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It has a set goal to achieve, the area or the region where it is to be implemented is predetermined and the time to terminate the commitment is fixed in advance. It is something which is measurable both in its major costs and return. It will have group activities which could be financed and a group can get benefits which could be identified and values are estimated. It will have a specific clientele which it is intended to reach.

Need for Project Approach: (a) Projects carefully prepared within the framework of broader development plans contribute to the larger development effort. (b) Projects give an idea of costs year by year so that those responsible for providing necessary resources can do their own planning. (c) Projects analysis bring out the effects of a proposed investment on the participants of the project whether they are farmers or government agencies.

(d) Project permits a better judgement of the administrative and organizational problem that are likely to be encountered. (e) Project encourage conscious and systematic examination of alternatives. (f) Projects help in building up a data base which is lacking in many developing countries.

Strategies for planning projects: Strategies in planning of agricultural projects should be guided by the National priorities, viz growth with social justice. Sometimes it might happen that the growth aspects are given prominence while the social justice aspects are relegated to the background. Consistent with the overall national objectives, project planning strategy should have the following priorities. (a) Projects which have better

distribution effects. (b) Projects which increase benefits rapidly. (c) Projects in areas which are relatively less developed. (d) Projects which would benefit the most vulnerable sections of the community.

(e) Projects which have greater employment potential. The best strategy to be adopted in agricultural project planning should be such that there is simultaneous development of those activities which would bring about the greatest benefit to the largest number of people. Having decided the priorities, the next question would be to choose the projects. The strategy in deciding agricultural projects-single purpose or multipurpose projects.

Planning and operation are easy in single purpose (as for e. g.

dug well schemes, shallow wells schemes, schemes for the installation of pump sets etc.,) They are quick yielding and can be implemented by private bodies. The planning of multipurpose projects (major irrigation projects) on the other hand is complex and requires heavy financial involvement. The return from these projects is obtained after a long gestation period and hence generally only public bodies would be able to undertake these projects. Projects Cycle: The effective phases in a project cycle: The reason why it is considered as a cycle is that each phase not only grows out of the proceeding one, but leads into the subsequent one and it is a self renewing cycle so that new projects grow out of old ones in continuous process.

Identification: It is the process of identifying, in a preliminary way, projects which are of high priority, which might be suitable for bank financing and which the borrower, the bank and the government are interested in considering.

There are essentially three tests involved in identification of the project.

These are; (a) Whether the sector of the economy in which the project falls and the project itself are of high priority for development and recognized as such, in the Government's developmental plan. (b) Whether, on prima facie grounds, the project seems to be feasible i. e., whether a technical solution to the problem to which the project is addressed to, can be found at a cost commensurate with the benefits to be expected? (c) Whether the government is willing to support the project by financial and other means, if required? The following sources will help to identify new projects (a) Governmental Five year plans. (b) Existing Projects. (c) Natural resources etc.

Formulation: This covers the steps necessary to bring a project to the point where its technical, economical and financial feasibility are established and its is ready for appraisal. It involves decisions based on technical judgements about the site and location of the facility and more broadly, on the appropriate technical features of the project itself. This is the stage during which the resources have to be judged and analysed. The alternatives are systematically to be explored. This is the stage wherein feasibility studies have to be conducted and preliminary investigations have to be made.

Appraisal: Appraisal covers the following aspects: (a) Technical aspects (b) Economic aspects (c) Commercial aspects (d) Financial aspects (e) Managerial aspects (f) Organizational aspects The technical analysis will examines the possible technical conditions in the proposed agricultural project- the natural and physical resources, the availability and the potentials, the cropping pattern, the marketing arrangements etc. The

economic analysis covers the contribution of the project to the overall development of the economy and whether the project could contribute to the economy with justification for the utilization of the scarce resources. The commercial analysis would deal with the arrangements for marketing the output produced by the project and the arrangement for supply of inputs needed to build and operate the project.

The most important is that the demand and supply be ensured. The financial analysis of a project covers all the financial effects of a proposed project on its beneficiaries. Farm budgets have to be prepared for the beneficiaries to determine the project's financial viability. The budget should determine the estimate year by year (gross receipts and expenditures), including the costs associated with the production and the loan repayments, to determine the net amount that will go to the family resources for its labour, management skills and capital. The farm budget also becomes the basis for fixing the loan period and the repayment schedule. The managerial aspects are crucial to good project design, implementation and operation. The following are to be considered. (a) The managerial skills of the participating farmer; (b) The availability of extension functionaries; (c) The availability of technology; (d) The availability of training programme for the farmers; (e) The ability of the developmental departments to implement and monitor the project.

The organizational aspect deals with the authority of the organization and the linkages of the responsibility with the authority. The organization should have a sound system of accounting to ensure prompt disbursements under the project and to keep record of its progress. Implementation: This is the most important step in the project cycle. A project has to be monitored <https://assignbuster.com/it-those-responsible-for-providing-necessary-resources-can/>

during its implementation in order to ensure that it is completed as per the schedule and the expected benefits are realised by the beneficiaries.

Problems may arise during the implementation of the project. The cost may go up and even the technologies may change. In order to have these settled, frequent monitoring is essential. Monitoring is the timely collection of data and analysis of the process and to find out whether the project is moving in the anticipated direction or not.

If deviations occur, they have to be rectified. Evaluation: The evaluation is the analysis study to determine the factors responsible for the success or failure of the project in order to learn how to plan better for the future. This is not only carried at the end but also in between while monitoring. The evaluation is always done on the objectives formulated for the project.

Risks and Risk Management in Agricultural financing What is risk? The exposure to the chance of injury or loss; a hazard/ threads or dangerous chance to any event. What is risk mitigation? Effort to reduce the severity, loss or injury to happen or happened. Risks associated with borrowers: 1. Interference of money lenders in funding during seasons. 2. Effect of ownership of lands and lending by bankers.

3. Unfavourable attitude of farmers towards agriculture. 4. Ignorance and illiteracy of farmers. 5.

Low bargaining power of farmers- uncertainty of price. 6. Weak mind set of farmers leading to committing suicides. 7. Unaware of the concept of time value of money. 8. Sub-division and fragmentation of holding. 9.

Unexpected events like death of the borrower. 10. Improper accounting standards.

11. Financial illiteracy 12. Distance from the place of production and place of sale.

13. Lack of awareness of value added agriculture. 14. Farmers are price takers and not price givers/ fixers. 15. Willful default. Risks associated with bankers/ banks: 1. Lack of knowledge of bankers on farm lending resulting in improper appraisal.

2. Under-financing/ Over-financing of farm/ non-farm activities. 3. Low interest rates. 4. High transaction costs in lending.

5. Financial exclusion. 6. Financing in unsuitable areas. 7. Lack of awareness of value added agriculture. 8. Failure of diversified credit to agriculture.

9. Inadequate loan collaterals. 10. Unaware of market values at the time of loan disbursal. 11. Land is cultivated but with usufruct rights. 12.

Concessions in terms of lending like interest rates.

13. Lack of systems, experience and incentives to enforce loan repayments.

14. Lack of knowledge on project lending to agriculture. 15.

System created is borrower dominated rather than depositors. 16. Cost over-run due to time over-run. 17.

Foreign exchange risk. 18. Liquidity risk- mismatch between resources and requirements. 19. Fast lending. Risks associated with uncontrollable events. 1.

Unpredictable impact of weather/ climate- Vegaries of monsoon. 2. Effects due to pests and diseases- crops. 3. Effects due to diseases/ permanent total disability- livestock. 4. Effects due to the fire accidents.

Risks associated with others: 1. Lack of proper planning for varying agro-climatic/ agri-export zones. 2. Improper price fixation, fluctuating Minimum Support Price and Price concentrated risk. 3.

More middle men in marketing. 4. Delay in insurance settlements. 5.

Political interference. 6. Lack of extension services from Govt, side 7.

Creation of subsidy culture. 8. Changing Govt, policies on agriculture. 9. Too many players in the market but too little done.

10. Improper implementation and monitoring of Govt, directed schemes. 11. More a targeted approach rather than a productive approach.

Risks associated with activities (farm and nonfarm): 1. Farming- still a traditional approach. 2. Uncertainty in the maturity pattern of crops. 3. Seasonality risk.

4. Poor yields/ productivity. 5. Yield uncertainty- reduction or increase in yield/ productivity. 6.

Non-availability of inputs. 7. Non- availability of quality seeds and fertilizers. 8. Increase in cost of inputs. 9. Water of irrigation- a critical constraining factor. 10.

Non-availability of agricultural labour during peak agriculture seasons. 11. Increase in cost of agricultural labour. 12. Migration of agricultural labour and professional shift. 13. Lack of good rural markets/ marketing and weak market infrastructure.

14. Continuous cultivation of land/ mono-crop leading to depletion of soil-mineral resources. 15. Excess application of fertilizers and pesticides. 16. High post harvest processing costs.

17. Post harvest losses. 18. Lack of storage structures.

19. Hoarding of produce leading to price hike. 20. Intermediary costs. 21.

Price uncertainty. 22. Agri movable assets- high risk. 23. Pledging spurious jewels- frauds. Self Help Groups What is Self Help Group? An SHG has an average size of about 15 people from a homogeneous class. They come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis.

They use pooled resources to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them.

The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behaviour, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans of their own members. Since the group's own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensure timely repayments. Benefits of SHGs: For members i. Discuss and help each other to solve common problems ii.

Collect and use own savings to make interest bearing small loans to each other. iii. Learn basics of financial intermediation. iv. Learn to appreciate other's needs and prioritise their own needs'. v. Start handling resources of a size much beyond their individual capacities.

vi. Realise that resources are scarce and that they have a cost. vii.

Learn that repayment is not difficult, with regular savings habit. viii. Use peer pressure as an effective substitute for collateral security. ix. Win the confidence of the formal banking system through mature financial behaviour, leading to further access to need based funds. x. Learn to interact with the external environment in a meaningful way, leading to increased self esteem and confidence. For Banks: i.

Benefits from reduced transaction costs through economies of scale. ii. Learn to externalize credit supervision and servicing to the NGOs or the SHGs themselves. iii. Benefits from mobilization of small savings through groups, gaining access to low-cost funds. iv.

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Accept peer pressure within the SHGs as an excellent substitute for collateral securities, leading to more than 95% repayments. v. Get timely repayments leading to faster recycling of funds.

vi. Recognize SHGs as the appropriate medium for expansion of business of rural branches for wider coverage of clientele. vii. Recognize the prospects of 'ripple effect' in quality among their clientele.

viii. Build goodwill among the rural clientele. ix. Benefit from full refinance facility from NABARD for better fund management.

For NGOs: i. Find SHGs as complimentary to their core functions. ii. Use the synergy of social and economic programers for better impact on the poor. iii. Deepen and widen the outreach to the poor through 'credit plus' approach.

iv. Gain recognition as socioeconomic change agents. v. Use the avenue for performing financially intermediation in underbanked areas. vi. Act as meaningful agents between banks and the poor.

vii. Perform the role of propagators of innovative financial services delivery approaches. SHG Bank Linkage Programme: Process as on 31st December 2005 Cumulative number of SHGs credit linked: 18, 29, 847 Cumulative bank loan disbursed: Rs.

83191 million Cumulative refinance drawn by banks: Rs. 37414 million

Support from NABARD General: i. Conceptualized and introduced the pilot phase of SHG Bank Linkage Programme. ii. Contributes to conductive policy framework. iii. Value addition to the programme by developing and sharing different types of conceptual inputs for the stake holders.

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iv. Making available on large scale capacity building inputs. v. Fund support for expendable and loan funding needs of participating agencies. vi. Holds training consultations, supports stakeholders in training interventions. vii. Supports banks to act as Self Help Promoting Institutions.

Kishan Credit Card: > Eligibility > All farmers. > Purpose: > To meet the short term credit requirements for cultivation of seasonal, annual, perennial crops. > The scale of finance is to be taken as indicative cost and not mandatory. In case of high yielding varieties of irrigated crops, limit can be fixed upto 120% of scale of finance where there is tie-up arrangement with Corporates when there is need to incur additional cost towards quality inputs. > Besides the above, KCC limit will be arrived at as given below: > Post-harvest/ Household requirements of the farmer at 10% of the limit fixed subject to a maximum of Rs. 25000/- per farmer. > 10% towards maintenance of farm assets subject to a maximum of Rs. 25000/- per farmer.

Interest Rate: Crop Loan and Term Loan (Repayment < 36 Months): Upto 3 lakhs @ 7% Rs. 3.00 to @ BPLR + 0.5 - 13.00 Rs. 5.00 lakhs Rs. 5.

00 lakhs @ BPLR+1.00%- 13.50% Other features of the scheme: i. The limit sanctioned is in the form of revolving credit.

Hence, any number of debits/ credits may be allowed subject to the seasonal drawing limit. ii. In case of natural calamities in the area declared, the amount released for the specified crop may be rephased/ rescheduled as term loan and further withdrawals upto the seasonal sublimits fixed may be permitted, if there are no other irregularities.

iii. With drawals in the account should be restricted to the seasonal sub-limit fixed for the respective seasons. Drawals/ repayment schedule have to be arrived at factoring in the nature of the crop cultivated. iv. The loan amount released for one season should be adjusted within 2 months from the date of harvest of the crop. v.

Renewal will be permitted only for satisfactorily operated accounts both in terms of drawal and adherence to seasonal sub-limits. vi. Separate SB account need not be opened as the crop loan is given in the form of cash credit. vii.

Credit balance in the account will be entitled for interest on par with SB accounts. viii. No service/ inspection fee to be levied for a loan limit upto Rs. 25000/-. For loan amount exceeding the above, service charges will be levied. ix.

Chitta, adangal and other farm documents to be produced by the farmer once in 3 years. x. All eligible IBKC farmers will be covered under Permanent Accident Insurance scheme. xi.

Annual premium under PAIS is Rs. 15 per farmer, of which Rs. 5/- will be borne by the borrower and the balance Rs.

10/- by the bank. xii. Insurance of notified crops in notified areas under National Agri Insurance scheme is compulsory and the premium amount to be paid by the farmer at the time of availing credit under IBKC scheme. xiii.

Disbursement can be in the form of cash. However, receipts for fertiliser, seeds should be produced by the farmer for ensuring end use. xiv.
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Tenants farmers are also eligible for availing IBKC. Communication:

Communication means transmitting and receiving information, signals or messages by means of gestures, words or symbols from one person to another. Communication is indispensable. Communication is not what is transmitted but it is what is perceived.

It is information coloured by the perceptions and intentions of both the sender and the recipient. Basic Components are:- 1. What to say: message 2. When to say: timing 3. How to say: medium 4. Who to say: sender 5. Where to say: receiver 6. Why to say: reason A successful communication should be CLEAR (evident to recipient), correct (free from faults), CANDID (sincere and open), CONCISE (brief in content), CONCRETE (real and specific).

COMPLETE (full utility value) and COURTEOUS (soft and polite). Seeing, thinking, understandings, reading, hearing, body posture, body movement, dressing and silence are ONE WAY communication. Telling, listening, asking, selling, confrontation, face to face are TWO WAY communication.

Awareness in communicating with oneself. A man is known by his own words. When one communicates he transmits his feelings, attitudes, values, style of functioning, expectations, etc., speaking or writing does not call for extraordinary scholarship.

It only calls for efforts and exercise. The idea of communication is not to impress but to express- to be understood well. Be brief. Brevity means precision and to the point. Speaking and Writing: Use simple words, short words, popular words, mono syllable words, that are precise in meaning and

rich in taste. Clarity improves results, Words compel more than mere numbers. One picture may replace 1000 words.

Use one idea in one sentence. Use one topic in one paragraph. One cogent sentence is better than several paragraphs.

One illustration is worth several pages of matter. Grammar is more important than glamour. Expressions of Avoid: Insult, to reader, offence to reader, irritation to reader, ambiguity in meaning, tactless messages, threats, circumlocution, padding and meaningless sentence, badly split words and faulty grammar are to be avoided in full. Ambiguity: Express and do not impress. Ambiguity means more than one meaning is possible.

It may be accidental, or intended to attract, or deliberate to cheat. Ambiguity is worse than faulty order of words, misplaced adjectives of pronouns or faulty sequence of tenses. Always look for dictionary meaning – never from a thesaurus which gives you synonyms with slight variations in meaning. Use correct spelling.

Avoid confusing words, use exact word to mean what you mean. Public Relations: You have a social status. People respect you, (It may be different with your staff). You must participate in social functions, clubs, meeting, official gathering. You must develop speaking skills. First you must be a good conversationalist. You must be interested, friendly, cheerful, good-humoured, animated but relaxed, courteous and tactful. Tact means thinking before you speak.

Practise at home with family friends and strangers. Look for opportunities to speak out. Make friends with general public and with persons who are highly placed in society and government.

Observe what they read, like and dislike. Listen to them and get hints on their habits. Ask personal questions in general. If people are shy, try to help them. Never argue or challenge them. You may win an argument but lose them permanently.

First impression you make on them will have a lasting good impression.

Never talk about their private, family affairs or criticise their close friends or relatives. Do not discuss about unpopular books or events or controversial topics, political issues, and faction. Look for the body gestures and expressions and signs. Gracefully leave their company when required.

Group Dynamics & Communication: Aggregation: Mere collection of people

Group: A number of people who are thought of being together. A collection of individuals who have certain common qualities. It is a social unit of two or more members all of whom engage, at some time or other, in interaction with one another. The members are dependent on one another for achieving a common goal. The members of a group bear a psychological relationship to each other i. e., each member recognises the existence of the other member as an essential part of the group and his behaviour reflects their expectations. They influence one another and as they interact, the behaviour of one member will be modified by the actions of the other members.

According to the above definition, a group includes all words, symbols,

gestures, which the members use communicate with each other. It includes <https://assignbuster.com/it-those-responsible-for-providing-necessary-resources-can/>

the mutual and reciprocal influence between two or more members of the group. The above definition gives 5 outstanding characters of a group in general: Interaction of communication Common goals/ purposes A set of norms A set of roles Inter-dependancy Small group: A small group is defined as any number of persons engaged in interaction with each other in a single face to face meeting or a series of meeting, in which each member receives some impression or perception of each other member. Usually 20 members are ideal for formation of a small group. What for? i. If one wants to affect the interpersonal relations of member ii. For a need of security, status, and self esteem, affiliation, power etc.

For a goal achievement. iii. To provide a synergy to the organisation (co-operation).

iv. To have a division of labour v. To resolve conflicts vi. To complete a huge task in a short time.

vii. To share one's feelings. viii. Types of groups: ix. Formal and informal x. Committee xi. Seminar xii. Panel xiii.

Symposium xiv. Conference xv. Convention Forum xvi. Brainstorming xvii. Syndicate xviii. Workshop Group dynamics: They are the influencing forces operating in groups that affect the work in a group. It describes various small details in a group. The following are the factors that influence the group behaviour: Group cohesiveness: The degree to which the group is attracted to and motivated to remain as a part of group.

i. Time spent together ii. Severity of initiation iii. Group Size iv. Internal and external threats v. Previous success vi. Importance of the need to be together vii.

Homogeneity viii. Division of labour ix. Unbiased decisions x. Nature of communication xi.

Small group ecology -e. g. seating arrangement xii. Status and respect with respect to power xiii. Leadership xiv. Group climate xv.

Conflict resolutions. Group and its functions: i. Task functions: Group and its work ii.

Maintenance functions: Under-standing each other, resolving conflicts, reinforcement of needs etc., iii. Listening functions: This depends on the acceptability amongst the members, awareness of the feelings of other, not making immediate judgements while listening, purpose and commitment of listening, avoiding distraction, use of words, etc.

Leadership and groups: Leader is a person recognised as being responsible for guiding the group through their tasks. What is leadership? The process of influencing others to take a desired action. Influence is the process of affecting the potential behaviour of others. Different Leadership styles, and communication: Authority leadership: Self styled, highly work oriented, more concerned about the tasks, and less about the people. Paternalistic leadership: High work, oriented but has some concern for the people.

Participative leadership: Likes the members to do their work in their own

way, group oriented leaders. Leadership qualities (functions of a leader): i. <https://assignbuster.com/it-those-responsible-for-providing-necessary-resources-can/>

Willingness to accept the responsibilities ii. Ability iii. Ability to deal with people and their problems shows what is wrong. iv.

Strong bend towards action v. Good listeners, good initiator-sees man in worker. vi. Taps all institutional resources vii.

Builds his own strength-commands respect viii. Has good rapport ix. Effective use of power and authority x. Enough self confidence xi. Encourages good team work say " We" rather than " I". xii.

Tirelessly pursue xiii. Ready to face criticism xiv. Maintains cool temperature makes work a -makes work a gay xv. Estimates situation anticipates reaction xvi. Has flexible strategies Group and communication: For sending messages effectively..... i. Use personal pronouns such as " I" and " my" by which you own your message ii.

Be complete and specific by communicating the frame of reference iii. Be congruent in your verbal and non-verbal messages iv. Repeat your message more than once using more than one channel of communication. v. Seek feedback about the way by which your message is received. vi.

Describe other members behaviour without evaluating and interpreting. For receiving the messages effectively..... i. Paraphrase accurately and non-evaluatively (restate the words of the sender in your own words) ii.

Describe what you.... perceive to be the sender's feelings. iii. State your interpretation of the sender's message Patterns of communication among group members: i.

Who talks, how often and how long ii. Who talks to whom iii. Who sparks off whom and in what ways Seminar: i. Purpose is to share knowledge and to get the view of equally knowledgeable people ii. One person presents a lead paper followed by group discussion. Panel discussion: i.

Purpose is to provide an interaction amongst the members ii. Each member speaks on an announced topic. iii. A panel discussion will be followed by a question-answer session Symposium: i. A small group experts discuss different aspects of a problem for the benefit of the audience. ii. Each speaker makes a prepared speech within the allotted time which is followed by a group discussion among the group members in which the audience also participate.

Conference: i. Purpose is to pool experience and opinions. ii. It is a closed discussion iii.

A large gathering who confer to discuss a particular theme or exchange information or experience. iv. It should result in a set of recommendations on the central theme. v. Participants have to register for attending the conference.

Convention: i. Fellowship meeting of a closely linked fraternal group ii. It is usually applied for professional gatherings. Fourm: i.

Public discussion wherein the audience participate with questions.

Brainstorming: i. It is a technique of generating ideas mostly in a problem solving exercise ii. It accepts any type of suggestion. iii. It is a group

participative technique where in intense interaction takes place even on minute details. Workshop: i.

It is a more work oriented group discussion with guidance and participating from all members. ii. It is more skill oriented work.

Listening skills, communicating skills structure: However good the speaker or the skill he has in transmitting the message, it is effective only in the partnership with a good receiver. Hence listening is most essential feature of a communication process. Hearing is a natural process which involves picking up catching sound vibrations but listening is a higher cognitive process which is under our control. It is making sense of what we hear.

Listening requires paying attention, interpreting, and remembering sound stimuli which we can tune out, at any time, at will. Important Kinds of

Listening: 1. Critical listening: Listening with an evaluation skill. 2. Non-directive listening: Listening that allows the speaker emotionally express himself. 3. Direction listening: Listener leads the speaker by guiding the limits and direction of the conversation. The directing listener does not just listen; he or she takes control of the situation. 4. Judgemental listening: Listener reduces personal value judgements into the conversation and offers advice or makes statements regarding right or wrong conduct. 5. Probing listening: Listener asks lot of questions and inquisitive the point of frustrating the speaker. 6. Soothing listening: Listener's behaviour reassures the speaker who believes that conflicts should be avoided at all costs. 7.

Deliberative listening: Listening for getting the content of the message. 8.

Empathic listening: Listening for understanding the feeling context in which the communication takes place. Listener does not get inside the speaker to
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understand his communication. 9. Active listening: Listening without passing on judgement, but reflecting back what has been said to indicate the feelings of the speaker have been understood. The most effective listener is the active listener because this person maintains the role of the true listener. The other types of listener are characterized by their attempts to influence or dominate the speaker. What do we communicate by listening? i. The ideas we are interested in him. ii. Feeling of importance for the message. iii. Respect for the thoughts of the speaker. iv. To inform that we are not interested in changing him or evaluating him. v. We want to understand the speaker vi. We are ready to accept the problems. vii. We accept it as a constructive behaviour. Barriers to active listening: 1. Drifting away from what the speaker says. 2. Counter arguments 3. Complete to impose in dialogue of their own and bigger anecdotes. 4. Filtering that part of the message which they do not readily fit in their frame of reference. 5. Distorting by interpreting in ways that belie the speaker's intentions. 6. Reacting by letting the person feeling about the speaker. 7. Assuming in the beginning itself that the subject is unimportant and uninteresting. 8. Day-dreaming. 9. Accepting the message which is consistent with their existing behaviour. 10. Allowing emotional words to block the message. Points for effective/ good listening: 1. Positive thinking 2. Concentration 3. Determination 4. Mental alertness 5. Physical alertness 6. Intensity of communication. 7. Empathy 8. Acceptance 9. Willingness to take the responsibility. 10. Recognising the speaker's organization of ideas. 11. Relating one's ideas to our own knowledge. 12. Imaginative projection. 13. Receptive attitude 14. Positive relationship between the listener and the speaker. 15. Time of communication. 16. Up-right posture 17. Positive eye contact 18. Heard-
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behaviour-giving one's own experience only and not from other's experience. 19. Putting the speaker at ease 20. Removal of distractions. 21. Questioning the clarification-Questions beginning with any of the six servants of Kipling, demands that the speaker has done his own thinking and they are What, Who, How, Where, When & Why... The question for clarification have the tendency to unify the parties while the questions for justification on set the parties on opposite sides. Interpersonal Communication What it is? It is the type of communication that takes place between two persons under face to face situations directly. Sender – Receiver (Understand that the factors which affect the communication process and the tips for effective communication which we have seen in the earlier sessions will also hold good for the “ effective interpersonal communication”). Supportive atmosphere for the interpersonal communication: i. Evaluation – Description ii. Control – Problem orientation iii. Strategy – Spontaneity iv. Neutrality – Empathy v. Superiority – Equality vi. Certainty – Receptivity Responses that block interpersonal communications: 1. Evaluation responses', “ you should.... ” your duty....”, “ You are wrong ...”, “ you should know better” The speaker becomes too defensive. 2. Topping response: Phrases of “ one upmanship”. “ When I was a child “ That is nothing, you should have seen”, “ you don't really mean that” , “ the problem is that ” 3. Diagonising response: Telling people what they feel or why they feel the way they do. “ what you require is ...” “ you don't really mean that”, “ the problem is that” 4. Prying-question response: Responses leading to interrogation, “ why”, “ where”, “ when”, “ how”, “ what” “ who”. 5. Warning, admonishing, commanding, response: Produces resentment, resistance, rebellion attitude, “ you better keep quite....”, “ if you don't ...”, “ you have to ...”, “ you will...”

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6. Logical, lecturing responses'. Tends to make the other person inferior or defensive. ' Don't you realize ", " here is where you are wrong....", " the facts are....", " yes, but 7. Devaluation response: Applying bandages in the wrong place to soothe the relationship. " It is not so bad ..." " don't worry ...", " you will get over it" " oh, you don't feel that way ... Transactional

Analysis: ÒÀ is a method of analyzing and evaluating the interpersonal communication. It was developed by Dr. Eric Berne. It involves the study of social transactions among the people. It leads to self awareness and better interpersonal relationship through better interpersonal communication.

Every, personality has three parts called PARENT, ADULT, & CHILD EGO STATES. Understand that these terms do not represent the physical age of person. Parent ego state; Attitudes and behaviour learnt from external sources like sometimes nurturing or sometimes critical. In this state we think, feel and act as our parents did or any authority figure acted when we were small. There are two ego states in this and they are: Nurturing parent and critical parent. Nurturing parent.... " Yes, he deserves a lot of praise..." Critical parent... " What can you expect from these people?" Adult ego state: Deals objectively with reality. We gather information, reasoning it out, estimate the probabilities and make decisions. The response from the adult ego state will be analytical. " What is the annual salary of this job?" Child ego state: Impulses that naturally come to a child. The responses are usually emotionally charged. " I wish I could take one day of and watch a cricket match" Complementary transaction: parent- parent, adult - adult, child - child. Crossed transaction Adult - adult to Parent- child/ adult - adult to child - parent. Intrapersonal communication: It is the self communication. It is

what goes on inside us we think, feel, value, react, imagine, dream etc. All <https://assignbuster.com/it-those-responsible-for-providing-necessary-resources-can/>

sensory channels are very important. It depends on the perceptions. It is very important in decision making process for an individual and in an organization. A good model for self disclosure in JOHRAI WINDOW. It helps to increase self awareness and effectiveness. It helps us to be more open, by allowing fresh thoughts to enter and our own ideas and thoughts to be share with others. An understanding of this very essential because it helps in good and effective communication in an organization. Organizational

Communication A. What it is? i. It is the communication that takes place at various hierachical levels in an organization. B. Why is it essential? i. To build up human relations. ii. To create good working atmosphere. iii. To make members of organization to understand the objectives policies and problems of organization. iv. To get opinions, ideas, suggestions and feedback from different hierachical levels. v. To save labour and money vi. To avoid wastage vii. To solve conflicts viii. To satisfy the human needs of recognition, self development a sense of belonging and sharing of feelings. C. Flow of communication in an organization: i. Vertical communication ii. Downward iii. Upward iv. Lateral/ horizontal communication v. Diagonal communication vi. Circular communication vii. Serial transmission viii. Rumoring D. Flow of communication in an organization i. Vertical communication ii. Downward communication Regulating and controlling through rules and regulations, norms of behaviour, duties and responsibilities. E. g.: Motivation E. g.: Training, instruction and order, advice and counseling, manuals of instruction etc. Upward: E. g. Reports, Requests and Appeals, Representations, Complaints etc. i. Lateral / horizontal communication E. g. Conferences, committees, circular, Group discussion etc., i. Diagonal communication ii. Circular communication iii. Grapevine communication In a business <https://assignbuster.com/it-those-responsible-for-providing-necessary-resources-can/>

communication information about Product, Project, Market competition are of crucial importance. Factors influencing organizational communication:

Source: i. Age ii. Experience iii. Secure credibility-safety factor, qualification, dynamism iv. Receiver' source relationship v. Position occupied and power vi. Capacity to convince vii. Communication skills viii. Attitude ix. Knowledge

on the message being communicated Message: i. Source of message ii.

Nature of message ordered vs disordered, primacy vs recency iii.

Organization of the message iv. Fear appeals v. One sided vs two sided

communication vi. Delivery of message- aggressive/ passive/ assertive /

persuasive vii. Perception about the message. Receiver: i. Age ii. Experience

iii. Self esteem iv. Anxiety v. Frame of reference vi. Open/ closed mindeness

vii. Receiver/ source of relationship viii. Attitude ix. Cognitive needs Channel:

i. Cost of the channel ii. Availability of the channel iii. Time available for

communication iv. Knowledge about the use of channel v. Technical quality

of the channel vi. Uses of senses Barriers in Communication Semantic

Barriers Words and Meanings: i. Vocabulary ii. Meaning iii. Lack of clarity iv.

Nature of message. v. Language of communication vi. Structure of the

message. vii. Method of presentation. viii. Communication skills. ix.

Incongruent verbal/ non-verbal messages. x. Selective perception xi. Attitude

towards messages. xii. Mental make up (feelings and emotions) xiii. Situations

of communication xiv. Improper listening. xv. Knowledge variations. xvi. Skill

variations. xvii. Defensiveness xviii. Cultural incompatibility. Personal

Barriers: i. Age ii. Education iii. Economic status iv. Sex v. Experience vi.

Voice vii. Mannerisms Organizational Barriers: i. Hierachial levels ii.

Specialization iii. Office layout iv. Pressure to complete a task v. Lack of

responsibility vi. Failure to use proper media vii. Egocentrism viii. Red-tapism

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ix. Multi layers in administration x. Dual subordination Effective

communication: 1. Understand people with whom you communicate, their needs, perceptions, feelings, situations and the total personality itself. 2.

Trust persons involved in the communication process. 3. Thinking is the basic element of communication process. 4. Be aware that the person with

whom you are communicating is equally intelligent 5. Never be in tense while communicating with others. 6. Keep the receiver relaxed. 7. Select

appropriate time to communicate appropriate message. 8. Have faith in the message communicated. 9. Communicate in a simple and local language.

10. Be a good and active listener 11. Never pressurize others to accepts your ideas. 12. Control your feeling and emotions while communicating with

others. 13. Have a control on your tongue 14. Be open minded 15. Empathize while communicating with others. 16. Avoid physical barriers in

communication. 17. Have a smile while taking to others. 18. Break the communication process when not liked by others. 19. Be assertive in

thoughts and expressions. 20. Keep away your egoism that might bring personality clashes. 21. Practicing what one preaches increases the source

credibility. 22. Beware that romours may boomerang. 23. Stop talking when not essential. Avoiding pitfalls in communication: Define the problem v

Determine the primary purpose of communication v Formulate the basic language v Tailor the message to the audience v Establish the connection v

Measure the result