Chapter – 1
Introduction

1.1 Introduction

Services play a very significant role in the economy of every nation. The role of services in the economy of services is varied. The national economy of the country depends on its service infrastructure which includes transportation, health care, education, communication and various government services. The services sector covers a wide array of activities ranging from services provided by the most sophisticated sectors like telecommunications, satellite mapping, and computer software to simple services like those performed by the barber, the carpenter, and the plumber; highly capital-intensive activities like civil aviation and shipping to employment-oriented activities like tourism, real estate, and housing; infrastructure-related activities like railways, roadways, and ports to social sector related activities like health and education. Modern economy is dominated by the service sector. In 2011 India ranked 10th in the world regarding services GDP with a 58.2 percent share in the GDP. Public administration and defense together have a share of around 6.1 percent in the Indian economy. Maharashtra is one of the States having a higher than all India share in the service sector. The share of service industry is continuously increasing¹.

1.2 What is a service?

Many definitions of services are available. A few of the definitions are as follows-

- Services are deeds, processes, and performances. (Zeithamal V & Bitner M J², 1996)
- A service is an activity or series of activities of more or less intangible nature that normally but not necessarily take place in an interaction between customer and service employee. (Gronroos, C³, 1990)

¹ [http://indiabudget.nic.in](http://indiabudget.nic.in) last accessed on 22/09/2013
• A service is a time-perishable, intangible experience performed for a customer acting in the role of a co-producer. (Fitzsimmons James ⁴)

All the definitions of services contain common features of intangibility and simultaneous consumption. Goods and services are distinguished on the basis of their attributes- goods are tangible products or outcomes that can be created and transferred. They have an existence over time and can be consumed at a later time. Services on the other hand are perishable. A service is used simultaneously. It cannot be stored for a later consumption. All services are characterized by four distinctive features-

Figure 1.1 Four Characteristics of Services-
Services typically are characterized by –

1. Intangibility
2. Heterogeneity
3. Inseparability
4. Perishability

These four characteristics distinguish services from goods.

1.2.1 Intangibility-

One of the most distinctive features of services is intangibility. It marks the critical difference between services and goods. Unlike the goods or objects the services cannot be seen, felt, tasted or touched (Shostack ⁵, 1977). They cannot displayed, illustrated or physically illustrated. The effect of a service experience may be felt for some time; service *per se* cannot be felt. Products or good and services exhibit a continuum of tangibility. Services primarily represent the intangible part of the continuum which may be accomplished through some tangible means.

1.2.2 Inseparability-

Services are characterized by their simultaneous production and consumption. The inseparability of production and consumption differentiates the services from goods. Goods are produced first, may be stored and consumed at a later stage. Services, in contrast with goods, are produced and consumed at the same time. The service

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provider and consumer/customer are present at the time of production and consumption of the service. Thus the customer is present and many times involved in the process of production and consumption of the service. Quality is thus determined by the service delivery.

1.2.3 Heterogeneity-

Services are people based and their outcome depends on the service interactions among people. A large human factor is involved in services. Heterogeneity occurs at various levels-

- The quality of service performance variation from one organization to another;
- The quality of service performance variation from one performer to another;
- The quality of service performance variation for the same performer on different occasions.

Hence uniformity in the service delivery is difficult because of the lack of guarantee of behavior from service persons (Kandampully J6, 2007).

1.2.4 Perishability-

Perishability is another characteristic of service quality which is closely related to intangibility. Services are produced and consumed simultaneously. They cannot be stored but are produced on demand by the consumer and consumed at the time of production. Perishability is characterized by non-ownership of services. As services cannot be possessed, taken away or stored they cannot be owned as well. This makes ownership difficult. Consumers can own the goods but can only enjoy or experience services but not own them.

1.3 Service quality-

The four characteristics of services- intangibility, heterogeneity, inseparability, Perishability and the predominance of human factor make quality of services difficult to interpret and measure. The service quality movement was led by the service quality “Guru”- W Edward Deming, who led the Japanese service quality revolution. He proposed fourteen principles for service quality management which are accepted by service industry the world over. The points are discussed in detail in the chapter on

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literature review. The quality of goods is easy to assess but the service quality is
difficult to assess. Gronroos\textsuperscript{7} (1982) identified two dimensions of service quality-

Figure 1.2 Service Quality Dimensions (Gronroos)

![Service Quality Dimensions (Gronroos)](image)

**Technical quality** as suggested by Gronroos (1982) includes-
- Computerized systems in offices;
- An employee’s technical knowledge and ability to serve;
- The quality of documents received by the customer and so on.

Technical quality is what the customer receives.

**Functional quality** relates to how a customer receives a service. Many services are
subjective experiences. Hence functional quality is the way in which technical quality
is transferred to the customer.

According to Lehtinen\textsuperscript{8} (1983) service quality is about two dimensions-
process quality and output quality.

Figure 1.3 Service Quality Dimensions (Lehtinen)

![Service Quality Dimensions (Lehtinen)](image)

paper, Service Management Institute, Helsinki, Finland in Kandampully Jay (2007) ‘Services Management: The
Process quality is assessed during the service while output quality is assessed after the service is delivered by the provider and experienced by the consumer.

Output quality is assessed on the basis of the output of the service. The output of service may either be tangible or intangible.

1.4 The Services Marketing Mix

Service marketing is characterized by seven P’s which are listed below. The first four elements in the services marketing mix are the same as those in the traditional marketing mix. However, given the unique nature of services, the implications of these are slightly different in case of services.

1. Product:

In case of services, the ‘product’ is intangible, heterogeneous and perishable. Moreover, its production and consumption are inseparable. Hence, there is scope for customizing the offering as per customer requirements and the actual customer encounter therefore assumes particular significance. However, too much customization would compromise the standard delivery of the service and adversely affect its quality. Hence particular care has to be taken in designing the service offering. The customization in case of services is very significant as each case is a stand-alone case and decisions are to be taken based on the merits of the case.

2. Pricing:

Pricing of services is tougher than pricing of goods. While the latter can be priced easily by taking into account the raw material costs, in case of services attendant costs - such as labor and overhead costs - also need to be factored in. Thus a restaurant not only has to charge for the cost of the food served but also has to calculate a price for the ambience provided. The final price for the service is then arrived at by including a mark up for an adequate profit margin. Pricing, in case of the services provided by the Tahsil offices plays a very insignificant role. The policy of the Government is to provide services at the least possible price tag and in most of the cases free of charge. Also, pricing is governed by profit and competition. Both the factors do not affect the services under study as it is a monopoly of the Tahsil offices to serve the citizens and there is no competition either from the Government of private sectors.
3. **Place:**

Since service delivery is concurrent with its production and cannot be stored or transported, the location of the service product assumes importance. Service providers have to give special thought to where the service would be provided. The development of technology and launch of schemes like *Shasan Aaplya Dari* (Government at Your Doorstep) have shrunk the space between the customers and the service providers.

4. **Promotion:**

Since a service offering can be easily replicated promotion becomes crucial in differentiating a service offering in the mind of the consumer. Thus, service providers offering identical services such as airlines or banks and insurance companies invest heavily in advertising their services. This is crucial in attracting customers in a segment where the services providers have nearly identical offerings. The element is insignificant in case of the services provided by Tahsil offices as there is no competition from any sector- private or government.

The following three elements of the services marketing mix - people, process and physical evidence - are unique to the marketing of services.

5. **People:**

People are a defining factor in a service delivery process, since a service is inseparable from the person providing it. The service delivery and service experience occur simultaneously and hence customer is an inseparable part of any service transaction. This inseparability of the customer from the service delivery makes him very important in judging the quality of the service he/she experiences. Consequently, customer service training for staff has become a top priority for many organizations today. In case of the Administrative services provided by the Tahsil offices the customer may not be present at all times. The direct contact with the customer is limited but the processing of papers and decision making processes behind the service counter play a vital role in the service quality perceptions. The FLEs play a crucial role in this behind the curtain process. That is the reason why FLEs’ perceptions too play an important and indispensable role in the service quality perceptions as far as Tahsil offices are concerned.
6. Process:

The process of service delivery is crucial since it ensures that the same standard of service is repeatedly delivered to the customers. Therefore, most companies have a service blueprint which provides the details of the service delivery process, often going down to even defining the service script and the greeting phrases to be used by the service staff. This refers to the manner in which the FLEs interact with the customers across the desk- the moment of truth. The monopolistic nature of the service under study puts the employees in a position where they have exclusive powers and exploitation and humiliation may occur because of the power in hand. The quality certifications of the offices from the Revenue Department rely heavily on the administrative and decision making processes but rarely on the service delivery process. The issue has been discussed separately at the end of this chapter.

7. Physical Evidence:

Since services are intangible in nature most service providers strive to incorporate certain tangible elements into their offering to enhance customer experience. Thus, there are hotels which have well designed waiting areas often with magazines and plush sofas for patrons to read and relax while they await their turn. Similarly, restaurants invest heavily in their interior design and decorations to offer a tangible and unique experience to their guests. Tahsil offices again fall short of the norms of physical appearance or tangibility. The reasons for a less customer friendly environment may be many. A few of the possible reasons are- non-availability of funds for maintenance and aesthetics, non-availability of class 4 staff due to ban on recruitment since 2004, lack of a competitive environment resulting into lethargy and disinterest on part of the employees, lack of recognition for outstanding performance and so on. The Tahsil offices often fail to create a mark in the mind of the customers. The services are looked upon as a necessity of the customers than the duty of the provider. The focus needs to be changed.

1.5 Background of the study

Government services play a very critical role in the economic stability and growth of a country. They are necessary for the economy of a nation to survive and
people to prosper. These services contribute to the well being, prosperity and safety of the people and the survival of the economy of the nation.

The administration of Land Revenue Department of Maharashtra vests with the Additional Chief Secretary/ Principal Secretary, Revenue Department. For the purpose of administration, the State has been divided into six divisions and each division is headed by the Divisional Commissioner who is assisted by district Collectors. There are 35 district Collectors, 110 revenue sub divisions, 370 Tahsils headed by the Tahsildars. The Revenue Inspector and village officers (Talathis) are responsible at the grass root level for collecting the land revenue and dues recoverable as arrears of land revenue. The actual receipt of land revenue was Rs. 484.17 crores during the year 2007 and it was Rs. 1094.98 crores in 2011. The revenue collection increased by almost 66.45 percent from 2006-07 to 2010-11. (Figures taken from the Audit Report, Government of Maharashtra, for the year ended 31 March 2011.) Thus the role of the Revenue department in generation of the State’s revenue is fast increasing.

The public service sector is under increasing pressure to demonstrate that their services are customer-focused and that continuous performance improvement is being delivered. The purpose of this research is thus to examine the service quality concepts and their application in the public service sector in Maharashtra, India with a special focus on the Revenue administrative services. The study tries to examine the customer perceptions of the service and front-line employees’ (FLE) perceptions of service quality and tries to find whether customer expectations are matched with employee expectations. This research aims at the study of the various aspects of quality of the services provided by the Tahsildar cadre of the Revenue Department. Though the research aims at the study of services provided by the Tahsildar cadre the data was collected from all the employees of the Tahsil offices including Tahsildars, Naib Tahsildars and clerks and senior clerks.

The Revenue Department of the Government of Maharashtra is one of the oldest departments of the Government. The Land Revenue setup dates back to the

periods of the Mughals, and even before that. The structure of the department is very huge and complex. Starting from the Additional Chief Secretary at the Secretariat level to the village Talathi/ Patwari at the grassroots level the department has functionaries at all the levels of administration. In the early British Period, Mr. Mountstuart Elphinstone, Governor of Bombay, appointed Collectors in charge of the Revenue and Magisterial Administration by the District with a certain control over the police Department. Collectors were assisted by Asst. Collectors in Sub Divisions and under them were Mamlatdars in charge of Talukas/ Tahsils. He adopted Shivaji’s Jamabandi system of land revenue assessment. Today’s system is an expanded version of the same one adopted by the British. The Sub Divisional Officer or Prant Officer is now a Deputy Collector while Mamlatdar is Tehsildar in charge of a Tehsil. Village Officers are Patwaris (Patel) or Talathis of today. For this study, the Tahsildar cadre has been selected because of the following reasons –

1) The Tahsil offices have the strongest public interface as compared to any other level within the hierarchy of the department. Because of a high level of interactions with the public the Tahsil has been selected as a unit for this study.

2) The number of Tahsil offices is quite limited and a representative sample of Tahsildar offices would serve the purpose of this research.

3) The study of the service expectations of the internal customers of the Tahsil offices includes the service quality perceptions of all the FLEs of the Tahsil offices including Nail Tahsildars, Talathis, Senior Clerks, Clerks, and their views about improvement in the service quality. Thus instead of restricting only to a single cadre the study has been broadened in order to include the internal as well as external customers of a Tahsil office.

4) The study of the external customers or the general public becomes easy due to easy approachability of them at the Tahsil offices.

5) The lower cadres are actually the frontline employees and service providers to the citizens. It is the interaction with these employees that the customers decide their views about the government. For a common man the FLEs are the government!
The type of services provided by a Tahsildar office is a ‘mixed’ service where both face to face and backroom components are involved. It is different from both ‘pure’ services where there is high level of customer contact and ‘quasi’ manufacturing services where there is no customer contact. Organizational Management characteristics of high contact services are applicable to Tahsildar’s services. The nature of service act is a mix of tangible as well as intangible dimensions. These services are more directed to people’s minds and intangible assets. The licenses, orders, judgments, ration cards, certificates and other documents issued by the Tahsil offices account for the tangible part of the service. However, the Tahsildar’s services are more complex and multidimensional as compared to typical manufacturing services.

Figure 1.4 Hierarchical Structure of a typical Tahsil Office

1.6 Applicability of service quality concepts to Revenue Department-

The characteristics of services apply well to the revenue department. The front line employees provide a variety of services to the customers. The service delivery process, however, may not by very simple. The customer does not always take part in the service delivery process. There may be an across the table service encounter between the employee and the customer but lot of processing, decision making takes place during the service process in which the customer may not be directly involved.
The customer experience of the service at technical levels as well as functional level contributes equally to their service quality perceptions. The process quality of which the customer may not be a part contributes equally to the customer satisfaction as compared to the output quality as the decisions are extremely case specific and no two cases are exactly similar. Hence study of service quality becomes very important in case of this department. Also, the service quality of this department has not been studied in the past.

One very distinguishing characteristic of the services provided by the Revenue department is that the services are unique in nature and they do not have a competition from outside. If they have to use service quality for competitive advantage, organizations must perform above the adequate service level (Zeithaml V. et al\textsuperscript{10}, 2008). Lack of a competitive edge also results into lack of performance standards and strict adherence to existing performance standards, if any. Hence the minimum performance level expected by the customer is difficult to comprehend due to lack of a comparative standard in the market. Customers do not know exactly what they have to expect from the service. The lack of competitive services lead to the decision to study Rajasthan as an independent but functionally similar department for comparison.

The first thing we see when we enter into the government office is stack of papers and lots of files, piled high on the desks, sometimes difficult find a place or to find a person behind those files. Think about the about the people who work every day with these files—creating, retrieving, signing, moving, storing, and searching. Physical file management has been a part of Government since ages. However in eINDIA Governance Summit 2013 eOffice Sindhudurg, Maharashtra Nomination for Best G2G IT Initiative of the Year By: Virendra Singh, IAS this new era of Information technology, Government is shredding these physical files bytes by bytes converting these to digital files and implementing electronic office solution.

The processes of modernization, computerization, and privatization have influenced the services of the Tahsil offices to a great extent. The Sindhudurg Collector office in Maharashtra has opted for complete office automation by adopting the e-office system. They have streamlined all the processes and developed the e-office software to suite their functions. The conversion of manual processes to computerized processes has greatly increased their efficiency.

As per study, on an average, a document is photocopied 19 times. Paper files get doubled every 3.5 years and paper usage in an average office grows 22 percent a year and doubles every 3.3 years which keeps adding to the new filing cabinets and resources to manage these. A letter has to pass through 41 steps and entered in dozens of the registers before it is answered. The average time to retrieve and file a paper document is 10 minutes. Due to the large number of physical files, average search time for any document is 18-20 min minutes and sometimes these files are never found. Misplacement of files is a very common issue and at any given time about 3-5% of organisation’s files are lost or misplaced. In organizations where there is lot of paper based work, half of the office’s time is spent in handling paper or data entry. In spite of this effort, 92 percent of information is in manila folders. Protecting the files kept in record rooms from wear and tear and any misuse is another challenge. In any unforeseen event such as fire, no backups are available for the physical files stored. EOffice is aimed at improving internal efficiencies in an organization through electronic administration. E-Office is workflow software that enables departments to clear, edit or suggest on files on computers connected via a NICNET link, a point-to-point connectivity.11

1.6.1 The Challenges
The Tahsil administration today faces a lot of challenges. The challenges can be on two levels-

1. Procedural gaps-
   Complicated Business Process:
   o In spite of the Manual of Office Procedures in existence the filing systems are not in place. Process uniformity is not observed. This leads to a great variation in the process of creation and handling of files or for that matter any issues with the Tahsil.

11 [http://sindhudurg.nic.in/eoffice_writeup.pdf](http://sindhudurg.nic.in/eoffice_writeup.pdf) last accessed on 20/09/2013
Processes identification and streamlining. It is found that more than 2300 subjects being handled by the District Collector office. The Tahsildar handles most of these subjects at the Tehsil office.

Documenting the ideal work flow for each process and knowledge upgradation regarding the various provisions of the Law or Government orders is needed for the same.

Record classification and record room improvement: Thousands of files and records are dumped in the record rooms of Tahsil offices. Some of these records may be more than a century old and have archival value. Sorting and classification of the records, destruction of unnecessary files and papers is a herculean task.

Maintenance of standard order files, reference books, books on Laws and rules is necessary for referencing and decision making.

2. Resource Gaps:

• **Infrastructure Gaps**: The Tahsil offices generally have terrible shortage of computers and also the internet connectivity, workplace and basic facilities. These gaps need to be identified and through constant planning and resource management the gaps need to be plugged. These gaps lead to delays in processing of documents and file and delays in decision making which can be avoided through proper planning.

• **Human Resource Gaps**: Availability of trained workforce is again a problem faced by the Tahsil offices. Employees need training and motivation to work in any kind of office environment and implement change in the established work practices.

• **Change Management and launching of the e-Office**: The slow and steady march towards creating the e- governed office is not easy if the change management is not effectively tackled and this should done by following a strategy of training continuously and motivating people to work ceaselessly for achieving the aims.

The Government offices in general aim at

– Transparency & Accountability
– Quick disposal of cases
– Monitoring of pending cases
– Easy system of tracking of receipts and files
– Simplified processes of decision making
– Preservation of knowledge in an organized fashion
– Creating a friendly environment for the employees
– Good long lasting infrastructure
– increased awareness of computers
– Improving employee competencies to adapt to change
– Building a Citizen interface
– Paving a way for the transition to a ‘Less Paper Office’
(Adopted with some changes from Sindhudurg District Collector’s website\textsuperscript{12})

1.7 Study of Rajasthan along with Maharashtra

The services provided by the Tahsil offices are one of their kinds and are exclusively provided by the State Government. They are a set of highly monopolized services with the complete authority by the Government. Unlike health services, banks, insurance or telecommunication the services provided by the Tahsil offices do not have any competition in the market. Hence comparison of the service quality, especially customer expectations, becomes extremely difficult because the customers have no other choice but to approach the Tahsil office for these services. Another reason is that though the aspect of customer satisfaction is applicable to this service customer retention is again not applicable because of the strict monopoly of the service. Also, the market share and revenue link are also not strongly applicable to this service due to its highly non-profit nature. The services are for the benefits of the public at large and are not aimed at profit generation. The study of Tahsil offices from the State of Maharashtra thus seemed to be one sided with no scope for a comparison or a point of reference. Hence it was decided to collect an equal amount of data from Rajasthan as well in order to have a holistic view about the customer perceptions about the services. A comparison between the statistics will also provide an insight into the areas of improvement in case of Maharashtra.

The two States have a similar Revenue Organizational structure; both the States are at a comparable developmental stage. Rajasthan has declared its State training policy in 2008. Maharashtra has recently developed the State training policy

\textsuperscript{12} \url{http://sindhudurg.nic.in/eoffice} last accessed on 22/09/2013
in 2011. Hence the study also includes a comparison between the training initiatives in the two States. The study also tries to find out the relationships among training, employee satisfaction, quality of service delivered and customer satisfaction.

1.8 Theoretical Framework

A Parasuraman, Leonard L. Berry and Valarie A Zeithaml have devised the SERVQUAL approach towards measuring the service quality. They defined service quality as the degree and direction of discrepancy between consumer’s service perception and their expectations. SERVQUAL is a multiple item scale for measuring consumer perception of service quality (Parasuraman A et al, 1988). They devised the five factor measurement of service quality. The concept of service quality as a 5-dimensional construct consisting of Tangibles, Reliability, Responsiveness, Assurance and Empathy was first developed by the three experts. They have identified 22 items to measure the five dimensions universally across service industries. Each dimension is rated against its importance in evaluations the quality of service (Parasuraman et al 1991) No evidence has been found prior to undertaking this study that the SERVQUAL has been used in a Revenue Administrative setting. No tools to measure customer satisfactions with Revenue/Government Services exist in the research field and no instruments have been identified which focus on measuring Tahsildar’s Service Quality from the customer’s perspective. The study thus undertakes exploration of the service quality tools for evaluation of service quality by the customers/public. This study is an attempt to relate service quality, expectations, perception and training and to introduce it for evaluation of the quality of services and its relationship with training of any cadre in the Government setup.

1.9 Significance of This Study

This study aims at applying the service quality tools to a sector of the Government setup in Maharashtra. Customer satisfaction is still a far cry in the Government setup. With the changing times and increasing expectations form the

(public) customers, it is now time to assess the services of Government offices from the Quality dimension. Today’s managers are interested in understanding the customer’s perceptions of Service quality and its appropriate use in delivery of quality services. The pilot study will examine the applicability of the SERVQUAL instrument to assess service quality of the Tahsil offices. The aim of the study is to develop a model for service excellence through training.

Quality control of services is very difficult. Manufacturing of products can be checked in the production area before any customer is aware of any defect. Automation can used to standardize production process to ensure consistency. This is simply less possible with services. Since the customer is involved in the service delivery process, there is no opportunity to check quality of service in advance. Customers are instantly aware of breakdown in services. Further since humans deliver services to other humans, automation can rarely be used. Therefore staff training in service delivery becomes a high priority for service firms. Training has been given priority for excellent services delivery. (Kandampully J\(^{15}\), 2001). A large number of researchers have studied the importance of training in service quality. They have been discussed in the following chapter on literature review. Staff training is an essential and indispensable part of Human Resource Management, The importance and value of staff training has long been recognized. Consider the popular and often repeated quotation, ‘Give a person a fish and you feed him for a day. Teach a person to fish and you feed him for a lifetime’ (McClelland\(^{16}\) 2002). This understandable and far-sighted saying was from a famous ancient Chinese thinker and philosopher Confucius. This saying has explained clearly how important it is to train an employee to conquer his/her work than just give him/her a job of income. Acknowledgement of the importance of training is evident in the introduction of the National Training Policy of India in 1996. This study tries to assess the importance of training on the quality of the services provided by the Tahsil Offices in Maharashtra and Rajasthan; to find out the relationship between training and quality of services and to find out whether training can improve the quality of services. The relationship between service


quality, expectations, perception and training has been studied by Cronin and Taylor (1992, 1994). The details are discussed in the following chapter.

1.10 Training and Training Policy

Training of employees is an important tool of improving the service quality. In case of Government organizations the existence of a well designed Training Policy acts as a guideline for designing and implementation of employee training in a very systematic manner. However, mere existence of a policy on paper is not sufficient. It needs a strong support and will power from the beaurocracy to implement the policy. Today, training has a very low priority. Proper implementation of the policy needs a strong training framework at the ground level. The National Training Policy declared in 1996 and revised in 2012 envisaged ‘training for all’. The guidelines of the National Training Policy expected the States to devise their own training policies. The first State to devise her training policy was Kerala in 2003 followed closely by Nagaland in 2004. State training policies of Haryana and Karnataka are also formulated. Rajasthan devised its training policy in 2008 while Maharashtra has very recently devised her training policy in 2011. The policy needs proper planning for its implementation. It is also expected that the departments devise their own training policies by identifying the specific training needs of their employees. This research will help as a guideline for developing the training policy for the employees of the Revenue Department.

1.11 Organization of the Thesis

This thesis is organized as follows: the introductory section gives a brief description of the service quality and a background of the Revenue service sector. This is followed by relevant literature review pertaining to service quality and customer satisfaction. The methodology of the research paper is explained, followed by the results of the empirical analysis. Conclusions and managerial implications are noted, and limitations and future directions are discussed. Finally, discussion on the conclusions, implications and recommendations by the researcher for improving service quality within the Revenue service sector of Government of Maharashtra based on the findings of the study are provided. Appendices and a bibliography are presented at the end to conclude the thesis.