornstein, 2011) often host these events at restaurants and provide meals to physicians who attend.

**PROMOTIONAL MAILINGS:** Pharmaceutical companies send unsolicited promotional materials to most doctors' offices. Typically, these brochures (C. Wick et al, 2007) tout a drug's benefits and positively describe the results of recent clinical trials, which are often funded by the same company.

One study found that these materials were highly biased in favor of the company's products, mainly because they selectively reported trials in which the sponsored drug outperformed that of competitors.

**JOURNAL AND WEB ADVERTISEMENTS:** These advertisements are standard promotional techniques that provide an important source of revenue for medical journals. The accuracy of statements in such ads is regulated by the U.S. Food and Drug Administration, or FDA. According to one study (Scott Neslin, 2011), journal advertising generated the highest return on investment of all promotional strategies employed by pharmaceutical companies, with returns ranging from \$2.22 to \$6.86 per advertising dollar spent between 1995 and 1999. In April 2009, FDA (Food and Drug Administration Division of Drug Marketing) warned 14 major drug makers for running search ads for many of their products that highlighted the products' effectiveness without noting any of their risks.

**DIRECT-TO-CONSUMER ADVERTISING:** In 1997, FDA issued guidance that enabled pharmaceutical companies to more easily advertise to the public. Since (Julie M. Donohue, et.al, 2007) then, spending on these direct-to-consumer ads has nearly quadrupled. One study (M. Peyrot, et.al, 1998) showed that 43 percent of respondents thought that only "completely safe" drugs were allowed to be advertised. Direct-to-consumer (Robert A. Bell, 1999) advertising has proved effective in motivating patients to ask for the branded product, even when generic equivalents exist. Furthermore, these

ads have encouraged one-third of respondents to speak to their doctors about the promoted drug and one-fifth to request the prescription. In one study (Richard L. Kravitz et al, 2005), doctors were more likely to prescribe a branded antidepressant when asked for it by name than when patients didn't specify which treatment they wanted.

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w Zealand are the only member countries of the Organization for Economic Cooperation and Development in which drug companies can advertise prescription drugs directly to consumers. (The organization includes 34 of the world's most advanced and emerging nations in North and South America, Europe, and Asia.)

## INDIRECT MARKETING

**Continuing Medical Education (CME):** In 2011, the pharmaceutical and medical device industries provided 32 percent of all funding for continuing medical education courses in the United States \$752 million out of \$2.35 billion. To prevent these courses from functioning as veiled marketing, they are regulated by the Accreditation Council for Continuing Medical Education. However, a 2007 Senate Finance Committee report found that "drug companies have used educational grants as a way to increase the market for their products in recent years."

**Grants to Health Advocacy Organizations**

**(HAO):** Patient advocates can mobilize large numbers of people on behalf of a specific issue, often to the benefit of drug companies that manufacture treatments for their diseases. One study found that organizations that had received grants from pharmaceutical manufacturers often endorsed the companies' positions, while groups that had received minimal financing focused their advocacy on drugs' potential side effects.

**METHODOLOGY**

The methodology followed for conducting the study includes the specification of research design, sample design, questionnaire design, data collection and statistical tools used for analyzing the collected data. The present study aims to analyze the marketing practices of pharmaceutical industries like Dr. Reddy's, Glaxo Smithkline, Sun pharma, Ranbaxy, etc. situated in four districts of Telangana (i.e., Nizamabad, Hyderabad, Karimnagar and Warangal). For the present research purpose the investigator prepared a questionnaire with 15 questions. The survey questionnaire was framed in such a way that the answers reflect the ideas and thoughts of the respondents on Marketing Practices. The researcher has chosen 100 employees both Medical Representatives and Area Sales Managers in Telangana, the sample size is 100. The respondent has to choose their answers on the basis of "Yes or No". The researcher has chosen the Simple Percentage analysis for the present study. The collected data was analyzed with the help of computer program statistical package for social sciences (SPSS) version 20.

**Objectives of the study**

The following objectives of the present study depict the marketing practices in pharmaceutical industry:

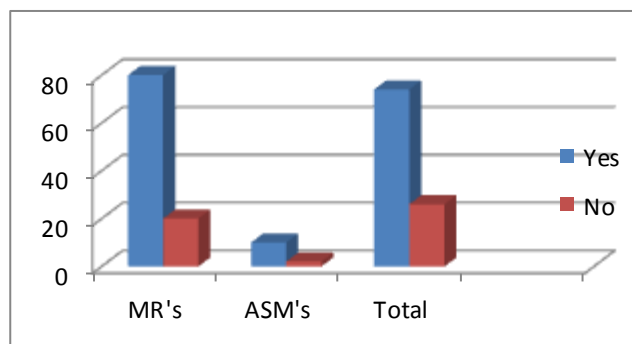
- ✚ To study the marketing practices in selected Pharmaceutical companies.
- ✚ To measure the effectiveness and execution of Marketing Process.
- ✚ To identify the various challenges of Marketing Practices.

**4.0. Data analysis and interpretation**

**Direct Marketing**

**Table 1:** Detailing

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	64	80	10	83.3	74	74
No	24	20	2	16.7	26	26



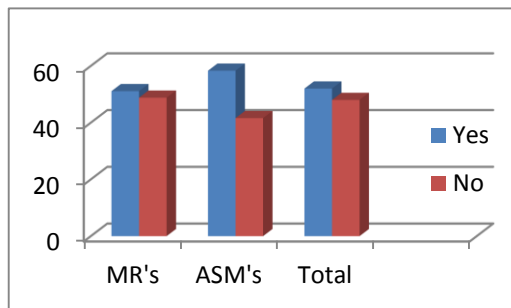
**Graph 1**

Table 1 illustrates the opinions of the staff working in pharmaceutical industry. Out of 100 respondents, 64 (80%) of medical representatives opined that detailing is an effective communication aid for marketing drugs and medicines. 24(20%) are not accepting the same. Whereas, mostly all Area sales managers 10 (83.3%) are accepting that detailing is very effective communication aid for marketing.

**Table 2:** samples

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	45	51.1	7	58.3	52	52
No	43	48.8	5	41.6	48	48

**Grpaph2**



Among 100 respondents, 45(51.1%) medical representatives have opined that supply of free samples increase the sale of the drug. 43(48.8%) of them are not complying with the same opinion. Whereas, 7 managers strongly agreed that distribution of free drug samples improve the market for a particular drug or medicine.

**Table 3:** Promotional Meetings

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	71	80.6	11	91.6	82	82
No	17	19.3	1	8.3	18	18

**Graph 3**

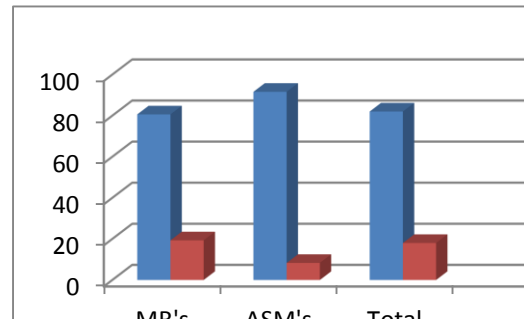


Table 3 illustrates that 71 (80.6%) Medical representatives have an opinion that promotional meetings will increase the market for their products and 17(19.3%) opined that promotional meetings do not show an effect on their sale sheets. Among 12 ASM's almost all, 11(91.6%) opined that promotional meetings are needed for creating an effective market for their products.

**Table 4:** Promotional Mailings

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	52	59.1	5	41.6	57	57
No	36	40.9	7	58.3	43	43

**Graph 4**

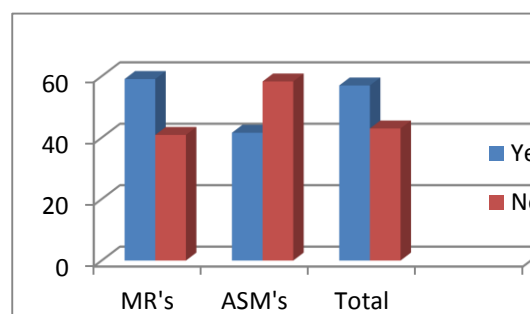


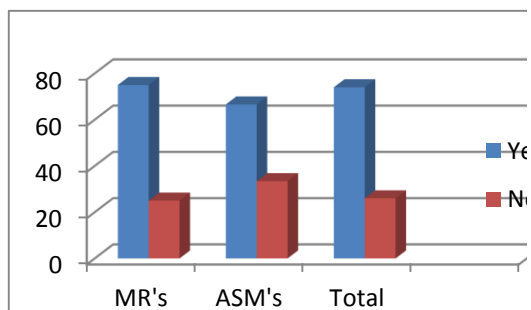
Table 4 illustrates the opinions of the staff working in pharmaceutical companies of

Telangana. With regard to promotional mailings, the responses of respondents are as follows: 59.1 per cent of MR's agreed, 41.6 per cent of ASM's agreed that promotional mailings improve the market demand for a product.

**Table 5: Journal and Web Advertisements**

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	66	75.0	8	66.6	74	74
No	22	25.0	4	33.4	26	26

**Graph 5**



Among 100 respondents, 75(75%) of MR respondents opined that they agree that through journal and web advertisements there is a wide scope of increase in market for their products. 8(66.6%) ASMs agreed that this method of marketing is effective over other marketing strategies.

**INDIRECT MARKETING**

**Table.1: Continuing Medical Education**

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	58	65.9	8	66.6	66	66
No	30	34.1	4	33.4	34	34

**Graph1**

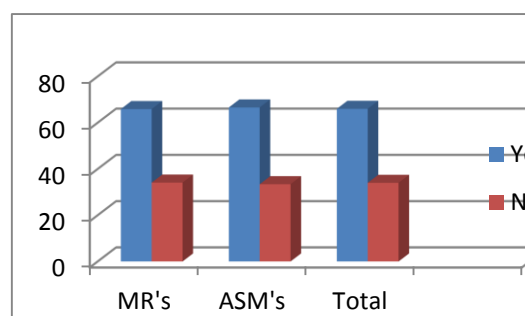
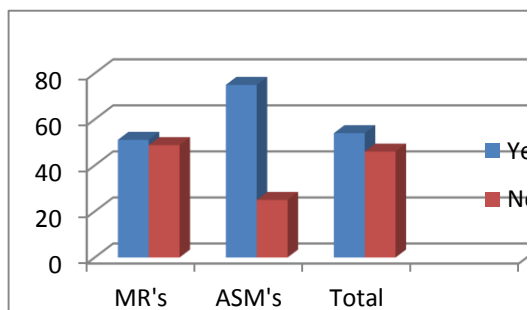


Table 1 illustrates the opinions of the staff working in pharmaceutical companies of Telangana. Out of 100 respondents, 66 (66%) of Medical representatives and 8(66.6%) of Area sales managers opined that with the help of CMEs sale of products will rise steeply.

**Table 2: Grants to Health Advisory Organization**

Attributes	Medical Representative		Area Sales Manager		Total	
	Count	%	Count	%	Count	%
Yes	45	51.1	9	75	54	54
No	43	48.8	3	25	46	46

**Graph 2**



Out of 100 respondents, 54(54%) accepted that companies sponsoring for grants to health advisory organizations result in growth. 46(46%) say that companies sponsoring for grants to health advisory organizations will not help in growth of the company.

### FINDINGS

1. Out of 100 respondents, 64 (80%) of medical representatives opined that detailing is a effective communication aid for the marketing. Whereas, Mostly all Area sales managers 10 (83.3%) are accepting detailing is very effective communication aid for the marketing.
2. Among 100 respondents, 45(51.1%) of medical representatives are opined that supply of free samples increases productivity. Whereas, 7 Area sales managers strongly agreed that samples are increase productivity.
3. Medical representatives 71 (80.6%) opined that promotional meetings are increase productivity. Among 12 ASM's almost all, 11(91.6%) opined that promotional meetings are increase productivity.
4. Promotional mailings, the responses of respondents are as follows: 59.1 per cent of MR's agreed, 41.6 per cent of ASM's are agreed that promotional mailings are increase

the productivity.

5. Among 100 respondents, 75(75%) MR respondents and 8(66.6%) of ASM's opined that they are agreed through journal and web advertisements are help to improve the productivity.

6. Out of 100 respondents, 66 (66%) of Medical representatives and 8(66.6%) of Area sales managers are opined that with the help of CME's productivity will increase.

7. Out of 100 respondents, 54(54%) are accepted that companies sponsor for grants to health advisory organizations will help for production growth.

### CONCLUSION

With the growing competition in the pharmaceutical sector all over the world, it has become important for pharmaceutical companies to focus on their marketing strategies to sell their products. From the present study, it is clear that out of the various marketing strategies followed by pharmaceutical companies, the medical representatives opined that the sale of their company's products are more effective by marketing their products through journal and web advertisements. Internet being a media which is currently accessible by everyone, web based advertisements have an everlasting impact on the medical practitioners and push them towards prescribing the drugs. Similarly, the pharmaceutical marketing employees have opined that supplying free samples to doctors to increase the market of a drug is not much effective marketing method to increase the sale of the drug. Hence, it is important for every pharmaceutical company to review

their marketing strategies from time to time and choose those methodologies which provide maximum sale of their products.

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	<b>INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES &amp; HUMANITIES</b>			
<b>REGIONALISM</b>				
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**ABSTRACT**

Evolution of regionalism in India is traced back to nineteenth century. Regionalism is manifested in India’s manifold diversity of languages, cultures, tribes, communities, religions and so on. There are several factors including economic factor for outbreak of regionalism. In this research paper, regionalism is defined; forms of regionalism in India are analyzed. Effort is made to bring out factors for cause of regionalism and suggestions to minimize regionalism. Along with impact of regionalism on politics, important issues in State Re-organization Report (1955) are discussed. Specially, causes for upraising of Telangana movement are also critically analyzed in the paper.

**KEYWORDS:** Regionalism, Telangana movement, politics, forms of regionalism, factors, SRC, minimize.

**INTRODUCTION**

Historically speaking, most nations have always been culturally and ethnically diverse, problematic, protean and artificial constructs that take shape very quickly and come apart just as fast. (Colley: 1992) During the nineteenth century, regional identities based on language and territory began to take shape in India, and after independence their

manifestation in politics became evident and pronounced. The following decades of independence saw the creation of linguistics states, which gave rise to sub-regionalism of different varieties.

To be sure, regionalism is rooted in India’s manifold diversity of languages, cultures, tribes, communities, religions and so on, and encouraged by the regional concentration of those identity markers, and fueled by a sense of regional deprivation. For many centuries, India remained the land of many lands, regions, cultures and traditions. The country of more than a billion people inhabiting some, 287,263 sq. km., India’s broad regions, socio-culturally speaking, are distinct from one another. For instance, southern India (the home of Dravidian cultures), which is itself a region of many regions, is evidently different from the north, the west, the central and the north-east. Even the east of India is different from the North-East of India comprising today seven constituent units of Indian federation with the largest concentration of tribal population (Bhattacharya: 2005a). The British colonial division of the Indian territory broadly divided between the directly-ruled provinces, and some 560 (indirectly-ruled)

autocratic princely kingdoms of many sizes, religions, tribes, and languages added complexity to regionalism in India.

Even after various phases of territorial reorganization since 1950, most regions of India contain many sub-regions marked by some social and cultural identity symbols “In India, regionalism, or the acute sense of loyalty to the particular region manifested itself variously (Ram 1968; Rao 1975; Chandra, Mathur and Pandey eds 1976; Reddy and Sharma 1979; Mishra 1984; Wallace 1985; Das Gupta 1988; Sarkar 1991; Mukherjee 1992). It has often expressed itself in antagonistic terms to that of the nation, fueled as it is by the sense of enduring deprivation due to long-term neglect in development, and resource redistribution. Regionalism has often expressed itself in terms, which are opposed to national unity and integrity, and challenging to the legitimacy of the state. While the rulers have most often liked to see in regionalism a very serious threat to the development, progress and unity of the country” (Bhattacharya: 2005b).

Nativism, as (Weiner: 1978) suggests, magnifies cultural variations, as it is one way of defining cultural identity. Most of the regional identities, over a period of time collate and organize their scattered and unnoticed cultural traits to project themselves as having a veritable cultural component and claim that their assertion is complete and just. Regionalism reflects a psyche of deprivation, as its genesis lies in specific grievances of the people against the ruling elite and this sense of deprivation results in a regional attitude for fragmentation as a remedy to undo the

injustice done to them (Mukherjee:1992). Singh (2000) maintains that identities become meaningful at the subjective level of human nature and consciousness and also through sharing cultural practices marked by territorial, ecological and ethnic differences and the people’s historical experiences in societies. Forrester (1970) observed that the sub-regional conflict ought to be seen as one aspect of the growing pains of modernization and the movement represented a distinctively modern style of politics both in its aims and objectives and in the alignments of groups and forces, which it arouses. Citing reasons for the upsurge, (Seshadri:1970) noted that when people groining under a medieval oppression suddenly became aware of their personality in their search for new identity, any sign of injustice, real or imagery triggers off mass indignation, verging on mass hysteria.

#### WHAT IS REGIONALISM?

Regionalism means excessive attachment for a particular region or state as against the country as a whole. Such feelings may arise either due to the feeling of continuous neglect of a particular area by the government or it may arise because of increasing political awareness among the people of a particular area which was once backward. Regional feelings may give rise to demands for autonomy and this threatens the unity of the country.

According to D.C. GUPTA, “*Regionalism means love of a particular region in preference to the country.*”

Regionalism, like racism, casteism, gender-based discrimination and communalism, is a disease of the mind, which, if not controlled

and cured can lead to the destruction of democratic values and authoritarianism (Jadhav:2010a).

The irony is that regionalism in India is sometimes used to describe the reaction of the oppressed group rather than the behaviour and aggrandizement of the oppressor group. Such confusion can lead to needless intellectualization and exhortation to the exploited to be liberal and rationalistic. They are told that their assertions can harm the fabric of national unity. Sermons on democratic functioning and constitutional propriety are also hurled at the oppressed. They are also exhorted to be patient, almost indefinitely. The oppressors, the central and state government generally work hand in hand (Jadhav: 2010b).

In fact, as stated earlier, regionalism creates separatist sentiments by creating regional imbalances and false notions of cultural superiority. This is happening all over the world. Our neighbors Pakistan, China, Bangladesh, Nepal, Bhutan, Myanmar and Sri Lanka too face such problems. Any attempt to suppress legitimate aspirations can only result in violent situations (Jadhav: 2010c). Regionalism has been present in India since the pre-independence days when the Britishers were encouraging the people of different regions to think about their own region only. But various factors have combined to strengthen the feelings of regionalism since 1947.

#### **FACTORS RESPONSIBLE FOR THE DEVELOPMENT OF REGIONALISM IN INDIA AND ELSEWHERE ALL OVER THE WORLD**

Because of the vast size of our country different regions are at different stage of economic and social development. Thus deprived people started political movements for their own regional interests: Example: Jharkhand, Bihar etc.

**Language Factor:** Language is perhaps the most important mark of group identification (Jones: 1967). Linguistic homogeneity strengthens regionalism both in positive and negative senses; in the former in terms of strength in unity and in the latter through emotional frenzy (Narain: 1976a). Regionalism has also emerged because of the attempts made by the governments to improve a particular language or ideology on people who desire to follow a difficult path. Creation of linguistic states (i.e. imposition of the language of the majority in a state on linguistic minorities, and neglect of the language of the minorities) has also given rise to regionalism within the States. Thus the re-arrangement of the boundaries of the states on linguistic basis too encouraged regional loyalties. It may be recalled here that the 1965 report of the “**State Re-organization Commission**” had hoped that regionalism would be imbued with a positive content if the States were reorganized on the basis of language. It is obviously an advantage that constituent units of a federation should have a minimum measure of internal cohesion. Likewise, a regional consciousness, not merely in the sense of a negative awareness of absence of repression or exploitation but also in the sense of scope for positive expression of the collective personality of a people inhabiting a state or a region may be conducive to the contentment and well-being

of the community. Common language may not only promote the growth of such regional consciousness but also make for administrative convenience (as quoted in: [Majumdar and Singh: 1997](#)).

**Rasheed-ud-din Khan (1971) has correctly pointed out:**

Let it be remembered that, even as it is, the states are not constituted, despite popular misgivings, entirely on the basis of linguistic homogeneity. A closer scrutiny will reveal that together with language many variables and critical factors like ethnic-cum-economic consideration: (Nagaland, Meghalaya, Manipur and Tripura); religion, script and sentiments (Haryana and Punjab); language-cum-culture (Maharashtra and Gujarat); historical and political factors (U.P and Bihar); integration of princely states and the need for viable groupings (M.P, and Rajasthan ); and, of course, languages-cum-social distinctiveness (Tamilnadu, Kerala, Mysore, Bengal and Orissa) have played a decisive role in the composition of the Indian federation. The main basis for creation of three new states created in 2000 was complex Chhattisgarh out of Madhya Pradesh, Jharkhand out of Bihar and Uttaranchal out of Uttar Pradesh a combination of tribal ethnicity, language, regional deprivation, and ecology. Language played no important role in the creation of these states. The legislative processes, rather than any Commission, or ethnic peace accords, prescribed in the Constitution were followed in creating these states in 2000([Bhattacharyya: 2001](#)).

- Emergence of various regional parties and their attempts to capture power by all means has also encouraged regionalism.

(Example Asom Gana Parishad of Assam, Telugu Desam of Andhra Pradesh etc.)

- Improvement in transport and communication has created awareness among the people of backward regions to realize their differences and relative deprivations. This has resulted in the growth of regional consciousness.
- **Political Factors:** The impact of political factors in the development of regionalism cannot be ignored.
  - (i) **Role of regional parties:** It is seen that the regional political parties preach and spread regionalism and instigate the regional feelings in order to strengthen their base and to realize their ambition of capturing power.
  - (ii) **Frustration of political leaders:** Sometimes the frustrations of the political leaders also gave birth to narrow regionalism. Personal and selfish goals of other politicians also have given rise to regional tendencies. As the central authority has become weak, regional and state leaders have got the opportunity to increase their own power by encouraging regionalism.
- Continuous neglect of an area or a region by the government and increasing interference in the affairs of the states by the central governments has also resulted in the growth of regionalism.
- Inter-state tensions around resources have also encouraged regionalism. Whatever may be the cause of regionalism, it should be curbed when it threatens the unity and integrity of the nation. Regionalism can prove

to be a positive phenomenon if people having regional feelings are able to balance the interest of their region along with the interest of the nation as a whole.

- **Geographical factors:** are geographical boundaries to which the people of an area usually relate their identity. For example, memories of old geographical boundaries of princely states still haunt and are exploited but it can hardly be denied that they are yielding place to new and bigger territorial identities- e.g. Rajasthan, Madhya Pradesh or Orissa. (Narain: 1976b).

Secondly, in India, some of its area is isolated from other regions because of the geographical condition. Due to this reason, the emotional unity among the people living in these regions and the people living in other parts of India could not be developed.

- **Historical factors:** Historical factors also buttress regionalism by way of cultural heritage, folk lore, myths and even symbolism. Nothing perhaps illustrates this better than the story of the rise of the Dravida Kazhagam (DK) and the Dravida Munnetra Kazhagam (DMK) in Tamil Nadu. States like Maharashtra and Andhra Pradesh also had cultural identities predating the formation of present state boundaries which would, in turn, split them on regional lines even after the creation of new states. But history cannot always withstand the onslaught of rugged politico-economic realities as is again borne out from the change in the stand of the DMK from secession to one of autonomy within the federal constitutional framework (Narain: 1976c).

- **Religious factors:** Religious factors play great role in constituting the feeling of regionalism among people.

- **Influence of caste:** When the people of a particular caste get concentrated in a particular region of the country, there is possibility of the development of regionalism.

- **Lack of uniform progress:** It has been seen that due to having sufficient resources, some areas of India have become more progressive in comparison to others. The people inhabiting the backward areas automatically fill themselves with the feeling of Regionalism.
- **Decline of national sentiments:** During the last few years, there has been a decline of the nationalist feeling and at the same time regional feelings are growing stronger among the people.

**The phenomenon of Regionalism:** Regionalism in the Indian context, as elsewhere, is a nebulous phenomenon. While it embodies in positive terms a quest for self-identity and self-fulfillment on the part of an area, it reflects, negatively speaking, a psyche of relative deprivation on its part not always viable in terms of rational economic analysis, let alone prone to rationalization(Narain: 1976d).

#### FORMS OF REGIONALISM IN INDIA

Indian regionalism has come in three forms, namely, regionalism properly so called, parochialism and secessionism. To some extent, these have also taken the shape of violent movements galvanizing the popular participation. They can be explained as follows:

**Supra-state regionalism** is built around, and is an expression of group identity of several states which join hands to take a common stand on an issue of mutual interest vis-à-vis another group of states. The group identity thus forged is usually negative in character: it is usually against some other group identity. It is also issue-specific in that it is confined to certain matters on which the group would like to take a common and joint stand. It is not at all a case of a total and permanent merger of

state identities in the group identity; in fact, intra-group rivalries, tensions, and even postures. South Vs north in India on such issues as language or the location of steel plants illustrates the point.

**Demand of separate statehood:**

Regionalism, properly so called: it is the first and most legitimate kind of regionalism which is often in the form of demand of a separate state of one's own, for the purpose of resting securely with in the Union of India. This was spearheaded by Telugu speaking residents of erstwhile Madras presidency. To realize their objective, protests were done attacking state property and hunger strikes were done to raise public emotions against government, as a result of this, the state of Andhra Pradesh was created and, later redrawing the map of India took place based on linguistic lines. With the same spirit, some of such protests for the creation of a separate state gave birth to leading regional parties like the Dravida Munnetra Kazhagam in Madras, which was later emulated by the Akali Dal in Punjab, the Telugu Desam Party in Andhra Pradesh, and the Asom Gana Parishad in Assam. All of such parties won state elections by successfully claiming that they stood for the rights of their regions. These parties proclaimed themselves regional by their very names.

*Intra-state regionalism* embodies the quest of a part within a state for self-identity and self-development in positive terms and, negatively speaking, reflects a psyche of deprivation and/or exploitation of a part in relation to other parts of the same state. This type of regionalism is most rampant, typified

by a Vidharbha in Maharashtra, a Saurashtra in Gujarat, a Telangana in Andhra Pradesh, East U.P. in Uttar Pradesh, and East Rajasthan in Rajasthan.

This category also includes sub-regionalism, which pertains to the groups which are in minority within the states based on language, who also occupy a definite territory with in these states, and by virtue of language or ethnicity, they have enough to bring them together and to bind them against the majority community in that state. Prominent examples being, the Nepalis in West Bengal and Bodo-speakers in Assam, both of whom organized movements for separate states of their own. The successful protests include those which were raised by the hill people of Uttar Pradesh, which delivered to them a new state called Uttaranchal(now Uttarakhand), and the tribal and other residents of the Chhotanagpur Plateau, whose claim from a reluctant Bihar was the state of Jharkhand for which they had been fighting from well before independence.

**Parochialism:** Another form of regionalism is called parochialism. This is evident in form or pretensions of the Bengali *bhadralok*, who claim that their literature, music, dress and cuisine are superior to others in India. However, sometimes it has also taken the form of bloodshed, as is evident in the form of attacks on Bihari laborers by the ULFA cadre, claiming that only Assamese speakers have the right to live in Assam. This kind of bloodshed was committed by the Shiv sena goons in mid-sixties in Bombay, attacked South Indians calling them as 'outsiders' to the city. Even Udupi restaurants were

torched, and offices and factories threatened not to employ south Indians in their establishments. In recent past, Shiv sena has made the Bengalis and Bihari's as its target. Following the same, MNS has made the North Indians its target.

#### **Demand for succession from Indian union:**

It can be classified as the most dangerous form of regionalism, as it is based on the desire, to divide the Republic of India and form separate nation of one's own. This form of regionalism evolved with A.Z. Phizo's Nagaland National Council, and T. Muivah's National Socialist Council of Nagaland. In the same way, militants in Kashmir can also be said to follow this form of regionalism, they are persistently committing bloodbath in pursuit of their dream of a separate state. The movement of Khalistan, spearhead by the Sikh extremists during 1980s also hoped to form their own nation-state. In fact, even the Dravidian movement many years demanded a separate nation-state out of India.

**Demand for separate statehood:** In India, most of the Union Territories were not in favor of 14th amendment of the constitution. Therefore, as a consequence, the Union territories of Himachal Pradesh, Manipur, Tripura, Meghalaya, Mizoram, Arunachal Pradesh (Region-based tribal ethnicity, not language, was the principle of according statehood in the North-east) and Goa (based on Konkani language (8<sup>th</sup> schedule)) were granted the status of full statehood and the remaining union territories are demanding full statehood.

**Inter-state disputes:** Today, many states are

making demands for the merger of territory belonging to other states (the Maharashtra-Karnataka border disputes in particular can be cited as example), and for just division of river waters (Karnataka-Tamilnadu can be cited as an example).

#### **IMPACT OF REGIONALISM ON POLITICS**

**1. The feeling of regionalism:** The feeling of regionalism has produced the feeling of separatism among the people living in different parts of India.

**2. Violent movements:** Regionalism has given birth to violent movements.

**3. States demand for more autonomy:** Although several factors are responsible for the demand of more autonomy for the states, but one of the reasons is that with the granting of more autonomy to the states they will be able to develop their regions.

**4. Demand for separate states:** The people living in the backward regions of India are demanding separate states.

**5. Tension between centre and states:** The people living in different states allege that centre is not taking any special interest in the development of their state, and thus the discrimination is being made with them.

**6. Formation of regional parties:** Due to high feeling of regionalism, several regional political parties have come into existence and they give priority to regional interests over the national interests.

**7. Politics of movements:** The impact of politics of movements is increasing in India

day by day. People living in different parts of India launch movements from time to time to attract the attention of the central government.

**8. Theory of sons of the soils:** Today, the slogans of “Maharashtra for Maharashtrians, Bengal for Bengalis, Assam for Assamees, etc. are being raised in various parts of India and the feeling of regionalism found in the people living in different parts of India is also responsible for all this.

#### **A Case of Telangana**

Telangana, since its integration with Andhra, has stood as a standing example of caste and politics shrouded in sub-regional identity. Though the thrust of this identity is more on territorial limits than politics, more on politics than culture and more on culture than language, it is politics that gave vent to the identity more than any other phenomena. Politics have not only preserved the sub-regional identity meticulously, but also propelled it to confront the Andhra identity, whenever it became inevitable. The Telangana identity has been consistently refashioning itself in tune with conditions and pluralist ethos of the Indian society. It constitutes a significant strand in the study of sub-regionalism and painstakingly conceptualizes development in the context of internal colonialism (Shekar: 2003). State of Telangana, though it has inherited rich past from Nizams, because of integration with Andhra in 1956, it has lost its many natural advantages. Since, its integration, it is ruled by politicians from Andhra. It lost its social, cultural, political and economic identity after integration. People in Telangana are very

backward in all aspects compared with Andhra. Telangana was ruled by Nizams, unlike Andhra, which was ruled by Britishers. Educationally Andhra's were far ahead of Telangana counterparts. That is why; Andhra's could exploit opportunities in all areas. Surplus budget, precious water resources, employment opportunities, social and cultural identity were lost because of Andhra rulers. There was integration of land but hearts of the people were never integrated. Since 1969, agitation for separate Telangana picked up. Precious lives were lost in the agitation. Simmering discontentment lasted for almost 60 years. At last, dream of Telangana became real in the year 2014 by carving Telangana separately from Andhra Pradesh.

Following remarks were made by eminent personalities before and after integration of Telangana with Andhra.

“It is like a matrimonial alliance having scope of divorce if did not work”- Jawaharlal Nehru

“If the public sentiments crystallize itself against the unification, Telangana will continue on a separate state”. SRC---! 956.

“Vishalandra is an idea bearing a taint of expansionist imperialism.” J.L. Nehru

“.....it will be in the interest of Telangana, if for the present the Telangana area constitutes into a separate state.’ SRC 1956

“.....had there been no merger of the states there were better chances for this area to get irrigation facilities”. Bachawat Tribunal,

1976.

Franz Fanon says in *The Wretched of the Earth* the colonialist has to create an entire cultural system to justify to himself and others his brutal exploitation of subjugated people. The concept of the “White Man’s burden” was the product of such a system. According to this concept the oppressed are not really oppressed, they are only being “civilized” because their religion is nothing but superstition, their language “undeveloped”, their wisdom “useless”, they are all lazy and characterless, and hence, their poverty, they are cowardly and undisciplined, they are dirty and on and on. This is the image oppressors create of the oppressed. It is a very convenient image. The Indian caste system, the white man’s colonial capitalist system, patriarchy, racism, and regional aggrandizement all create such images of oppressed people. According to these systems the oppressed, in fact, are “backward”, nobody is exploiting them (Jadhav: 2010). Regionalism all over the world in general and India in particular, is a psychic phenomenon, and in the ultimate analysis, its roots lie in the minds of man. Each individual, by and large, carries a split personality: he is in part sub-nationalistic and in part nationalistic. There is always a natural tendency towards the primacy of the sub-nationalistic over the nationalistic though he does not usually pose the two as either/or situation.

Regionalism in India thus is a complex amalgam of geo-cultural, political-economic and psychic factors. It is difficult to decipher which component has ascendancy, though it will not be surprising if the economic factor

has an edge over the others in the ultimate analysis (Narain: 1976e). It is common knowledge that India is underdeveloped economically, in spite of the many achievements registered since independence. The resources are scarce and demands disproportionately heavy and ever growing in the wake of the continued population explosion. There is thus acute competition among individuals, groups and regions within a state. That at heart is the story of regional economic imbalances to which the political elite in general and the rural elite in particular, have contributed in no small measure. Demands for distributive justice thus are generated and assume the form of movements. It may be recalled here that most of the demands for constituting new states were primarily based allegedly on unfair and unequal distribution of developmental benefits and expenditures in the multi-lingual states (Report of the States Re-organization Commission, 1955). The Telangana movement is a classic instance in point. The simmering of discontent in the depressed regions of Bihar, Orissa, Madhya Pradesh, Maharashtra, Gujarat, U.P., Rajasthan are other examples. The tensions between migrants and “sons of the soil” are another manifestation of the economic components. The conflict between Assamese and the Bengalis is Assam and the Shiv Sena’s slogan of “Maharashtra for Maharashtrians” illustrates the point (Narain: 1976f).

Political analyst must recognize that in a country which is characterized by glaring inequalities, appalling poverty, a highly vitiated social and political climate, wherein traditional loyalties are critical and where the

political system has encouraged the jockeying for power caste by caste and community by community, the political secularization of minority communities cannot take place at a rate faster than that of the whole society. The whole society must grow and change at an even pace, and that is the course for the successful socio-political integration of an otherwise diverse and plural society (Ahmed: 1971).

Rasheed-ud-din Khan (1973) argues that “the process of the infrastructure of the Indian federation is not yet over”. He makes a plea for further restructuring in terms of smaller and medium-sized states, as “the problem is really not of numbers but of the re-composition of the Indian federation based on objective criteria of socio-economic homogeneity and felt group identity in order to provide a more responsive infrastructure for an industrial break-through and modernization”. The problem of regionalism cannot be solved fully, yet its effect can be minimized. For the achievement of this objective, proper understanding should be developed among the people and attention should be given to the balanced development of the regions and people.

### **SUGGESTIONS TO MINIMISE THE EFFECT OF REGIONALISM**

Regionalism has been an important aspect of Indian politics. Sometimes, it has posed threat to the unity of the country. Hence it is necessary to take steps to reduce such tendencies. Some such measures are:

- Proper recognition of aspirations of Regional Parties.

- Efforts for the balanced progress of different states.
- Activities of the separatists should be dealt with strongly.
- Establishment of Autonomous Commissions to settle Interstate disputes.
- Balanced division of powers between Centre and the States.
- Right type of education for employment.
- Development of Secular Politics.
- Redress of the grievance of the Minorities.
- Need to review the Federal Structure.
- More administrative and Financial Autonomy to States.
- Employment opportunities should be created in all regions equally.
- To promote even development of the nation, hitherto neglected areas must be given more importance so that they feel a part of the national mainstream.
- The central government must not interfere in the affairs of the state unless it is unavoidable for national interest.
- Problems of people must be solved in a peaceful and constitutional manner.
- Politicians must not be allowed to misuse the issue of regional demands.
- Except for issues of national importance, the states should be given freedom to run their own affairs.

Changes are necessary in the centre-state relations in favor of the states, and for introducing a system of national education

that would help people to overcome regional feelings and develop an attachment towards the nation.


**CONCLUSION:** Ours is a very unkind age. It is also an age of liberation from social, economic, cultural and political bondage of the powerful. Struggles against racism, regionalism, imperialism, casteism, money power, totalitarianism, sexism and cultural hegemony are now taking place all over the world. A small state may not solve all the problems. But it gives its people control over resources to utilize for their benefit, and employment restores their self-respect, other things will follow. Autonomy, Self-rule, Self-respect, Self-reliance, constantly used by common people in a particular region are not to be seen as referring to the political and geographic state alone. We witness in these movements the emergence of a popular consciousness against exploitation by the powerful.

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	<b>INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES &amp; HUMANITIES</b>			
<b>TRAINING AND DEVELOPMENT WITH REFERENCE TO DR.REDDY'S</b>				
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**ABSTARCT**

Training and Development, On the Job Training, Training Design and Delivery style are the four most important aspects in organizational studies. This article provides a clear view about training and development of Dr.Reddy's. We have focused on the benefits of training and development for individuals and teams, organizations, and society. We have adopted a multidisciplinary, multilevel, and global perspective to demonstrate that training and development activities in work organizations can produce important benefits. Finally, we have identified gaps and offered directions for future developments.

**Keywords:** Recruitment, Selection, Training, Development, Dr.Reddy's.

**INTRODUCTION**

Organization and individual (Shiva raj KV, 2011) should develop and progress simultaneously for their survival and attainment of mutual goals. So, every modern management (Chikati Srinu, Satish, *et.al*, 2012) has to develop the organization through human resources development.

Employee training is the most important sub system of human resource development. Training (Dr. Shanmukha Rao Padala and Dr. N.V.S.Suryanarayana, 2011) is a specialized function and is of the fundamental operative function for human resource management.

Training (Rajaraopagidipalli, 2013) is the act of increasing the knowledge and skill of an employee for doing a particular job. It is a short-term educational process and utilizing a systematic and organized procedure by which employees learn technical knowledge and skills for a definite purpose.

After an employee (Dr. Srinivas KT,2013) is selected, placed and introduced in an organization, he/she must be provided with training facilities in order to adjust him to the job. Training is the act of increasing the knowledge and skill of an employee for doing a particular job. Training (Priya Chetty, 2011) is a short-term educational process and utilizing a systematic and organized procedure by which employees learn technical knowledge and skills for a definite purpose. The training is explained as (Dale S. Beach) "...the organized procedure by which people learn knowledge and skill

for a definite purpose". In other words, training improves change and moulds the employee's knowledge, skill, behavior and aptitude and attitude towards the requirements of the job and the organization. Training (Nandhini Detha,2013) refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization to acquire and apply the knowledge, skills, abilities and attitudes needed by a particular job and organization. Thus, training bridges the differences between job requirements and employee's present specification.

### TRAINING AND DEVELOPMENT

Employee training is distinct form of management development or executive development. While the former refers to training given to employees in the areas of operation, technical and allied areas (Kavitha Rani and Diksha Garg, 2014), the latter refers to developing an employee in the areas of principles and techniques of management, administration, organization and allied areas. Training and Development of human resources in organization has been recognized as an important tool for the development of desirable motives and attitude for both the management and labour. Organization and individual (Chikati Srinu and Kumara Swamy, et.al 2012) should develop and progress simultaneously for their survival and attainment of mutual goals. There are three kinds of resources viz. Human ware, Info ware and Orgo ware of all Human ware consists of workers, supervisors, managers and specialist like Research and Development engineers. The

training and development in a working organization has become a major accurate and significant part of employment costs in modern industrial concerns for industrial economies.

*Training improves, changes and moulds the employees knowledge, skill, behavior and aptitude and attitude towards the requirements of the job and the organization - Dale S. Beach*

### NEED OF THE STUDY

- To improve quality& productivity.
- To match the employees specifications with the job requirements.
- Organizational viability and the transformation process.
- Organizational obsolescence.
- Changes in the job assignment.
- Human Relations.

### METHODOLOGY

The research is exploratory in nature based on Primary Data as well as secondary data. Primary data has been collected through Informal interviews, direct observations and Questionnaire. Secondary data has been taken from published reports and web- based research.

### OVER VIEW OF THE ORGANIZATION

Dr. Reddy's Laboratories was founded by Dr. Anji Reddy, an Entrepreneur-Scientist, in 1984. The DNA of the company is drawn from its founder and his vision to establish India's first discovery led global pharmaceutical company. In fact, it is this

spirit of entrepreneurship that has shaped the company to become what it is today.

**OBJECTIVES**

- ✚ To increase productivity of employees.
- ✚ To improve quality of work/product
- ✚ To enhance and update knowledge and skill levels of employees in the organization.

**TRAINING AND DEVELOPMENT IN DR.REDDY'S**

The trainings are of two types- Knowledge based training method, Refresher based training method based on SOP to be conducted across all the plants. For each course the target profile/position is suggested. All the positions in the new organ gram are covered in the training matrix. All those who are recommended as per the training matrix must attend the training. Each team member should do at least 8 hours of training (Knowledge based) as per the training matrix at least 15hours of training as per SOP refresher training.

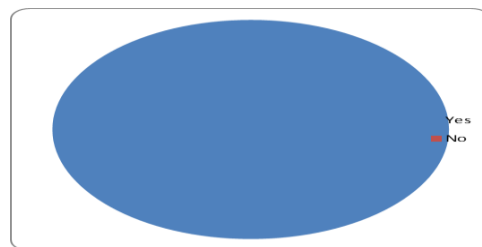
- Any absenteeism would have to be acknowledged by the concerned departments head and the plant head. The Site Leadership Team is responsible for successful implementation of the training matrix. The site HR head would be the coordinator and the plant head would be the owner of the process.
- The key trainers (for knowledge based trainings) are also suggested for the courses.

When you organize training at your site you may plan to train 2-3 suitable candidates (selected after consulting the key trainer) from your site who may be developed to become trainers for the course for your site. This has to be done in coordination with the key trainer. The trainers for the refresher SOPs have to be provided by the concerned HOD at each point.

**DATA ANALYSIS AND INTERPRETATION**

1) How many employees of CTO-1 get an opportunity to participate in training?

Yes	No
100	0



**Table & Graph 1**

Table 1 Illustrates all the employees of CTO-1 in Dr.Reddy's are getting an opportunity to participate in training.

2) How many training classes did you attend so far?

0 to 5 times	5 to 10 times	10 to 15 times	15 to 20 times	More than 20 times
35	20	25	10	10

**Table & Graph 2**

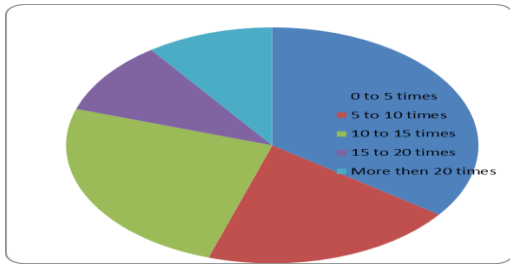
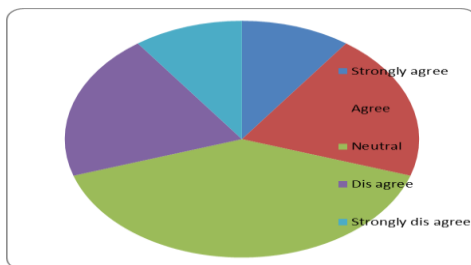


Table 2 shows 35% of the employees attended 0-5times, 20% of the employees attended 5-10 times, 25% of the employees attended10-15times, 10% of the employees attended15-20times and10% is more than 20times.

3) The infrastructure required for imparting efficient training is available at CTO-1 in Dr.Reddy’s?

Strongly agree	Agree	Neutral	Dis agree	Strongl y dis agree
10	20	40	20	10

Table 3



Graph 3

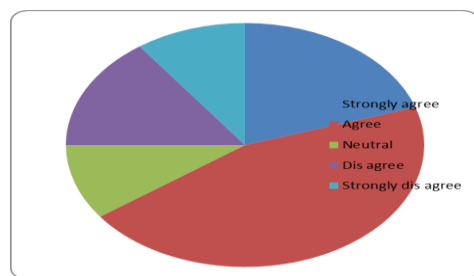
Table 3 explains that 10% of the employees strongly agree that the infrastructure required for imparting efficient training is available at CTO-1 in Dr.Reddy’s, 20% of the employees agree that the infrastructure required for imparting efficient training is available at CTO-1 in Dr.Reddy’s, 40% of the employees are neutral and 20% of the employees

disagreed, 10% of the employees strongly dis agreed with the statement.

4) The content of Training program is relevant?

Strongly agree	Agree	Neutral	Dis agree	Strongly dis agree
20	45	10	15	10

Table 4



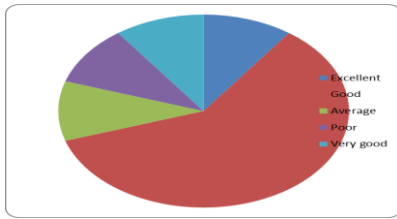
Graph4

Table 4 reveals that 20% of the employees strongly agree that the content of the training program is relevant, 45% of the employees agreed that the content of the training program is relevant, 10% of the employees are neutral and 15% of the employees disagreed and 10% of the employees strongly dis agreed with the statement.

5) How is the communication channel between the trainers and trainees?

Excellent	Good	Average	Poor	Very good
10	60	10	10	10

Table 5



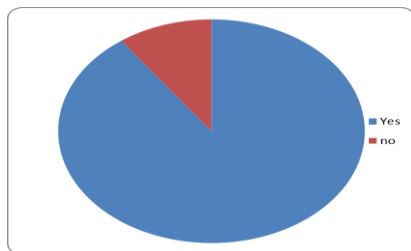
Graph 5

The above table indicates 10% of the employees agreed that the communication channel between trainers and trainees is excellent and 60% of employees agreed that the communication channel is good and 10% of the employees are neutral and 10% of the employees poor and 10% of the employees very good for this statement.

6) The agenda of the training sessions communicated priorly by the HR department?

Yes	No
90	10

Table 6



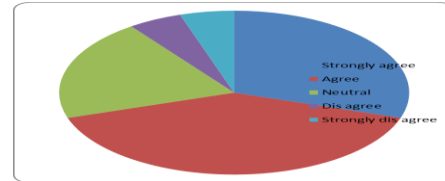
Graph 6

The above table indicates that 90% of the employees agreed that the agenda of the training sessions are communicated priorly by the HR department and 10% of the employees disagreed.

7) The training program runs as per the schedule without violating the time lines?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
30	40	20	5	5

Table 7



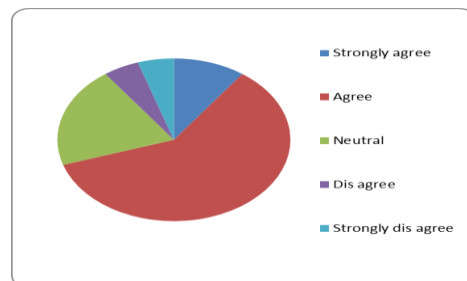
Graph 7

Table 7 indicates 30% of the employees strongly agreed that the training program runs as per the schedule planned without violating the timelines, 40% of the employees agreed the statement and 20% of the employees are neutral and 5% disagree, 5% strongly disagree of this statement.

8) Are the faculties giving up to date information on the topic

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
10	60	20	5	5

Table 8



Graph 8

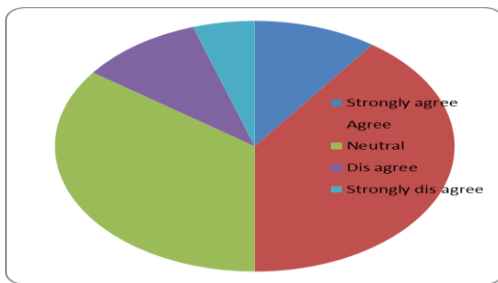
The above table illustrates that 10% of the employees are strongly in agreement that the faculty are giving up-to-date information on the topic and 60% of the employees have agreed and 20% of the employees are neutral

5% disagreed and 5% strongly disagreed with the above statement.

9) You are providing an opportunity to transfer the learning of program on to the job?

Strongly agree	Agree	Neutral	Dis agree	Strongly disagree
10	40	35	10	5

Table 9



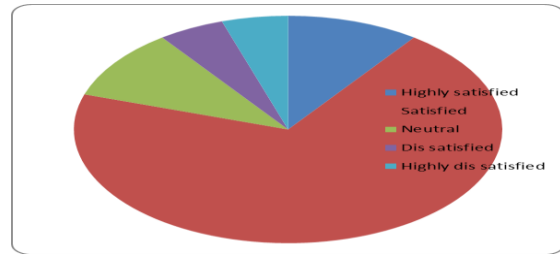
Graph 9

The above table shows 10% of the employees strongly agreed that they will transfer the learning of the program on to the job, and 40% of the employees agreed with the above statement and 35% of the employees are neutral 10% disagreed and 5% strongly disagreed with the statement.

10) Are you satisfied with the training program?

Highly satisfied	Satisfied	Neutral	Dis satisfied	Highly dissatisfied
10	70	10	5	5

Table 10



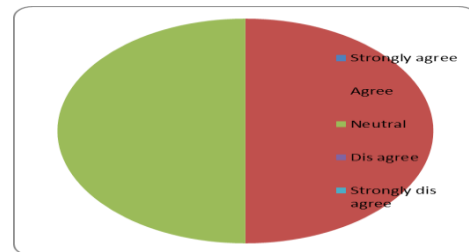
Graph 10

Table 10 indicates that 10% of the employees are highly satisfied with their training program, 70% of the employees are satisfied and 10% of the employees are neutral. 5% dis satisfied and 5% highly dissatisfied with the statement.

11) The trainers are well trained and have good knowledge on the topic?

Strongly agree	Agree	Neutral	Dis agree	Strongly disagree
0	50	50	0	0

Table 11

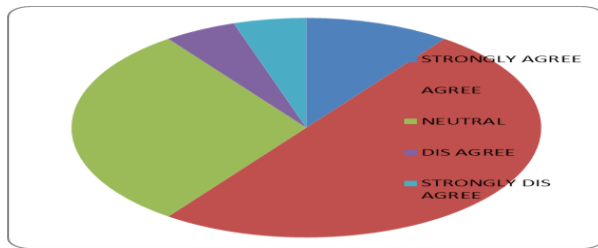


Graph 11

The table 11 indicates 50% of employees agree and 50% of employee's are neutral.

12) Faculty participates actively in solving the doubts on the session?

Strongly agree	Agree	Neutral	Dis agree	Strongly dis agree
10	50	30	5	5



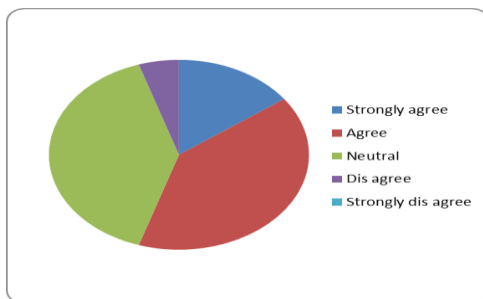
Graph 12

The above table indicates that 10% of the employees have strongly agreed that the faculty is participating actively in solving the doubts on the session. 50% of the employees agreed, 30% of the employees are neutral, 5% of employees disagreed and 5% of employees strongly disagreed with this statement.

13) Training should be given at the time of working hours?

Strongly agree	Agree	Neutral	Dis agree	Strongly dis agree
15	40	40	5	0

Table 13



Graph 13

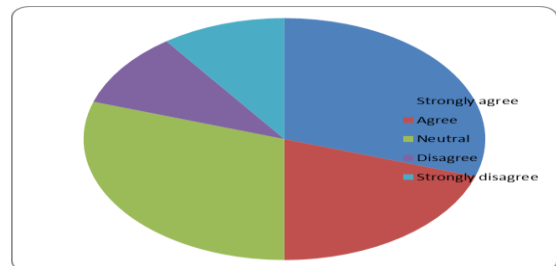
Table 13 describes that 15% of the employees strongly agreed that the training should be given at the time of working hours and 40% of the employees agreed and 40%

of the employees are neutral with the above statement.

14) I am able to effectively utilize the knowledge and skills gained in the training?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
30	20	30	10	10

Table 14



Graph 14

The above table explains that 30% of the employees have strongly agreed, 20% of the employees agreed with the statement, 30% of the employees are neutral, 10% of the employees disagreed and 10% of employees strongly disagreed.

**FINDINGS**

1. Here 40% of the employees of CTO-1 are showing interest to attend the training classes and 60% of employees are not showing interest to attend the training classes.
2. Here from the given response 70% of employees agreed that the infrastructure provided by Dr.Reddy’s is suitable to their training classes and 30% of people disagreed with the statement.
3. Here 80% of employees agreed that the content of the training program is

relevant and 20% of employees disagreed with the statement.

4. Here 80% of the employees agreed that there is a good communication channel being maintained between trainers and trainees and 20% of the employees disagreed with the statement.
5. Here 90% of the employees of CTO-1 in Dr.Reddy's are agreed that the agenda of the training sessions are communicated priorly by the HR department and 10% of the employees disagreed with the statement.
6. Here 90% of the employees agreed that training program runs as per the schedule planned without violating the time lines and 10% of the employees felt that sometimes it is planned properly and sometimes it is not planned properly.
7. Here 90% of the employees of CTO-1 in Dr.Reddy's are agreed that the faculty members are giving up-to-date information on the topic and 10% of the employees agreed that sometimes they are giving and sometimes they are not giving.
8. Though 90% of employees of CTO-1 agreed that the faculty is participating actively in solving the doubts in the session, 10% of the employees disagreed with the statement.
9. Here 95% of the employees of CTO-1 in Dr.Reddy's agreed that the training should be given at the time of working hours and 5% of the employees are agreed sometimes it is good and sometimes it bad.
10. Here 80% of the employees of CTO-1 in Dr.Reddy's have agreed that they are able

to effectively utilize the knowledge and skills gained in the training and 10% of the people may or may not effectively utilize their knowledge and skills gained in the training, and 10% of the employees disagreed with the statement.

### **SUGGESTIONS**

The primary data and the secondary data had provided the most information about the training needs and training programs provided by the management of Dr. Reddy's. However there are some areas in which improvement is needed. The organization, which is in the forefront of pharmaceuticals industry, must go on training people in order to safeguard interests of its employees and its own prestigious position in the concerned industry. For this reason after the study was completed the following suggestions have been made-

- All the employees should be given incentives for motivating others to participate in the training program.
- Company must concentrate upon humanitarian activities and motivate workers to participate in all fields of training instead of concentrating on one module.
- Organizations have to give good knowledge to employees in training period.
- Companies have to conduct the training class in certain time like monthly once.

### **CONCLUSION**

Training program gives the awareness to employees about organization culture. This

way of program gives freedom in work. Training gives the knowledge of organization environment. Training and development is also known as employee development, employee development was seen as too evocative of the master 'flave' return between employer, employee. Training is both focused upon and evaluated against job that an individual curtly. It has been known by severd names including employee development, human resource development and learning development. Training and development is the field consulted with organization activity amide at bettering the performance of individual and groups in organization structure. And it creates the good way of communication between the employees. This type of communication generates the creative ideas for the development of organization and the employees put their efforts successfully and they gain the knowledge about company environment. These activities give freedom to the employees. Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals. Training helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization. It also helps the employees in attaining personal growth. Training helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees. The questionnaires that are prepared in this work are mainly focused to study the impact of the

company. Broadly speaking, the training programmes are very much appreciated by the trainees. We could figure out this by examining their responses towards the various questions that they are being asked.

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## INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES & HUMANITIES

### MOTHER TONGUE: ITS IMPORTANCE IN THE PRESENT SCENARIO

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#### ABSTRACT

Today we are all observing an aspect of globalization which is the increasing movement of people from one country to another for different purposes, such as education, desire for a better life, the need for employment, escape from conflicts between groups including oppression of one group by another, or natural disasters. Whatever the reason, while such phenomenon may have a lot of benefits, living in another country affects one's mother tongue. Keeping mother tongue in a foreign country does not happen spontaneously. Instead, it is an achievement that requires commitment and determination, especially from the family. Parents must establish a strong home language policy and make consistent efforts to help their children develop good literacy skills in their first language.

#### INTRODUCTION

Language is the channel through which people's cultures are transmitted. Only by ensuring its use and development at all levels can the tragedy of the disappearance of languages, which ultimately means the impoverishment of humanity, be prevented.

#### MOTHER TONGUE

The main language used continuously from birth to interact and connect with a child by their careers, family, friends and community. (If more than one language is constantly used in this way throughout childhood, a child can be considered bilingual.)

#### WHAT IS THE MOTHER TONGUE?

The term 'mother tongue' harks back to the notion that linguistic skills of a child are honed by the mother and, therefore, the language spoken by the mother would be the primary language that the child would learn. This was/is quite possible if the couples are from the same tribe. The mother tongue, native or first language, is what a person has learned from birth or within a critical period, where the ability to acquire a language is biologically linked to age, and thus becomes the basis for social identity.

#### SIGNIFICANCE

The mother tongue is part of a child's personal, social and cultural identity. It is this identification we get from speaking our mother tongue that enforces successful social patterns of acting and speaking. Our diverse

social backgrounds make us unique and appealing in society. The mother tongue is an indispensable instrument for the development of intellectual, physical and moral aspects of education. Habits, conducts, values, virtues, customs and beliefs are all shaped through the mother tongue. Needless to say, weakness in the mother tongue means a paralysis of all thought and power of expression.

### **MOTHER TONGUE AND A CHILD'S EDUCATION**

Early Childhood Care and Education, UNESCO (2007) points out the overlooked advantages of multilingual education in the early years. When children are offered opportunities to learn in their mother tongue, they are more likely to enroll and succeed in school and their parents are more likely to communicate with teachers and participate in their children's learning. Mother tongue based education, especially benefits disadvantaged groups, including children from rural communities and girls, who tend to have less exposure to an official language. They tend to stay in school longer, achieve better and repeat grades less often when they are taught in their mother tongue. Most children speak a home language that differs from the language of instruction in education programmes. Research also confirms that children learn best in their mother tongue as a prelude to and complement of bilingual and multilingual education. Whether children successfully retain their mother tongue while acquiring additional languages depends on several interacting factors.

### **MOTHER TONGUE BASED EDUCATION**

Education which is based on, and begins teaching in, the language used by the child at

home since birth. Student-centered, active basic education which starts in the mother tongue and gradually introduces one or more other languages in a structured manner, linked to children's existing understanding in their first language or mother tongue. Teaching predominantly in the mother tongue for at least six years, alongside the development of other languages, is required for this approach to deliver high quality learning outcomes.

Why a child's learning levels in India so far below expectations? Why do so many children fail to complete school, despite efforts to improve the quality of education? Could there be something missing from our understanding of what it will take to deliver on Education for All and the future developments? Education experts and practitioners in the nation have been arguing for some time that how language is used in schools is an significant factor in whether or not children succeed in education. A key question is how close the language used for teaching is to the languages that children grow up with in daily life. There is a discussion among education and language experts that teaching in the language that children have used from birth their mother tongue offers the best chance of educational success. Teaching in children's mother tongue has been discussed for some years as a way to help reduce the barriers that indigenous minority children face in education ([Minority Rights Group, 2009](#)). Nevertheless, policy and practice choices around the language used for teaching and learning in school appear to be driven mainly by the need to build mass competence in desired national or international languages; and on assumptions that schools can best achieve this by using the

maximum amount of the desired language for the longest possible period. While mother tongue education appears to be recognized as good practice if all other choices are equal, decision makers at many levels tend to work on the assumption that children will 'get by' if schooling in mother tongue is not available.

### **MOTHER-TONGUE IS THE LANGUAGE WITH WHICH WE ARE BORNED.**

1. Thinking in our Mother-Tongue and just translating it in English directly is called Mother-Tongue-Impact.
2. Speaking the English sounds like the one we get in our Mother-Tongue.
3. As our Mother-Tongue doesn't have some sounds found in English, we may struggle to speak with those sounds.
4. Mother-Tongue may obstruct you from speaking a neutral accent.
5. To reduce Mother-Tongue, One should think in English and speak with Neutral English sounds.
6. Many people might have been get rejected at the interview stage, because of the Mother-Tongue.
7. Speak Neutral Accent.

Developing mother tongue proficiency is easier because they have lessons each week in their native language. For students who are not in this fortunate position, there is still much that can be done to maintain the mother tongue. For example, parents can make sure that they have good reference books or textbooks at home - in the native language. Students should be encouraged to read good literature and to discuss school work. Some of the long summer vacation could be devoted to

mother tongue learning and reading.

### **LANGUAGE IS A FACTOR INVOLVED IN DELIVERING QUALITY EDUCATION**

There are many factors involved in delivering quality basic education; language is clearly the key to communication and understanding in the classroom. Many developing countries are characterized by individual as well as societal multilingualism, yet continue to allow a single foreign language to dominate the education sector. Instruction through a language that learners do not speak has been called "submersion" ([Skutnabb-Kangas 2000](#)) because it is analogous to holding learners under water without teaching them how to swim. Compounded by chronic difficulties such as low levels of teacher education, poorly designed, inappropriate curricula and lack of adequate school facilities, submersion makes both learning and teaching extremely difficult, particularly when the language of instruction is also foreign to the teacher.

Student learning can be accurately assessed in bilingual classrooms. When students can express themselves, teachers can diagnose what has been learned, what remains to be taught and which students need further assistance. In submersion schooling cognitive learning and language learning are confounded, making it difficult for teachers to determine whether students have difficulty understanding the concept itself, the language of instruction, or the language of the test.

### **MOTHER TONGUE IS AN INDICATOR OF CULTURAL IDENTITY**

A child connects to his parents, family, relatives, culture, history, identity and religion through his mother tongue. Native language links the child with the culture of the society the child comes from and shapes his identity. A lot of children from immigrant families, who don't know their native language well, are at a crossroads of identity crisis. When a child doesn't know his language well we cannot say that he will be nurtured with his culture properly for the fact that the relationship between language and culture is deeply rooted. Mother tongue is one of the most powerful tools used to preserve and convey culture and cultural ties. Children who are unaware of their culture, their language, and their history will lose confidence in themselves, the family, society and the nation to which they belong and will have no other option then seeking an alternate identity. A child will identify himself with the language and culture he knows best. For this reason, the attitudes and beliefs of immigrant parents are so important in this aspect. If they want to prevent this from happening they should find ways to help their children maintain and improve their mother language without neglecting to give affirmative messages and keeping positive attitudes about other cultures. We must not also forget that we live in a multicultural society and we should teach our children to learn about other cultures and respect them as well.

### **MOTHER TONGUE PROVIDES THE BASIS FOR LEARNING ANOTHER LANGUAGE**

Jim Cummins also underscores the importance of preserving mother tongue: "Children who come to school with a strong foundation in

their mother tongue develop stronger literacy abilities in the language used at school. When parents or caregivers are able to spend time with their children and tell stories or discuss issues with them in a way that develops their mother tongue vocabulary and concepts, children come to school well prepared to learn the language of their immigrant country and succeed educationally."

### **CONCLUSION**

All of these advantages are based on two assumptions: one, that basic human needs are being met so that schooling can take place; and two, that mother tongue-based bilingual schooling can be properly implemented. Simply changing the language of instruction without resolving other pressing social and political issues is not likely to result in significant improvement in educational services. However, because language cross-cuts race, ethnicity, gender, and poverty, even minimally implemented bilingual programs have the potential to reach those who have traditionally been left behind by second language submersion schooling. This paper will discuss how choosing an appropriate language of instruction has positive implications for education in terms of both increasing access and improving quality. Every language spoken in the world represents a special culture, melody, color, and asset and to everyone the mother language is certainly one of the most precious treasures in our lives. It's a duty and responsibility to preserve it and pass it down from generation to generation. Whether we are urged by necessity or because of other reasons, learning another language

brings a lot of advantages in our life. A new language opens a new window in our world view and makes us more aware, open-minded, and respectful to other cultures, lifestyles, customs and beliefs. Moreover, knowing another language has been proven to contribute to helping us understand our mother tongue better. However, much research indicates that most children eventually learn a second or even more, languages to a native-like fluency level, what immigrant families are not often aware of is that many of their children are at risk of losing their mother tongue.

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## INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES & HUMANITIES

### ADVERTISEMENT & SALES PROMOTION WITH REFERENCE TO TATA MOTORS

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#### ABSTRACT

Advertisement and sales promotion can be described as “how we see, two individuals may experience the same stimuli under apparently the same conditions but how they recognize them and differentiate them, vary from person to person.” Advertisement and sales promotion is defined as the process by which an individual selects, organizes and interprets stimuli into a meaningful and coherent picture of the world. A stimulus is any unit of input to any of the senses. Examples of stimuli include products, packages, brand names, advertisements and commercials. Sensory receptors are the human organs that receive sensory inputs. These sensory functions are to see hear, smell, taste and feel. Advertising is any paid form of non-personal presentation and promotion of idea is as, goods or services by an identified sponsor. Ads can be a cost effective way to disseminate messages, whether to build a brand preference or to educate people. It is a great opportunity for me to choose **TATA MOTORS** for the completion of this study.

**Keywords:** Advertisement, Promotion, Sales, Tata Motors.

#### INTRODUCTION

"As we spread wings to expand our capabilities and explore new horizons, the fundamental focus remains unchanged: seek out the best technology in the world and put it at the service of our ultimate user: our customer."

Promotion is true that products are manufactured to satisfy the needs of the consumers. But this alone is not enough. Today the responsibility of the manufacturers does not cease with physical production whatever may be the nature of the product. The present day marketers are consumer oriented where it is the duty of the manufacturers to know from where, when, how and what price the products would be available. Successful marketing consists of offering the right product at the right price in the right place (and time) with right promotion. In course of time, various activities came into vogue designed particularly to help easy sale of goods. These activities are commonly known as Promotional Mix. The marketing communication mix also called as the “Promotion Mix” consists of four major tools.

1. Advertising
2. Sales Promotion
3. Publicity
4. Personal Selling

Generally, marketing communication is undertaken to pass on the message of a product or sale to the ultimate consumers. Thus, there are three elements in this process.

The purpose of advertising is not only motivating consumers but to sell a product or a service. The real objective of advertising is effective communication between producers and consumers. In other words, the ultimate purpose of all advertising is “Increased awareness”.

**OBJECTIVES**

- To know the effectiveness of advertisements and sales promotional strategies in terms of creating brand awareness.
- To know the influencing attributes to purchase products of TATA MOTORS.
- To know the customer’s choice towards different media of advertising.
- To know the customer’s priority towards different attributes of advertisements.
- To know the importance of Brand ambassadors.
- To know the effectiveness of sales promotional strategies.
- To know the importance of online advertising.

**METHODOLOGY**

The research is exploratory in nature, based on primary data as well as secondary data. Primary data has been collected through

informal interviews, direct observations and questionnaire. Secondary data has been taken from published reports and web- based research.

**DATA ANALYSIS AND INTERPRETATION**

**Types of cars owned.**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>CAR OWNED</b>				
Indica	6 (60%)	22 (64.71%)	10 (62.5%)	38 (63.33%)
Indicab	4 (40%)	6 (17.65%)	-	10 (16.67%)
Indigo	-	2 (5.88%)	2 (12.5%)	4 (6.67%)
Sumo	-	4 (11.76%)	2 (12.5%)	6 (10%)
safari	-	-	2 (12.5%)	2 (3.33%)
spacio	-	-	-	-
<b>TOTAL</b>	<b>10 (100%)</b>	<b>34 (100%)</b>	<b>16 (100%)</b>	<b>60 (100%)</b>

TABLE 1

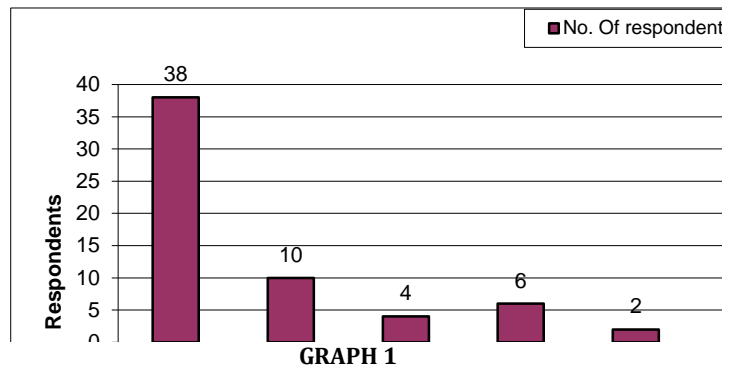


Table 1 presents the types of cars owned by respondents, 63.33% of them owned Indica car followed by Indicab Car (16.67%) and sumo vehicles (10%). In the remaining sample respondents, people who owned Indigo car are more than those who owned safari cars.

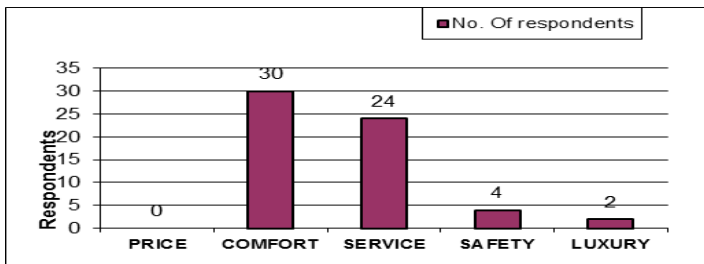
Further analysis of the individual income groups reveals the following. In the 0-10,000 income group, 60% of them owned Indica cars. All the remaining sample respondents owned Indi cab cars. In the 10,000-20,000

income groups, majority of them who constitute 64.71% owned Indica car followed by indicab car. In the remaining sample respondents, people who owned sumo cars are more than those who owned indigo cars. Among the 20,000 to 30,000 income group, majority of them owned Indica car. Those who follow it and who constitute (12.5%) each owned indigo, sumo and safari cars. The analysis reveals that majority of the sample respondents owned Indica cars while few of them owned safari cars.

**Factors influenced to buy Tata cars**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
FACTOR				
Comfort	2 (20%)	22 (64.71%)	6(37.5%)	30(50%)
Service	6 (60%)	10(29.41%)	8(50%)	24(40%)
Safety	2 (20%)	-	2 (12.5%)	4 (6.67%)
Luxury	-	2 (5.88%)	-	2 (3.33%)
TOTAL	10 (100%)	34 (100%)	16 (100%)	60 (100%)

**Table 2**



**Graph 2**

Table 2 presents the factors which influenced people while buying Tata cars. Among the sample respondents, 50% of them are influenced by comfort, followed by service.

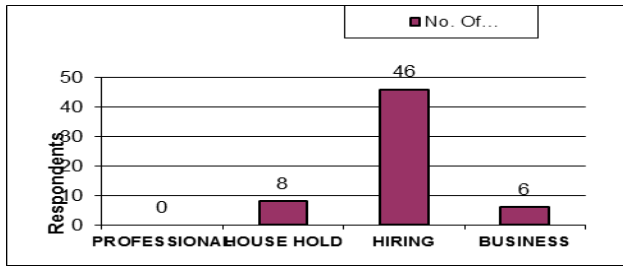
The remaining factors influenced to own Tata cars are safety & luxury of Tata cars.

Further analysis of the individual income groups reveals the following. In the 0-10,000 income group, 60% of them are influenced by service. The remaining sample respondents who constitute 20% each are influenced by comfort and safety. When it comes to 10,000 – 20,000 income groups, 64.71% of them are influenced by the factor – comfort. In the remaining sample, people who are influenced by service factor are more than those who are influenced by the luxury factor. In case of 20,000 to 30,000 income group, majority of them are influenced by the service factor followed by those who are influenced by the comfort factors. The remaining few sample respondents are influenced by safety factor. From the above analysis, it can be concluded that majority of sample respondents are influenced by the comfort factor while few of them are influenced by the luxury factor.

**Purpose of buying Tata cars**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
FACTOR				
Comfort	2 (20%)	22 (64.71%)	6(37.5%)	30(50%)
Service	6 (60%)	10(29.41%)	8(50%)	24(40%)
Safety	2 (20%)	-	2 (12.5%)	4 (6.67%)
Luxury	-	2 (5.88%)	-	2 (3.33%)
TOTAL	10 (100%)	34 (100%)	16 (100%)	60 (100%)

**TABLE 3**



Graph 3

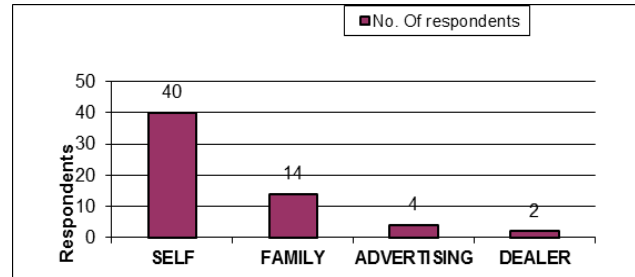
ta

Table 3 indicates the purpose of buying Tata cars. Among the sample respondents, 76.67% of them bought the car for hiring purpose. In the remaining sample respondents, people who bought the car for household purpose are more than those who bought Tata Cars for business purpose. Further analysis of the individual income groups reveals the following. In the 0-10,000 income group, all of them purchased the car for hiring purpose only. In the 10,000-20,000 income group, majority of respondents who constitute 76.47% purchased the car for hiring purpose. The remaining sample respondents who constitute 11.77% each purchased the same for house hold and business purpose. In the 20,000-30,000 income groups, majority of the sample respondents purchased the car for the purpose of hiring. In the remaining sample respondent's people who purchased the car for household purpose are more than those who purchased the same for business purpose. Hence it can be concluded that majority of the sample respondents purchased the car for hiring purpose while few of them bought the same for business purpose.

**SOURCES THROUGH WHICH PEOPLE KNOW ABOUT TATA CARS**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
FACTOR				
Self	8 (80%)	22 (64.71%)	10(62.5%)	40(66.67%)

Family	-	12(64.71%)	2(12.5%)	14(23.35%)
Advertisement	2 (20%)	-	2 (12.5%)	4 (6.67%)
Dealer	-	-	2(12.5%)	2(3.33%)
TOTAL	10 (100%)	34 (100%)	16 (100%)	60 (100%)



Graph 4

Table 4 denotes the sources' through which people know about Tata cars. Among the 60 sample respondents, 66.67% of people came to know about Tata cars through self, followed by family members. The remaining sample respondents who know about Tata cars through advertising are more than those who came to know about Tata cars through dealers. Further analysis of the individual income groups reveals the following. In the 0-10,000 income group, 80% of respondents came to know about Tata cars through self and the remaining sample respondents came to know of it through advertising. In the 10,000-20,000 income group, majority of respondents who constitute 64.71% came to know about Tata Cars through self. The remaining sample respondents know about Tata Cars through family members.

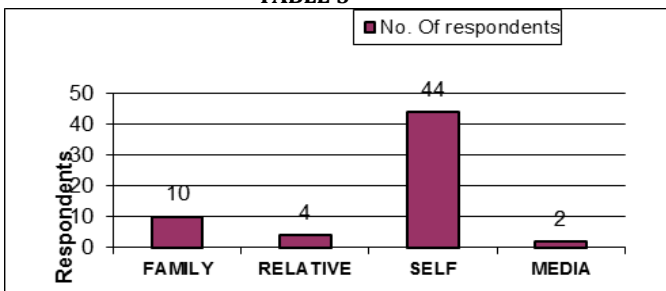
In the 20,000-30,000 income group, majority of them who constitute 62.5% came

to know about Tata cars through self and the remaining sample respondents who constitute 12.5% each came to know of Tata cars through family, advertising and dealers. Hence, it is concluded that majority of the sample respondents came to know about Tata cars through self while few of them knew about the same through dealers.

**INFLUENCERS ON SAMPLE RESPONDENTS FOR BUYING TATA CARS**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>INFLUENCE</b>				
<b>FAMILY</b>	-	10 (29.41%)	-	<b>10 (16.67%)</b>
<b>RELATIVE</b>	-	-	4 (25%)	<b>4 (6.67%)</b>
<b>SELF</b>	10 (100%)	24 (70.59%)	10 (62.5%)	<b>44 (73.33%)</b>
<b>MEDIA</b>	-	-	2 (12.5%)	<b>2 (3.33%)</b>
<b>TOTAL</b>	<b>10 (100%)</b>	<b>34 (100%)</b>	<b>16 (100%)</b>	<b>60 (100%)</b>

TABLE 5



GRAPH 5

Table 5 shows the influencers on sample respondents for buying Tata cars. Among the sample of respondents, 73.33% of them got influenced by self for buying Tata cars followed by 16.67% who are influenced by family members. In the remaining sample respondents, people who got influenced by relatives are more than those who got influenced by media. Further analysis of the individual income groups reveals the following. Surprisingly all the respondents

who fall in the 0-10,000 income group are influenced by self for buying Tata cars. In the 10,000-20,000 income group, majority of them who constitute 70.59% are influenced by self. The remaining respondents are influenced by family members. In the 20,000-30,000 income group, majority of them who constitute 62.5% got influenced by self. In the remaining respondents, people who are influenced by relatives are more than those who got influenced by media. The analysis reveals that majority of the sample respondents is influenced by self while very few of them are influenced by media.

**ATTRACTION THROUGH MEDIA**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>MEDIA ATTRACTED</b>				
<b>NEWS PAPERS</b>	6 (60%)	22 (64.71%)	4 (25%)	<b>32 (53.33%)</b>
<b>T.V</b>	-	12 (35.29%)	10 (62.5%)	<b>22 (36.67%)</b>
<b>HOARDINGS</b>	4 (40%)	-	2 (12.5%)	<b>6 (10%)</b>
<b>TOTAL</b>	<b>10 (100%)</b>	<b>34 (100%)</b>	<b>16 (100%)</b>	<b>60 (100%)</b>

TABLE 6

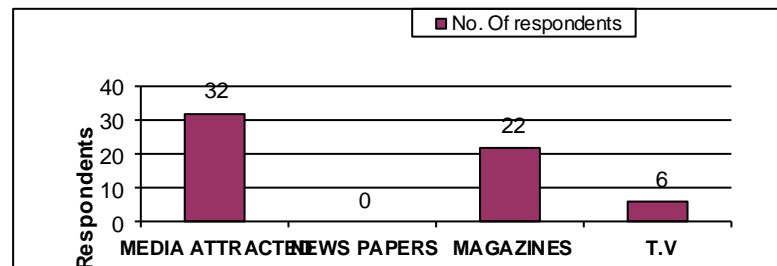


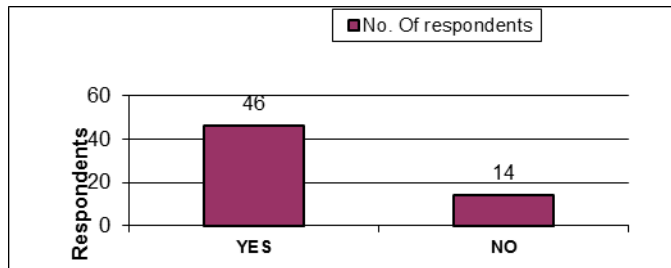
Table 6 indicates about the media that attracted the respondents. Among all the respondents, 53.33 % of them are attracted by newspapers. Those who follow it are attracted by television. The remaining few sample respondents are attracted by hoardings. Further, analysis of the individual income groups reveals the following. In the 0-10,000 income group, 60% of them are attracted by

newspapers and all the remaining sample respondents are attracted by hoardings. In the 10,000-20,000 income groups, majority of them who constitute 64.71% got attracted by newspapers and all the remaining sample respondents are attracted by television. In the 20,000-30,000 income group, majority of them who constitute 62.5% are attracted by T.V. In the remaining sample respondents, people who are attracted by newspapers are more than those who got attracted by hoardings. The analysis reveals that majority of the sample respondents are attracted by newspapers, while few of them are attracted by hoardings.

**EXPOSURE TO THE ADS OF TATA CARS**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>EXPOSURE</b>				
<b>YES</b>	8 (80%)	28 (82.35%)	10 (62.5%)	<b>46 (76.67%)</b>
<b>NO</b>	2 (20%)	6 (17.65%)	6 (37.5%)	<b>14 (23.33%)</b>
<b>TOTAL</b>	<b>10 (100%)</b>	<b>34 (100%)</b>	<b>16 (100%)</b>	<b>60 (100%)</b>

**TABLE 7**



**GRAPH 7**

Table 7 reveals the exposure to the ads of Tata cars by sample respondents. Among the 60 sample respondents, 76.67% of them got exposed to the advertising of Tata Cars. The remaining sample respondents who constitute 23.33% have not been exposed to the advertising of TATA cars.

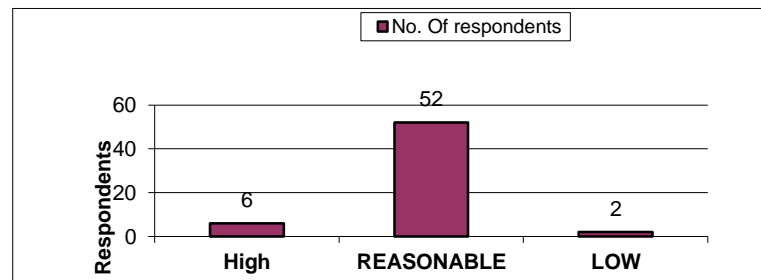
Further, analysis of the income groups reveals the following. In the 0-10,000 income group, 80% of them are exposed to the advertising of Tata Cars. The remaining sample respondents are not exposed to the same. Almost all, similar opinions have been expressed by the

remaining occupational groups. Hence, it can be concluded that majority of the sample respondents got exposed to the advertising of the Tata Cars.

**OPINION ON THE PRICE OF TATA CARS**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>OPINION</b>				
<b>HIGH</b>	2 (20%)	4 (11.76%)	-	<b>6 (10%)</b>
<b>REASONABLE</b>	8 (80%)	28 (82.36%)	16 (100%)	<b>52 (86.67%)</b>
<b>LOW</b>	-	2 (5.88%)	-	<b>2 (3.33%)</b>
<b>TOTAL</b>	<b>10 (100%)</b>	<b>34 (100%)</b>	<b>16 (100%)</b>	<b>60 (100%)</b>

**TABLE 8**



**GRAPH 8**

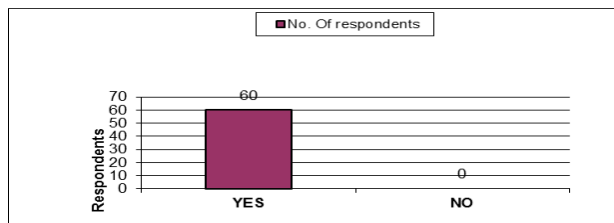
Table 8 presents the opinions of sample respondents on the price of Tata cars. Among all the sample respondents, 86.67% of them felt that the price of Tata cars is reasonable, followed by those who said that it is high. The remaining sample respondent's felt the price low. Further analysis of the individual income groups reveals the following. In the 0-10,000 income group, 80% of them said that the price is reasonable whereas the remaining sample respondents said that the price is high. In the 10,000-20,000 income group, 82.36% of them felt that the price of the Tata cars is reasonable followed by those who said that the price is high. The remaining sample respondents felt that the price is low. In the 20,000-30,000 income group, all the sample respondents felt

that the price of Tata car is reasonable. Hence it can be concluded that the price of Tata Car is reasonable.

**SATISFACTION WITH TATA SERVICES**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>SATISFACTION</b>				
<b>YES</b>	10 (100%)	34 (100%)	16 (100%)	<b>60</b> <b>(100%)</b>
<b>NO</b>	-	-	-	-
<b>TOTAL</b>	<b>10</b> <b>(100%)</b>	<b>34</b> <b>(100%)</b>	<b>16</b> <b>(100%)</b>	<b>60</b> <b>(100%)</b>

**TABLE 9**



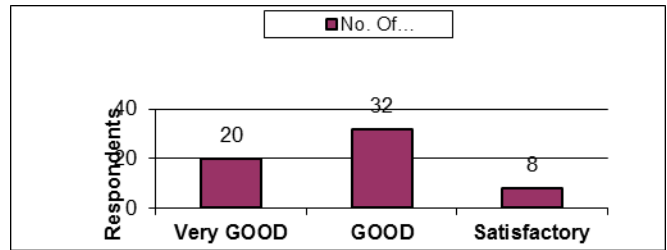
**GRAPH 9**

Table 9 reveals about the satisfaction level of sample respondents with Tata services. Surprisingly, respondents falling into various income groups are satisfied with the services provided by Tata cars.

**RANKING OF TATA SERVICES**

INCOME	0-10K	10K-20K	20K-30K	TOTAL
<b>RANKING</b>				
<b>VERY GOOD</b>	2 (20%)	14 (41.18%)	4 (25%)	<b>20</b> <b>(33.33%)</b>
<b>GOOD</b>	6 (60%)	16 (47.06%)	10 (62.5%)	<b>32</b> <b>(53.33%)</b>
<b>SATISFACTORY</b>	2 (20%)	4 (11.76%)	2 (12.5%)	<b>8</b> <b>(13.34%)</b>
<b>TOTAL</b>	<b>10</b> <b>(100%)</b>	<b>34</b> <b>(100%)</b>	<b>16</b> <b>(100%)</b>	<b>60</b> <b>(100%)</b>

**TABLE 10**



**GRAPH 10**

Table 10 presents the opinions of sample respondents about the ranking of Tata services. Among the sample respondents, majority of them ranked Tata services – good. Those who follow it rank its services – Very Good. The remaining sample respondents ranked Tata services – Satisfactory. An analysis of the individual income group reveals the following. In the 0 –10,000 income group, majority of them ranked Tata services – Good. The remaining sample respondents who constitute 20% each ranked its services – Very good and satisfactory. Even in the 10,000 – 20,000 income groups, majority of them ranked – Tata Services – Good. In the remaining sample respondent’s people who ranked its services – very good are relatively more than those who ranked its services – satisfactory. Almost all similar opinion has been expressed by people who fall in the 20,000 – 30,000 income group. The analysis reveals that Tata is ranked well in terms of services.

**FINDINGS**

1. In the study, it is found that majority of the sample respondents owned Tata Indica followed by Indicab. Tata car brands such as Indigo, Sumo & Safari are slow moving in the market. Therefore, Tata Company

- should undertake brand building measures to promote its slow moving vehicles.
2. Regarding the factors which influenced the respondents to own Tata cars, it is found that comforts followed by service are the two major factors considered by sample respondents. But only few respondents considered the safety factor. So, it is suggested to Tata to design its attribute mix in such a way that it is acceptable to potential buyers.
  3. In the study, majority of the sample respondents bought Tata cars for hiring purpose. Only 14% of them purchased Tata cars for household purpose. So, considering this, it can be understood that most of Tata cars are not designed to satisfy household needs. So the company has to develop still more cars to satisfy the household needs.
  4. Sample respondents in the study mostly know Tata cars through self, followed by family members. Further, it is noticed that few people know about Tata cars through advertising and dealers. Hence, the company should give intensive advertising; all the same, it has to go for point of purchase displays to create awareness among people.
  5. In the study, majority of the sample respondents are self-influenced while buying Tata Cars. The impact of media as an influencing factor is negligible. Hence, the company should target the product to the rich segment as well as the upwardly mobile segment.
  6. Newspapers followed by television attracted sample respondents. It is a fact that the influence of media such as newspapers and television is more upon people. Hence, Tata Motors has to give advertising continuously in these two media to influence buyers.
  7. In the study, respondents mostly liked the advertising given for Safari. But very few of them liked the advertising given for Sumo and Indigo Cars. Hence, the company should improve the advertising for these cars. In another words, innovative advertising may be designed for these two cars.
  8. Regarding to the opinion of sample respondents on the price of Tata cars, majority of them said that the price of Tata cars is reasonable. So, this should be continued in the years to come.
  9. Tata services are ranked good by respondents. But the company should not be complacent. In another words, it should take measures is such a way that the services of Tata are ranked – excellent.
  10. In the study, sample respondents ranked the attributes in terms of service (56.67%), mileage (16.67%), appearance (10%), resale value (8.33%) and comfort (8.33%). In view of this, it is suggested to incorporate the attribute mix in such a way that it is acceptable to the potential buyers.

## CONCLUSION

During the course of the study, there has been an exposure to the information of advertisements and sales promotions related to the Tata Motors leading to interaction with various people giving knowledgeable experience. Therefore the objective of the study on the effectiveness of advertisement and sales promotion strategies of Tata Motors is accomplished successfully. The

respondents from area of Secunderabad have seen the advertisements of Tata Motors and were able to recall it. They have rated well in the full- scale evaluation of attributes of Tata Motors advertisement. Based on the analysis and findings, the conclusion that can be given is that the advertisement and sales promotions are influencing certain level in purchasing new vehicles of Tata Motors. Using finding and suggestions, the firm may get benefited through improving its performance in future by designing effective advertisement and sales promotion strategies.

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# INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN SOCIAL SCIENCES & HUMANITIES

## MARKET SEGMENTATION IN ICICI PRUDENTIAL LIFE INSURENCE

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### ABSTARCT

The markets have recently become more complete and international capital flows well liberalized, markets for goods remain segmented. To investigate how financial innovation and more complete security markets may relieve the effects of this segmentation, we examined a series of two country economies with internationally segmented goods markets, distinguished by the available financial securities. We show that risk-sharing may be limited even with complete financial markets, and that additional securities may be needed to reach an efficient equilibrium allocation; the location of these securities also profoundly affects the equilibrium. Key to this result is our assumption that there may be heterogeneity and imperfect risk-sharing within countries as well as across countries, a novelty of this work. Sufficient conditions for efficiency include complete international financial markets together with liberalized international financial flows. Under these conditions, heterogeneous agents from the same country may use securities as a substitute for the international shipment of goods. This allows them to partially circumvent the segmentation, allowing for efficient risk sharing.

**Keywords:** Market, Segmentation, Life insurance, ICICI.

### INTRODUCTION

A marketing term refers to the aggregating of prospective buyers into groups (segments) that have common needs and will respond similarly to a marketing action. Market segmentation enables companies to target different categories of consumers who perceive the full value of certain products and services differently from one another. Generally three criteria can be used to identify different market segments. The process of defining and subdividing a large homogenous market into clearly identifiable segments having similar needs, wants, or demand characteristics. Its objective is to design a marketing mix that precisely matches the expectations of customers in the targeted segment.

- 1) Homogeneity
- 2) Distinction
- 3) Reaction

### SCOPE OF THE STUDY

The scope of the study is to know the socio - economic profile of the sample respondents and also to know the opinions of the people about the market segmentation process of the company.

## OBJECTIVES

- ✚ To understand market segmentation and consider for what it is used.
- ✚ To examine how companies segment markets.
- ✚ To explore different targeting strategies.
- ✚ To learn about the role and process of positioning in segmentation.
- ✚ To consider how marketers can achieve the best from market segmentation.

## METHODOLOGY

The primary data for study has been collected by questionnaire method. Secondary data has been taken from research articles available online. Sample size of present study is 75. The researcher has chosen the Simple Percentage analysis for the present study.

## PROFILE OF ICICI PRUDENTIAL LIFE INSURANCE COMPANY

ICICI Prudential Life Insurance Company is a joint venture between ICICI Bank - one of India's foremost financial services companies and prudential plc a leading international financial services group headquartered in the United Kingdom. Total capital infusion stands at Rs. 37.72 billion, with ICICI Bank holding a stake of 74% and Prudential plc holding 26%. It began operations in December 2000 after receiving approval from Insurance Regulatory Development Authority (IRDA). Today, their nation-wide team comprises of over 955 branches in addition to 1,033 micro-offices, over 261,000 advisors; and 20 bank assurance partners. ICICI Prudential was the first life insurer in India to receive a National Insurer Financial Strength rating of AAA from Fitch ratings. For three years in a row, ICICI Prudential has been

voted as India's Most Trusted Private Life Insurer, by The Economic Times - AC Nielsen ORG marg survey of 'Most Trusted Brands'. One sure shot way for an employer to retain his team employees these days are constantly on the prowl for "better opportunities". How then do you get them to focus on your job and stay committed for long tenures? Human resource experts agree that employees work with utmost dedication when they believe their organization truly cares about their wellbeing.

Top 3 Reasons why you should invest in ICICI Prudential's group insurance plans with ICICI Prudential's group insurance plans your employees get:

- ✓ Incomparable financial benefits that guarantee their safety and financial stability.
- ✓ Sound financial planning that empowers them to meet their changing financial objectives.
- ✓ Quality service initiatives and transparency across all operations.

## DIFFERENT TYPES OF POLICIES

1. Lifeguard- Protection plan
2. Cash back-Protection plan
3. Home Assure-Protection plan
4. Forever Life -Retirement plan
5. Lifetime Super Pension-Retirement plan
6. Immediate Annuity-Retirement plan
7. Health Assure Plus-Health Product Suite
8. Hospital Care- Health Product Suite
9. Cancer Care Plus -Health Product Suite
10. Save 'n' Protect-Protection plan
11. Premier Life Pension-Retirement plan
12. Education Insurance Plans -Life Insurance Plans
13. Premium Guarantee plans – LI Plans

**DATA ANALYSIS AND INTERPRETATION**

**1. Respondents by Occupation?**

OCCUPATION	NO.OF. RESPONDENTS	%
BUSINESS MAN	26	35
GOVT EMPLOYEES	20	27
PRIVATE EMPLOYEES	14	19
FARMER	10	13
OTHERS	5	06
<b>TOTAL</b>	<b>75</b>	<b>100</b>

**Table 1**

From the above table, it is understood that out of 75 respondents 35% of the people are Businessmen, 27% of the people are Govt. employees, 19% of the people are private employees, 13% of the people are farmers & remaining 06% of the people are others pertaining to different job responsibilities.

**2. Do you have insurance policies to your life?**

ATTRIBUTES	NO.OF. RESPONDENTS	%
YES	40	53
NO	35	47
<b>TOTAL</b>	<b>75</b>	<b>100</b>

**Table 2**

From the source of field survey, out of 75 respondents 53% of people say that they have insurance policies to their life & remaining 47% of people say they don't have insurance policies to their life.

**3. Which type of plan of ICICI prudential life insurance do you prefer?**

ATTRIBUTES	Life Insurance Plan	Protection Plan	Health Plan	Retirement plan
AGE				
< 20 Yrs	2 (3%)	0	0	0
20-50	30 (40%)	15(20%)	25 (33%)	20(27%)
> 50 Yrs	20 (27%)	5 (7%)	20(27%)	15(20%)

**Table 3**

From the above table 3, we can interpret that most of the policy holders belong to the age group between (20-50) 40% of the people have taken life insurance plan, 20% of the people have taken protection plan, 33% of the people have taken health plan, 27 % of the people have taken retirement plan followed by the age group (above 50) 27% of the people have taken life insurance plan, 7% of the people to taken protection plan, 27% of the people have taken health plan, 20% of the people have taken retirement plan and below 20 age group segments acquire less percentage on above criteria.

**4. State the sum assured for all the policies together?**

Response Rupees	No. of Respondents	Percentage
1 Lakhs	24	32
2 Lakhs	16	21
3 Lakhs	18	24
>3 Lakhs	17	23
Total	75	100

**Table 4**

The above table 4 shows that out of 75 respondents, 32% of people's sum assured is 1 lakh, 21% of people's sum assured is 2 lakhs, 24% of people's sum assured is 3 lakhs & remaining 23% of people's sum assured is above 3 lakhs.

**5. Do you feel that ICICI prudential life insurance premium is fair?**

ATTRIBUTES	NO.OF. RESPONDENTS	%
YES	50	63
NO	25	33
<b>TOTAL</b>	<b>75</b>	<b>100</b>

**Table 5**

From the source of field survey, out of 75 respondents 67% of the people said, ICICI prudential life insurance premium is fair & remaining 33% of the people said ICICI prudential life insurance premium is not fair.

**6. State the mode of payment in premium for the policies?**

RESPONSE	NO.OF.RESPONDENTS	PERCENTAGE
Monthly	4	6
Quarterly	23	30
Half yearly	12	16
Yearly	36	48
Total	75	100

**Table 6**

From the source of field survey, out of 75 respondents 6% of the people pay premium monthly, 30% of the people pay the premium quarterly, 16% of the people pay the premium half yearly & remaining 48% of the people pay the premium yearly.

**7. Have you come across any problem with ICICI prudential life insurance?**

RESPONSE	NO.OF.RESPONDENTS	PERCENTAGE
Yes	35	47
No	40	53
Total	75	100

**Table 7**

From the source of field survey, out of 75 respondents 47% of the people said that they have problem with insurance company & remaining 53% of the people said that they

don't have any problem with insurance company.

**8. Which aspects of ICICI prudential life insurance is creating good image in the minds of customers?**

RESPONSE	NO.OF.RESPONDENTS	PERCENTAGE
Excellent policies	14	18
Low service charge	21	29
Easily available online	37	49
All the above	3	4
Total	75	100

**Table 8**

From the above table 8, it shows that out of 75 Respondents 18% of the people said that the ICICI prudential life insurance is creating good image in the minds of customers because of its excellent policies, 29% of the people said that the ICICI prudential life insurance is creating good image in the minds of customers because of its low service charge, 49% of the people said that the ICICI prudential life insurance is creating good image in the minds of customers because of its easy available online policies & remaining 4% of the people said that the ICICI prudential life insurance is creating good image in the minds of customers.

**9. Recommendation of ICICI prudential life insurance to others?**

RESPONSE	NO.OF.RESPONDENTS	PERCENTAGE
Yes	65	87
No	10	13
Total	75	100

**Table 9**

From the source of field survey out of 75 respondents, 87% of the people said that they will recommend ICICI prudential life insurance to others & remaining 13% of the people said that they will not recommend ICICI prudential life insurance to others.

### 10. What is the Response of ICICI prudential life insurance towards the customer complaints?

RESPONSE	NO.OF.RESPONDENTS	PERCENTAGE
Satisfactory	48	64
Good	17	23
Not so good	08	10
Not sure	02	03
Total	75	100

**Table 10**

From the source of field survey, out of 75 respondents, 64% of the people said that the response of ICICI prudential life insurance is satisfactory, 23% of the people said that the response of ICICI prudential life insurance is good, 10% of the people said that the response of ICICI prudential life insurance is not so good & remaining 3% of the people said that the response of ICICI prudential life insurance is not sure.

### FINDINGS & SUGGESTIONS

- ✓ It is understood from the study that majority of the sample respondents are males while relatively few are females. This is due to the fact that most of the females are house wives and have no idea of savings & financial planning. Hence, it is suggested to ICICI if they plan a policy for the house wives, it will be very much useful to them and also for the company because, some revenue will be generated.

- ✓ It is understood from the study that majority of the sample respondents possessed graduation while relatively few of them had their post-graduation. The opinions of these people will reflect the findings of the study.
- ✓ It is understood from the study that majority of the sample respondents are business men while relatively few are employees. The business men constitute nearly 47%, while employees constitute 13% only. However, professionals are as huge as 40%.
- ✓ As per my project analysis, I advise the company to please concentrate on rural sector where 75 % of the business is still left, could be completed.
- ✓ Another finding drawn from the study is that more people insured their lives for a sum assured of Rs.1 lakh, while relatively few people insured their lives for a sum assured of Rs.2 lakhs, 3 lakhs and above 3 lakhs. This is because; there is a correlation between income and insurance cover. The lower income groups cannot have adequate insurance cover on their lives due to the financial problems, while the higher income people may not show interest in insurance. Hence, it is suggested to ICICI to market high sum assured plans. So that, more premium can be collected from these plans which will be beneficial to the company.

### CONCLUSION

As per my project analysis my advice to company is to please concentrate on rural sector where 75 % of the business is still left and could be done. It is understood from the study that majority of the sample respondents are males while relatively few are females.

This is due to the fact that most of the females are house wives and have no idea of savings & financial planning. Hence, it is suggested to ICICI if they plan a policy for the house wives, it will be very much useful to them and also for the company because, some revenue can be generated. Also it is suggested that ICICI concentrates even on small towns which have been neglected by the company to some extent.

### LIST OF ABBREVIATIONS

GIC- General Insurance Corporation of India

IRDA- Insurance Regulatory Development Authority

ING- International Netherlands Group

LIC- Life Insurance Corporation of India

NBFCs -Non-Banking Financial Companies

NMB- New millennium Bank

TAC- Tariff Advisory Committee.

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